

Company: JSC MFO Micro Business Capital
 Date: 6/30/2019

Information Regarding Supervisory Board, Board of Directors and Shareholders

Supervisory Board		
1	Taras Nizharadze	
2	Murman Ambroladze	
3	Natalia Rukhadze	
4	Gia Petriashvili	
5		
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	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:

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RC Balance sheet

Amount in Gel

N	Assets	Gel	Foreign currency	Total
1	Cash on hand	720,885	801,851	1,522,736
2	Cash in banks	19,551	447,292	466,843
3	Gross loans to customers	43,761,125	8,194,965	51,956,090
3.1	Less: expected credit losses	-530,487	-204,146	-734,632
3.2	Net loans to customers	43,230,638	7,990,819	51,221,457
4	Investments in securities	0	0	0
5	Interest and dividend receivables	677,061	75,498	752,559
6	Repossessed assets	342,377		342,377
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,132,947		2,132,947
9	Other assets	1,235,099	96,674	1,331,773
10	Total assets	48,358,559	9,412,133	57,770,693
	Liabilities			
11	Borrowed funds from financial institutions	19,521,629	6,611,340	26,132,969
12	Borrowed funds private individuals and legal entities	703,500	8,559,431	9,262,931
13	Debt securities issued	0	0	0
14	Interest and dividend payables	74,890	290,109	364,999
15	Other liabilities	445,454	602,752	1,048,205
16	Subordinated debt	0	4,663,932	4,663,932
17	Total Liabilities	20,745,473	20,727,564	41,473,036
	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	2,909,667		2,909,667
23	Asset revaluation reserve	0		0
24	Total equity	16,297,656		16,297,656
25	Total liabilities and equity	37,043,129	20,727,564	57,770,693

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RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
Interest Income				
1	Cash in banks	886	206	1,092
2	Loans to private individuals	5,491,296	437,093	5,928,389
2.1	Trade and service	2,218,942	168,880	2,387,822
2.2	Consumer loans	2,832,814	220,038	3,052,853
2.3	Agriculture	205,328	3,855	209,183
2.4	Online loans	0	0	0
2.5	Pawnshop	7,156	19,775	26,931
2.6	Fast instalment loans	0	0	0
2.7	Other	227,055	24,545	251,600
3	Loans to legal entities	187,809	380,362	568,171
3.1	Trade and service	152,768	276,779	429,547
3.2	Agriculture ad forestry	4,545	8,615	13,160
3.3	Transportation and communication	3,101	13,160	16,261
3.4	Other	27,395	81,809	109,203
4	Penalty income	665,210	99,570	764,780
5	Investments in securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	6,345,201	917,232	7,262,432
Interest Expenses				
8	Borrowed funds financial institutions	1,200,823	244,620	1,445,443
9	Borrowed funds private individuals	12,365	366,202	378,567
10	Borrowed funds legal entities	43,886	49,007	92,892
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	228,550	228,550
14	Other interest expenses	0	0	0
15	Total Interest Expenses	1,257,074	888,379	2,145,452
16	Net Interest Income	5,088,127	28,853	5,116,980
Non-Interest Income				
17	Net commission and other income based on services provided	190,949	3,382	194,331
17.1	Commission and other income based on services provided	304,480	10,037	314,518
17.2	Commission and other expenses based on services provided	113,531	6,655	120,186
18	Dividends received	0	0	0
19	Income (loss) from securities	0	0	0
20	Gain (loss) from currency trading operations	1,171,324	0	1,171,324
21	Gain (loss) from currency revaluation	-742,274	0	-742,274
22	Gain (loss) from property disposal	-14,196	0	-14,196
23	Other non-interest income	23,337	0	23,337
24	Total Non-Interest Income	629,139	3,382	632,521
Non-Interest Expenses				
25	Development, consulting and marketing expenses	312,922	173,305	486,226
26	Employee compensation and benefits	1,966,819	0	1,966,819
27	Fixed assets maintenance	169,107	0	169,107
28	Rent expense	368,820	0	368,820
29	Depreciation and amortization	146,327	0	146,327
30	Other non-interest expenses	112,991	9,124	122,115
31	Total Non-interest Expenses	3,076,986	182,429	3,259,415
32	Net Non-Interest Income	-2,447,847	-179,047	-2,626,894
33	Net Income before Expected Credit Losses	2,640,280	-150,194	2,490,086
34	Impairment loss loans to customers	498,584		498,584
35	Impairment loss investments	0		0
36	Impairment loss other assets	83,878		83,878
37	Total Impairment Loss	582,462		582,462
38	Income before Tax and Extraordinary Items	2,057,818	-150,194	1,907,624
39	Income tax	100,671		100,671
40	Income after tax	1,957,146	-150,194	1,806,953
41	Extraordinary income (expense)	0		0
42	Net income	1,957,146	-150,194	1,806,953

Head of the organization: