

Company: JSC MFO Micro Business Capital

Date: 6/30/2021

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	32.18%
2	Rukhadze Otari	14.61%
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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	32.18%
2	Rukhadze Otari	14.61%
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Head of the organization:

Company: JSC MFO Micro Business Capital
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RC Balance sheet

Amount in Gel

N	Assets	Gel	Foreign currency	Total
1	Cash on hand	1,735,682	1,337,304	3,072,986
2	Cash in banks	1,139,068	460,150	1,599,218
3	Gross loans to customers	69,099,099	3,760,799	72,859,899
3.1	Less: expected credit losses	-961,915	-194,610	-1,156,525
3.2	Net loans to customers	68,137,185	3,566,189	71,703,374
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,117,555	27,218	1,144,773
6	Repossessed assets	413,495		413,495
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,632,009		2,632,009
9	Other assets	885,296	118,258	1,003,554
10	Total assets	76,060,288	5,509,119	81,569,408
	Liabilities			
11	Borrowed funds from financial institutions	29,955,134	16,986,613	46,941,746
12	Borrowed funds private individuals and legal entities	235,000	6,070,435	6,305,435
13	Debt securities issued	0	0	0
14	Interest and dividend payables	249,825	495,674	745,500
15	Other liabilities	2,045,032	39,822	2,084,854
16	Subordinated debt	0	5,454,046	5,454,046
17	Total Liabilities	32,484,992	29,046,589	61,531,581
	Equity			
18	Charter (share) capital	9,571,900		9,571,900
19	Paid-in capital	996,395		996,395
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	6,464,874		6,464,874
23	Asset revaluation reserve	0		0
24	Total equity	20,037,827		20,037,827
25	Total liabilities and equity	52,522,818	29,046,589	81,569,408

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	86	34,170	34,257
2	Loans to private individuals	6,248,305	189,291	6,437,595
2.1	Trade and service	3,291,979	66,571	3,358,549
2.2	Consumer loans	1,839,125	101,825	1,940,950
2.3	Agriculture	835,286	523	835,809
2.4	Online loans	0	0	0
2.5	Pawnshop	1,989	9,596	11,585
2.6	Fast instalment loans	0	0	0
2.7	Other	279,925	10,777	290,702
3	Loans to legal entities	2,320,228	176,347	2,496,575
3.1	Trade and service	1,972,838	126,623	2,099,461
3.2	Agriculture ad forestry	20,738	4,965	25,702
3.3	Transportation and communication	11,339	2,337	13,676
3.4	Other	315,314	42,422	357,736
4	Penalty income	810,794	25,713	836,506
5	Investments in securities			0
6	Other interest income			0
7	Total interest income	9,379,413	425,521	9,804,934
Interest Expenses				
8	Borrowed funds financial institutions	2,017,875	596,192	2,614,067
9	Borrowed funds private individuals	16,101	216,630	232,731
10	Borrowed funds legal entities	0	21,349	21,349
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	273,438	273,438
14	Other interest expenses			0
15	Total Interest Expenses	2,033,976	1,107,609	3,141,585
16	Net Interest Income	7,345,438	-682,089	6,663,349
Non-Interest Income				
17	Net commission and other income based on services provided	523,142	-71,974	451,168
17.1	Commission and other income based on services provided	546,219	13,384	559,603
17.2	Commission and other expenses based on services provided	23,077	85,358	108,434
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	46,792		46,792
21	Gain (loss) from currency revaluation	-972,854		-972,854
22	Gain (loss) from property disposal	45,770		45,770
23	Other non-interest income	88,514		88,514
24	Total Non-Interest Income	-268,637	-71,974	-340,610
Non-Interest Expenses				
25	Development, consulting and marketing expenses	297,827	78,875	376,702
26	Employee compensation and benefits	2,519,313	0	2,519,313
27	Fixed assets maintenance	274,297	0	274,297
28	Rent expense	639,367	0	639,367
29	Depreciation and amortization	246,043	0	246,043
30	Other non-interest expenses	117,045	545	117,590
31	Total Non-interest Expenses	4,093,892	79,421	4,173,312
32	Net Non-Interest Income	-4,362,528	-151,394	-4,513,923
33	Net Income before Expected Credit Losses	2,982,909	-833,483	2,149,426
34	Impairment loss loans to customers	297,669		297,669
35	Impairment loss investments			0
36	Impairment loss other assets	83,923		83,923
37	Total Impairment Loss	381,592		381,592
38	Income before Tax and Extraordinary Items	2,601,317	-833,483	1,767,834
39	Income tax	161,702		161,702
40	Income after tax	2,439,615	-833,483	1,606,132
41	Extraordinary income (expense)			0
42	Net income	2,439,615	-833,483	1,606,132

Head of the organization: