

Company: JSC MFO Micro Business Capital

Date: 3/31/2022

**Information Regarding Supervisory Board, Board of Directors and Shareholders**

<b>Supervisory Board</b>		
1	Taras Nizharadze	
2	Murman Ambroladze	
3	Natalia Rukhadze	
4	Gia Petriashvili	
5	Valeri Chechelashvili	
<b>Board of Directors</b>		
1	Gia Petriashvili	
2	Tatia Jajanashvili	
3	Giorgi Ghvaladze	
4	Eter Chachibaia	
5	Nino Devdariani	
<b>List of the Shareholders of the 10% and more of the Company's Share Capital, indicating their % share</b>		
	<b>Name of the Shareholder</b>	<b>% Share</b>
1	Petriashvili Gia	31.82%
2	Rukhadze Otari	14.44%
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<b>List of the Beneficiaries, that directly or indirectly hold 10% or more of the Company's shares, indicating their % share</b>		
	<b>Name of the Shareholder</b>	<b>% Share</b>
1	Petriashvili Gia	31.82%
2	Rukhadze Otari	14.44%
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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	1,911,360	1,585,351	3,496,711
2	Cash in banks	58,160	2,736,314	2,794,474
3	Gross loans to customers	74,485,009	2,302,443	76,787,452
3.1	Less: expected credit losses	-833,436	-74,530	-907,966
3.2	Net loans to customers	73,651,573	2,227,913	75,879,486
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,178,974	21,647	1,200,622
6	Repossessed assets	327,647		327,647
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	3,372,748		3,372,748
9	Other assets	671,883	34,385	706,268
10	<b>Total assets</b>	<b>81,172,345</b>	<b>6,605,612</b>	<b>87,777,957</b>
	<b>Liabilities</b>			
11	Borrowed funds from financial institutions	33,338,392	20,739,944	54,078,335
12	Borrowed funds private individuals and legal entities	105,000	5,328,663	5,433,663
13	Debt securities issued	0	0	0
14	Interest and dividend payables	154,583	337,360	491,943
15	Other liabilities	2,603,112	421,791	3,024,903
16	Subordinated debt	0	5,352,224	5,352,224
17	<b>Total Liabilities</b>	<b>36,201,087</b>	<b>32,179,982</b>	<b>68,381,069</b>
	<b>Equity</b>			
18	Charter (share) capital	9,596,900		9,596,900
19	Paid-in capital	1,117,433		1,117,433
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	5,677,897		5,677,897
23	Asset revaluation reserve	0		0
24	<b>Total equity</b>	<b>19,396,888</b>		<b>19,396,888</b>
25	<b>Total liabilities and equity</b>	<b>55,597,975</b>	<b>32,179,982</b>	<b>87,777,957</b>

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RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
<b>Interest Income</b>				
1	Cash in banks	75	21,248	21,323
2	Loans to private individuals	3,890,950	61,500	3,952,450
2.1	Trade and service	2,041,762	20,226	2,061,988
2.2	Consumer loans	1,248,975	36,214	1,285,189
2.3	Agriculture	490,326	47	490,373
2.4	Online loans	0	0	0
2.5	Pawnshop	536	2,707	3,243
2.6	Fast instalment loans	0	0	0
2.7	Other	109,351	2,306	111,658
3	Loans to legal entities	738,139	45,729	783,868
3.1	Trade and service	621,489	32,134	653,623
3.2	Agriculture ad forestry	10,050	2,282	12,332
3.3	Transportation and communication	0	7	7
3.4	Other	106,599	11,307	117,906
4	Penalty income	421,585	4,176	425,761
5	Investments in securities			0
6	Other interest income			0
7	<b>Total interest income</b>	<b>5,050,749</b>	<b>132,654</b>	<b>5,183,402</b>
<b>Interest Expenses</b>				
8	Borrowed funds financial institutions	1,206,527	373,172	1,579,699
9	Borrowed funds private individuals	3,552	64,478	68,031
10	Borrowed funds legal entities	0	16,964	16,964
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	125,298	125,298
14	Other interest expenses			0
15	<b>Total Interest Expenses</b>	<b>1,210,080</b>	<b>579,912</b>	<b>1,789,992</b>
16	<b>Net Interest Income</b>	<b>3,840,669</b>	<b>-447,259</b>	<b>3,393,411</b>
<b>Non-Interest Income</b>				
17	Net commission and other income based on services provided	313,342	5,471	318,813
17.1	Commission and other income based on services provided	320,524	6,349	326,873
17.2	Commission and other expenses based on services provided	7,182	878	8,060
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	257,562		257,562
21	Gain (loss) from currency revaluation	-1,014,732		-1,014,732
22	Gain (loss) from property disposal	120	0	120
23	Other non-interest income	3,507	5,399	8,906
24	<b>Total Non-Interest Income</b>	<b>-440,202</b>	<b>10,870</b>	<b>-429,331</b>
<b>Non-Interest Expenses</b>				
25	Development, consulting and marketing expenses	144,436	82,998	227,435
26	Employee compensation and benefits	1,641,570	0	1,641,570
27	Fixed assets maintenance	192,633	0	192,633
28	Rent expense	375,943	0	375,943
29	Depreciation and amortization	149,885	0	149,885
30	Other non-interest expenses	96,111	299	96,410
31	<b>Total Non-interest Expenses</b>	<b>2,600,577</b>	<b>83,298</b>	<b>2,683,875</b>
32	<b>Net Non-Interest Income</b>	<b>-3,040,779</b>	<b>-72,427</b>	<b>-3,113,206</b>
33	<b>Net Income before Expected Credit Losses</b>	<b>799,890</b>	<b>-519,686</b>	<b>280,204</b>
34	Impairment loss loans to customers	309,723		309,723
35	Impairment loss investments			0
36	Impairment loss other assets	102,255		102,255
37	<b>Total Impairment Loss</b>	<b>411,978</b>		<b>411,978</b>
38	<b>Income before Tax and Extraordinary Items</b>	<b>387,912</b>	<b>-519,686</b>	<b>-131,774</b>
39	Income tax	89,647		89,647
40	<b>Income after tax</b>	<b>298,266</b>	<b>-519,686</b>	<b>-221,420</b>
41	Extraordinary income (expense)			0
42	<b>Net income</b>	<b>298,266</b>	<b>-519,686</b>	<b>-221,420</b>

Head of the organization: