

Company: JSC MFO Micro Business Capital

Date: 6/30/2020

Information Regarding Supervisory Board, Board of Directors and Shareholders

Supervisory Board		
1	Taras Nizharadze	
2	Murman Ambroladze	
3	Natalia Rukhadze	
4	Gia Petriashvili	
5	Valeri Chechelashvili	
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	32.55%
2	Rukhadze Otari	14.77%
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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	32.55%
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	512,520	138,150	650,670
2	Cash in banks	308,948	1,474,655	1,783,603
3	Gross loans to customers	60,008,049	5,415,699	65,423,748
3.1	Less: expected credit losses	-2,444,347	-362,346	-2,806,694
3.2	Net loans to customers	57,563,702	5,053,353	62,617,055
4	Investments in securities	0	0	0
5	Interest and dividend receivables	480,239	11,501	491,740
6	Repossessed assets	547,397		547,397
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,740,360		2,740,360
9	Other assets	678,995	14,250	693,245
10	Total assets	62,832,160	6,691,909	69,524,070
	Liabilities			
11	Borrowed funds from financial institutions	22,627,830	15,364,558	37,992,388
12	Borrowed funds private individuals and legal entities	595,000	8,490,962	9,085,962
13	Debt securities issued	0	0	0
14	Interest and dividend payables	81,120	400,013	481,133
15	Other liabilities	944,716	256,747	1,201,463
16	Subordinated debt	0	5,272,664	5,272,664
17	Total Liabilities	24,248,665	29,784,945	54,033,610
	Equity			
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	2,038,919		2,038,919
23	Asset revaluation reserve	0		0
24	Total equity	15,490,460		15,490,460
25	Total liabilities and equity	39,739,125	29,784,945	69,524,070

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	51	2,829	2,880
2	Loans to private individuals	5,580,895	257,278	5,838,173
2.1	Trade and service	2,719,826	99,484	2,819,310
2.2	Consumer loans	2,001,029	131,501	2,132,529
2.3	Agriculture	581,050	799	581,849
2.4	Online loans	0	0	0
2.5	Pawnshop	4,377	11,986	16,363
2.6	Fast instalment loans	0	0	0
2.7	Other	274,613	13,509	288,122
3	Loans to legal entities	1,612,899	226,702	1,839,601
3.1	Trade and service	1,297,245	166,266	1,463,512
3.2	Agriculture ad forestry	3,896	4,536	8,432
3.3	Transportation and communication	4,816	6,332	11,148
3.4	Other	306,942	49,567	356,509
4	Penalty income	465,147	38,094	503,241
5	Investments in securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	7,658,992	524,902	8,183,895
Interest Expenses				
8	Borrowed funds financial institutions	1,623,267	558,598	2,181,865
9	Borrowed funds private individuals	6,532	253,952	260,484
10	Borrowed funds legal entities	42,971	57,996	100,967
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	274,151	274,151
14	Other interest expenses	0	0	0
15	Total Interest Expenses	1,672,770	1,144,697	2,817,468
16	Net Interest Income	5,986,222	-619,795	5,366,427
Non-Interest Income				
17	Net commission and other income based on services provided	177,213	7,806	185,018
17.1	Commission and other income based on services provided	246,189	10,656	256,845
17.2	Commission and other expenses based on services provided	68,976	2,851	71,827
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	144,514	0	144,514
21	Gain (loss) from currency revaluation	-685,408	0	-685,408
22	Gain (loss) from property disposal	1,671	0	1,671
23	Other non-interest income	36,983	1,293	38,276
24	Total Non-Interest Income	-325,026	9,098	-315,928
Non-Interest Expenses				
25	Development, consulting and marketing expenses	205,193	153,226	358,418
26	Employee compensation and benefits	2,111,760	0	2,111,760
27	Fixed assets maintenance	227,362	0	227,362
28	Rent expense	560,603	0	560,603
29	Depreciation and amortization	212,119	0	212,119
30	Other non-interest expenses	118,744	451	119,195
31	Total Non-interest Expenses	3,435,781	153,677	3,589,458
32	Net Non-Interest Income	-3,760,807	-144,578	-3,905,386
33	Net Income before Expected Credit Losses	2,225,415	-764,373	1,461,042
34	Impairment loss loans to customers	2,570,728		2,570,728
35	Impairment loss investments			0
36	Impairment loss other assets	115,023		115,023
37	Total Impairment Loss	2,685,751		2,685,751
38	Income before Tax and Extraordinary Items	-460,336	-764,373	-1,224,709
39	Income tax	211,042		211,042
40	Income after tax	-671,377	-764,373	-1,435,751
41	Extraordinary income (expense)	0		0
42	Net income	-671,377	-764,373	-1,435,751

Head of the organization: