

Company: JSC MFO Micro Business Capital

Date: 3/31/2019

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	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	32.77%
2	Rukhadze Otari	14.88%
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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	32.77%
2	Rukhadze Otari	14.88%
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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	681,057	668,646	1,349,703
2	Cash in banks	5,743	876,450	882,193
3	Gross loans to customers	40,844,353	8,993,668	49,838,021
3.1	Less: expected credit losses	-562,993	-172,491	-735,484
3.2	Net loans to customers	40,281,361	8,821,177	49,102,537
4	Investments in securities	0	0	0
5	Interest and dividend receivables	627,663	83,195	710,858
6	Repossessed assets	197,127		197,127
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,120,566		2,120,566
9	Other assets	525,392	62,503	587,894
10	Total assets	44,438,908	10,511,970	54,950,878
	Liabilities			
11	Borrowed funds from financial institutions	17,876,281	6,219,144	24,095,425
12	Borrowed funds private individuals and legal entities	756,500	10,005,714	10,762,214
13	Debt securities issued	0	0	0
14	Interest and dividend payables	82,790	183,175	265,964
15	Other liabilities	316,298	519,346	835,644
16	Subordinated debt	0	3,837,398	3,837,398
17	Total Liabilities	19,031,869	20,764,777	39,796,646
	Equity			
18	Charter (share) capital	9,531,500		9,531,500
19	Paid-in capital	851,831		851,831
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	1,766,243		1,766,243
23	Asset revaluation reserve	0		0
24	Total equity	15,154,232		15,154,232
25	Total liabilities and equity	34,186,101	20,764,777	54,950,878

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	879	103	982
2	Loans to private individuals	2,707,384	230,023	2,937,406
2.1	Trade and service	1,073,742	87,799	1,161,541
2.2	Consumer loans	1,462,858	116,742	1,579,599
2.3	Agriculture	66,757	2,139	68,897
2.4	Online loans	0	0	0
2.5	Pawnshop	3,812	10,127	13,938
2.6	Fast instalment loans	0	0	0
2.7	Other	100,215	13,216	113,431
3	Loans to legal entities	33,751	196,573	230,324
3.1	Trade and service	28,837	143,491	172,328
3.2	Agriculture ad forestry	263	4,273	4,536
3.3	Transportation and communication	1,122	6,858	7,980
3.4	Other	3,529	41,951	45,480
4	Penalty income	294,407	41,629	336,036
5	Investments in securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	3,036,421	468,328	3,504,749
Interest Expenses				
8	Borrowed funds financial institutions	585,418	120,485	705,903
9	Borrowed funds private individuals	6,541	191,805	198,346
10	Borrowed funds legal entities	21,760	23,294	45,055
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	107,851	107,851
14	Other interest expenses	0	0	0
15	Total Interest Expenses	613,719	443,435	1,057,154
16	Net Interest Income	2,422,702	24,893	2,447,594
Non-Interest Income				
17	Net commission and other income based on services provided	72,967	2,263	75,230
17.1	Commission and other income based on services provided	116,843	4,700	121,543
17.2	Commission and other expenses based on services provided	43,876	2,437	46,313
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	-165,633	0	-165,633
21	Gain (loss) from currency revaluation	-53,053	0	-53,053
22	Gain (loss) from property disposal	0	0	0
23	Other non-interest income	10,007	0	10,007
24	Total Non-Interest Income	-135,712	2,263	-133,449
Non-Interest Expenses				
25	Development, consulting and marketing expenses	136,404	117,513	253,917
26	Employee compensation and benefits	956,395	0	956,395
27	Fixed assets maintenance	72,171	0	72,171
28	Rent expense	144,540	0	144,540
29	Depreciation and amortization	71,953	0	71,953
30	Other non-interest expenses	65,399	3,530	68,929
31	Total Non-interest Expenses	1,446,862	121,043	1,567,905
32	Net Non-Interest Income	-1,582,573	-118,780	-1,701,354
33	Net Income before Expected Credit Losses	840,128	-93,888	746,241
34	Impairment loss loans to customers	237,402		237,402
35	Impairment loss investments	0		0
36	Impairment loss other assets	41,088		41,088
37	Total Impairment Loss	278,490		278,490
38	Income before Tax and Extraordinary Items	561,638	-93,888	467,751
39	Income tax	58,116		58,116
40	Income after tax	503,523	-93,888	409,635
41	Extraordinary income (expense)	0		0
42	Net income	503,523	-93,888	409,635

Head of the organization: