Company: JSC MFO Micro Business Capital

Date: 6/30/2023

	Information Regarding Supervisory Board, Board of Directors and Shareholders	
Supervisory Bo	pard	
1	Taras Nizharadze	
2	Murman Ambroladze	
3	Valeri Chechelashvili	
4		
5		
D 1 4D:		
Board of Direc		
	Gia Petriashvili	
	Tatia Jajanashvili	
	Giorgi Ghvaladze	
	Eter Chachibaia Eter Chachibaia	
5	Nino Devdariani	
List of the Sha	reholders of the 10% and more of the Company's Share Capital, indicating their % share	
and or the blue	Name of the Shareholder	% Share
1	Petriashvili Gia	31.76%
	Rukhadze Otar	14.42%
3		11.12/0
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10		+
List of the Ben	eficiaries, that directly or indirectly hold 10% or more of the Company's shares, indicating their % share	
	Name of the Shareholder	% Share
1	Petriashvili Gia	31.76%
2	Rukhadze Otar	14.42%
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Head of the organization:

Company: JSC MFO Micro Business Capital

Date: 6/30/2023

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	Total assets	105,239,062	3,812,971	109,052,033
	Liabilities			
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	Total Liabilities	45,237,522	44,624,143	89,861,665
	Equity			
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	Total equity	19,190,369		19,190,369
25	Total liabilities and equity	64,427,890	44,624,143	109,052,033

Head of the organization:

