

Company: JSC MFO Micro Business Capital

Date: 9/30/2021

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:

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RC Balance sheet

Amount in Gel

N	Assets	Gel	Foreign currency	Total
1	Cash on hand	2,424,909	1,794,716	4,219,625
2	Cash in banks	4,015,968	6,518,077	10,534,046
3	Gross loans to customers	70,505,747	3,298,913	73,804,660
3.1	Less: expected credit losses	-775,494	-179,549	-955,044
3.2	Net loans to customers	69,730,252	3,119,364	72,849,617
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,203,633	23,419	1,227,053
6	Reposessed assets	478,456		478,456
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,714,299		2,714,299
9	Other assets	756,980	105,543	862,523
10	Total assets	81,324,497	11,561,120	92,885,617
	Liabilities			
11	Borrowed funds from financial institutions	36,908,923	22,249,950	59,158,873
12	Borrowed funds private individuals and legal entities	215,000	5,759,589	5,974,589
13	Debt securities issued	0	0	0
14	Interest and dividend payables	131,704	321,512	453,216
15	Other liabilities	1,297,916	267,426	1,565,342
16	Subordinated debt	0	5,389,328	5,389,328
17	Total Liabilities	38,553,543	33,987,805	72,541,349
	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	6,771,316		6,771,316
23	Asset revaluation reserve	0		0
24	Total equity	20,344,269		20,344,269
25	Total liabilities and equity	58,897,812	33,987,805	92,885,617

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RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
Interest Income				
1	Cash in banks	126	40,130	40,255
2	Loans to private individuals	9,918,584	267,060	10,185,644
2.1	Trade and service	5,350,214	94,548	5,444,762
2.2	Consumer loans	2,766,320	144,423	2,910,743
2.3	Agriculture	1,372,536	691	1,373,227
2.4	Online loans	0	0	0
2.5	Pawnshop	2,837	13,522	16,359
2.6	Fast instalment loans	0	0	0
2.7	Other	426,677	13,876	440,554
3	Loans to legal entities	3,354,142	242,629	3,596,771
3.1	Trade and service	2,844,860	174,484	3,019,345
3.2	Agriculture ad forestry	32,017	7,232	39,250
3.3	Transportation and communication	11,424	2,860	14,285
3.4	Other	465,841	58,052	523,892
4	Penalty income	1,235,333	32,648	1,267,981
5	Investments in securities			0
6	Other interest income			0
7	Total interest income	14,508,185	582,467	15,090,652
Interest Expenses				
8	Borrowed funds financial institutions	3,158,625	943,653	4,102,279
9	Borrowed funds private individuals	23,933	299,189	323,122
10	Borrowed funds legal entities	0	36,671	36,671
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	401,684	401,684
14	Other interest expenses			0
15	Total Interest Expenses	3,182,558	1,681,198	4,863,756
16	Net Interest Income	11,325,627	-1,098,731	10,226,896
Non-Interest Income				
17	Net commission and other income based on services provided	768,937	-129,349	639,587
17.1	Commission and other income based on services provided	813,803	19,684	833,487
17.2	Commission and other expenses based on services provided	44,866	149,034	193,900
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	106,451		106,451
21	Gain (loss) from currency revaluation	-1,733,147		-1,733,147
22	Gain (loss) from property disposal	41,608		41,608
23	Other non-interest income	99,025		99,025
24	Total Non-Interest Income	-717,126	-129,349	-846,476
Non-Interest Expenses				
25	Development, consulting and marketing expenses	432,596	125,580	558,176
26	Employee compensation and benefits	4,111,900	0	4,111,900
27	Fixed assets maintenance	424,096	0	424,096
28	Rent expense	967,922	0	967,922
29	Depreciation and amortization	368,588	0	368,588
30	Other non-interest expenses	189,215	842	190,056
31	Total Non-interest Expenses	6,494,316	126,422	6,620,738
32	Net Non-Interest Income	-7,211,442	-255,771	-7,467,214
33	Net Income before Expected Credit Losses	4,114,184	-1,354,502	2,759,682
34	Impairment loss loans to customers	455,141		455,141
35	Impairment loss investments			0
36	Impairment loss other assets	142,842		142,842
37	Total Impairment Loss	597,983		597,983
38	Income before Tax and Extraordinary Items	3,516,201	-1,354,502	2,161,699
39	Income tax	249,125		249,125
40	Income after tax	3,267,076	-1,354,502	1,912,574
41	Extraordinary income (expense)			0
42	Net income	3,267,076	-1,354,502	1,912,574

Head of the organization: