

Company: JSC MFO Micro Business Capital

Date: 6/30/2022

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	31.82%
2	Rukhadze Otari	14.44%
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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	31.82%
2	Rukhadze Otari	14.44%
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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	2,349,889	1,639,637	3,989,526
2	Cash in banks	364,024	2,816,243	3,180,267
3	Gross loans to customers	82,039,053	1,977,332	84,016,385
3.1	Less: expected credit losses	-952,609	-65,256	-1,017,865
3.2	Net loans to customers	81,086,445	1,912,076	82,998,520
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,403,029	19,030	1,422,059
6	Repossessed assets	291,396		291,396
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	3,154,688		3,154,688
9	Other assets	768,603	88,269	856,871
10	Total assets	89,418,073	6,475,254	95,893,327
	Liabilities			
11	Borrowed funds from financial institutions	37,629,948	24,895,650	62,525,598
12	Borrowed funds private individuals and legal entities	255,000	6,574,248	6,829,248
13	Debt securities issued	0	0	0
14	Interest and dividend payables	270,458	470,841	741,300
15	Other liabilities	1,456,750	382,458	1,839,208
16	Subordinated debt	0	5,054,696	5,054,696
17	Total Liabilities	39,612,156	37,377,893	76,990,048
	Equity			
18	Charter (share) capital	9,596,900		9,596,900
19	Paid-in capital	1,117,433		1,117,433
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	5,184,288		5,184,288
23	Asset revaluation reserve	0		0
24	Total equity	18,903,279		18,903,279
25	Total liabilities and equity	58,515,434	37,377,893	95,893,327

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	77	24,475	24,552
2	Loans to private individuals	8,444,181	111,302	8,555,482
2.1	Trade and service	4,417,962	34,992	4,452,954
2.2	Consumer loans	2,746,295	66,720	2,813,014
2.3	Agriculture	1,051,800	50	1,051,850
2.4	Online loans	0	0	0
2.5	Pawnshop	980	5,069	6,048
2.6	Fast instalment loans	0	0	0
2.7	Other	227,145	4,471	231,616
3	Loans to legal entities	1,339,803	84,351	1,424,154
3.1	Trade and service	1,125,851	58,268	1,184,119
3.2	Agriculture ad forestry	19,024	4,502	23,525
3.3	Transportation and communication	0	7	7
3.4	Other	194,928	21,574	216,502
4	Penalty income	832,371	7,233	839,604
5	Investments in securities			0
6	Other interest income			0
7	Total interest income	10,616,432	227,360	10,843,792
Interest Expenses				
8	Borrowed funds financial institutions	2,528,769	715,386	3,244,155
9	Borrowed funds private individuals	7,155	122,217	129,372
10	Borrowed funds legal entities	3,975	34,737	38,712
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	246,934	246,934
14	Other interest expenses			0
15	Total Interest Expenses	2,539,899	1,119,274	3,659,173
16	Net Interest Income	8,076,533	-891,914	7,184,619
Non-Interest Income				
17	Net commission and other income based on services provided	683,097	-32,578	650,519
17.1	Commission and other income based on services provided	705,477	19,840	725,316
17.2	Commission and other expenses based on services provided	22,379	52,418	74,797
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	467,608	0	467,608
21	Gain (loss) from currency revaluation	-3,350,224	0	-3,350,224
22	Gain (loss) from property disposal	226,881	0	226,881
23	Other non-interest income	3,936	5,399	9,336
24	Total Non-Interest Income	-1,968,702	-27,179	-1,995,880
Non-Interest Expenses				
25	Development, consulting and marketing expenses	318,731	152,285	471,016
26	Employee compensation and benefits	3,352,238	0	3,352,238
27	Fixed assets maintenance	383,455	0	383,455
28	Rent expense	742,920	0	742,920
29	Depreciation and amortization	315,033	0	315,033
30	Other non-interest expenses	169,383	8,944	178,326
31	Total Non-interest Expenses	5,281,760	161,229	5,442,989
32	Net Non-Interest Income	-7,250,461	-188,407	-7,438,869
33	Net Income before Expected Credit Losses	826,071	-1,080,321	-254,250
34	Impairment loss loans to customers	499,822		499,822
35	Impairment loss investments	0		0
36	Impairment loss other assets	-39,042		-39,042
37	Total Impairment Loss	460,780		460,780
38	Income before Tax and Extraordinary Items	365,292	-1,080,321	-715,030
39	Income tax	0		0
40	Income after tax	365,292	-1,080,321	-715,030
41	Extraordinary income (expense)			0
42	Net income	365,292	-1,080,321	-715,030

Head of the organization: