

PARTIAL CREDIT GUARANTEE FUND IN AGRICULTURE

KEY FACTS AND FIGURES

as of December, 15, 2025



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Legal and regulatory environment

 The Law of Ukraine "On the Fund for the Partial Guarantee of Agricultural Loans"	No. 1865-IX dated November 4, 2021 (as amended)
 Statute of the Fund	Resolution of the Cabinet of Ministers of Ukraine of February 16, 2022 No. 125 (as amended)
 Resolution of the National Bank of Ukraine "On Regulation of the Activities of the Fund for Partial Guarantee of Loans in Agriculture"	No. 184 of August 19, 2022 (as amended)
 NBU's license to provide guarantees	06.02.2023
 Included in the Register of Financial Institutions in accordance with the Law of Ukraine "On Financial Services and Financial Companies"	29.03.2024

The purpose of the Fund's activity

Providing support to **micro-, small and medium-sized enterprises, as well as individual entrepreneurs engaged in agricultural activities.**

Tools

Provision of the Fund's guarantees to banks-creditors to partially cover the borrower's obligations under such loans.



Authorized Capital

817 630 000 UAH



Volume of Uncovered Guarantees Provided (max)

4:1 (of the Regulatory Capital Amount)

Who can get a guarantee:

1. **MSME** - the main type of activity is **the production of agricultural products;**
2. In whose ownership/use are agricultural lands. destination in the amount of **</= 500 hectares**, including land plots purchased with credit funds*

Loan type

1. **Investment** (including for the purchase of agricultural land plots);
2. **Working capital:**
 - revolving credit line
 - non-revolving credit line.

The term of the guarantee

For the term of the credit agreement, but **not more than 10 years-**

- Investment –
for land purchase (**up to 10 years**);
for equipment purchase (**up to 7 years**);
- Working capital (**up to 3 years**)

The scope of the guarantee

up to 80% of outstanding loan debt.

* The specified threshold is calculated in total for the entire group of counterparties affiliated with the business entity. At the same time, the business entity cannot be part of a group of affiliated counterparties that do not reach the threshold values indicated above, at least during the previous calendar year

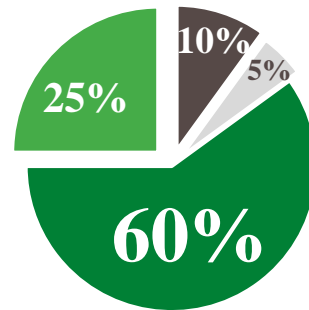
Approximate volume of the segment of agricultural producers in Ukraine eligible for support by the Fund in general*

Size of the land bank

Total: 28,897 subjects

Distribution of legal entities and individual entrepreneurs in Ukraine by land bank size*

* Data analyzed by the Foundation with the support of KSE Agrocenter



60%

0-50 га

17,338
subjects

25%

50-150 га

7,224
subjects

10%

150-300 га

2,890
subjects

5%

300-500 га

1,445
subjects

****The largest number of farmers in the Fund's target group (up to 500 hectares) are mainly in segments with smaller volumes of cultivated land banks.**

Therefore, these micro and small farmers often do not have access to bank financing.

And these farmers could be potential clients of non-bank financial institutions.

Guarantee portfolio of the Fund: key figures as of December 15, 2025

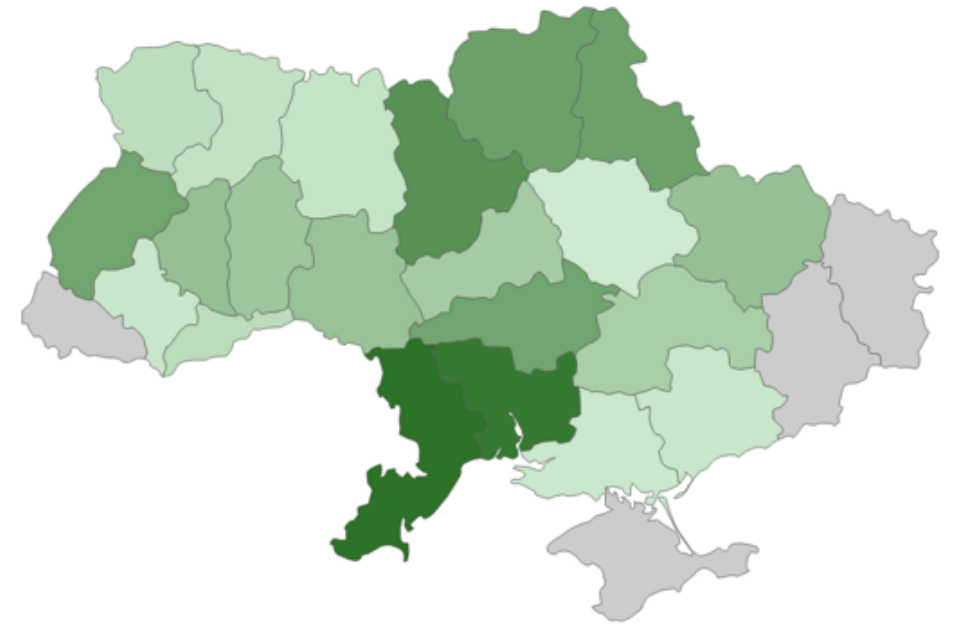
Information at 01.12.2025



Guarantees Portfolio by Regions

Name-RegionENG	Agreements	Loans, uah	Portfolio, uah	Portfolio, %
⊕ Odeska	16	20 770 729	10 385 364	12,9%
⊕ Mykolayivska	23	19 557 181	9 733 607	12,1%
⊕ Kyivska	6	15 446 946	7 723 473	9,6%
⊕ Chernihivska	7	12 870 103	6 435 051	8,0%
⊕ Sumska	5	12 758 061	6 379 031	7,9%
⊕ Lvivska	6	12 245 968	6 122 984	7,6%
⊕ Kirovohradska	11	12 190 671	6 095 336	7,6%
⊕ Ternopilska	5	7 825 778	3 912 889	4,9%
⊕ Kharkivska	5	7 703 818	3 851 909	4,8%
⊕ Vinnytska	8	7 583 077	3 691 538	4,6%
⊕ Khmelnytska	7	6 621 781	3 310 891	4,1%
⊕ Cherkaska	7	5 879 019	2 939 509	3,7%
⊕ Dnipropetrovska	7	5 229 521	2 614 760	3,3%
⊕ Chernivetska	1	3 000 000	1 500 000	1,9%
⊕ Volynska	3	2 814 256	1 407 128	1,8%
⊕ Rivnenska	2	2 136 262	1 068 131	1,3%
⊕ Zhytomyrska	1	1 799 394	899 697	1,1%
⊕ Zaporizka	1	1 415 258	707 629	0,9%
⊕ Ivano-Frankivska	3	1 324 479	662 240	0,8%
⊕ Khersonska	2	1 167 603	583 801	0,7%
⊕ Poltavska	1	610 000	305 000	0,4%
Усього	127	160 949 905	80 329 969	100,0%

Map





ФОНД

часткового гарантування кредитів
у сільському господарстві



МІНІСТЕРСТВО ЕКОНОМІКИ,
ДОВКІЛЛЯ ТА СІЛЬСЬКОГО ГОСПОДАРСТВА
УКРАЇНИ



WORLD BANK GROUP

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Finance Corporation



Banks - partners of the Fund



ОЩАДБАНК

МІЙ БАНК. МОЯ КРАЇНА



ВОСТОК

MTB Bank

Банк Кредит Дніпро

**БАНК ІНВЕСТИЦІЙ ТА
ЗАОЩАДЖЕНЬ**

creditwest
Creditwest Bank Ukraine

TAC
ТАСКОМ БАНК

The list of partner banks is growing!



ФОНД

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The Fund's partner financial institutions have an implemented environmental and social management system (ESMS)

