

Company: JSC MFO Micro Business Capital

Date: 12/31/2022

Information Regarding Supervisory Board, Board of Directors and Shareholders

Supervisory Board		
1	Taras Nizharadze	
2	Murman Ambroladze	
3	Valeri Chechelashvili	
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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	31.76%
2	Rukhadze Otari	14.42%
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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	31.76%
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	1,628,803	1,410,296	3,039,098
2	Cash in banks	3,076,926	899,640	3,976,566
3	Gross loans to customers	88,922,234	1,431,071	90,353,305
3.1	Less: expected credit losses	-1,081,877	-33,423	-1,115,300
3.2	Net loans to customers	87,840,357	1,397,648	89,238,005
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,359,637	18,094	1,377,731
6	Repossessed assets	257,116		257,116
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	3,192,381		3,192,381
9	Other assets	4,065,015	100,684	4,165,700
10	Total assets	101,420,235	3,826,362	105,246,597
	Liabilities			
11	Borrowed funds from financial institutions	39,972,065	31,073,000	71,045,065
12	Borrowed funds private individuals and legal entities	648,850	7,123,410	7,772,260
13	Debt securities issued	0	0	0
14	Interest and dividend payables	351,549	515,897	867,446
15	Other liabilities	1,160,572	55,909	1,216,482
16	Subordinated debt	0	4,765,788	4,765,788
17	Total Liabilities	42,017,297	43,649,743	85,667,040
	Equity			
18	Charter (share) capital	9,718,300		9,718,300
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	5,720,554		5,720,554
23	Asset revaluation reserve	0		0
24	Total equity	19,579,557		19,579,557
25	Total liabilities and equity	61,596,854	43,649,743	105,246,597

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	48,960	33,981	82,941
2	Loans to private individuals	18,613,929	187,083	18,801,012
2.1	Trade and service	9,198,489	55,285	9,253,775
2.2	Consumer loans	6,609,117	112,385	6,721,502
2.3	Agriculture	2,270,519	2,387	2,272,906
2.4	Online loans	0	0	0
2.5	Pawnshop	1,374	8,753	10,127
2.6	Fast instalment loans	0	0	0
2.7	Other	534,430	8,273	542,703
3	Loans to legal entities	2,307,892	149,137	2,457,029
3.1	Trade and service	1,948,458	100,094	2,048,551
3.2	Agriculture ad forestry	30,855	8,639	39,493
3.3	Transportation and communication	0	7	7
3.4	Other	328,580	40,397	368,977
4	Penalty income	1,783,013	12,033	1,795,046
5	Investments in securities			0
6	Other interest income			0
7	Total interest income	22,753,794	382,234	23,136,028
Interest Expenses				
8	Borrowed funds financial institutions	5,353,103	1,486,309	6,839,411
9	Borrowed funds private individuals	26,028	257,744	283,771
10	Borrowed funds legal entities	17,649	69,463	87,112
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	115,739	0	115,739
13	Subordinated debt	0	465,029	465,029
14	Other interest expenses			0
15	Total Interest Expenses	5,512,518	2,278,544	7,791,062
16	Net Interest Income	17,241,276	-1,896,309	15,344,966
Non-Interest Income				
17	Net commission and other income based on services provided	1,355,300	-91,760	1,263,539
17.1	Commission and other income based on services provided	1,423,247	53,270	1,476,518
17.2	Commission and other expenses based on services provided	67,947	145,031	212,978
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	816,376	0	816,376
21	Gain (loss) from currency revaluation	-5,347,501	0	-5,347,501
22	Gain (loss) from property disposal	134,593	0	134,593
23	Other non-interest income	39,231	31,363	70,594
24	Total Non-Interest Income	-3,002,002	-60,397	-3,062,399
Non-Interest Expenses				
25	Development, consulting and marketing expenses	398,183	354,483	752,666
26	Employee compensation and benefits	6,906,396	0	6,906,396
27	Fixed assets maintenance	729,955	0	729,955
28	Rent expense	1,561,797	0	1,561,797
29	Depreciation and amortization	635,886	0	635,886
30	Other non-interest expenses	340,176	10,433	350,609
31	Total Non-interest Expenses	10,572,392	364,917	10,937,309
32	Net Non-Interest Income	-13,574,394	-425,314	-13,999,708
33	Net Income before Expected Credit Losses	3,666,882	-2,321,623	1,345,258
34	Impairment loss loans to customers	885,922		885,922
35	Impairment loss investments			0
36	Impairment loss other assets	-188,896		-188,896
37	Total Impairment Loss	697,026		697,026
38	Income before Tax and Extraordinary Items	2,969,856	-2,321,623	648,233
39	Income tax	221,310		221,310
40	Income after tax	2,748,546	-2,321,623	426,923
41	Extraordinary income (expense)			0
42	Net income	2,748,546	-2,321,623	426,923

Head of the organization: