



Open Joint Stock Company
«Guarantee Fund»

Information on activities as of September 30, 2017

September, Bishkek



Brief information on OJSC «Guarantee Fund»

- ✓ The only shareholder: **The Government of the Kyrgyz Republic**
- ✓ Capital: **KGS 282 million**:
 - **KGS 72 million** is from the republican budget;
 - **USD 3 million (or KGS 210 million)** is financial support of Asian Development Bank.
- ✓ The annual plan of OJSC «GF» on net profit is 100% implemented on the basis of the results of 9 months of 2017 (net profit is **KGS 11,4 million**).
 - return on assets (ROA) = 5,29%
 - return on equity (ROE) = 5,31%
 - (the information as of 30 September, 2017).
- ✓ Equity is 293 KGS million.



Institutional development of OJSC «Guarantee Fund»

- ✓ Sixteen principles of the World Bank on effective activities of Guarantee Funds were implemented
- ✓ Corporate governance system was implemented and is effectively used
- ✓ Development strategy of OJSC «GF» for 2017-2022 was approved
- ✓ Representative offices are opened in all regions of the Republic
- ✓ Cooperation agreements were concluded with 7 banks (OJSC «Aiyl Bank», OJSC «RSK Bank», OJSC «Commercial bank KYRGYZSTAN», CJSC «Bank of Asia», CJSC «Demir Bank», CJSC «Kompanion Bank», CJSC «Finca Bank»)
- ✓ The cooperation agreement was concluded with Russian-Kyrgyz Development Fund
- ✓ Negotiations are under way with Russian-Kyrgyz Development Fund for attraction of KGS 100 million of loan resources for guarantee provision.



Brief information on OJSC «Guarantee Fund», KGS million

Performance Indicators	The plan as of 30.09.2017	The fact as of 30.09.2017	Percent of execution
Amount of issued guarantees	175	174	99%
Net Profit	6,4	11,4	178%



Brief information on OJSC «Guarantee Fund» by sectors, KGS million

№	Economic sector	Guarantees approved by GF, including guarantees issued			Loans approved by partner banks, including loans issued	
		number	amount (som)	share (%)	amount (som)	share (%)
1	AGRICULTURE AND FISHERIES	69	26 246 593	15%	75 280 945	11%
2	MANUFACTURING	18	36 485 889	21%	153 030 186	22%
3	TRADE-RELATED INFRASTRUCTURE	41	62 284 627	36%	263 678 665	37%
4	TOURISM INFRASTRUCTURE	6	13 364 950	7,7%	92 256 630	13%
5	TRANSPORTATION AND STORAGE	6	6 422 544	3,7%	17 021 732	2%
6	AGRO-PROCESSING	11	14 077 171	8%	37 747 244	5%
7	SERVICES INFRASTRUCTURE	5	8 368 394	4,7%	29 489 683	4%
8	REAL ESTATE TRANSACTIONS	2	1 860 692	1%	4 782 952	1%
9	CONSTRUCTION	1	2 917 985	2%	25 344 001	4%
10	HEALTH INFRASTRUCTURE	1	1 935 828	1%	4 839 569	1%
	Total	160	173 964 673	100%	703 471 606	100%

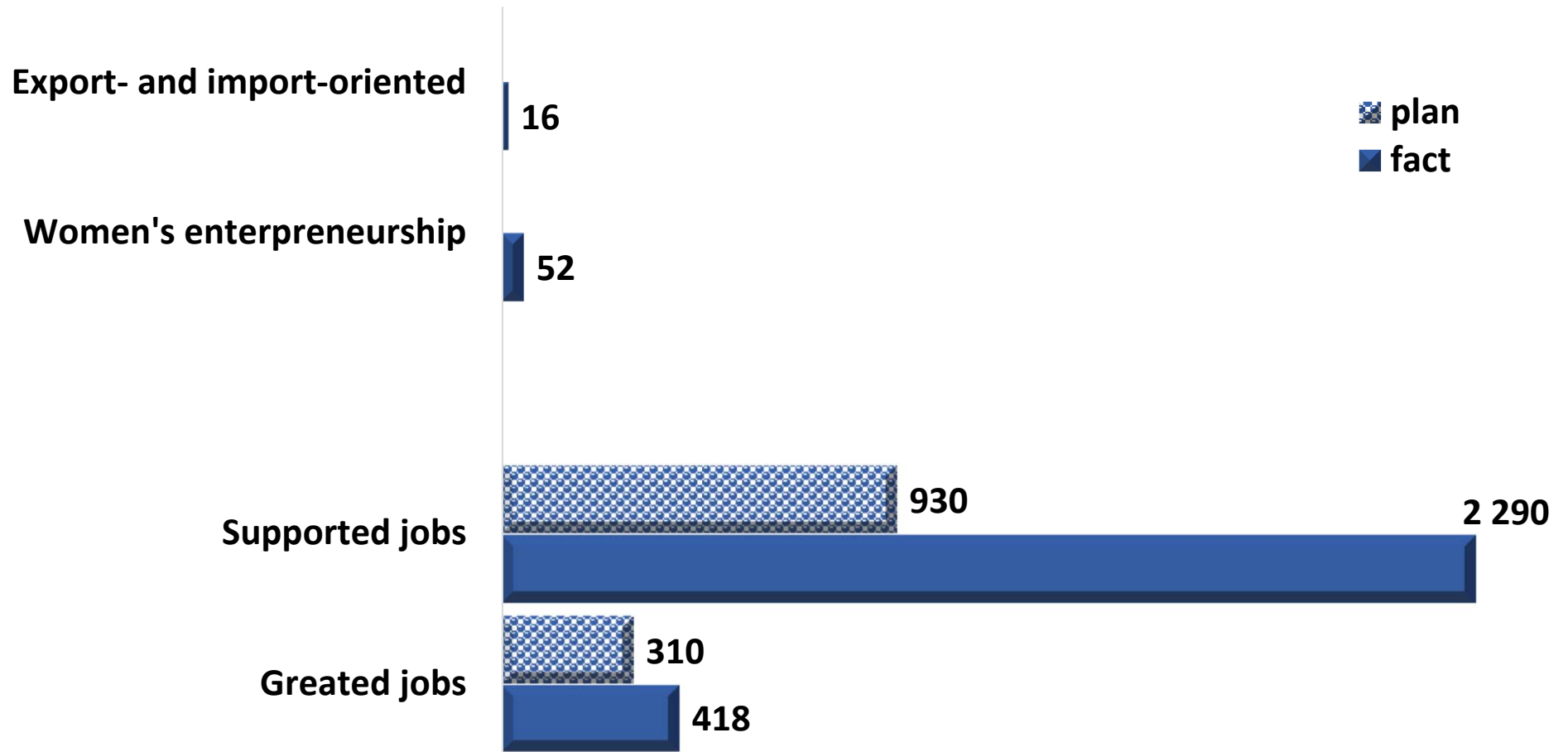


Brief information on OJSC «Guarantee Fund» by partner banks, KGS million

№	Bank	Guarantees approved by GF, including guarantees issued			Loans approved by partner banks, including loans issued	
		number	amount (som)	share (%)	amount (som)	share (%)
1	Aiyl Bank	88	53 243 420	30,6%	133 875 256	19%
2	Bank of Asia	35	50 506 878	29%	130 045 047	18,5%
3	Bank Kompanion	6	4 874 536	2,8%	15 366 651	2,2%
4	Bank Kyrgyzstan	16	29 239 554	16,8%	87 587 116	12,5%
5	RSK Bank	12	34 885 985	20,1%	333 122 495	47,4%
6	Finca Bank	3	1 214 300	0,7%	3 475 041	0,5%
	Total	160	173 964 673	100%	703 471 606	100%

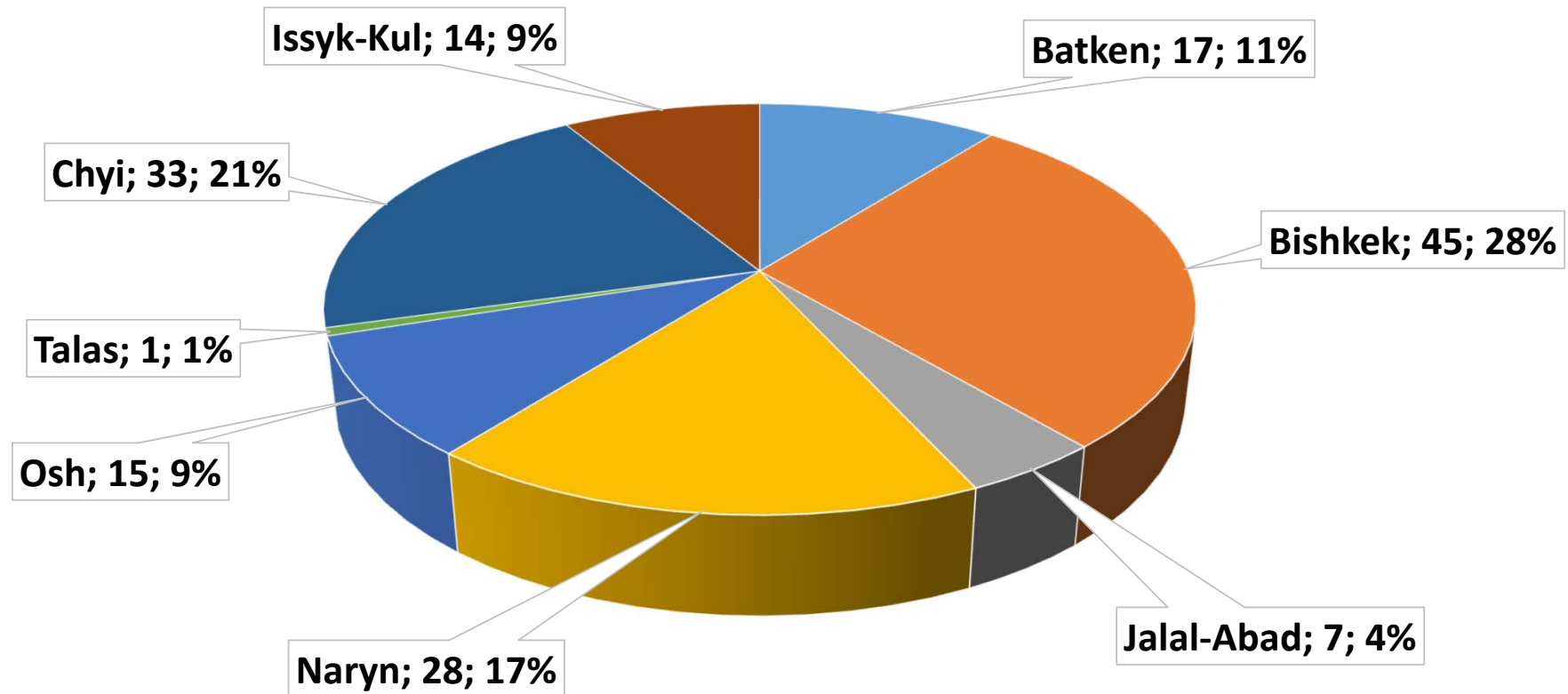


The number of issued guarantees, units



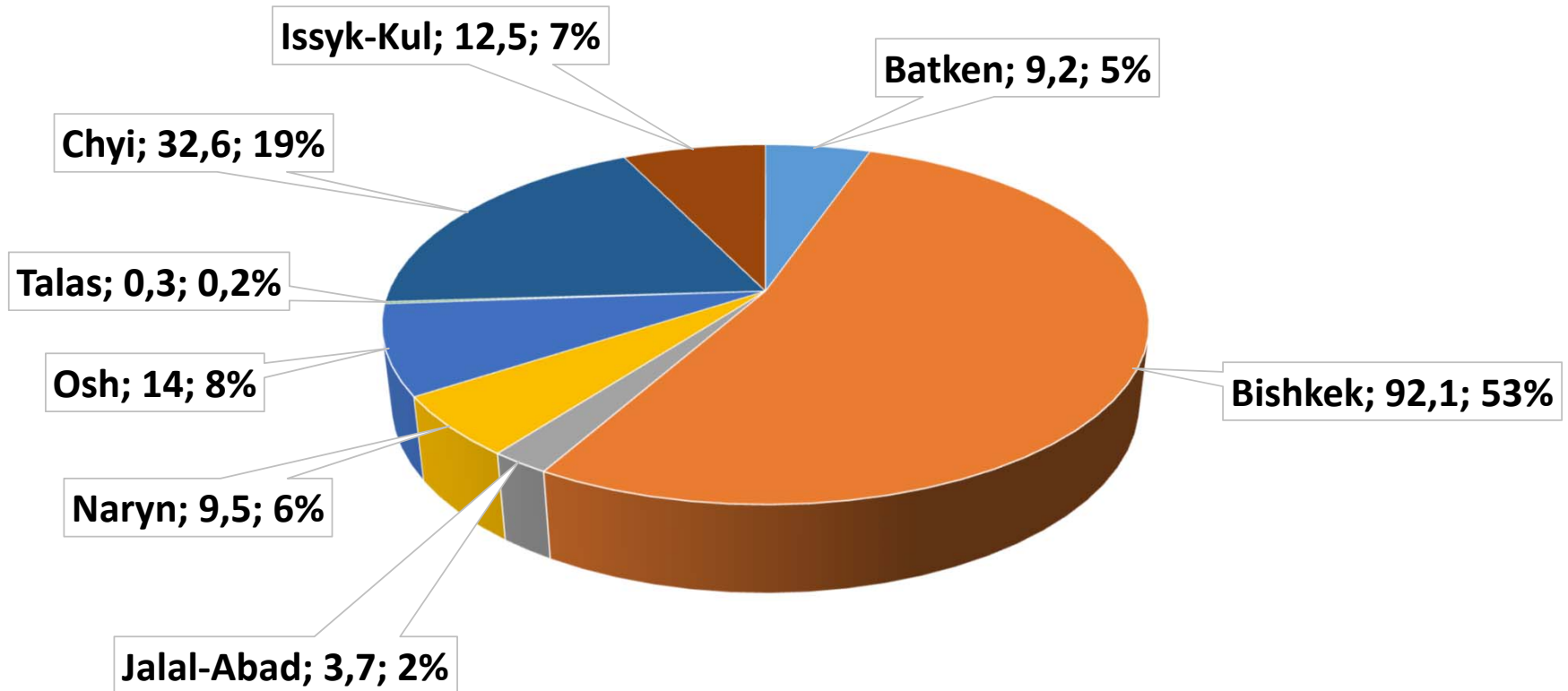


Issued guarantees by regions (by number)



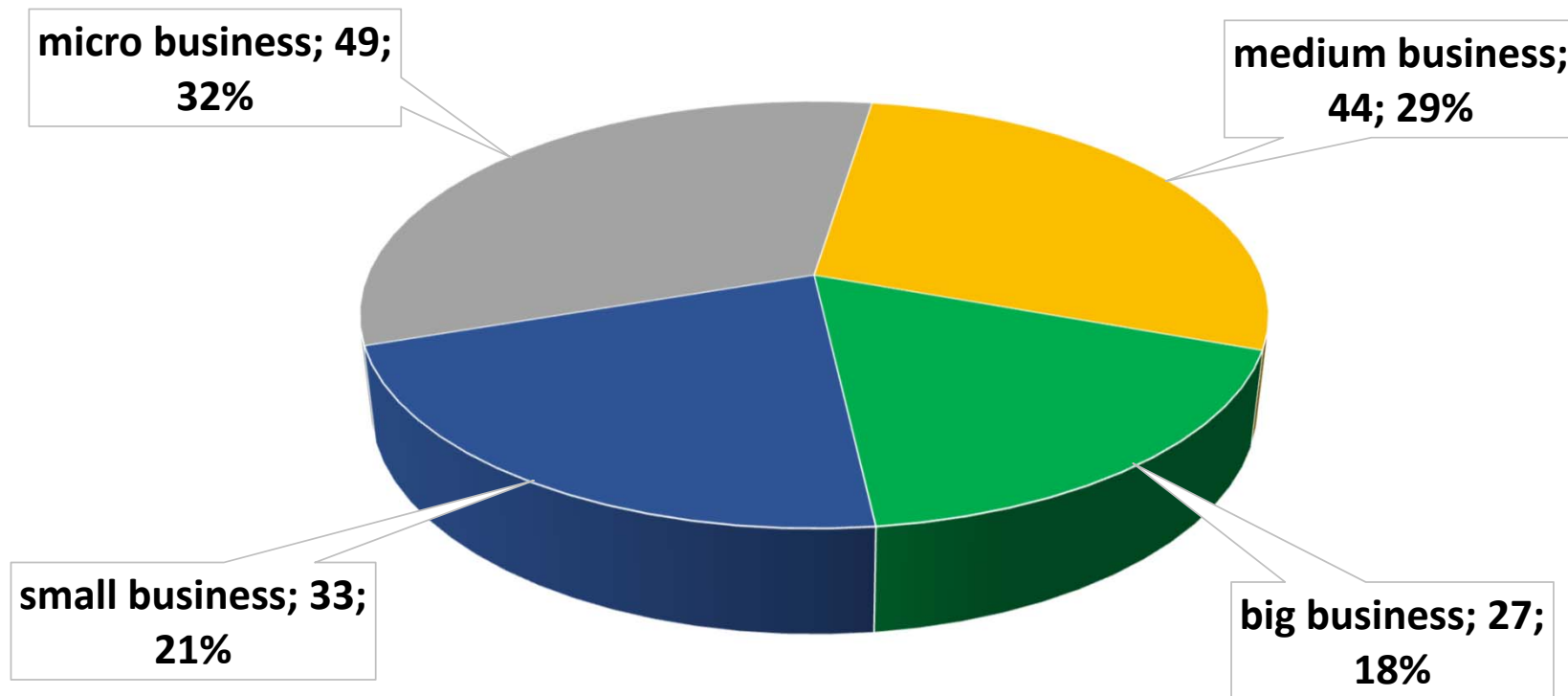


Issued guarantees by regions, KGS million (by amount)





Issued guarantees by business type, (units)





**The weighted average interest rate on loan portfolio of commercial banks
(according to the results of July, 2017)**

