

Company: JSC MFO Micro Business Capital

Date: 6/30/2023

**Information Regarding Supervisory Board, Board of Directors and Shareholders**

<b>Supervisory Board</b>	
1	Taras Nizharadze
2	Murman Ambroladze
3	Valeri Chechelashvili
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<b>Board of Directors</b>	
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**

	<b>Name of the Shareholder</b>	<b>% Share</b>
1	Petriashvili Gia	31.76%
2	Rukhadze Otari	14.42%
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**List of the Beneficiaries, that directly or indirectly hold 10% or more of the Company's shares, indicating their % share**

	<b>Name of the Shareholder</b>	<b>% Share</b>
1	Petriashvili Gia	31.76%
2	Rukhadze Otari	14.42%
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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	2,106,040	1,745,068	3,851,109
2	Cash in banks	1,343,148	913,643	2,256,791
3	Gross loans to customers	94,007,574	1,104,068	95,111,641
3.1	Less: expected credit losses	-1,200,999	-27,076	-1,228,074
3.2	Net loans to customers	92,806,575	1,076,992	93,883,567
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,555,749	17,507	1,573,256
6	Repossessed assets	363,484		363,484
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,924,803		2,924,803
9	Other assets	4,139,263	59,761	4,199,024
10	<b>Total assets</b>	<b>105,239,062</b>	<b>3,812,971</b>	<b>109,052,033</b>
	<b>Liabilities</b>			
11	Borrowed funds from financial institutions	42,326,237	32,721,250	75,047,487
12	Borrowed funds private individuals and legal entities	1,362,582	5,900,195	7,262,777
13	Debt securities issued	0	0	0
14	Interest and dividend payables	221,555	567,674	789,229
15	Other liabilities	1,327,149	346,738	1,673,886
16	Subordinated debt	0	5,088,285	5,088,285
17	<b>Total Liabilities</b>	<b>45,237,522</b>	<b>44,624,143</b>	<b>89,861,665</b>
	<b>Equity</b>			
18	Charter (share) capital	9,243,730		9,243,730
19	Paid-in capital	1,136,046		1,136,046
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	5,805,935		5,805,935
23	Asset revaluation reserve	0		0
24	<b>Total equity</b>	<b>19,190,369</b>		<b>19,190,369</b>
25	<b>Total liabilities and equity</b>	<b>64,427,890</b>	<b>44,624,143</b>	<b>109,052,033</b>

Head of the organization:

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RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
<b>Interest Income</b>				
1	Cash in banks	50,617	1,927	52,543
2	Loans to private individuals	10,810,361	40,580	10,850,941
2.1	Trade and service	4,287,315	11,668	4,298,983
2.2	Consumer loans	5,026,710	24,123	5,050,834
2.3	Agriculture	1,192,290	0	1,192,290
2.4	Online loans	0	0	0
2.5	Pawnshop	282	1,631	1,913
2.6	Fast instalment loans	0	0	0
2.7	Other	303,764	3,158	306,922
3	Loans to legal entities	739,064	52,997	792,061
3.1	Trade and service	620,604	32,576	653,180
3.2	Agriculture ad forestry	19,035	3,852	22,888
3.3	Transportation and communication	0	0	0
3.4	Other	99,424	16,569	115,993
4	Penalty income	1,083,429	4,077	1,087,507
5	Investments in securities			0
6	Other interest income			0
7	<b>Total interest income</b>	<b>12,683,471</b>	<b>99,581</b>	<b>12,783,052</b>
<b>Interest Expenses</b>				
8	Borrowed funds financial institutions	1,883,239	994,475	2,877,714
9	Borrowed funds private individuals	50,120	146,594	196,714
10	Borrowed funds legal entities	29,891	30,568	60,459
11	Debt securities issued private individuals	1,162,616	0	1,162,616
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	208,244	208,244
14	Other interest expenses			0
15	<b>Total Interest Expenses</b>	<b>3,125,866</b>	<b>1,379,880</b>	<b>4,505,746</b>
16	<b>Net Interest Income</b>	<b>9,557,605</b>	<b>-1,280,300</b>	<b>8,277,306</b>
<b>Non-Interest Income</b>				
17	Net commission and other income based on services provided	601,437	8,746	610,183
17.1	Commission and other income based on services provided	682,401	18,998	701,399
17.2	Commission and other expenses based on services provided	80,964	10,252	91,216
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	225,282	0	225,282
21	Gain (loss) from currency revaluation	-1,864,230	0	-1,864,230
22	Gain (loss) from property disposal	3,782	0	3,782
23	Other non-interest income	21,231	194	21,425
24	<b>Total Non-Interest Income</b>	<b>-1,012,499</b>	<b>8,941</b>	<b>-1,003,559</b>
<b>Non-Interest Expenses</b>				
25	Development, consulting and marketing expenses	162,155	239,821	401,976
26	Employee compensation and benefits	3,518,748	0	3,518,748
27	Fixed assets maintenance	328,852	0	328,852
28	Rent expense	802,452	0	802,452
29	Depreciation and amortization	360,195	0	360,195
30	Other non-interest expenses	186,254	10,240	196,494
31	<b>Total Non-interest Expenses</b>	<b>5,358,656</b>	<b>250,061</b>	<b>5,608,717</b>
32	<b>Net Non-Interest Income</b>	<b>-6,371,155</b>	<b>-241,120</b>	<b>-6,612,276</b>
33	<b>Net Income before Expected Credit Losses</b>	<b>3,186,450</b>	<b>-1,521,420</b>	<b>1,665,030</b>
34	Impairment loss loans to customers	1,279,589		1,279,589
35	Impairment loss investments			0
36	Impairment loss other assets	80,038		80,038
37	<b>Total Impairment Loss</b>	<b>1,359,628</b>		<b>1,359,628</b>
38	<b>Income before Tax and Extraordinary Items</b>	<b>1,826,822</b>	<b>-1,521,420</b>	<b>305,402</b>
39	Income tax	0		0
40	<b>Income after tax</b>	<b>1,826,822</b>	<b>-1,521,420</b>	<b>305,402</b>
41	Extraordinary income (expense)			0
42	<b>Net income</b>	<b>1,826,822</b>	<b>-1,521,420</b>	<b>305,402</b>

Head of the organization: