

Company: JSC MFO Micro Business Capital

Date: 6/30/2018

Information Regarding Supervisory Board, Board of Directors and Shareholders

Supervisory Board	
1	Taras Nizharadze
2	Murman Ambroladze
3	Levan Surguladze
4	Natalia Rukhadze
5	Gia Petriashvili

Board of Directors

1	Gia Petriashvili
2	
3	
4	
5	

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	33.23%
2	Rukhadze Otari	15.08%
3		
4		
5		
6		
7		
8		
9		
10		

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	33.23%
2	Rukhadze Otari	15.08%
3		
4		
5		
6		
7		
8		
9		
10		

Head of the organization:

Company: JSC MFO Micro Business Capital
Date: 6/30/2018

RC Balance sheet

Amount in Gel

N	Assets	Gel	Foreign currency	Total
1	Cash on hand	638,563	777,443	1,416,005
2	Cash in banks	33,577	323,704	357,281
3	Gross loans to customers	30,447,270	9,412,354	39,859,625
3.1	Less: expected credit losses	-1,205,024	0	-1,205,024
3.2	Net loans to customers	29,242,246	9,412,354	38,654,601
4	Investments in securities	0	0	0
5	Interest and dividend receivables	677,127	125,445	802,572
6	Repossessed assets	81,127		81,127
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	1,874,573		1,874,573
9	Other assets	444,406	47,130	491,536
10	Total assets	32,991,619	10,686,076	43,677,695
	Liabilities			
11	Borrowed funds from financial institutions	14,159,893	1,715,620	15,875,513
12	Borrowed funds private individuals and legal entities	759,300	14,535,762	15,295,062
13	Debt securities issued	0	0	0
14	Interest and dividend payables	37,466	181,780	219,246
15	Other liabilities	336,463	613,924	950,387
16	Subordinated debt	0	5,323,649	5,323,649
17	Total Liabilities	15,293,122	22,370,735	37,663,857
	Equity			
18	Charter (share) capital	2,155,000		2,155,000
19	Paid-in capital	795,123		795,123
20	Reserve funds	0		0
21	Grants	0		0
22	Retained earnings	3,063,715		3,063,715
23	Asset revaluation reserve	0		0
24	Total equity	6,013,838		6,013,838
25	Total liabilities and equity	21,306,960	22,370,735	43,677,695

Head of the organization:

Company: JSC MFO Micro Business Capital
Date: 6/30/2018

RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
Interest Income				
1	Cash in banks	8	277	285
2	Loans to private individuals	3,933,112	885,876	4,818,988
2.1	Trade and service	607,974	105,302	713,276
2.2	Consumer loans	3,169,441	738,184	3,907,625
2.3	Agriculture	30,922	9,242	40,165
2.4	Online loans	0	0	0
2.5	Pawnshop	17,214	28,590	45,804
2.6	Fast instalment loans	0	0	0
2.7	Other	107,561	4,558	112,119
3	Loans to legal entities	26,553	188,052	214,606
3.1	Trade and service	15,375	75,835	91,209
3.2	Agriculture ad forestry	0	2,565	2,565
3.3	Transportation and communication	1,191	12,097	13,288
3.4	Other	9,987	97,556	107,543
4	Penalty income	405,287	130,712	535,999
5	Investments in securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	4,364,961	1,204,917	5,569,878
Interest Expenses				
8	Borrowed funds financial institutions	836,337	23,727	860,064
9	Borrowed funds private individuals	18,670	754,893	773,562
10	Borrowed funds legal entities	12,184	99,950	112,134
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	294,277	294,277
14	Other interest expenses	0	0	0
15	Total Interest Expenses	867,190	1,172,847	2,040,037
16	Net Interest Income	3,497,771	32,070	3,529,841
Non-Interest Income				
17	Net commission and other income based on services provided	224,059	34,607	258,666
17.1	Commission and other income based on services provided	324,650	37,464	362,114
17.2	Commission and other expenses based on services provided	100,590	2,858	103,448
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	-1,388,425	0	-1,388,425
21	Gain (loss) from currency revaluation	518,200	0	518,200
22	Gain (loss) from property disposal	0	0	0
23	Other non-interest income	3,594	987	4,581
24	Total Non-Interest Income	-642,571	35,593	-606,978
Non-Interest Expenses				
25	Development, consulting and marketing expenses	179,750	235,098	414,848
26	Employee compensation and benefits	1,314,281	0	1,314,281
27	Fixed assets maintenance	194,634	0	194,634
28	Rent expense	225,737	0	225,737
29	Depreciation and amortization	115,489	0	115,489
30	Other non-interest expenses	17,088	2,871	19,959
31	Total Non-interest Expenses	2,046,979	237,969	2,284,948
32	Net Non-Interest Income	-2,689,550	-202,376	-2,891,926
33	Net Income before Expected Credit Losses	808,221	-170,305	637,915
34	Impairment loss loans to customers	449,534		449,534
35	Impairment loss investments	0		0
36	Impairment loss other assets	44,213		44,213
37	Total Impairment Loss	493,747		493,747
38	Income before Tax and Extraordinary Items	314,474	-170,305	144,168
39	Income tax	85,111		85,111
40	Income after tax	229,362	-170,305	59,057
41	Extraordinary income (expense)	0		0
42	Net income	229,362	-170,305	59,057

Head of the organization: