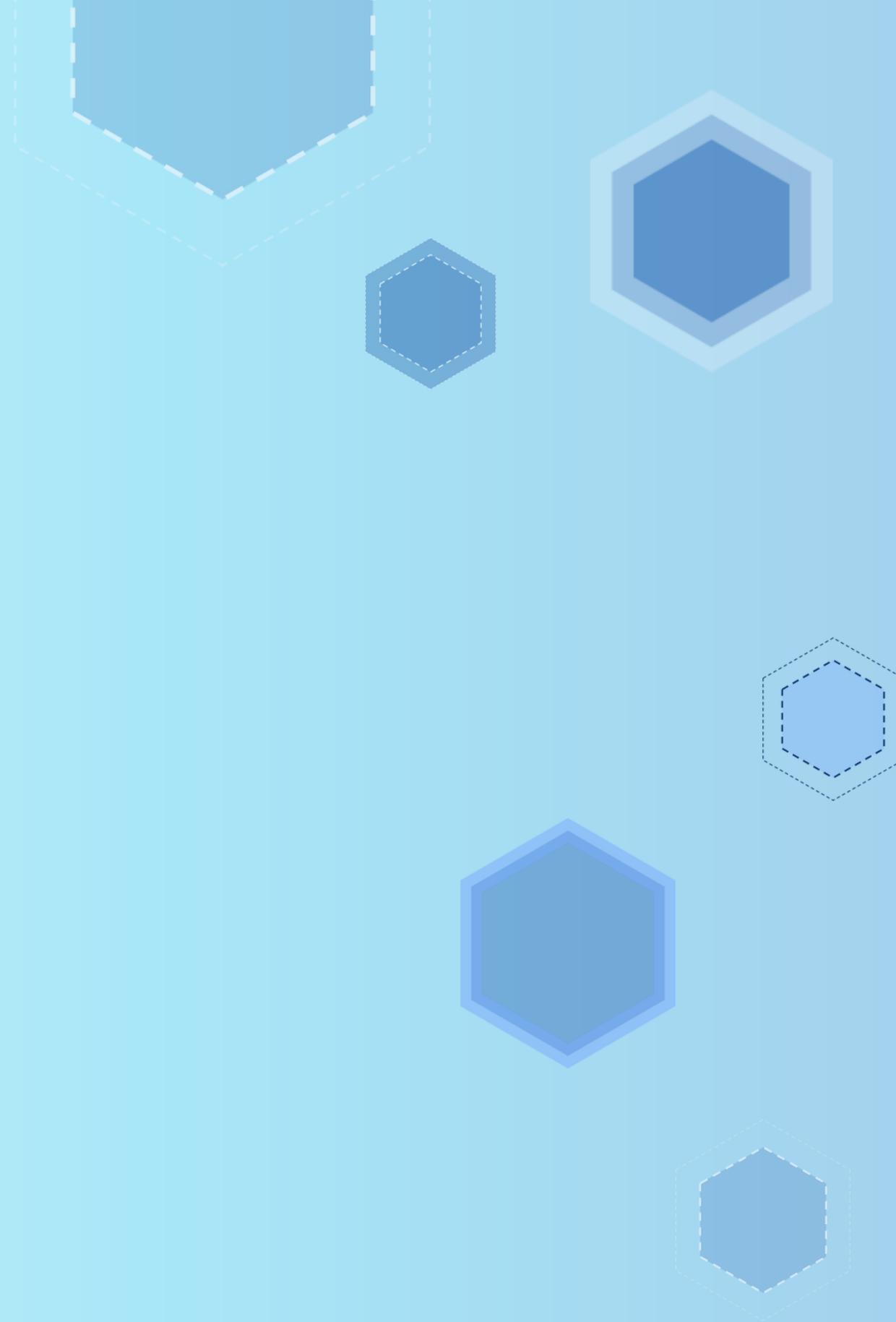




ФОНД СОДЕЙСТВИЯ КРЕДИТОВАНИЮ
МАЛОГО И СРЕДНЕГО БИЗНЕСА
ЮГОРСКАЯ РЕГИОНАЛЬНАЯ
ГАРАНТИЙНАЯ ОРГАНИЗАЦИЯ

Organizational results for 2021

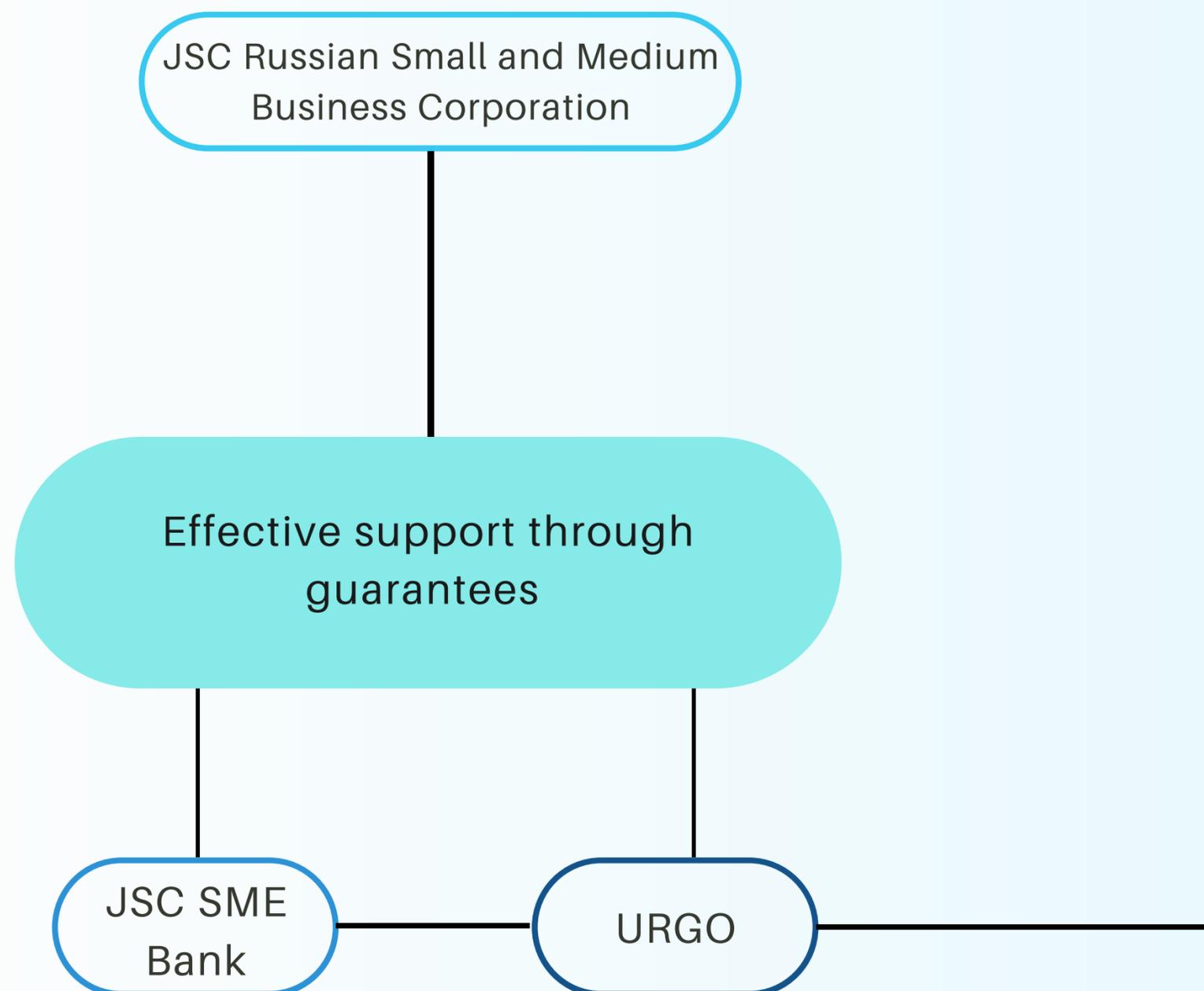
**Fund assistance of lending to small and medium business
«Ugra Regional Guarantee Organization»**



NATIONAL GUARANTEE SYSTEM



sb-ugra.ru



- Organization of business support infrastructure of the Khanty-Mansiysk Autonomous Okrug - Ugra;
- Established by the Government of the Khanty-Mansiysk Autonomous Okrug - Ugra;

Guarantee capital - 1.73 billion rubles (as of 01.01.2022);

Loan portfolio volume - 4.2 billion rubles (as of 01.01.2022).

KEY KPI OF THE FUND IN 2021



sb-ugra.ru

| | Plan | Fact | % |
|---|--------------------------|--------------------------|---------|
| The volume of guarantees issued under co-guarantees in the part secured by guarantees and (or) independent guarantees of the URGO (if there are transactions under co-guarantees) | 1 584 billion rubles | 1 816 billion rubles | 115 |
| The volume of financial support provided to SMEs, with the guarantee support of the Fund | 2,910 billion rubles | 3,074 billion rubles | 106 |
| The ratio of the total volume of the Fund's effective guarantees to the Fund's guarantee capital | 1,5 | 1,41 | 94 |

RESULTS AND PLANS



sb-ugra.ru

Results of work since the beginning of activity

- The amount of guarantees provided is 11 billion rubles;
- The amount of funds raised - 22 billion rubles;
- The number of supported business projects is 2,675.

Results of work from 2019 - 2021:

- The amount of guarantees provided is 4 billion rubles. ;
- The amount of funds raised is 7 billion rubles. ;
- The number of supported business projects is 557.

Plans for 2022

- The amount of guarantees provided is 2 billion rubles. ;
- The amount of funds raised is 3 billion rubles.

SUCCESS STORIES

Nizhnevartovsk Center for Technical Inspection of Equipment and Industrial Expertise of Objects, LLC, Nizhnevartovsk

provides expert advisory services.

The volume of the provided guarantee is 170 million rubles.

Effect:

Obtaining a guarantee from URGO allowed the Company to raise the necessary amount of debt financing to expand its production capacity, which made it possible to enter the market of an oil and gas production complex for in-line diagnostics in the European part of the Russian Federation.



GOLDBERG, LLC, Surgut

medical center specializing in cosmetology and aesthetic medicine.

The volume of the provided guarantee is 3.6 million rubles.

Effect:

Attracting a guarantee from the URGO allowed the Company to obtain preferential leasing from a regional leasing company without an advance (initial) payment for the purchase of innovative cosmetology equipment, which allowed the Company to qualitatively improve and expand the range of services provided.



sb-ugra.ru

Agronika, JSC, Uray

one of the largest suburban farms in Ugra

The amount of the guarantee provided is 68.6 million rubles.

Effect:

Attraction of the URGO guarantee allowed the Company to obtain a loan from the Ugra Development Fund on favorable terms for the purchase of technological equipment for the production and packaging of ultra-pasteurized milk, vehicles and increase in the number of cattle.



ANTI-CRISIS MEASURES



sb-ugra.ru

1

Customer consulting 24/7

hotline on the provision of state support measures by the Fund

2

Box product

restructuring of the guarantee with the simultaneous provision of complex services of the My Business Fund

3

Chatbot

online counseling

4

Reducing the time for consideration of applications for restructuring

up to 1 business day

5

Extension of terms for payment of remuneration

for providing a guarantee