Company: JSC MFO Micro Business Capital

Date: 6/30/2023

1 2 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 3 3.3 3.4 4 5 6 7 1 8 8 8 9 8 10 11 12 12 13 \$ \$ 14 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Interest Income Cash in banks Loans to private individuals Trade and service Consumer loans Agriculture Online loans Pawnshop Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Interest Expenses Borrowed funds financial institutions Borrowed funds legal entities Debt securities issued private individuals Debt securities issued legal entities	50,617 10,810,361 4,287,315 5,026,710 1,192,290 0 282 0 303,764 739,064 620,604 19,035 0 99,424 1,083,429 12,683,471 1,883,239 50,120 29,891	1,927 40,580 11,668 24,123 0 0 1,631 0 3,158 52,997 32,576 3,852 0 16,569 4,077 99,581	Total 52,543 10,850,941 4,298,983 5,050,834 1,192,290 0 1,913 0 306,922 792,061 653,180 22,888 0 115,993 1,087,507 (0 12,783,052
1 2 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 3 3.3 3.4 4 5 6 7 1 8 8 8 9 8 10 11 12 12 13 \$ \$ 14 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Cash in banks Loans to private individuals Trade and service Consumer loans Agriculture Online loans Pawnshop Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Interest Expenses Borrowed funds private individuals Borrowed funds legal entities Debt securities insume	10,810,361 4,287,315 5,026,710 1,192,290 0 282 0 303,764 739,064 620,604 19,035 0 99,424 1,083,429 12,683,471 1,883,239 50,120	40,580 11,668 24,123 0 0 1,631 0 3,158 52,997 32,576 3,852 0 16,569 4,077 99,581	10,850,941 4,298,983 5,050,834 1,192,290 6 1,913 6 306,922 792,061 653,180 22,888 6 115,993 1,087,507
2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 7 1 8 8 9 8 9 10 11 12 12 13 13	Loans to private individuals Trade and service Consumer loans Agriculture Online loans Pawnshop Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Interest Expenses Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	10,810,361 4,287,315 5,026,710 1,192,290 0 282 0 303,764 739,064 620,604 19,035 0 99,424 1,083,429 12,683,471 1,883,239 50,120	40,580 11,668 24,123 0 0 1,631 0 3,158 52,997 32,576 3,852 0 16,569 4,077 99,581	10,850,94* 4,298,983 5,050,834 1,192,290 (1,913 (2,03) 306,922 792,06* 653,180 22,888 (115,993 1,087,50* (12,783,05) 2,877,714
2.1 2.2 2.3 2.4 2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 1 8 9 10 11 12 11 12 13 14	Trade and service Consumer loans Agriculture Online loans Pawnshop Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Interest Expenses Borrowed funds financial institutions Borrowed funds legal entities Debt securities issued private individuals	4,287,315 5,026,710 1,192,290 0 282 0 303,764 739,064 620,604 19,035 0 99,424 1,083,429 12,683,471 1,883,239 50,120	11,668 24,123 0 0 1,631 0 3,158 52,997 32,576 3,852 0 16,569 4,077 99,581	4,298,983 5,050,834 1,192,290 (1,913 (306,922 792,06: 653,186 (22,888 (115,993 1,087,50: (12,783,05)
2.2 2.3 2.4 2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 1 8 9 10 11 12 11 12 13 14	Consumer loans Agriculture Online loans Pawnshop Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds private individuals Borrowed funds legal entities Debt securities insume	5,026,710 1,192,290 0 282 0 303,764 739,064 620,604 19,035 0 99,424 1,083,429 12,683,471 1,883,239 50,120	24,123 0 0 1,631 0 3,158 52,997 32,576 3,852 0 16,569 4,077 99,581	5,050,834 1,192,290 (1,913 (306,922 792,06:653,186 (22,888 (115,993 1,087,50:
2.3 2.4 2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 1 8 9 10 11 12 11 12 13 5 14	Agriculture Online loans Pawnshop Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	1,192,290 0 282 0 303,764 739,064 620,604 19,035 0 99,424 1,083,429 12,683,471 1,883,239 50,120	0 0 1,631 0 3,158 52,997 32,576 3,852 0 16,569 4,077 99,581	1,192,290 1,913 306,922 792,06 653,180 22,888 115,993 1,087,50 (12,783,05)
2.4 2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 1 8 8 9 10 11 12 12 13 13 14	Online loans Pawnshop Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	0 282 0 303,764 739,064 620,604 19,035 0 99,424 1,083,429 12,683,471	0 1,631 0 3,158 52,997 32,576 3,852 0 16,569 4,077 99,581	1,913 306,922 792,06 653,186 22,888 (115,993 1,087,50 (12,783,05)
2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 1 8 8 9 10 E 11 12 13 13 14	Pawnshop Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	282 0 303,764 739,064 620,604 19,035 0 99,424 1,083,429 12,683,471 1,883,239 50,120	1,631 0 3,158 52,997 32,576 3,852 0 16,569 4,077 99,581	306,922 792,06 653,180 22,888 (115,993 1,087,50
2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 1 8 8 9 10 11 12 12 13 5 14	Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	0 303,764 739,064 620,604 19,035 0 99,424 1,083,429 12,683,471	0 3,158 52,997 32,576 3,852 0 16,569 4,077 99,581	306,922 792,06 653,180 22,888 (115,993 1,087,50 12,783,05
2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 1 8 8 9 10 E 11 12 12 13 13 14	Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	303,764 739,064 620,604 19,035 0 99,424 1,083,429 12,683,471	3,158 52,997 32,576 3,852 0 16,569 4,077 99,581	792,06 653,186 22,886 (115,993 1,087,50 12,783,05
3 3.1 3.2 3.3 3.4 4 5 6 7 1 1 8 8 8 9 10 E 11 C 12 C 13 S 14 C C	Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	739,064 620,604 19,035 0 99,424 1,083,429 12,683,471 1,883,239 50,120	52,997 32,576 3,852 0 16,569 4,077 99,581 994,475 146,594	792,06 653,181 22,881 115,993 1,087,50 12,783,05
3.1 3.2 3.3 3.4 4 5 6 7 1 8 8 9 10 E 11 12 13 14	Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	12,683,471 1,883,239 50,120	32,576 3,852 0 16,569 4,077 99,581	653,186 22,886 (115,993 1,087,50 12,783,05 2,877,71
3.2 3.3 3.4 4 5 6 7 1 8 8 9 10 11 12 13 13 14	Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	19,035 0 99,424 1,083,429 12,683,471 1,883,239 50,120	3,852 0 16,569 4,077 99,581	22,886 115,993 1,087,50 12,783,05 2,877,71
3.3 3.4 4 5 6 7 1 8 8 9 10 11 12 13 13 14	Transportation and communication Other Penalty income Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	12,683,471 1,883,239 50,120	99,581 994,475	115,99 1,087,50 12,783,05 2,877,71
3.4 4 5 6 7 1 1 8 8 E 9 E 10 E 11 C 12 C 13 S 14 C 14 C 15 C 15 C 16 C 16 C 16 C 16 C 16 C 16	Other Penalty income Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	99,424 1,083,429 12,683,471 1,883,239 50,120	16,569 4,077 99,581 994,475 146,594	1,087,50 12,783,05 2,877,71
4 5 6 7 1 1 8 8 E 9 E 10 E 11 C 12 C 13 S 14 C C	Penalty income Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	1,083,429 12,683,471 1,883,239 50,120	99,581 994,475 146,594	1,087,50 12,783,05 2,877,71
5 6 7 11 8 8 E 9 E 10 E 11 E 12 E 13 S 14	Investments in securities Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	12,683,471 1,883,239 50,120	99,581 994,475 146,594	12,783,05
6 7 1 1 8 E 9 E 10 E 11 1	Other interest income Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	1,883,239 50,120	994,475 146,594	12,783,05
7 1 8 E 9 E 10 E 11 L 12 L 13 S 14 C	Total interest income Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	1,883,239 50,120	994,475 146,594	2,877,71
8 E 9 E 10 E 11 I I I I I I I I I I I I I I I I I	Interest Expenses Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	1,883,239 50,120	994,475 146,594	2,877,71
8 E 9 E 10 E 11 L 12 E 13 S 14	Borrowed funds financial institutions Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	50,120	146,594	<u> </u>
9 E 10 E 11 C 12 C 13 S 14 C	Borrowed funds private individuals Borrowed funds legal entities Debt securities issued private individuals	50,120	146,594	<u> </u>
10 E 11 [12 [13 [14 [0]	Borrowed funds legal entities Debt securities issued private individuals			196,71
11 [12 [13] § 14 [Debt securities issued private individuals	29,891		
12 E 13 S 14 C	•		30,568	60,45
13 S	Debt securities issued legal entities	1,162,616	0	1,162,61
14	<u> </u>	0	0	
	Subordinated debt	0	208,244	208,24
רו 15	Other interest expenses			
	Total Interest Expenses	3,125,866	1,379,880	4,505,74
	Net Interest Income	9,557,605	-1,280,300	8,277,30
1	Non-Interest Income			
17	Net commission and other income based on services provided	601,437	8,746	610,18
17.1	Commission and other income based on services provided	682,401	18,998	701,39
17.2	Commission and other expenses based on services provided	80,964	10,252	91,21
18	Dividends received			
19	Income (loss) from securities			
20	Gain (loss) from currency trading operations	225,282	0	225,28
21	Gain (loss) from currency revaluation	-1,864,230	0	-1,864,23
22	Gain (loss) from property disposal	3,782	0	3,78
23	Other non-interest income	21,231	194	21,42
24	Total Non-Interest Income	-1,012,499	8,941	-1,003,55
1	Non-Interest Expenses			
25	Development, consulting and marketing expenses	162,155	239,821	401,97
26	Employee compensation and benefits	3,518,748	0	3,518,74
27	Fixed assets maintenance	328,852	0	328,85
28	Rent expense	802,452	0	802,45
29	Depreciation and amortization	360,195	0	360,19
30	Other non-interest expenses	186,254	10,240	196,49
31 1	Total Non-interest Expenses	5,358,656	250,061	5,608,71
32 N	Net Non-Interest Income	-6,371,155	-241,120	-6,612,27
'		1	<u> </u>	
33	Net Income before Expected Credit Losses	3,186,450	-1,521,420	1,665,03
21	lana diamantal lana lana da sustana sa			
34	Impairment loss loans to customers	1,279,589		1,279,58
35	Impairment loss investments			
36	Impairment loss other assets	80,038		80,03
37	Total Impairment Loss	1,359,628		1,359,62
38	Income before Tax and Extraordinary Items	1,826,822	-1,521,420	305,40
39	Income tax	0		
40 I	Income after tax	1,826,822	-1,521,420	305,40
41	Extraordinary income (expense)			
+ 1	Net income	1,826,822	-1,521,420	305,40

Head of the organization: