

Company: JSC MFO Micro Business Capital

Date: 12/31/2018

Information Regarding Supervisory Board, Board of Directors and Shareholders

Supervisory Board	
1	Taras Nizharadze
2	Murman Ambroladze
3	Natalia Rukhadze
4	Gia Petriashvili
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Board of Directors	
1	Gia Petriashvili
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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	32.77%
2	Rukhadze Otari	14.88%
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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	32.77%
2	Rukhadze Otari	14.88%
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Head of the organization:

Company: JSC MFO Micro Business Capital
Date: 12/31/2018

RC Balance sheet

Amount in Gel

N	Assets	Gel	Foreign currency	Total
1	Cash on hand	370,795	802,884	1,173,679
2	Cash in banks	275,991	791,994	1,067,985
3	Gross loans to customers	38,933,040	9,925,092	48,858,132
3.1	Less: expected credit losses	-496,950	0	-496,950
3.2	Net loans to customers	38,436,090	9,925,092	48,361,182
4	Investments in securities	0	0	0
5	Interest and dividend receivables	575,807	94,433	670,239
6	Repossessed assets	101,255		101,255
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,168,584		2,168,584
9	Other assets	412,714	15,386	428,100
10	Total assets	42,341,235	11,629,789	53,971,024
	Liabilities			
11	Borrowed funds from financial institutions	16,965,617	6,201,306	23,166,923
12	Borrowed funds private individuals and legal entities	786,500	10,350,523	11,137,023
13	Debt securities issued	0	0	0
14	Interest and dividend payables	83,764	214,431	298,195
15	Other liabilities	456,729	351,263	807,991
16	Subordinated debt	0	3,816,296	3,816,296
17	Total Liabilities	18,292,610	20,933,818	39,226,428
	Equity			
18	Charter (share) capital	9,531,500		9,531,500
19	Paid-in capital	851,831		851,831
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	1,356,608		1,356,608
23	Asset revaluation reserve	0		0
24	Total equity	14,744,597		14,744,597
25	Total liabilities and equity	33,037,206	20,933,818	53,971,024

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	52	679	732
2	Loans to private individuals	8,637,967	1,486,059	10,124,026
2.1	Trade and service	1,428,561	177,806	1,606,367
2.2	Consumer loans	6,874,886	1,232,810	8,107,696
2.3	Agriculture	74,096	9,837	83,933
2.4	Online loans	0	0	0
2.5	Pawnshop	28,501	57,537	86,038
2.6	Fast instalment loans	0	0	0
2.7	Other	231,923	8,069	239,992
3	Loans to legal entities	55,507	512,261	567,767
3.1	Trade and service	36,992	228,446	265,439
3.2	Agriculture ad forestry	0	7,847	7,847
3.3	Transportation and communication	5,174	25,677	30,851
3.4	Other	13,341	250,290	263,631
4	Penalty income	857,679	261,846	1,119,526
5	Investments in securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	9,551,206	2,260,845	11,812,051
Interest Expenses				
8	Borrowed funds financial institutions	1,840,323	201,774	2,042,098
9	Borrowed funds private individuals	31,873	1,319,888	1,351,761
10	Borrowed funds legal entities	63,608	159,484	223,092
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	554,594	554,594
14	Other interest expenses	0	0	0
15	Total Interest Expenses	1,935,805	2,235,739	4,171,544
16	Net Interest Income	7,615,401	25,106	7,640,506
Non-Interest Income				
17	Net commission and other income based on services provided	478,429	80,515	558,944
17.1	Commission and other income based on services provided	716,852	89,448	806,300
17.2	Commission and other expenses based on services provided	238,423	8,933	247,356
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	-213,238	0	-213,238
21	Gain (loss) from currency revaluation	-457,929	0	-457,929
22	Gain (loss) from property disposal	-23,128	0	-23,128
23	Other non-interest income	12,929	1,054	13,983
24	Total Non-Interest Income	-202,937	81,569	-121,368
Non-Interest Expenses				
25	Development, consulting and marketing expenses	390,427	350,388	740,815
26	Employee compensation and benefits	2,988,443	0	2,988,443
27	Fixed assets maintenance	468,018	0	468,018
28	Rent expense	485,399	0	485,399
29	Depreciation and amortization	251,057	0	251,057
30	Other non-interest expenses	168,105	7,700	175,805
31	Total Non-interest Expenses	4,751,449	358,088	5,109,537
32	Net Non-Interest Income	-4,954,385	-276,519	-5,230,905
33	Net Income before Expected Credit Losses	2,661,015	-251,414	2,409,602
34	Impairment loss loans to customers	610,075		610,075
35	Impairment loss investments	0		0
36	Impairment loss other assets	120,085		120,085
37	Total Impairment Loss	730,160		730,160
38	Income before Tax and Extraordinary Items	1,930,855	-251,414	1,679,441
39	Income tax	322,834		322,834
40	Income after tax	1,608,021	-251,414	1,356,608
41	Extraordinary income (expense)	0		0
42	Net income	1,608,021	-251,414	1,356,608

Head of the organization: