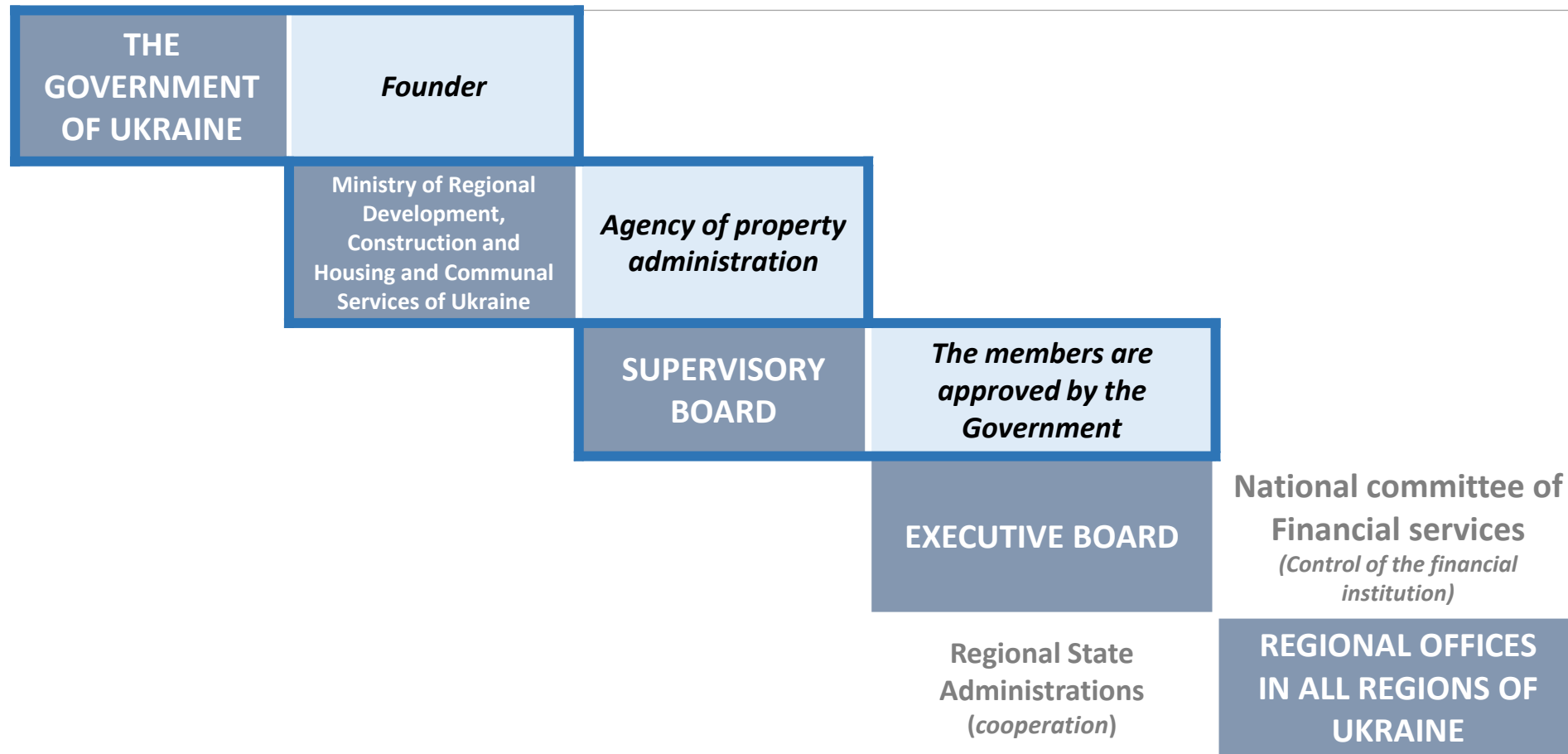




**STATE SPECIALIZED FINANCIAL INSTITUTION
"STATE FUND FOR SUPPORT OF YOUTH
HOUSING CONSTRUCTION"**



ADMINISTRATING AUTHORITIES AND STRUCTURE



- The financial institution was founded by the Government to implement housing programs
- Almost 38,000 families are being provided with housing
- Over 15,600 agreements are on servicing of State Specialized Financial Institution “State Fund for Support of Youth Housing Construction”



LICENSES AND PERMITS

The institution is included in the registry of financial institutions (the order of National committee of Financial services of December 05, 2006, # 6489)

The license for provisioning of financial loans for account of borrowed funds (the resolution of National committee of Financial services of January 23, 2012, # 259-KU *(extended)*)

The license for operating a fundraising installers property management for financing construction projects and real estate business (the resolution of National committee of Financial services of April 25, 2013, # 1377)

KEY FIGURES

The statutory fund – 301.355 million UAH.

The credit portfolio – 1.147 billion UAH,
including:

418.9 million UAH – state budget;

475.7 million UAH – local budget;

251 million UAH – own funds.

ACTIVITIES OF THE FUND



PROVISIONING OF THE HOUSING FOR CITIZENS

- Concessional housing financing for youth for term under 30 years
- Loans for teachers and educators
- The construction of affordable housing (state non-repayable financial aid for acquisition of housing in amount of 30 percent of the value of such housing *(2010-2015,2017)*)
- The partial compensation of the mortgage interest received from a bank (the compensation of the mortgage interest for young families *(2003-2008)* and the reduction of mortgage cost *(2012-2014)*)
- The compilation and maintenance of Unified State Registry of Citizens, who need better housing *(until September 01, 2015)*

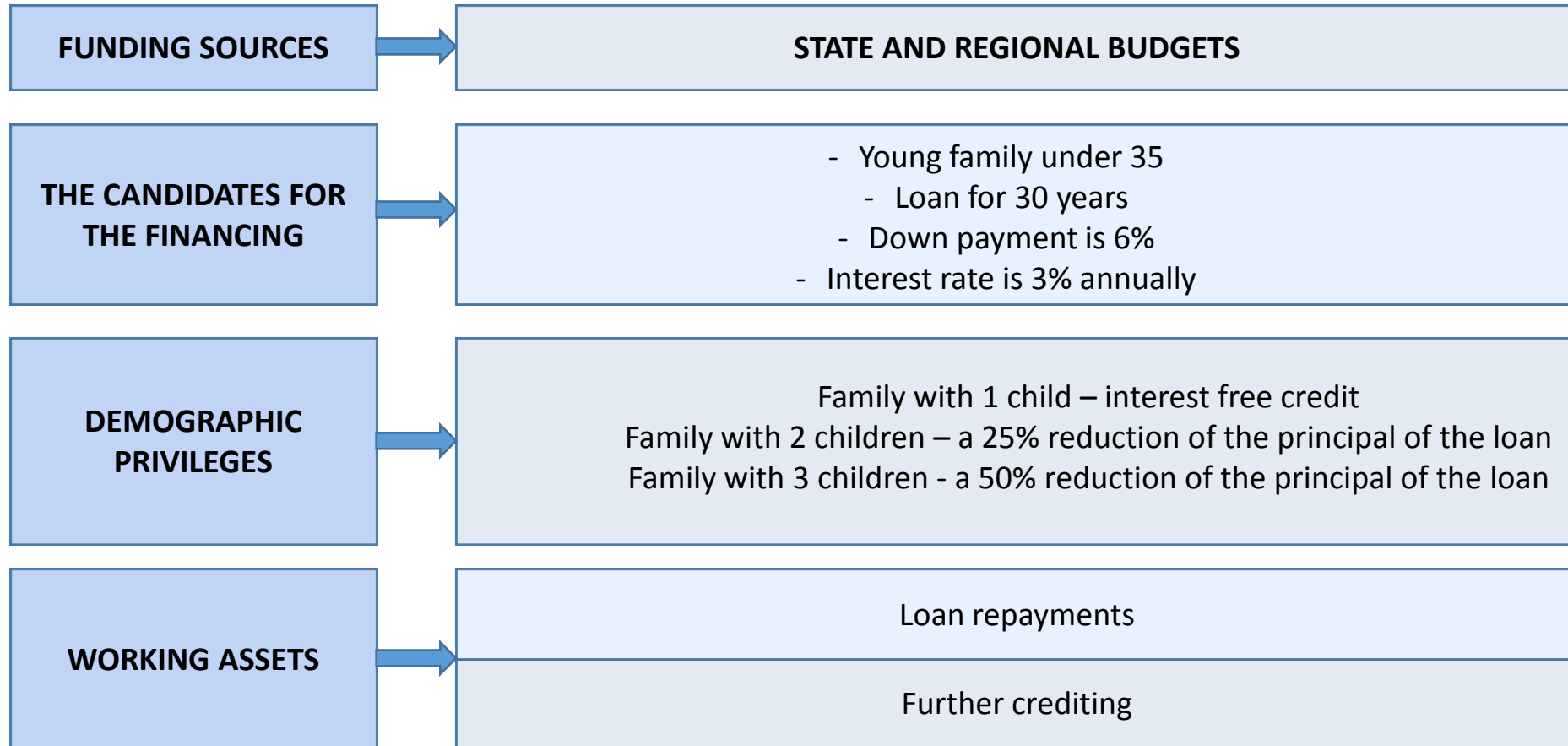
COOPERATION WITH DEVELOPERS AND IMPLEMENTATION OF THE PROJECTS FOR HOUSING AND COMMUNAL SERVICES

- Crediting of legal entities, including condominiums, for the purpose of energy efficiency measures *(2012)*
- Establishment and support of construction financing funds

CONCESSIONAL HOUSING FINANCING FOR YOUTH



DIARGAM



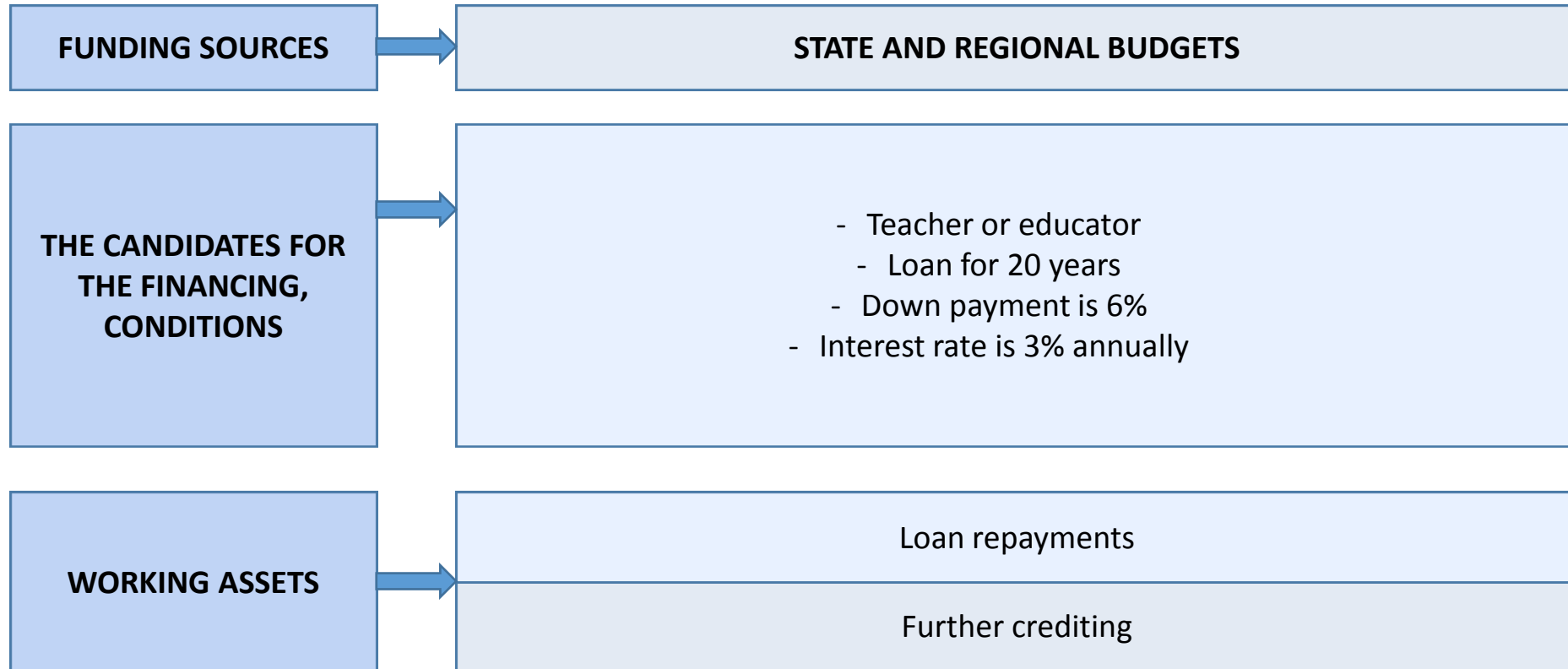
Over a period from 1998 to 2017, over **12.3 thousands of families** were provided with loans totaling 2 billion UAH. The end date of the last agreement is 2045.

7 174 families are waiting for the loans.



LOANS FOR TEACHERS AND EDUCATORS

DIARGAM

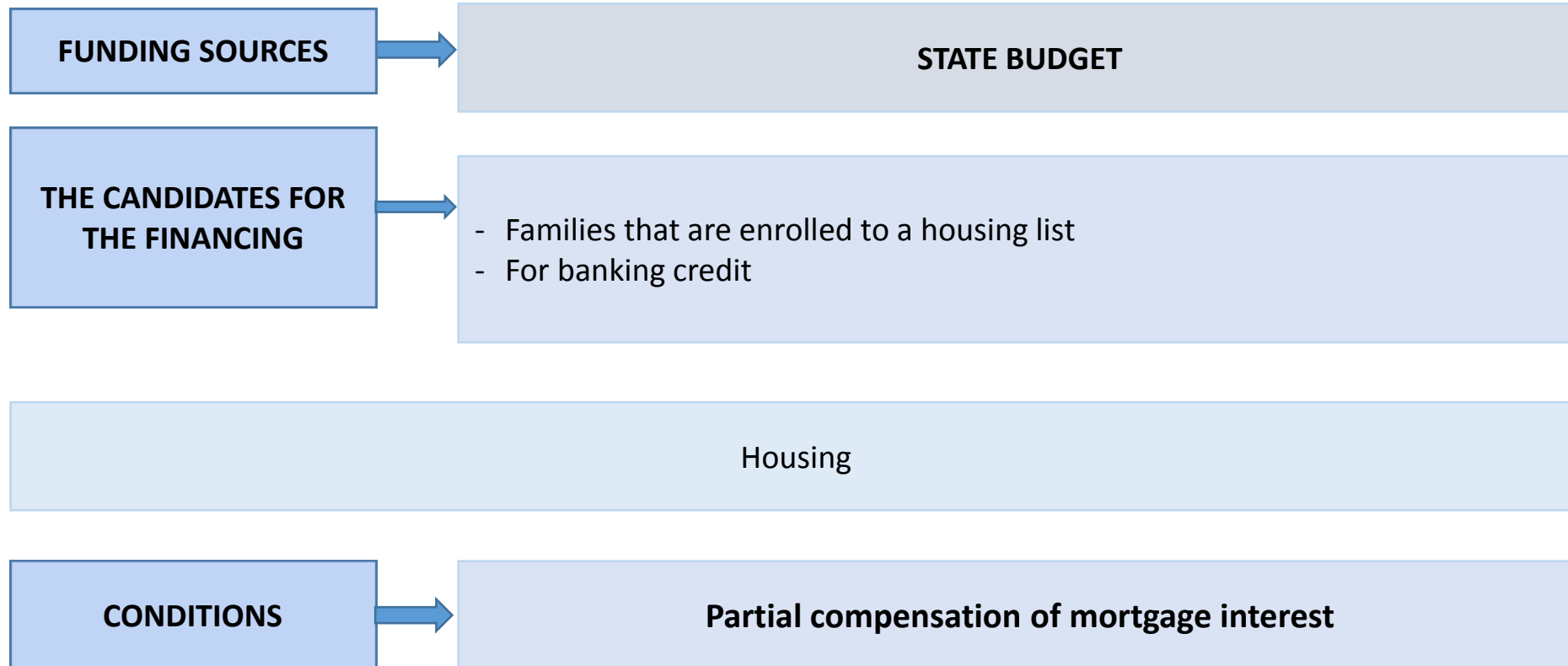


Over a period from 2007 to 2017, **218 families** were provided with loans totaling 49.5 million UAH.

THE COMPENSATION OF MORTGAGE INTEREST



DIARGAM

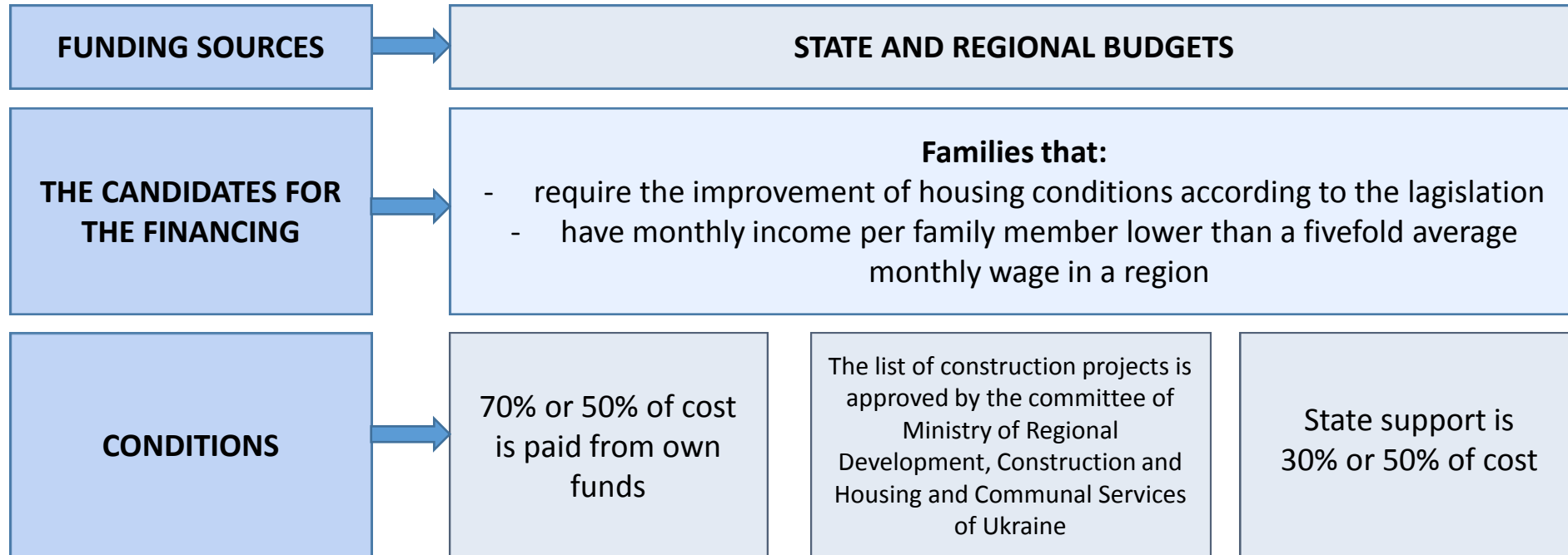


Over **21,4 thousands** agreements about the partial compensation of mortgage interest were signed.
The end date of the last agreement is 2036.

THE CONSTRUCTION OF AFFORDABLE HOUSING



DIARGAM



Housing

Over a period from 2010 to 2017, **about 3,9 thousands of families** were provided with the state support totaling 526 million UAH.



STATE SPECIALIZED FINANCIAL INSTITUTION
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HOUSING CONSTRUCTION”

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