



Information on activities based on the results of 7 months of 2017

July, 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 7 months of 2017 (net profit is **KGS 8,7 million**)
 - return on assets (ROA) = 3%
 - return on equity (ROE) = 3,09%(data as of July 31, 2017).
- ✓ Equity is KGS 291 million.



Institutional development of OJSC «Guarantee Fund»

- ✓ Corporate management system was implemented and is effectively used
- ✓ 16 principles of the World Bank on effective activities of Guarantee Funds were implemented
- ✓ 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	Plan	Fact	% of execution
Amount of issued guarantees	105	124,9	119%
Net Profit	4 946	8 701	176%



Brief information on OJSC «Guarantee Fund» by sectors

№	Economic sector	Guarantees approved by GF, including issued guarantees		Loans approved by partner banks, including issued loans	
		number	amount (KGS)	amount(KGS)	share(%)
1	AGRICULTURE AND FISHERIES	38	16 765 908	49 740 145	12%
2	MANUFACTURING	15	35 321 989	150 816 386	41%
3	TRADE-RELATED INFRASTRUCTURE	28	40 690 247	211 680 023	24%
4	TOURISM INFRASTRUCTURE	5	6 521 980	16 983 960	5%
5	TRANSPORTATION AND STORAGE	6	6 422 545	17 021 732	5%
6	AGRO-PROCESSING	5	8 660 000	23 345 000	1%
7	SERVICES INFRASTRUCTURE	3	5 636 796	19 991 732	3%
8	CONSTRUCTION	1	2 917 985	25 344 001	8%
9	HEALTH INFRASTRUCTURE	1	1 935 828	4 839 569	1%
	TOTAL	102	124 873 278	519 762 548	100%

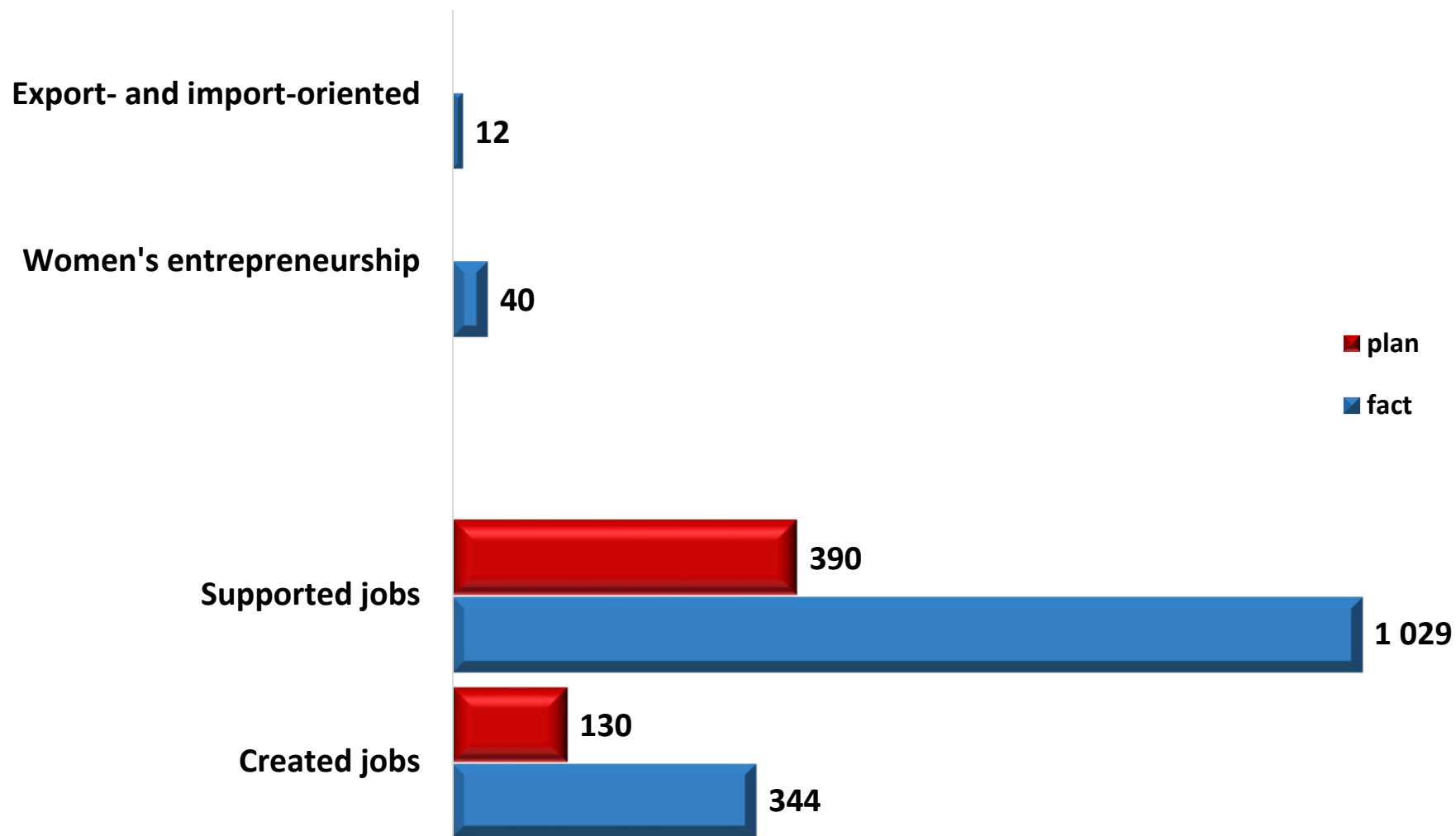


Brief information on OJSC «Guarantee Fund», by partner banks

№	Name of the Bank	Guarantees approved by GF, including guarantees issued		Loans approved by partner banks, including loans issued	
		number	amount (KGS)	amount (KGS)	share (%)
1	Bank of Asia	29	45 179 051	113 763 599	27%
2	Commercial Bank KYRGYZSTAN	13	25 130 509	76 629 872	23%
3	Kompanion Bank	5	4 574 536	14 366 651	4%
4	Aiyl Bank	46	28 122 489	75 034 460	14%
5	Finca Bank	3	1 214 300	3 475 041	1%
6	RSK Bank	6	20 652 393	236 492 925	32%
	Total	102	124 873 278	519 762 548	100%

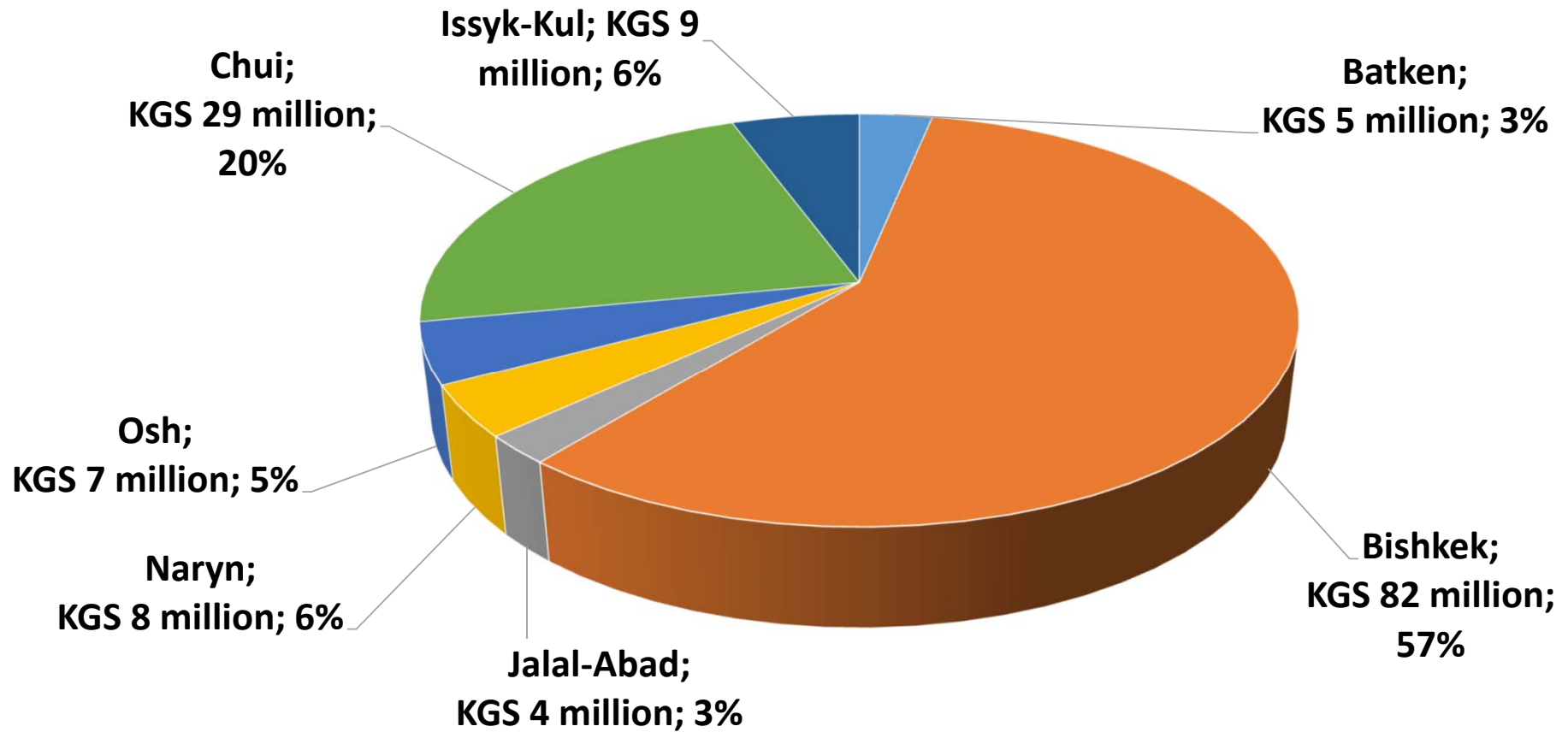


Number of issued guarantees as of 31.07.17, units



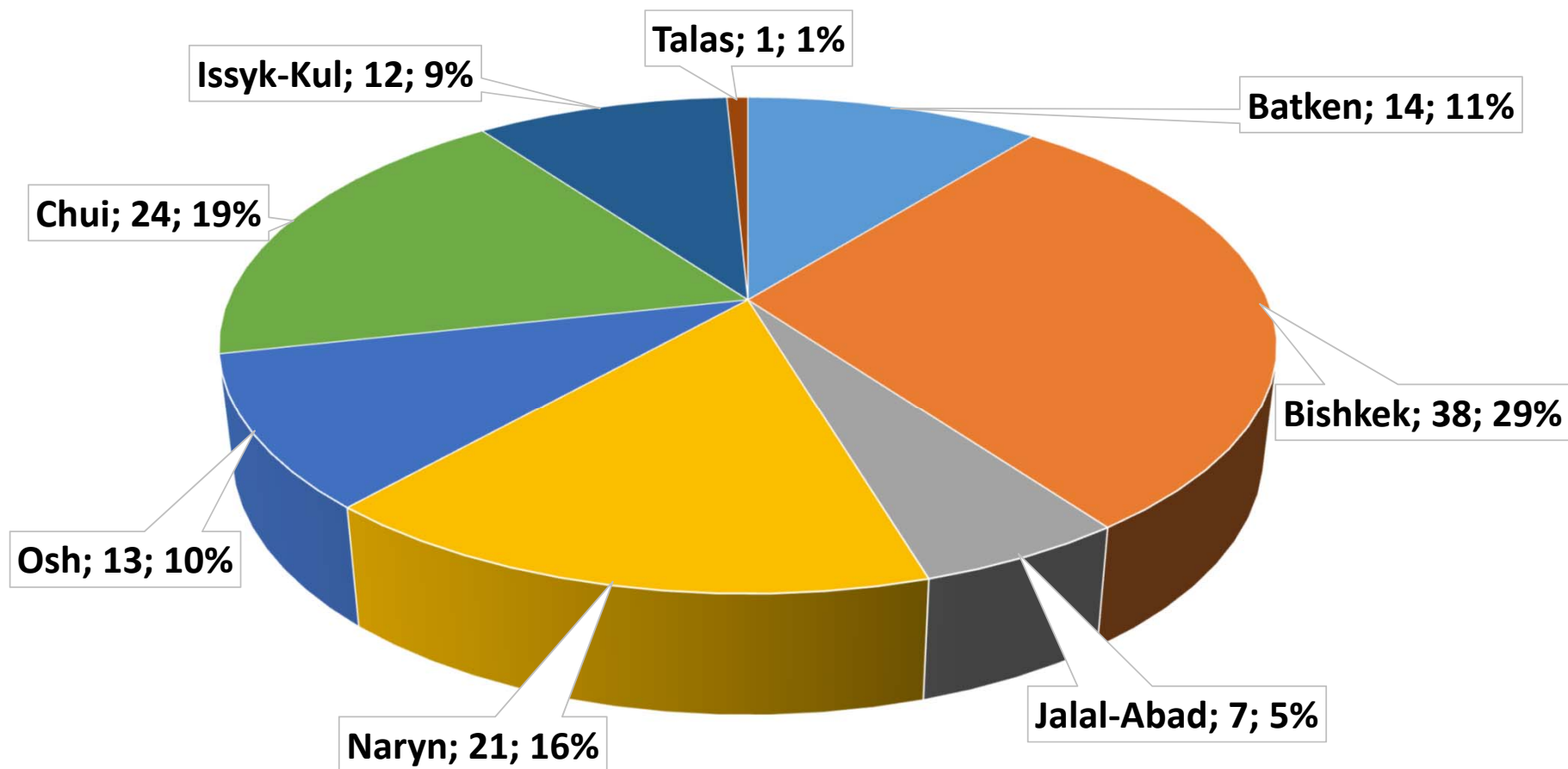


Issued guarantees by regions (by amount), KGS million



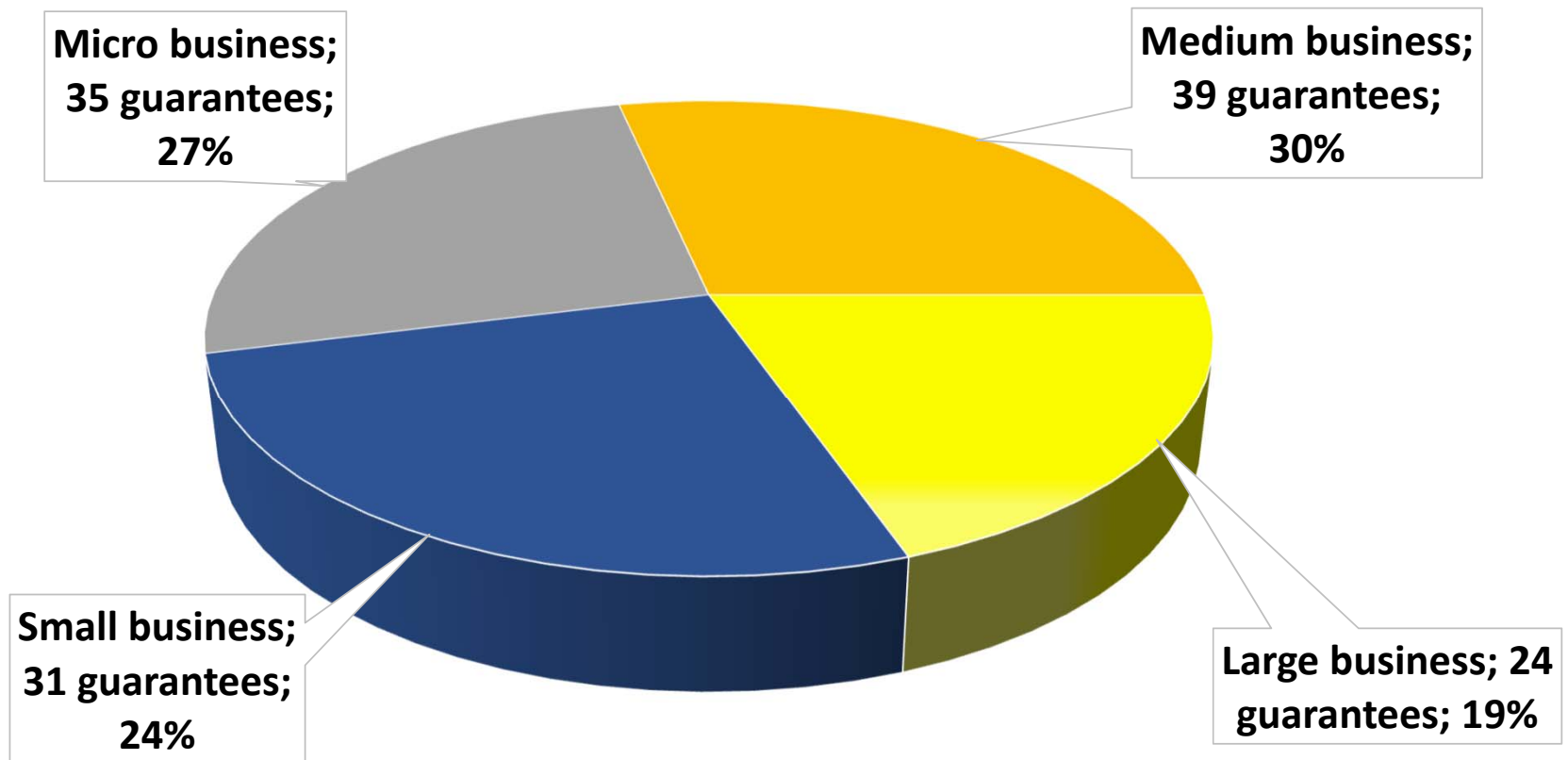


Issued guarantees by regions (by number)





Issued guarantees by business type





Data on guarantees by amounts provided

Range	number	amount, KGS million	share %
<500 000	70	21	15%
500 001 - 1 000 000	26	20	14%
1 000 001 - 2 000 000	13	19	13%
2 000 001 - 3 000 000	9	23	16%
3 000 001 - 5 000 000	6	22	15%
>5 000 000	6	39	27%
Total:	130	144	100%



Data on guarantees by terms provided

Range	number	amount, KGS million	share, %
Up to 12 months	26	31	21%
From 13 to 24 months	85	88	62%
From 25 to 36 months	19	25	17%
Total:	130	144	100%



The weighted average interest rate on loan portfolio of commercial banks

