

**Independent Accountant's Report on Applying Agreed-Upon Procedures
(Monthly Investor Report)**

To: KOREA HOUSING FINANCE CORPORATION ("KHFC"), as Issuer
CITICORP INTERNATIONAL LIMITED, as Bond Trustee
MOODY'S and S&P, as Rating Agency

Date: July 2, 2026

Dear Sirs

Re: Programme Deed dated June 28, 2022 (the "Programme Deed")

We have performed the agreed-upon procedures pursuant to our engagement letter dated June 28, 2022. Our engagement was undertaken in accordance with the Standards for Performing the Agreed-upon procedures, established by the Korean Institute of Certified Public Accountants. Our report is solely for the purpose of performing recalculations in respect of the accuracy of the Asset Coverage Test conducted by KHFC (the "Issuer"), as contemplated in Clause 6.2 of the Programme Deed. The sufficiency of the procedures is solely your responsibility. Consequently, we make no representations regarding the sufficiency of the procedures described below either for the purpose for which this report has been requested or for any other purpose.

We have performed the following agreed-upon procedures with respect to the Monthly Investor Report at the request of the Issuer on June 25, 2026:

- We obtained from the Issuer the receivable data as of May 31, 2026 (the "Closing Date") and the daily flow data for the collection period ending on the Closing Date (collectively referred to as the "Receivables Data").
- We recalculated each item of the Asset Coverage Test in the Monthly Investor Report, prepared and provided to us by the Issuer, using the Receivables Data.
- We compared the results of our recalculation with the corresponding data indicated in the Monthly Investor Report to note that each item in the Monthly Investor Report and our results of recalculation had no exception.

Because the above procedures do not constitute either an audit or a review made in accordance with Korean Standards on Auditing or International Standards on Related Services as adopted by the Republic of Korea, we do not express any assurance. Had we performed additional procedures or had we performed an audit or a review in accordance with the Korean Standards on Auditing or International Standards on Related Services as adopted by the Republic of Korea, other matters might

have come to our attention that would have been reported to you.

Yours truly,

A handwritten signature in cursive script that reads "Nexia Samduk". The ink is dark and the handwriting is fluid.

NEXIA SAMDUK