

Company: JSC MFO Micro Business Capital

Date: 9/30/2019

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

<b>Supervisory Board</b>		
1	Taras Nizharadze	
2	Murman Ambroladze	
3	Natalia Rukhadze	
4	Gia Petriashvili	
5		
<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	32.55%
2	Rukhadze Otari	14.77%
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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	32.55%
2	Rukhadze Otari	14.77%
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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	881,683	1,012,760	1,894,443
2	Cash in banks	18,927	685,038	703,965
3	Gross loans to customers	47,855,541	6,888,119	54,743,660
3.1	Less: expected credit losses	-565,109	-141,850	-706,959
3.2	Net loans to customers	47,290,432	6,746,270	54,036,702
4	Investments in securities	0	0	0
5	Interest and dividend receivables	749,068	64,800	813,867
6	Repossessed assets	474,054		474,054
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,296,418		2,296,418
9	Other assets	884,052	106,142	990,194
10	<b>Total assets</b>	<b>52,594,634</b>	<b>8,615,010</b>	<b>61,209,643</b>
	<b>Liabilities</b>			
11	Borrowed funds from financial institutions	19,626,022	8,045,951	27,671,973
12	Borrowed funds private individuals and legal entities	713,500	9,543,352	10,256,852
13	Debt securities issued	0	0	0
14	Interest and dividend payables	68,077	192,696	260,773
15	Other liabilities	456,060	324,802	780,862
16	Subordinated debt	0	4,804,564	4,804,564
17	<b>Total Liabilities</b>	<b>20,863,659</b>	<b>22,911,365</b>	<b>43,775,024</b>
	<b>Equity</b>			
18	Charter (share) capital	9,546,900		9,546,900
19	Paid-in capital	899,983		899,983
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	3,983,079		3,983,079
23	Asset revaluation reserve	0		0
24	<b>Total equity</b>	<b>17,434,619</b>		<b>17,434,619</b>
25	<b>Total liabilities and equity</b>	<b>38,298,278</b>	<b>22,911,365</b>	<b>61,209,643</b>

Head of the organization:

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Date: 9/30/2019

RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
<b>Interest Income</b>				
1	Cash in banks	941	330	1,271
2	Loans to private individuals	8,249,586	624,611	8,874,197
2.1	Trade and service	3,400,387	243,272	3,643,658
2.2	Consumer loans	4,045,671	313,640	4,359,310
2.3	Agriculture	410,954	4,907	415,861
2.4	Online loans	0	0	0
2.5	Pawnshop	10,293	29,201	39,494
2.6	Fast instalment loans	0	0	0
2.7	Other	382,281	33,593	415,873
3	Loans to legal entities	547,008	559,416	1,106,424
3.1	Trade and service	442,998	406,738	849,736
3.2	Agriculture ad forestry	8,586	13,186	21,772
3.3	Transportation and communication	6,089	18,551	24,640
3.4	Other	89,335	120,942	210,276
4	Penalty income	1,029,686	163,706	1,193,391
5	Investments in securities	0	0	0
6	Other interest income	0	0	0
7	<b>Total interest income</b>	<b>9,827,221</b>	<b>1,348,063</b>	<b>11,175,283</b>
<b>Interest Expenses</b>				
8	Borrowed funds financial institutions	1,914,484	384,042	2,298,527
9	Borrowed funds private individuals	15,992	513,809	529,801
10	Borrowed funds legal entities	66,382	78,731	145,113
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	337,099	337,099
14	Other interest expenses	0	0	0
15	<b>Total Interest Expenses</b>	<b>1,996,858</b>	<b>1,313,681</b>	<b>3,310,539</b>
16	<b>Net Interest Income</b>	<b>7,830,363</b>	<b>34,381</b>	<b>7,864,744</b>
<b>Non-Interest Income</b>				
17	Net commission and other income based on services provided	319,936	-23,248	296,688
17.1	Commission and other income based on services provided	513,766	15,013	528,779
17.2	Commission and other expenses based on services provided	193,830	38,261	232,091
18	Dividends received	0	0	0
19	Income (loss) from securities	0	0	0
20	Gain (loss) from currency trading operations	1,779,216	0	1,779,216
21	Gain (loss) from currency revaluation	-1,081,083	0	-1,081,083
22	Gain (loss) from property disposal	41,609	0	41,609
23	Other non-interest income	36,341	0	36,341
24	<b>Total Non-Interest Income</b>	<b>1,096,019</b>	<b>-23,248</b>	<b>1,072,771</b>
<b>Non-Interest Expenses</b>				
25	Development, consulting and marketing expenses	485,500	226,088	711,587
26	Employee compensation and benefits	3,054,436	0	3,054,436
27	Fixed assets maintenance	292,395	0	292,395
28	Rent expense	641,885	0	641,885
29	Depreciation and amortization	228,939	0	228,939
30	Other non-interest expenses	125,480	9,124	134,605
31	<b>Total Non-interest Expenses</b>	<b>4,828,634</b>	<b>235,212</b>	<b>5,063,846</b>
32	<b>Net Non-Interest Income</b>	<b>-3,732,615</b>	<b>-258,460</b>	<b>-3,991,075</b>
33	<b>Net Income before Expected Credit Losses</b>	<b>4,097,748</b>	<b>-224,079</b>	<b>3,873,669</b>
34	Impairment loss loans to customers	685,537		685,537
35	Impairment loss investments	0		0
36	Impairment loss other assets	52,911		52,911
37	<b>Total Impairment Loss</b>	<b>738,448</b>		<b>738,448</b>
38	<b>Income before Tax and Extraordinary Items</b>	<b>3,359,300</b>	<b>-224,079</b>	<b>3,135,221</b>
39	Income tax	254,856		254,856
40	<b>Income after tax</b>	<b>3,104,443</b>	<b>-224,079</b>	<b>2,880,364</b>
41	Extraordinary income (expense)	0		0
42	<b>Net income</b>	<b>3,104,443</b>	<b>-224,079</b>	<b>2,880,364</b>

Head of the organization: