



Ukrainian
Financial
Housing
Company



Oselia

**TURN DREAMS
INTO REALITY**

PRE-WAR HOUSING SECTOR

9.1M

households –
poor-quality
housing conditions

>20%

interest rates
for mortgages

M² 11.4M

new housing construction
reached its peak in 2021



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WAR IMPACT HOUSING SECTOR

13M

Ukrainians –
left their homes

6.5 M IDPs

1.6 M refugees in Poland

4.9 M other countries

10%

houses – damaged
or destroyed

BY 2 TIMES

supply of new
housing decreased



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GOVERNMENT DECISIONS: AFFORDABLE HOUSING



**Social
Rent**



**Rent-
To-Own**



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**Affordable
Mortgage**

NEW PRODUCT



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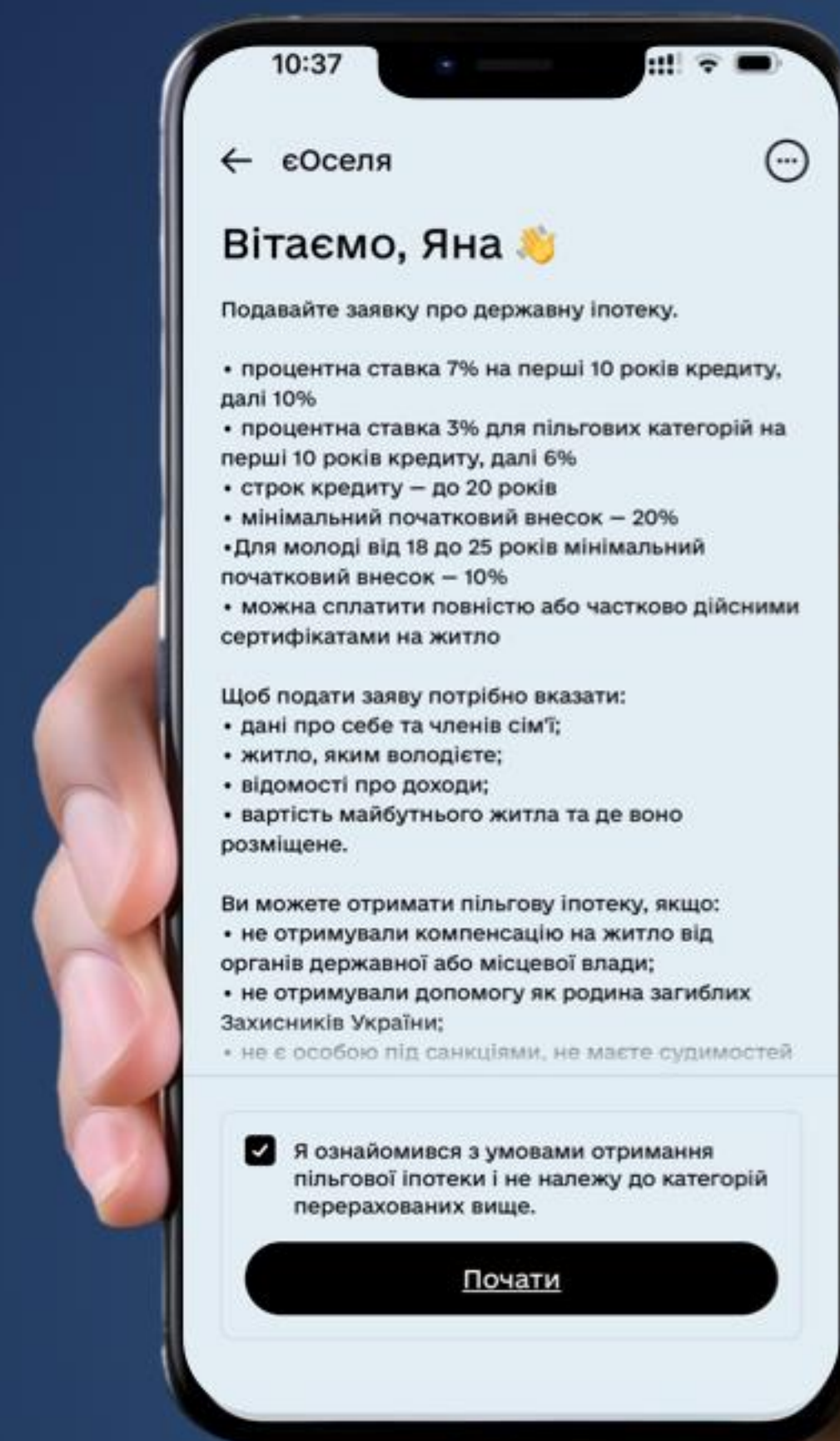
Up to 20 years



2 target audiences



Downpayment from 20%



DIGITALIZATION



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submitting
application



2 minute

bank's
response



4 seconds

registers
involved

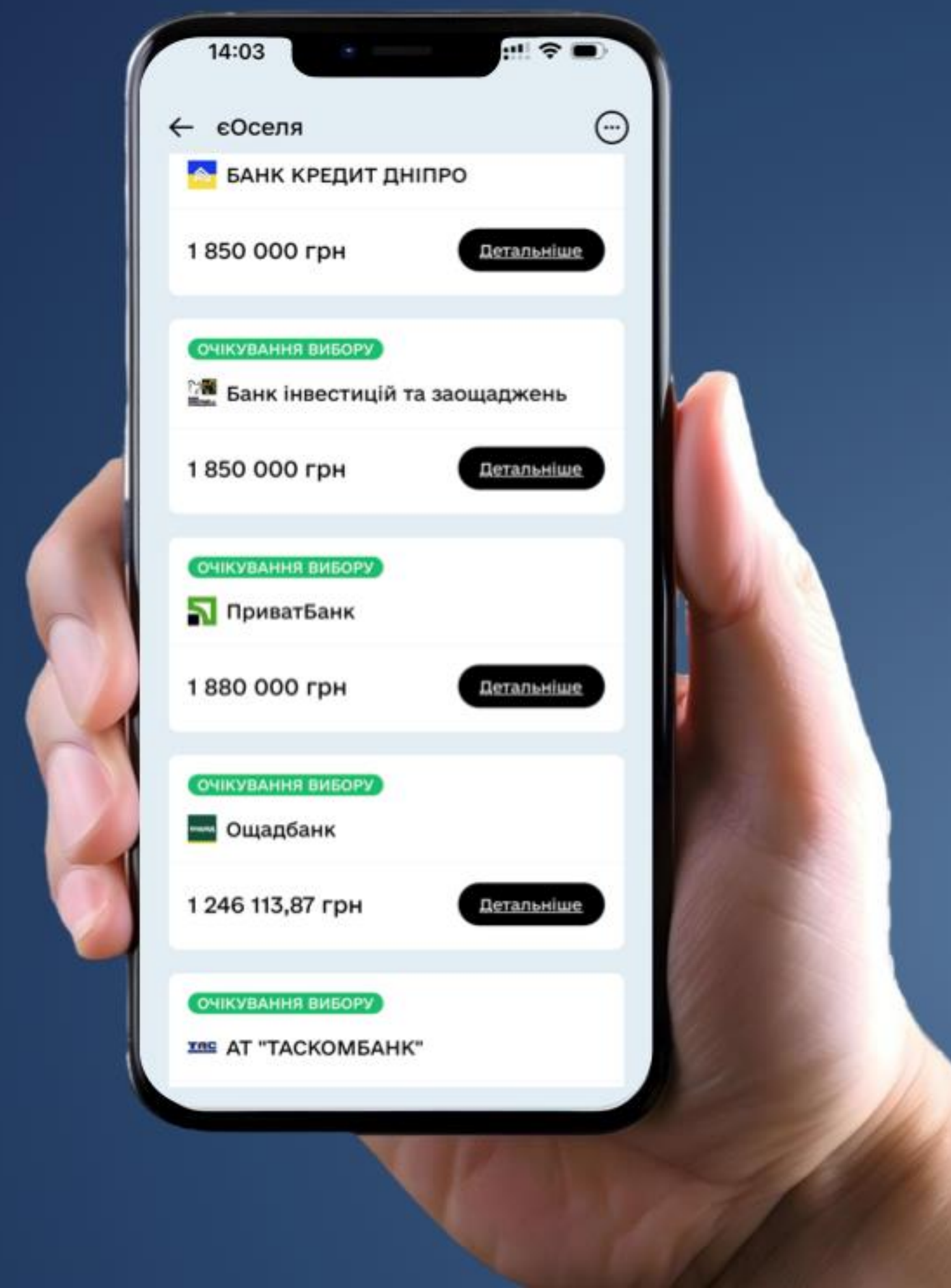


12 registers

processed
files



300+ files



KEY FIGURES: 2 Years Results



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14 100+
loans

\$556M

10 partner
banks



KEY FIGURES: Families



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\$1 017

average
family's income

8 544

children were given
their own homes

\$415

average
monthly payment

M²848K

have been credited
by partner banks



EXCEEDED PRE-WAR RESULT



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DRIVES CONSTRUCTION



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89

developers

190

houses under
construction

- maximum transparency
- protection of creditors
- protection of investors
- new jobs
- taxes



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CHALLENGES

Current situation



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250 000+ applications
in DIIA

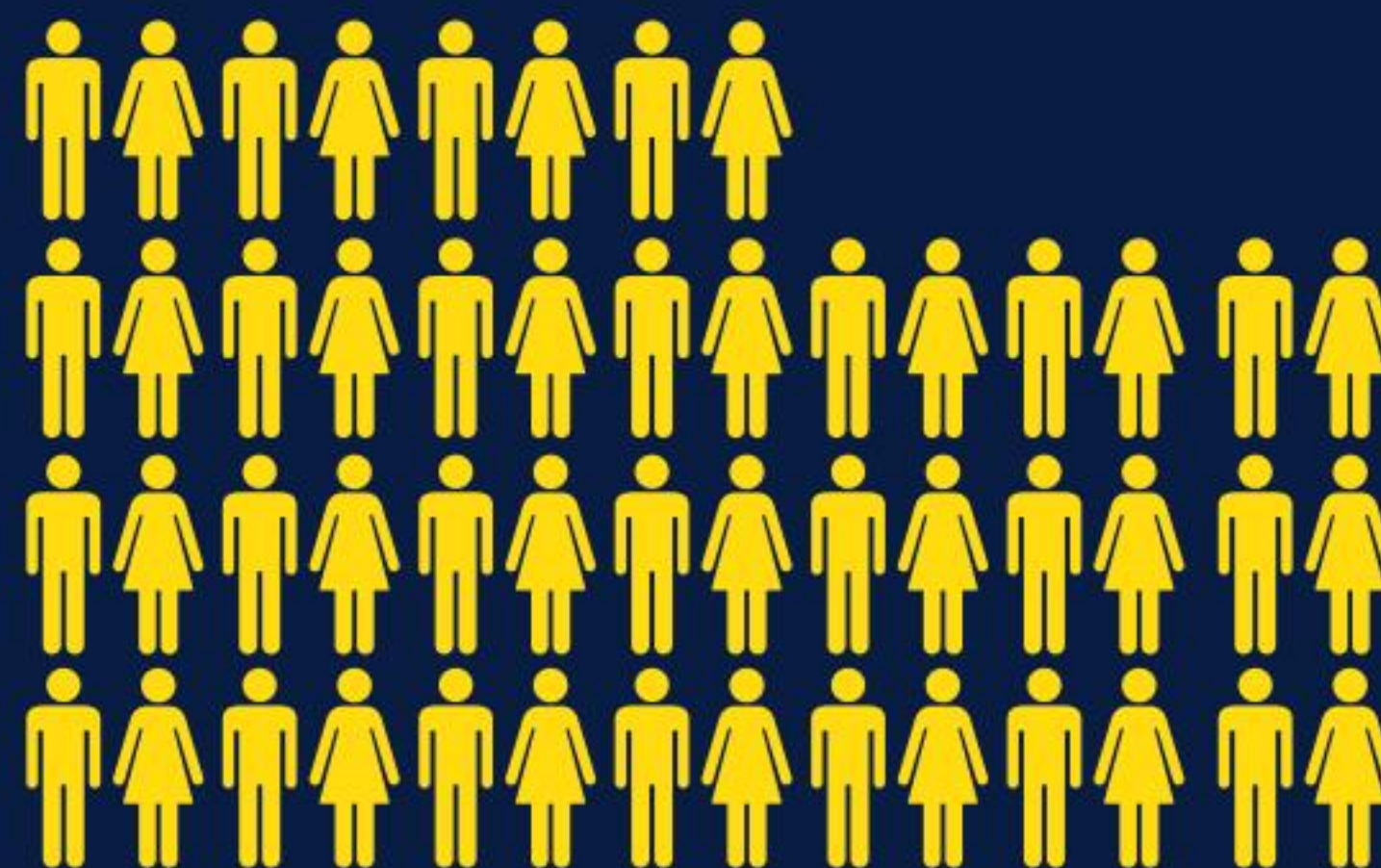
>\$3.6 BLN

yeOselia's need for
additional funding

100 000+ approved



13 000 covered



PARTNERSHIPS



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We are:

Transparent

Reliable

Meets OECD requirements

We are seeking:

new funding
resources



We invite:

new developers –
local and foreign



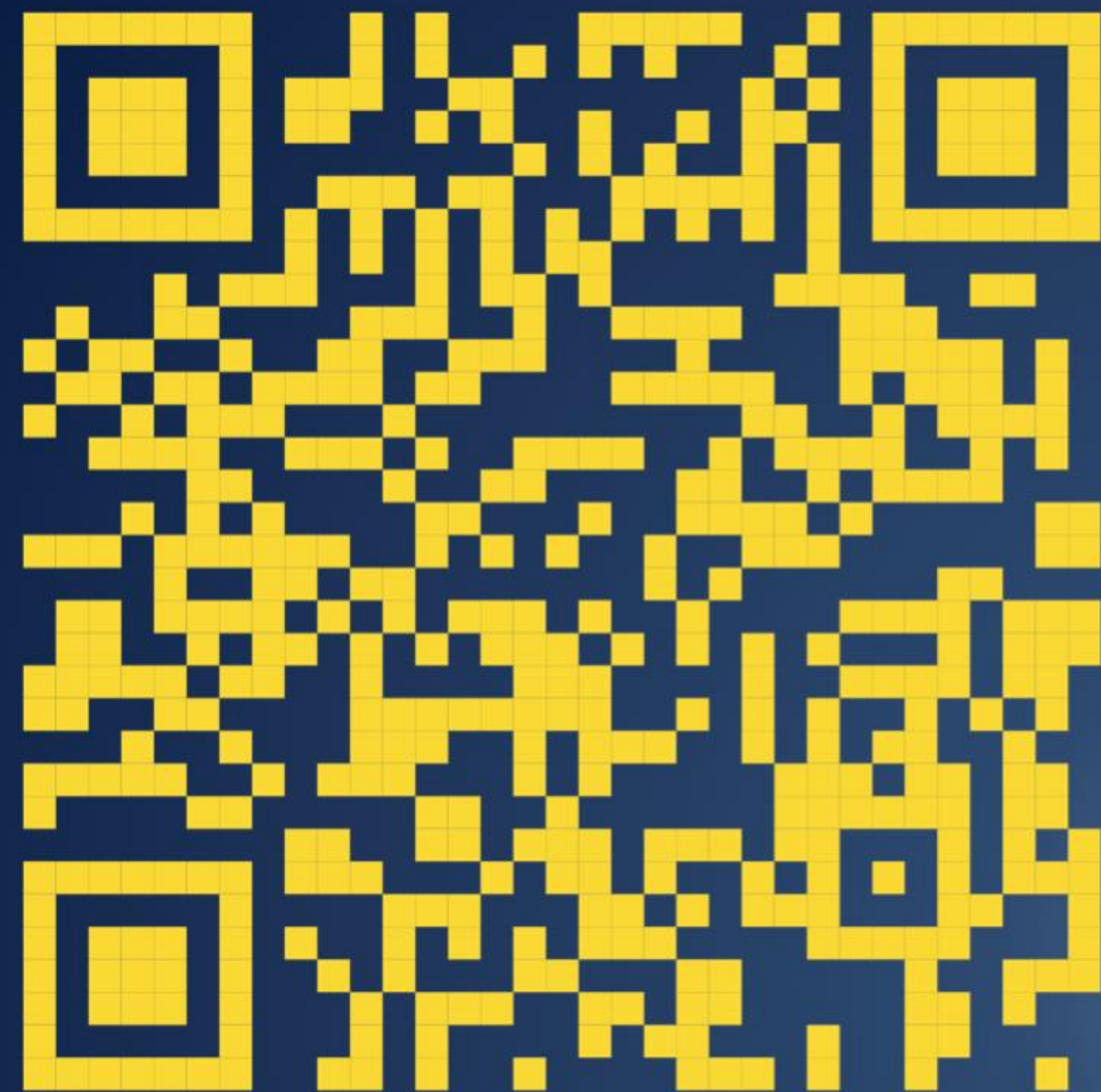
We are flexible:

due to digitalization,
yeOselia can be
adapted for any:

- product
- audience
- regions

**THANK YOU FOR
YOUR ATTENTION!**

**CONTACT US: 
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SKAN ME