

Company: JSC MFO Micro Business Capital

Date: 12/31/2023

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 Otar	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 Otar	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	2,254,593	1,971,924	4,226,517
2	Cash in banks	1,160,530	1,062,273	2,222,803
3	Gross loans to customers	100,176,361	892,309	101,068,670
3.1	Less: expected credit losses	-1,243,283	-30,414	-1,273,697
3.2	Net loans to customers	98,933,078	861,895	99,794,973
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,474,413	19,257	1,493,670
6	Repossessed assets	386,041		386,041
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,871,639		2,871,639
9	Other assets	2,256,017	76,037	2,332,053
10	Total assets	109,336,311	3,991,385	113,327,696
	Liabilities			
11	Borrowed funds from financial institutions	49,834,253	26,625,060	76,459,313
12	Borrowed funds private individuals and legal entities	2,584,957	5,117,094	7,702,050
13	Debt securities issued	0	0	0
14	Interest and dividend payables	461,683	350,651	812,334
15	Other liabilities	2,044,330	286,162	2,330,492
16	Subordinated debt	0	5,233,035	5,233,035
17	Total Liabilities	54,925,223	37,612,000	92,537,223
	Equity			
18	Charter (share) capital	9,243,730		9,243,730
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	7,406,039		7,406,039
23	Asset revaluation reserve	0		0
24	Total equity	20,790,473		20,790,473
25	Total liabilities and equity	75,715,696	37,612,000	113,327,696

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	106,357	14,897	121,253
2	Loans to private individuals	22,822,795	70,072	22,892,866
2.1	Trade and service	8,060,871	20,342	8,081,213
2.2	Consumer loans	11,801,102	41,468	11,842,571
2.3	Agriculture	2,352,888	0	2,352,888
2.4	Online loans	0	0	0
2.5	Pawnshop	453	2,219	2,672
2.6	Fast instalment loans	0	0	0
2.7	Other	607,480	6,043	613,522
3	Loans to legal entities	1,288,957	100,598	1,389,555
3.1	Trade and service	1,092,280	59,859	1,152,140
3.2	Agriculture ad forestry	25,211	7,782	32,993
3.3	Transportation and communication	0	0	0
3.4	Other	171,466	32,957	204,423
4	Penalty income	2,214,095	7,601	2,221,697
5	Investments in securities			0
6	Other interest income			0
7	Total interest income	26,432,204	193,168	26,625,372
Interest Expenses				
8	Borrowed funds financial institutions	4,102,110	2,068,601	6,170,711
9	Borrowed funds private individuals	135,078	300,332	435,410
10	Borrowed funds legal entities	61,675	49,519	111,194
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	2,312,785	0	2,312,785
13	Subordinated debt	0	435,381	435,381
14	Other interest expenses			0
15	Total Interest Expenses	6,611,648	2,853,832	9,465,480
16	Net Interest Income	19,820,556	-2,660,665	17,159,891
Non-Interest Income				
17	Net commission and other income based on services provided	1,366,902	-8,834	1,358,068
17.1	Commission and other income based on services provided	1,519,522	34,211	1,553,733
17.2	Commission and other expenses based on services provided	152,620	43,045	195,665
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	628,339	0	628,339
21	Gain (loss) from currency revaluation	-3,206,222	0	-3,206,222
22	Gain (loss) from property disposal	5,363	0	5,363
23	Other non-interest income	37,847	110,446	148,294
24	Total Non-Interest Income	-1,167,771	101,612	-1,066,159
Non-Interest Expenses				
25	Development, consulting and marketing expenses	411,176	569,574	980,750
26	Employee compensation and benefits	7,242,397	0	7,242,397
27	Fixed assets maintenance	702,796	0	702,796
28	Rent expense	1,668,456	0	1,668,456
29	Depreciation and amortization	713,284	0	713,284
30	Other non-interest expenses	351,786	12,189	363,975
31	Total Non-interest Expenses	11,089,895	581,763	11,671,658
32	Net Non-Interest Income	-12,257,666	-480,150	-12,737,817
33	Net Income before Expected Credit Losses	7,562,890	-3,140,815	4,422,075
34	Impairment loss loans to customers	1,763,488		1,763,488
35	Impairment loss investments			0
36	Impairment loss other assets	164,287		164,287
37	Total Impairment Loss	1,927,775		1,927,775
38	Income before Tax and Extraordinary Items	5,635,115	-3,140,815	2,494,300
39	Income tax	366,125		366,125
40	Income after tax	5,268,990	-3,140,815	2,128,174
41	Extraordinary income (expense)			0
42	Net income	5,268,990	-3,140,815	2,128,174

Head of the organization: