

Company: JSC MFO Micro Business Capital

Date: 9/30/2018

Information Regarding Supervisory Board, Board of Directors and Shareholders

| Supervisory Board | |
|--------------------------|-------------------|
| 1 | Taras Nizharadze |
| 2 | Murman Ambroladze |
| 3 | Natalia Rukhadze |
| 4 | Gia Petriashvili |
| 5 | |

| 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 | 32.77% |
| 2 | Rukhadze Otar | 14.88% |
| 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 | 32.77% |
| 2 | Rukhadze Otar | 14.88% |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |

Head of the organization:

Company: JSC MFO Micro Business Capital
Date: 9/30/2018

RC Balance sheet

Amount in Gel

| N | Assets | Gel | Foreign currency | Total |
|-----|---|-------------------|-------------------|-------------------|
| 1 | Cash on hand | 888,312 | 1,204,926 | 2,093,238 |
| 2 | Cash in banks | 40,584 | 752,895 | 793,479 |
| 3 | Gross loans to customers | 32,966,926 | 9,649,965 | 42,616,891 |
| 3.1 | Less: expected credit losses | -610,820 | 0 | -610,820 |
| 3.2 | Net loans to customers | 32,356,106 | 9,649,965 | 42,006,072 |
| 4 | Investments in securities | 0 | 0 | 0 |
| 5 | Interest and dividend receivables | 523,397 | 103,516 | 626,914 |
| 6 | Repossessed assets | 57,155 | | 57,155 |
| 7 | Investments in legal entities | 0 | | 0 |
| 8 | Fixed assets and intangible assets | 2,162,811 | | 2,162,811 |
| 9 | Other assets | 1,342,287 | 60,323 | 1,402,610 |
| 10 | Total assets | 37,370,653 | 11,771,626 | 49,142,279 |
| | Liabilities | | | |
| 11 | Borrowed funds from financial institutions | 14,978,832 | 4,136,849 | 19,115,681 |
| 12 | Borrowed funds private individuals and legal entities | 756,500 | 10,782,078 | 11,538,578 |
| 13 | Debt securities issued | 0 | 0 | 0 |
| 14 | Interest and dividend payables | 69,232 | 216,118 | 285,350 |
| 15 | Other liabilities | 375,765 | 889,034 | 1,264,799 |
| 16 | Subordinated debt | 0 | 3,179,439 | 3,179,439 |
| 17 | Total Liabilities | 16,180,328 | 19,203,517 | 35,383,845 |
| | Equity | | | |
| 18 | Charter (share) capital | 8,725,850 | | 8,725,850 |
| 19 | Paid-in capital | 851,831 | | 851,831 |
| 20 | Reserve funds | 0 | | 0 |
| 21 | Grants | 0 | | 0 |
| 22 | Retained earnings | 4,180,752 | | 4,180,752 |
| 23 | Asset revaluation reserve | 0 | | 0 |
| 24 | Total equity | 13,758,433 | | 13,758,433 |
| 25 | Total liabilities and equity | 29,938,761 | 19,203,517 | 49,142,279 |

Head of the organization:

Company: JSC MFO Micro Business Capital
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| RI Profit/loss statement | | Amount in Gel | | |
|------------------------------|--|-------------------|------------------|-------------------|
| N | | Gel | Foreign Currency | Total |
| Interest Income | | | | |
| 1 | Cash in banks | 14 | 503 | 517 |
| 2 | Loans to private individuals | 6,147,266 | 1,209,352 | 7,356,618 |
| 2.1 | Trade and service | 986,726 | 143,173 | 1,129,899 |
| 2.2 | Consumer loans | 4,918,303 | 1,005,299 | 5,923,602 |
| 2.3 | Agriculture | 48,920 | 8,457 | 57,377 |
| 2.4 | Online loans | 0 | 0 | 0 |
| 2.5 | Pawnshop | 23,436 | 46,000 | 69,436 |
| 2.6 | Fast instalment loans | 0 | 0 | 0 |
| 2.7 | Other | 169,881 | 6,423 | 176,304 |
| 3 | Loans to legal entities | 39,536 | 333,675 | 373,211 |
| 3.1 | Trade and service | 25,084 | 142,029 | 167,113 |
| 3.2 | Agriculture ad forestry | 0 | 4,110 | 4,110 |
| 3.3 | Transportation and communication | 3,363 | 18,944 | 22,307 |
| 3.4 | Other | 11,089 | 168,593 | 179,682 |
| 4 | Penalty income | 564,361 | 200,627 | 764,988 |
| 5 | Investments in securities | 0 | 0 | 0 |
| 6 | Other interest income | 0 | 0 | 0 |
| 7 | Total interest income | 6,751,178 | 1,744,157 | 8,495,335 |
| Interest Expenses | | | | |
| 8 | Borrowed funds financial institutions | 1,339,779 | 87,713 | 1,427,492 |
| 9 | Borrowed funds private individuals | 25,396 | 1,099,968 | 1,125,364 |
| 10 | Borrowed funds legal entities | 41,364 | 135,548 | 176,912 |
| 11 | Debt securities issued private individuals | 0 | 0 | 0 |
| 12 | Debt securities issued legal entities | 0 | 0 | 0 |
| 13 | Subordinated debt | 0 | 466,422 | 466,422 |
| 14 | Other interest expenses | 0 | 0 | 0 |
| 15 | Total Interest Expenses | 1,406,539 | 1,789,651 | 3,196,191 |
| 16 | Net Interest Income | 5,344,638 | -45,494 | 5,299,144 |
| Non-Interest Income | | | | |
| 17 | Net commission and other income based on services provided | 325,240 | 54,276 | 379,516 |
| 17.1 | Commission and other income based on services provided | 480,635 | 59,530 | 540,165 |
| 17.2 | Commission and other expenses based on services provided | 155,395 | 5,254 | 160,649 |
| 18 | Dividends received | | | 0 |
| 19 | Income (loss) from securities | | | 0 |
| 20 | Gain (loss) from currency trading operations | -303,514 | 0 | -303,514 |
| 21 | Gain (loss) from currency revaluation | -279,591 | 0 | -279,591 |
| 22 | Gain (loss) from property disposal | -23,128 | 0 | -23,128 |
| 23 | Other non-interest income | 5,404 | 1,054 | 6,457 |
| 24 | Total Non-Interest Income | -275,589 | 55,330 | -220,259 |
| Non-Interest Expenses | | | | |
| 25 | Development, consulting and marketing expenses | 303,842 | 298,303 | 602,145 |
| 26 | Employee compensation and benefits | 2,231,821 | 0 | 2,231,821 |
| 27 | Fixed assets maintenance | 355,004 | 0 | 355,004 |
| 28 | Rent expense | 343,183 | 0 | 343,183 |
| 29 | Depreciation and amortization | 180,120 | 0 | 180,120 |
| 30 | Other non-interest expenses | 33,127 | 2,871 | 35,998 |
| 31 | Total Non-interest Expenses | 3,447,097 | 301,174 | 3,748,271 |
| 32 | Net Non-Interest Income | -3,722,686 | -245,844 | -3,968,530 |
| 33 | Net Income before Expected Credit Losses | 1,621,953 | -291,339 | 1,330,614 |
| 34 | Impairment loss loans to customers | -74,332 | | -74,332 |
| 35 | Impairment loss investments | 0 | | 0 |
| 36 | Impairment loss other assets | 101,185 | | 101,185 |
| 37 | Total Impairment Loss | 26,853 | | 26,853 |
| 38 | Income before Tax and Extraordinary Items | 1,595,100 | -291,339 | 1,303,761 |
| 39 | Income tax | 127,667 | | 127,667 |
| 40 | Income after tax | 1,467,433 | -291,339 | 1,176,094 |
| 41 | Extraordinary income (expense) | 0 | | 0 |
| 42 | Net income | 1,467,433 | -291,339 | 1,176,094 |

Head of the organization: