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Independent Accountant's Report on Applying Agreed-Upon Procedures

(Monthly Investor Report)

To: KOREA HOUSING FINANCE CORPORATION ("KHFC"), as Issuer
THE BANK OF NEW YORK MELLON, as Bond Trustee
THE BANK OF NEW YORK MELLON, SEOUL BRANCH, as Covered Bond Administrator
MOODY'S, as Rating Agency

Date: November 3, 2026

Dear Sirs,

Re: Asset Monitoring Agreement dated October 27, 2021 (the "*Asset Monitoring Agreement*")

We have performed the agreed-upon procedures pursuant to our engagement letter dated October 27, 2021. 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 3 of the Asset Monitoring Agreement. 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 **November 2, 2026**

- We obtained from the Issuer the receivable data as of **September 30, 2026 (the "*Closing Date*")** and the daily flow data for the collection period ending on the Closing Date (collectively, 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.

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Our report is solely for the purpose set forth in the first paragraph of this report and for your information and is not to be used for any other purpose or to be distributed to any other parties.

Yours faithfully,

Deloitte Anjin LLC

Deloitte Anjin LLC