

Company: JSC MFO Micro Business Capital

Date: 9/30/2023

**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

<b>List of the Shareholders of the 10% and more of the Company's Share Capital, indicating their % share</b>		
	<b>Name of the Shareholder</b>	<b>% Share</b>
1	Petriashvili Gia	31.76%
2	Rukhadze Otar	14.42%
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<b>List of the Beneficiaries, that directly or indirectly hold 10% or more of the Company's shares, indicating their % share</b>		
	<b>Name of the Shareholder</b>	<b>% Share</b>
1	Petriashvili Gia	31.76%
2	Rukhadze Otar	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	2,630,895	2,002,401	4,633,296
2	Cash in banks	3,618,890	705,776	4,324,666
3	Gross loans to customers	97,052,949	1,027,602	98,080,551
3.1	Less: expected credit losses	-1,183,290	-23,054	-1,206,345
3.2	Net loans to customers	95,869,659	1,004,547	96,874,206
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,628,086	18,295	1,646,381
6	Repossessed assets	382,692		382,692
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,932,435		2,932,435
9	Other assets	4,457,025	53,239	4,510,264
10	<b>Total assets</b>	<b>111,519,683</b>	<b>3,784,259</b>	<b>115,303,942</b>
	<b>Liabilities</b>			
11	Borrowed funds from financial institutions	47,983,325	30,800,450	78,783,775
12	Borrowed funds private individuals and legal entities	1,688,582	5,992,253	7,680,834
13	Debt securities issued	0	0	0
14	Interest and dividend payables	312,086	612,841	924,927
15	Other liabilities	1,628,499	319,679	1,948,178
16	Subordinated debt	0	6,277,400	6,277,400
17	<b>Total Liabilities</b>	<b>51,612,492</b>	<b>44,002,622</b>	<b>95,615,113</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	6,304,395		6,304,395
23	Asset revaluation reserve	0		0
24	<b>Total equity</b>	<b>19,688,828</b>		<b>19,688,828</b>
25	<b>Total liabilities and equity</b>	<b>71,301,320</b>	<b>44,002,622</b>	<b>115,303,942</b>

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RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
<b>Interest Income</b>				
1	Cash in banks	61,042	4,555	65,597
2	Loans to private individuals	16,689,154	55,988	16,745,142
2.1	Trade and service	6,269,847	16,272	6,286,118
2.2	Consumer loans	8,179,625	33,152	8,212,777
2.3	Agriculture	1,784,503	0	1,784,503
2.4	Online loans	0	0	0
2.5	Pawnshop	378	1,930	2,308
2.6	Fast instalment loans	0	0	0
2.7	Other	454,802	4,634	459,436
3	Loans to legal entities	1,026,754	77,356	1,104,110
3.1	Trade and service	870,996	46,786	917,783
3.2	Agriculture ad forestry	21,502	5,812	27,314
3.3	Transportation and communication	0	0	0
3.4	Other	134,255	24,758	159,013
4	Penalty income	1,605,250	5,760	1,611,010
5	Investments in securities			0
6	Other interest income			0
7	<b>Total interest income</b>	<b>19,382,200</b>	<b>143,659</b>	<b>19,525,860</b>
<b>Interest Expenses</b>				
8	Borrowed funds financial institutions	2,929,577	1,539,711	4,469,288
9	Borrowed funds private individuals	89,656	222,900	312,557
10	Borrowed funds legal entities	41,820	43,226	85,046
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	1,745,555	0	1,745,555
13	Subordinated debt	0	319,658	319,658
14	Other interest expenses			0
15	<b>Total Interest Expenses</b>	<b>4,806,609</b>	<b>2,125,495</b>	<b>6,932,104</b>
16	<b>Net Interest Income</b>	<b>14,575,592</b>	<b>-1,981,835</b>	<b>12,593,756</b>
<b>Non-Interest Income</b>				
17	Net commission and other income based on services provided	946,727	3,618	950,346
17.1	Commission and other income based on services provided	1,061,895	27,296	1,089,191
17.2	Commission and other expenses based on services provided	115,168	23,677	138,845
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	405,219	0	405,219
21	Gain (loss) from currency revaluation	-2,697,042	0	-2,697,042
22	Gain (loss) from property disposal	5,363	0	5,363
23	Other non-interest income	28,468	35,104	63,572
24	<b>Total Non-Interest Income</b>	<b>-1,311,265</b>	<b>38,723</b>	<b>-1,272,542</b>
<b>Non-Interest Expenses</b>				
25	Development, consulting and marketing expenses	297,945	367,609	665,553
26	Employee compensation and benefits	5,336,261	0	5,336,261
27	Fixed assets maintenance	491,356	0	491,356
28	Rent expense	1,221,942	0	1,221,942
29	Depreciation and amortization	536,254	0	536,254
30	Other non-interest expenses	272,922	11,129	284,050
31	<b>Total Non-interest Expenses</b>	<b>8,156,680</b>	<b>378,737</b>	<b>8,535,417</b>
32	<b>Net Non-Interest Income</b>	<b>-9,467,945</b>	<b>-340,015</b>	<b>-9,807,959</b>
33	<b>Net Income before Expected Credit Losses</b>	<b>5,107,647</b>	<b>-2,321,850</b>	<b>2,785,797</b>
34	Impairment loss loans to customers	1,548,106		1,548,106
35	Impairment loss investments			0
36	Impairment loss other assets	131,160		131,160
37	<b>Total Impairment Loss</b>	<b>1,679,267</b>		<b>1,679,267</b>
38	<b>Income before Tax and Extraordinary Items</b>	<b>3,428,380</b>	<b>-2,321,850</b>	<b>1,106,530</b>
39	Income tax	80,000		80,000
40	<b>Income after tax</b>	<b>3,348,380</b>	<b>-2,321,850</b>	<b>1,026,530</b>
41	Extraordinary income (expense)			0
42	<b>Net income</b>	<b>3,348,380</b>	<b>-2,321,850</b>	<b>1,026,530</b>

Head of the organization: