

Company: JSC MFO Micro Business Capital

Date: 3/31/2020

Information Regarding Supervisory Board, Board of Directors and Shareholders

Supervisory Board	
1	Taras Nizharadze
2	Murman Ambroladze
3	Natalia Rukhadze
4	Gia Petriashvili
5	Valeri Chechelashvili

Board of Directors	
1	Gia Petriashvili
2	Tatia Jajanashvili
3	Giorgi Ghvaladze
4	Eter Chachibaia
5	Nino Devdariani

List of the Shareholders of the 10% and more of the Company's Share Capital, indicating their % share

	Name of the Shareholder	% Share
1	Petriashvili Gia	32.55%
2	Rukhadze Otari	14.77%
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List of the Beneficiaries, that directly or indirectly hold 10% or more of the Company's shares, indicating their % share

	Name of the Shareholder	% Share
1	Petriashvili Gia	32.55%
2	Rukhadze Otari	14.77%
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Head of the organization:

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RC Balance sheet

Amount in Gel

N	Assets	Gel	Foreign currency	Total
1	Cash on hand	623,358	1,037,153	1,660,511
2	Cash in banks	73,502	3,742,004	3,815,506
3	Gross loans to customers	55,524,544	5,730,439	61,254,983
3.1	Less: expected credit losses	-723,452	-175,525	-898,977
3.2	Net loans to customers	54,801,091	5,554,914	60,356,005
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,010,457	67,340	1,077,797
6	Repossessed assets	531,557		531,557
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,692,767		2,692,767
9	Other assets	754,979	14,477	769,457
10	Total assets	60,487,711	10,415,889	70,903,600
	Liabilities			
11	Borrowed funds from financial institutions	22,294,295	13,964,104	36,258,399
12	Borrowed funds private individuals and legal entities	695,000	8,953,636	9,648,636
13	Debt securities issued	0	0	0
14	Interest and dividend payables	84,347	191,119	275,466
15	Other liabilities	548,222	299,013	847,235
16	Subordinated debt	0	5,668,390	5,668,390
17	Total Liabilities	23,621,864	29,076,262	52,698,126
	Equity			
18	Charter (share) capital	9,546,900		9,546,900
19	Paid-in capital	899,983		899,983
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	4,753,933		4,753,933
23	Asset revaluation reserve	0		0
24	Total equity	18,205,473		18,205,473
25	Total liabilities and equity	41,827,338	29,076,262	70,903,600

Head of the organization:

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RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
Interest Income				
1	Cash in banks	3	86	89
2	Loans to private individuals	2,742,605	134,698	2,877,303
2.1	<i>Trade and service</i>	1,320,435	52,123	1,372,557
2.2	<i>Consumer loans</i>	1,004,570	67,916	1,072,486
2.3	<i>Agriculture</i>	275,601	396	275,997
2.4	<i>Online loans</i>	0	0	0
2.5	<i>Pawnshop</i>	2,201	7,148	9,348
2.6	<i>Fast instalment loans</i>	0	0	0
2.7	<i>Other</i>	139,799	7,114	146,913
3	Loans to legal entities	752,603	112,702	865,306
3.1	<i>Trade and service</i>	608,073	80,831	688,904
3.2	<i>Agriculture ad forestry</i>	3,403	3,881	7,284
3.3	<i>Transportation and communication</i>	1,252	3,140	4,391
3.4	<i>Other</i>	139,876	24,850	164,726
4	Penalty income	390,245	35,898	426,143
5	Investments in securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	3,885,456	283,384	4,168,840
Interest Expenses				
8	Borrowed funds financial institutions	795,469	268,745	1,064,214
9	Borrowed funds private individuals	3,266	126,463	129,729
10	Borrowed funds legal entities	22,251	26,995	49,246
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	132,749	132,749
14	Other interest expenses	0	0	0
15	Total Interest Expenses	820,986	554,952	1,375,938
16	Net Interest Income	3,064,470	-271,568	2,792,902
Non-Interest Income				
17	Net commission and other income based on services provided	119,833	3,990	123,823
17.1	<i>Commission and other income based on services provided</i>	178,420	5,024	183,444
17.2	<i>Commission and other expenses based on services provided</i>	58,587	1,034	59,621
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	3,951,149	0	3,951,149
21	Gain (loss) from currency revaluation	-3,040,696	0	-3,040,696
22	Gain (loss) from property disposal	1,671	0	1,671
23	Other non-interest income	12,928	1,293	14,221
24	Total Non-Interest Income	1,044,885	5,283	1,050,168
Non-Interest Expenses				
25	Development, consulting and marketing expenses	154,386	121,073	275,459
26	Employee compensation and benefits	1,122,586	0	1,122,586
27	Fixed assets maintenance	138,917	0	138,917
28	Rent expense	287,297	0	287,297
29	Depreciation and amortization	103,332	0	103,332
30	Other non-interest expenses	78,876	451	79,327
31	Total Non-interest Expenses	1,885,394	121,524	2,006,918
32	Net Non-Interest Income	-840,509	-116,240	-956,750
33	Net Income before Expected Credit Losses	2,223,961	-387,808	1,836,153
34	Impairment loss loans to customers	360,638		360,638
35	Impairment loss investments	0		0
36	Impairment loss other assets	71,863		71,863
37	Total Impairment Loss	432,501		432,501
38	Income before Tax and Extraordinary Items	1,791,459	-387,808	1,403,651
39	Income tax	124,388		124,388
40	Income after tax	1,667,071	-387,808	1,279,263
41	Extraordinary income (expense)	0		0
42	Net income	1,667,071	-387,808	1,279,263

Head of the organization: