

Company: JSC MFO Micro Business Capital

Date: 12/31/2020

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	32.18%
2	Rukhadze Otari	14.61%
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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	32.18%
2	Rukhadze Otari	14.61%
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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	799,780	598,431	1,398,211
2	Cash in banks	66,384	1,274,245	1,340,629
3	Gross loans to customers	63,765,272	4,692,238	68,457,509
3.1	Less: expected credit losses	-1,361,913	-247,006	-1,608,919
3.2	Net loans to customers	62,403,358	4,445,232	66,848,590
4	Investments in securities	0	0	0
5	Interest and dividend receivables	896,697	33,251	929,948
6	Repossessed assets	624,028		624,028
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,640,842		2,640,842
9	Other assets	601,857	13,974	615,831
10	Total assets	68,032,945	6,365,133	74,398,078
	Liabilities			
11	Borrowed funds from financial institutions	25,415,149	15,563,850	40,978,999
12	Borrowed funds private individuals and legal entities	220,000	7,407,744	7,627,744
13	Debt securities issued	0	0	0
14	Interest and dividend payables	84,903	581,293	666,196
15	Other liabilities	964,084	74,604	1,038,688
16	Subordinated debt	0	5,654,756	5,654,756
17	Total Liabilities	26,684,135	29,282,248	55,966,383
	Equity			
18	Charter (share) capital	9,571,900		9,571,900
19	Paid-in capital	996,395		996,395
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	4,858,741		4,858,741
23	Asset revaluation reserve	0		0
24	Total equity	18,431,694		18,431,694
25	Total liabilities and equity	45,115,830	29,282,248	74,398,078

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	263	39,684	39,948
2	Loans to private individuals	11,434,951	486,040	11,920,991
2.1	Trade and service	5,644,983	185,404	5,830,388
2.2	Consumer loans	3,967,911	251,368	4,219,279
2.3	Agriculture	1,253,483	1,514	1,254,998
2.4	Online loans	0	0	0
2.5	Pawnshop	7,960	22,787	30,747
2.6	Fast instalment loans	0	0	0
2.7	Other	560,614	24,966	585,580
3	Loans to legal entities	3,610,535	431,909	4,042,444
3.1	Trade and service	2,940,327	314,389	3,254,716
3.2	Agriculture ad forestry	10,940	10,617	21,557
3.3	Transportation and communication	15,914	10,873	26,786
3.4	Other	643,355	96,030	739,385
4	Penalty income	1,351,479	82,479	1,433,958
5	Investments in securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	16,397,229	1,040,111	17,437,340
Interest Expenses				
8	Borrowed funds financial institutions	3,413,199	1,206,656	4,619,855
9	Borrowed funds private individuals	17,543	494,421	511,964
10	Borrowed funds legal entities	46,523	91,362	137,884
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	551,410	551,410
14	Other interest expenses	0	0	0
15	Total Interest Expenses	3,477,265	2,343,848	5,821,113
16	Net Interest Income	12,919,964	-1,303,737	11,616,227
Non-Interest Income				
17	Net commission and other income based on services provided	555,008	-49,612	505,396
17.1	Commission and other income based on services provided	668,939	22,064	691,003
17.2	Commission and other expenses based on services provided	113,932	71,676	185,608
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	198,123	0	198,123
21	Gain (loss) from currency revaluation	-1,410,316	0	-1,410,316
22	Gain (loss) from property disposal	3,076	0	3,076
23	Other non-interest income	129,945	1,293	131,238
24	Total Non-Interest Income	-524,164	-48,319	-572,483
Non-Interest Expenses				
25	Development, consulting and marketing expenses	355,432	244,757	600,189
26	Employee compensation and benefits	4,351,428	0	4,351,428
27	Fixed assets maintenance	438,249	0	438,249
28	Rent expense	1,106,639	0	1,106,639
29	Depreciation and amortization	445,264	0	445,264
30	Other non-interest expenses	214,054	957	215,011
31	Total Non-interest Expenses	6,911,067	249,406	7,160,472
32	Net Non-Interest Income	-7,435,230	-297,725	-7,732,955
33	Net Income before Expected Credit Losses	5,484,734	-1,601,463	3,883,272
34	Impairment loss loans to customers	1,415,005		1,415,005
35	Impairment loss investments			0
36	Impairment loss other assets	268,957		268,957
37	Total Impairment Loss	1,683,963		1,683,963
38	Income before Tax and Extraordinary Items	3,800,772	-1,601,463	2,199,309
39	Income tax	273,642		273,642
40	Income after tax	3,527,129	-1,601,463	1,925,667
41	Extraordinary income (expense)	0		0
42	Net income	3,527,129	-1,601,463	1,925,667

Head of the organization: