

Company: JSC MFO Micro Business Capital

Date: 9/30/2020

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	32.55%
2	Rukhadze Otari	14.77%
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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	32.55%
2	Rukhadze Otari	14.77%
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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	1,489,908	1,238,956	2,728,864
2	Cash in banks	18,479	4,648,852	4,667,330
3	Gross loans to customers	60,322,346	5,225,650	65,547,997
3.1	Less: expected credit losses	-1,996,109	-349,085	-2,345,194
3.2	Net loans to customers	58,326,237	4,876,565	63,202,803
4	Investments in securities	0	0	0
5	Interest and dividend receivables	945,141	40,321	985,462
6	Repossessed assets	544,562		544,562
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,661,509		2,661,509
9	Other assets	1,526,728	37,915	1,564,644
10	Total assets	65,512,564	10,842,609	76,355,173
	Liabilities			
11	Borrowed funds from financial institutions	27,539,292	16,512,160	44,051,452
12	Borrowed funds private individuals and legal entities	205,000	7,785,685	7,990,685
13	Debt securities issued	0	0	0
14	Interest and dividend payables	78,766	262,312	341,079
15	Other liabilities	915,198	59,397	974,595
16	Subordinated debt	0	5,674,085	5,674,085
17	Total Liabilities	28,738,256	30,293,639	59,031,896
	Equity			
18	Charter (share) capital	9,546,900		9,546,900
19	Paid-in capital	899,983		899,983
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	3,871,737		3,871,737
23	Asset revaluation reserve	0		0
24	Total equity	17,323,277		17,323,277
25	Total liabilities and equity	46,061,533	30,293,639	76,355,173

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RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
Interest Income				
1	Cash in banks	190	8,443	8,633
2	Loans to private individuals	8,523,544	374,021	8,897,566
2.1	Trade and service	4,170,377	144,146	4,314,523
2.2	Consumer loans	3,002,838	191,485	3,194,323
2.3	Agriculture	920,635	1,172	921,807
2.4	Online loans	0	0	0
2.5	Pawnshop	6,390	17,807	24,197
2.6	Fast instalment loans	0	0	0
2.7	Other	423,304	19,412	442,716
3	Loans to legal entities	2,536,798	333,434	2,870,232
3.1	Trade and service	2,061,599	243,098	2,304,696
3.2	Agriculture ad forestry	6,008	8,237	14,245
3.3	Transportation and communication	9,527	8,894	18,422
3.4	Other	459,663	73,205	532,868
4	Penalty income	898,828	63,060	961,888
5	Investments in securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	11,959,360	778,958	12,738,318
Interest Expenses				
8	Borrowed funds financial institutions	2,456,411	883,101	3,339,512
9	Borrowed funds private individuals	10,340	377,248	387,588
10	Borrowed funds legal entities	46,523	80,301	126,823
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	413,352	413,352
14	Other interest expenses	0	0	0
15	Total Interest Expenses	2,513,274	1,754,002	4,267,276
16	Net Interest Income	9,446,086	-975,044	8,471,042
Non-Interest Income				
17	Net commission and other income based on services provided	308,393	-46,438	261,955
17.1	Commission and other income based on services provided	411,229	15,198	426,428
17.2	Commission and other expenses based on services provided	102,836	61,637	164,473
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	172,838	0	172,838
21	Gain (loss) from currency revaluation	-253,874	0	-253,874
22	Gain (loss) from property disposal	2,847	0	2,847
23	Other non-interest income	87,042	1,293	88,335
24	Total Non-Interest Income	317,246	-45,145	272,100
Non-Interest Expenses				
25	Development, consulting and marketing expenses	274,521	190,773	465,293
26	Employee compensation and benefits	3,081,565	0	3,081,565
27	Fixed assets maintenance	319,478	0	319,478
28	Rent expense	822,577	0	822,577
29	Depreciation and amortization	325,540	0	325,540
30	Other non-interest expenses	168,419	451	168,870
31	Total Non-interest Expenses	4,992,100	191,223	5,183,324
32	Net Non-Interest Income	-4,674,854	-236,369	-4,911,223
33	Net Income before Expected Credit Losses	4,771,231	-1,211,413	3,559,818
34	Impairment loss loans to customers	2,270,787		2,270,787
35	Impairment loss investments			0
36	Impairment loss other assets	139,328		139,328
37	Total Impairment Loss	2,410,115		2,410,115
38	Income before Tax and Extraordinary Items	2,361,117	-1,211,413	1,149,704
39	Income tax	211,042		211,042
40	Income after tax	2,150,075	-1,211,413	938,662
41	Extraordinary income (expense)	0		0
42	Net income	2,150,075	-1,211,413	938,662

Head of the organization: