

Company: JSC MFO Micro Business Capital

Date: 9/30/2022

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

<b>Supervisory Board</b>		
1	Taras Nizharadze	
2	Murman Ambroladze	
3	Valeri Chechelashvili	
4		
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	31.76%
2	Rukhadze Otari	14.42%
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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	31.76%
2	Rukhadze Otari	14.42%
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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	1,248,190	1,146,964	2,395,154
2	Cash in banks	155,156	1,787,264	1,942,420
3	Gross loans to customers	84,627,756	1,724,158	86,351,913
3.1	Less: expected credit losses	-1,024,350	-43,685	-1,068,035
3.2	Net loans to customers	83,603,406	1,680,472	85,283,878
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,402,974	18,682	1,421,656
6	Repossessed assets	344,390		344,390
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	3,025,340		3,025,340
9	Other assets	2,748,075	25,286	2,773,362
10	<b>Total assets</b>	<b>92,527,532</b>	<b>4,658,669</b>	<b>97,186,201</b>
	<b>Liabilities</b>			
11	Borrowed funds from financial institutions	37,585,330	25,516,800	63,102,130
12	Borrowed funds private individuals and legal entities	501,850	7,066,132	7,567,982
13	Debt securities issued	0	0	0
14	Interest and dividend payables	154,892	426,554	581,446
15	Other liabilities	1,605,254	197,652	1,802,905
16	Subordinated debt	0	4,892,988	4,892,988
17	<b>Total Liabilities</b>	<b>39,847,325</b>	<b>38,100,127</b>	<b>77,947,452</b>
	<b>Equity</b>			
18	Charter (share) capital	9,601,400		9,601,400
19	Paid-in capital	1,136,046		1,136,046
20	Reserve funds	3,004,658		3,004,658
21	Grants	0		0
22	Retained earnings	5,496,646		5,496,646
23	Asset revaluation reserve	0		0
24	<b>Total equity</b>	<b>19,238,749</b>		<b>19,238,749</b>
25	<b>Total liabilities and equity</b>	<b>59,086,074</b>	<b>38,100,127</b>	<b>97,186,201</b>

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RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
<b>Interest Income</b>				
1	Cash in banks	91	30,721	30,811
2	Loans to private individuals	13,384,292	151,633	13,535,925
2.1	Trade and service	6,853,348	45,946	6,899,294
2.2	Consumer loans	4,518,361	92,077	4,610,437
2.3	Agriculture	1,639,224	50	1,639,274
2.4	Online loans	0	0	0
2.5	Pawnshop	1,218	7,112	8,330
2.6	Fast instalment loans	0	0	0
2.7	Other	372,142	6,449	378,590
3	Loans to legal entities	1,852,839	118,506	1,971,344
3.1	Trade and service	1,564,140	80,650	1,644,790
3.2	Agriculture ad forestry	19,850	6,614	26,464
3.3	Transportation and communication	0	7	7
3.4	Other	268,849	31,235	300,084
4	Penalty income	1,299,966	8,979	1,308,945
5	Investments in securities			0
6	Other interest income			0
7	<b>Total interest income</b>	<b>16,537,187</b>	<b>309,839</b>	<b>16,847,026</b>
<b>Interest Expenses</b>				
8	Borrowed funds financial institutions	3,964,297	1,091,399	5,055,696
9	Borrowed funds private individuals	16,237	183,419	199,656
10	Borrowed funds legal entities	8,985	57,955	66,940
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	360,804	360,804
14	Other interest expenses			0
15	<b>Total Interest Expenses</b>	<b>3,989,519</b>	<b>1,693,577</b>	<b>5,683,096</b>
16	<b>Net Interest Income</b>	<b>12,547,668</b>	<b>-1,383,738</b>	<b>11,163,930</b>
<b>Non-Interest Income</b>				
17	Net commission and other income based on services provided	992,658	-52,405	940,254
17.1	Commission and other income based on services provided	1,033,667	29,935	1,063,601
17.2	Commission and other expenses based on services provided	41,008	82,339	123,348
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	618,928	0	618,928
21	Gain (loss) from currency revaluation	-4,017,937	0	-4,017,937
22	Gain (loss) from property disposal	178,343	0	178,343
23	Other non-interest income	29,748	5,399	35,147
24	<b>Total Non-Interest Income</b>	<b>-2,198,259</b>	<b>-47,005</b>	<b>-2,245,265</b>
<b>Non-Interest Expenses</b>				
25	Development, consulting and marketing expenses	436,285	282,952	719,236
26	Employee compensation and benefits	5,032,459	0	5,032,459
27	Fixed assets maintenance	535,269	0	535,269
28	Rent expense	1,145,959	0	1,145,959
29	Depreciation and amortization	483,188	0	483,188
30	Other non-interest expenses	233,932	9,537	243,469
31	<b>Total Non-interest Expenses</b>	<b>7,867,091</b>	<b>292,489</b>	<b>8,159,580</b>
32	<b>Net Non-Interest Income</b>	<b>-10,065,350</b>	<b>-339,494</b>	<b>-10,404,845</b>
33	<b>Net Income before Expected Credit Losses</b>	<b>2,482,318</b>	<b>-1,723,233</b>	<b>759,086</b>
34	Impairment loss loans to customers	711,919		711,919
35	Impairment loss investments			0
36	Impairment loss other assets	-53,949		-53,949
37	<b>Total Impairment Loss</b>	<b>657,970</b>		<b>657,970</b>
38	<b>Income before Tax and Extraordinary Items</b>	<b>1,824,348</b>	<b>-1,723,233</b>	<b>101,116</b>
39	Income tax	15,000		15,000
40	<b>Income after tax</b>	<b>1,809,348</b>	<b>-1,723,233</b>	<b>86,116</b>
41	Extraordinary income (expense)			0
42	<b>Net income</b>	<b>1,809,348</b>	<b>-1,723,233</b>	<b>86,116</b>

Head of the organization: