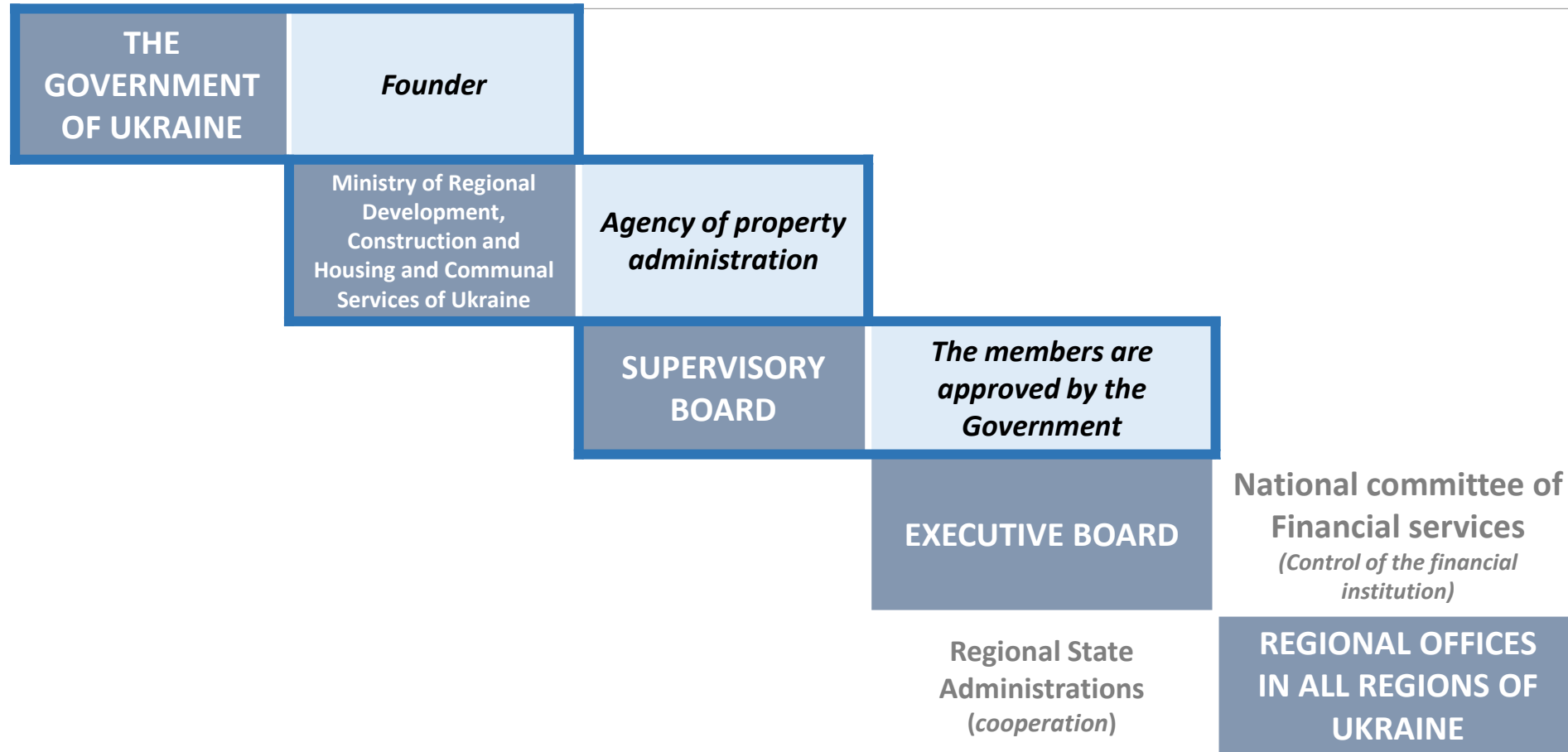




**STATE SPECIALIZED FINANCIAL INSTITUTION  
"STATE FUND FOR SUPPORT OF YOUTH  
HOUSING CONSTRUCTION"**



# 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)*

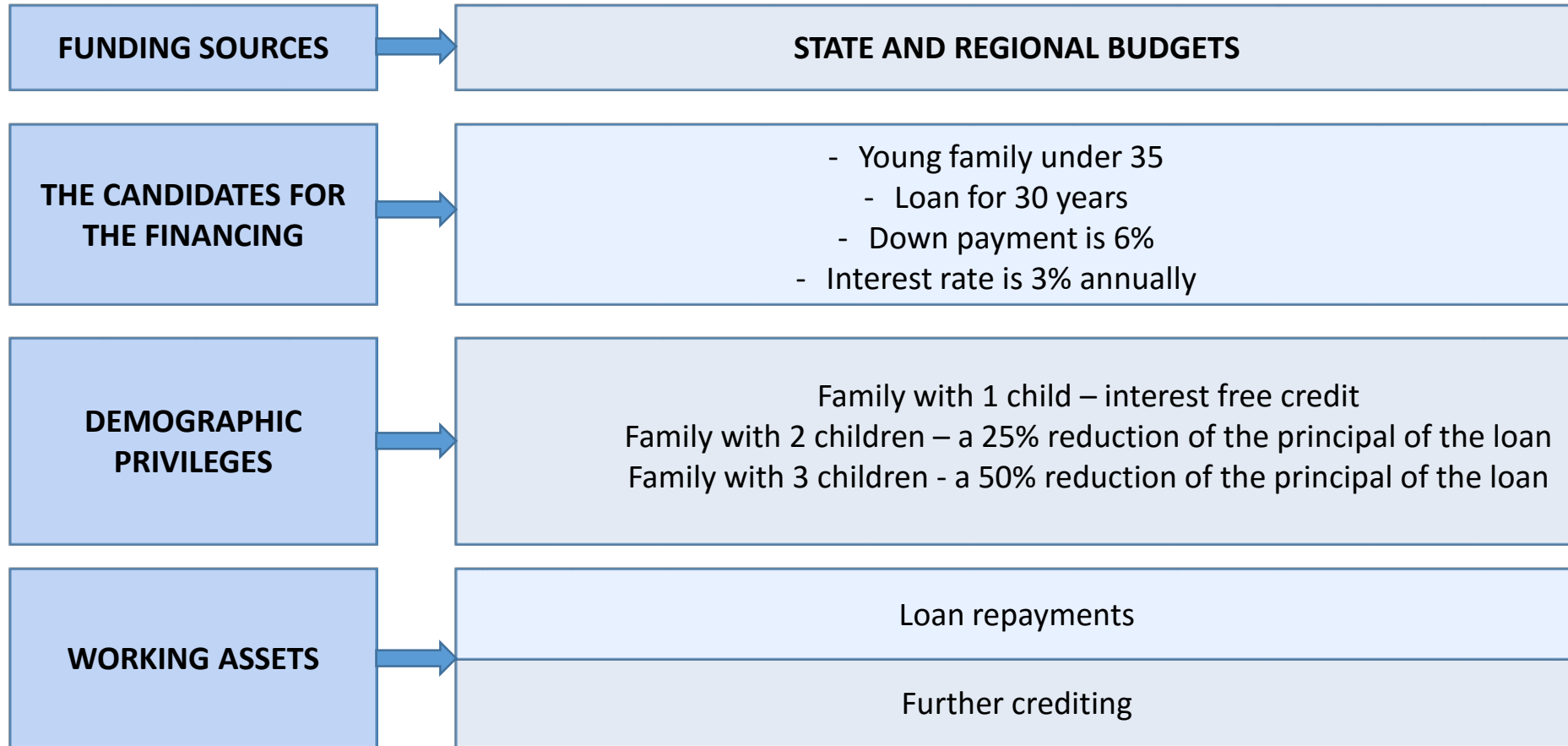
## COOPERATION WITH DEVELOPERS AND IMPLEMENTATION OF THE PROJECTS FOR HOUSING AND COMMUNAL SERVICES

- 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



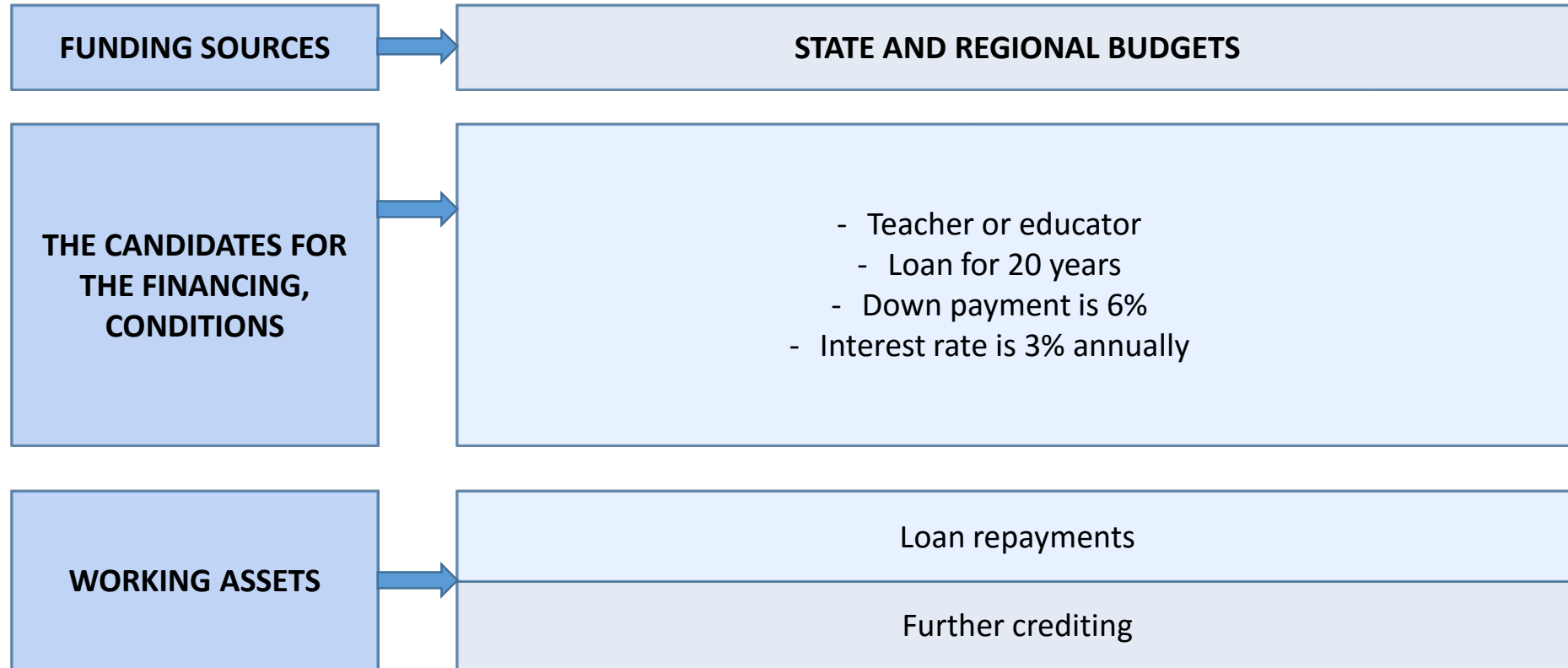
Over a period from 1998 to 2017, over **12.3 thousands of families** were provided with loans totaling 2 billion UAH. The end date of the last agreement is 2045.

**7 174 families** are waiting for the loans.



# LOANS FOR TEACHERS AND EDUCATORS

## DIARGAM

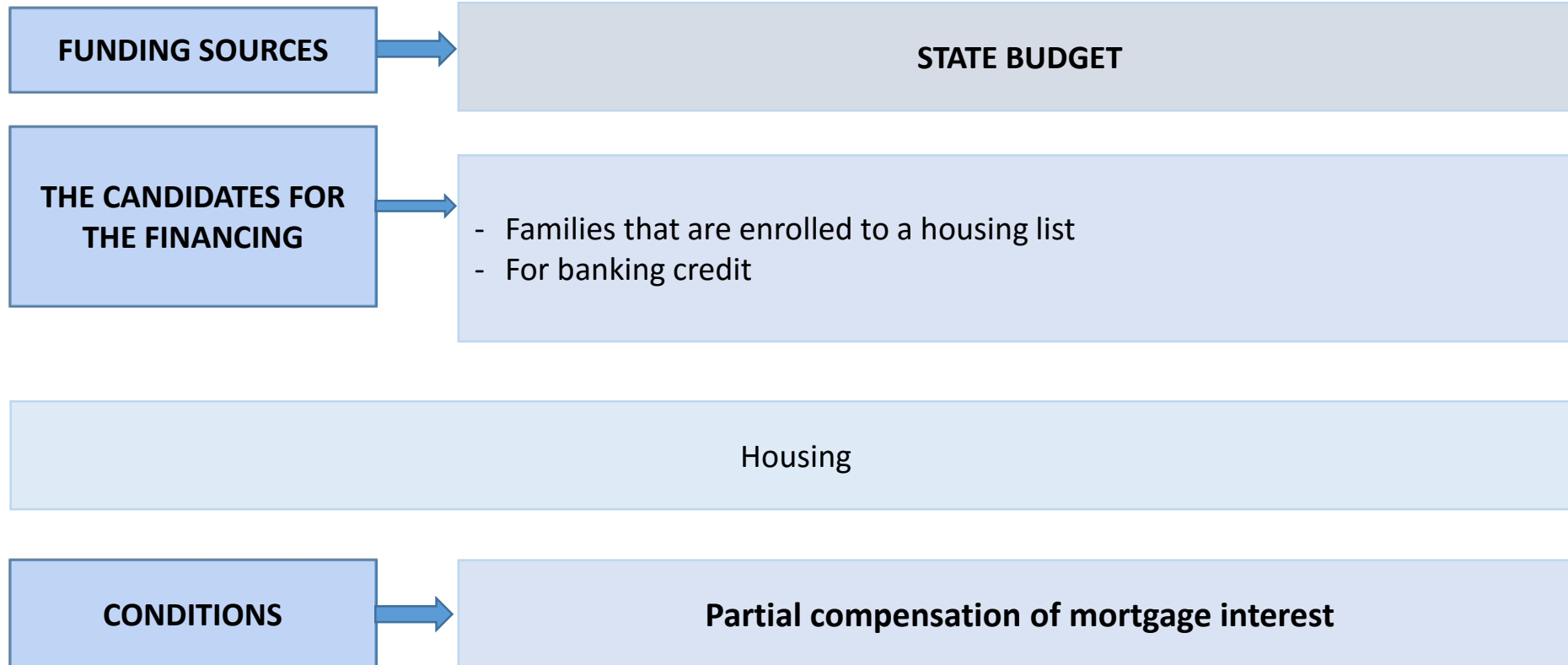


Over a period from 2007 to 2017, **218 families** were provided with loans totaling 49.5 million UAH.

# THE COMPENSATION OF MORTGAGE INTEREST



## DIARGAM

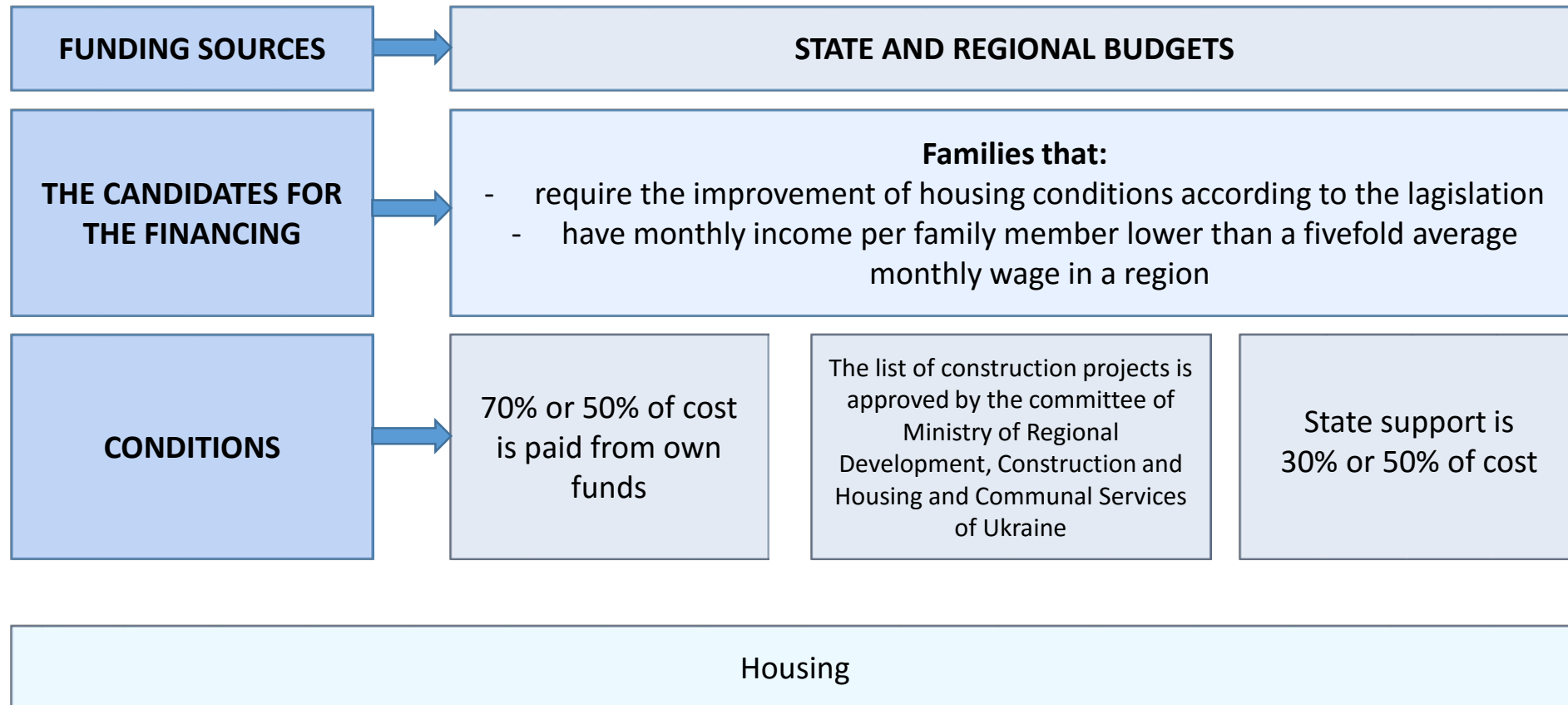


Over **21,4 thousands** agreements about the partial compensation of mortgage interest were signed.  
The end date of the last agreement is 2036.

# THE CONSTRUCTION OF AFFORDABLE HOUSING



## DIARGAM



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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