

Company: JSC MFO Micro Business Capital

Date: 3/31/2021

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	32.18%
2	Rukhadze Otari	14.61%
3		
4		
5		
6		
7		
8		
9		
10		
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	32.18%
2	Rukhadze Otari	14.61%
3		
4		
5		
6		
7		
8		
9		
10		

Head of the organization:

Company: JSC MFO Micro Business Capital
Date: 3/31/2021

RC Balance sheet

Amount in Gel

N	Assets	Gel	Foreign currency	Total
1	Cash on hand	1,675,529	989,228	2,664,756
2	Cash in banks	21,248	2,099,414	2,120,662
3	Gross loans to customers	65,967,230	4,468,483	70,435,713
3.1	Less: expected credit losses	-1,269,104	-255,165	-1,524,269
3.2	Net loans to customers	64,698,126	4,213,318	68,911,444
4	Investments in securities	0	0	0
5	Interest and dividend receivables	967,465	34,308	1,001,773
6	Repossessed assets	474,532		474,532
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,562,237		2,562,237
9	Other assets	1,450,137	120,403	1,570,540
10	Total assets	71,849,272	7,456,670	79,305,943
	Liabilities			
11	Borrowed funds from financial institutions	28,851,564	16,206,050	45,057,614
12	Borrowed funds private individuals and legal entities	235,000	7,237,490	7,472,490
13	Debt securities issued	0	0	0
14	Interest and dividend payables	121,116	229,143	350,259
15	Other liabilities	1,168,467	54,833	1,223,300
16	Subordinated debt	0	5,888,084	5,888,084
17	Total Liabilities	30,376,147	29,615,600	59,991,748
	Equity			
18	Charter (share) capital	9,571,900		9,571,900
19	Paid-in capital	996,395		996,395
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	5,741,242		5,741,242
23	Asset revaluation reserve	0		0
24	Total equity	19,314,195		19,314,195
25	Total liabilities and equity	49,690,342	29,615,600	79,305,943

Head of the organization:

Company: JSC MFO Micro Business Capital
Date: 3/31/2021

RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
Interest Income				
1	Cash in banks	52	14,557	14,609
2	Loans to private individuals	2,938,308	100,009	3,038,317
2.1	Trade and service	1,511,664	36,585	1,548,249
2.2	Consumer loans	922,266	52,417	974,683
2.3	Agriculture	367,443	287	367,730
2.4	Online loans	0	0	0
2.5	Pawnshop	1,109	4,894	6,003
2.6	Fast instalment loans	0	0	0
2.7	Other	135,826	5,827	141,652
3	Loans to legal entities	1,163,329	92,102	1,255,432
3.1	Trade and service	988,944	66,736	1,055,680
3.2	Agriculture ad forestry	9,425	2,502	11,928
3.3	Transportation and communication	7,565	1,374	8,940
3.4	Other	157,395	21,489	178,884
4	Penalty income	364,663	16,215	380,878
5	Investments in securities			0
6	Other interest income			0
7	Total interest income	4,466,351	222,884	4,689,235
Interest Expenses				
8	Borrowed funds financial institutions	933,932	310,350	1,244,282
9	Borrowed funds private individuals	7,967	114,328	122,295
10	Borrowed funds legal entities	0	10,782	10,782
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	136,324	136,324
14	Other interest expenses			0
15	Total Interest Expenses	941,899	571,784	1,513,683
16	Net Interest Income	3,524,453	-348,901	3,175,552
Non-Interest Income				
17	Net commission and other income based on services provided	244,836	-44,994	199,842
17.1	Commission and other income based on services provided	254,828	5,713	260,541
17.2	Commission and other expenses based on services provided	9,992	50,707	60,699
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	16,824		16,824
21	Gain (loss) from currency revaluation	-56,619		-56,619
22	Gain (loss) from property disposal	44,621		44,621
23	Other non-interest income	37,249		37,249
24	Total Non-Interest Income	286,912	-44,994	241,918
Non-Interest Expenses				
25	Development, consulting and marketing expenses	152,136	39,266	191,402
26	Employee compensation and benefits	1,222,996	0	1,222,996
27	Fixed assets maintenance	142,732	0	142,732
28	Rent expense	304,147	0	304,147
29	Depreciation and amortization	121,410	0	121,410
30	Other non-interest expenses	60,336	394	60,729
31	Total Non-interest Expenses	2,003,756	39,660	2,043,416
32	Net Non-Interest Income	-1,716,845	-84,654	-1,801,498
33	Net Income before Expected Credit Losses	1,807,608	-433,555	1,374,054
34	Impairment loss loans to customers	398,728		398,728
35	Impairment loss investments			0
36	Impairment loss other assets	18,546		18,546
37	Total Impairment Loss	417,274		417,274
38	Income before Tax and Extraordinary Items	1,390,335	-433,555	956,780
39	Income tax	74,279		74,279
40	Income after tax	1,316,055	-433,555	882,501
41	Extraordinary income (expense)			0
42	Net income	1,316,055	-433,555	882,501

Head of the organization: