

Company: JSC MFO Micro Business Capital

Date: 12/31/2021

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	31.82%
2	Rukhadze Otari	14.44%
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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	31.82%
2	Rukhadze Otari	14.44%
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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	1,775,428	1,118,210	2,893,639
2	Cash in banks	110,356	11,161,501	11,271,857
3	Gross loans to customers	70,370,691	2,738,654	73,109,345
3.1	Less: expected credit losses	-926,412	-159,256	-1,085,668
3.2	Net loans to customers	69,444,279	2,579,397	72,023,676
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,075,167	22,555	1,097,722
6	Repossessed assets	274,993		274,993
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	3,207,674		3,207,674
9	Other assets	706,220	53,230	759,450
10	Total assets	76,594,117	14,934,894	91,529,011
	Liabilities			
11	Borrowed funds from financial institutions	33,659,321	24,587,200	58,246,521
12	Borrowed funds private individuals and legal entities	105,000	5,549,148	5,654,148
13	Debt securities issued	0	0	0
14	Interest and dividend payables	276,325	623,174	899,499
15	Other liabilities	827,158	407,812	1,234,970
16	Subordinated debt	0	5,345,838	5,345,838
17	Total Liabilities	34,867,803	36,513,172	71,380,975
	Equity			
18	Charter (share) capital	9,596,900		9,596,900
19	Paid-in capital	1,117,433		1,117,433
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	6,429,045		6,429,045
23	Asset revaluation reserve	0		0
24	Total equity	20,148,036		20,148,036
25	Total liabilities and equity	55,015,839	36,513,172	91,529,011

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	1,240	82,879	84,119
2	Loans to private individuals	13,729,047	336,386	14,065,433
2.1	Trade and service	7,407,478	119,260	7,526,738
2.2	Consumer loans	3,887,656	183,238	4,070,895
2.3	Agriculture	1,875,245	801	1,876,046
2.4	Online loans	0	0	0
2.5	Pawnshop	3,645	16,767	20,412
2.6	Fast instalment loans	0	0	0
2.7	Other	555,022	16,319	571,341
3	Loans to legal entities	4,224,676	299,087	4,523,762
3.1	Trade and service	3,574,207	214,912	3,789,119
3.2	Agriculture ad forestry	42,709	9,573	52,283
3.3	Transportation and communication	11,424	3,021	14,445
3.4	Other	596,335	71,580	667,916
4	Penalty income	1,665,487	37,300	1,702,787
5	Investments in securities			0
6	Other interest income			0
7	Total interest income	19,620,449	755,651	20,376,100
Interest Expenses				
8	Borrowed funds financial institutions	4,348,244	1,325,183	5,673,427
9	Borrowed funds private individuals	30,517	373,337	403,854
10	Borrowed funds legal entities	0	54,513	54,513
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	530,913	530,913
14	Other interest expenses			0
15	Total Interest Expenses	4,378,761	2,283,946	6,662,707
16	Net Interest Income	15,241,688	-1,528,295	13,713,393
Non-Interest Income				
17	Net commission and other income based on services provided	1,036,978	-185,680	851,298
17.1	Commission and other income based on services provided	1,090,894	25,840	1,116,734
17.2	Commission and other expenses based on services provided	53,916	211,520	265,436
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	194,050		194,050
21	Gain (loss) from currency revaluation	-2,730,924		-2,730,924
22	Gain (loss) from property disposal	27,395		27,395
23	Other non-interest income	112,813	5,464	118,277
24	Total Non-Interest Income	-1,359,689	-180,216	-1,539,905
Non-Interest Expenses				
25	Development, consulting and marketing expenses	565,862	269,439	835,301
26	Employee compensation and benefits	5,914,932	0	5,914,932
27	Fixed assets maintenance	597,574	0	597,574
28	Rent expense	1,333,620	0	1,333,620
29	Depreciation and amortization	498,429	0	498,429
30	Other non-interest expenses	439,470	4,976	444,445
31	Total Non-interest Expenses	9,349,888	274,415	9,624,302
32	Net Non-Interest Income	-10,709,576	-454,630	-11,164,207
33	Net Income before Expected Credit Losses	4,532,112	-1,982,925	2,549,186
34	Impairment loss loans to customers	603,752		603,752
35	Impairment loss investments			0
36	Impairment loss other assets	44,505		44,505
37	Total Impairment Loss	648,257		648,257
38	Income before Tax and Extraordinary Items	3,883,855	-1,982,925	1,900,930
39	Income tax	330,626		330,626
40	Income after tax	3,553,229	-1,982,925	1,570,304
41	Extraordinary income (expense)			0
42	Net income	3,553,229	-1,982,925	1,570,304

Head of the organization: