

Company: JSC MFO Micro Business Capital

Date: 3/31/2024

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

<b>Supervisory Board</b>	
1	Taras Nizharadze
2	Murman Ambroladze
3	Valeri Chechelashvili
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<b>Board of Directors</b>	
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**

	<b>Name of the Shareholder</b>	<b>% Share</b>
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**

	<b>Name of the Shareholder</b>	<b>% Share</b>
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	2,365,766	1,932,882	4,298,649
2	Cash in banks	1,021,944	1,181,274	2,203,218
3	Gross loans to customers	102,989,740	739,274	103,729,015
3.1	Less: expected credit losses	-1,407,260	-18,693	-1,425,953
3.2	Net loans to customers	101,582,480	720,582	102,303,062
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,645,458	19,545	1,665,003
6	Repossessed assets	318,800		318,800
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,729,193		2,729,193
9	Other assets	2,320,980	83,606	2,404,585
10	<b>Total assets</b>	<b>111,984,620</b>	<b>3,937,889</b>	<b>115,922,509</b>
	<b>Liabilities</b>			
11	Borrowed funds from financial institutions	52,213,443	24,661,995	76,875,438
12	Borrowed funds private individuals and legal entities	3,526,708	5,235,235	8,761,943
13	Debt securities issued	0	0	0
14	Interest and dividend payables	396,118	463,061	859,178
15	Other liabilities	2,286,883	713,114	2,999,997
16	Subordinated debt	0	5,244,515	5,244,515
17	<b>Total Liabilities</b>	<b>58,423,151</b>	<b>36,317,920</b>	<b>94,741,070</b>
	<b>Equity</b>			
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	7,797,005		7,797,005
23	Asset revaluation reserve	0		0
24	<b>Total equity</b>	<b>21,181,439</b>		<b>21,181,439</b>
25	<b>Total liabilities and equity</b>	<b>79,604,590</b>	<b>36,317,920</b>	<b>115,922,509</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	806	4,689	5,495
2	Loans to private individuals	6,383,881	10,997	6,394,878
2.1	Trade and service	1,649,102	3,124	1,652,226
2.2	Consumer loans	4,006,212	6,351	4,012,563
2.3	Agriculture	572,396	0	572,396
2.4	Online loans	0	0	0
2.5	Pawnshop	90	238	328
2.6	Fast instalment loans	0	0	0
2.7	Other	156,080	1,284	157,364
3	Loans to legal entities	221,931	18,920	240,851
3.1	Trade and service	194,236	10,138	204,373
3.2	Agriculture ad forestry	1,392	2,008	3,399
3.3	Transportation and communication	0	0	0
3.4	Other	26,304	6,775	33,079
4	Penalty income	564,323	1,353	565,676
5	Investments in securities			0
6	Other interest income			0
7	<b>Total interest income</b>	<b>7,170,941</b>	<b>35,958</b>	<b>7,206,900</b>
<b>Interest Expenses</b>				
8	Borrowed funds financial institutions	1,165,651	461,324	1,626,975
9	Borrowed funds private individuals	75,879	71,074	146,954
10	Borrowed funds legal entities	37,571	1,585	39,157
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	552,188	0	552,188
13	Subordinated debt	0	110,234	110,234
14	Other interest expenses			0
15	<b>Total Interest Expenses</b>	<b>1,831,289</b>	<b>644,217</b>	<b>2,475,507</b>
16	<b>Net Interest Income</b>	<b>5,339,652</b>	<b>-608,259</b>	<b>4,731,393</b>
<b>Non-Interest Income</b>				
17	Net commission and other income based on services provided	384,949	-38,540	346,409
17.1	Commission and other income based on services provided	420,936	6,004	426,940
17.2	Commission and other expenses based on services provided	35,987	44,544	80,531
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	96,687	0	96,687
21	Gain (loss) from currency revaluation	-373,860	0	-373,860
22	Gain (loss) from property disposal	0	0	0
23	Other non-interest income	8,556	31,669	40,225
24	<b>Total Non-Interest Income</b>	<b>116,332</b>	<b>-6,871</b>	<b>109,461</b>
<b>Non-Interest Expenses</b>				
25	Development, consulting and marketing expenses	109,888	126,675	236,562
26	Employee compensation and benefits	2,055,592	0	2,055,592
27	Fixed assets maintenance	205,876	0	205,876
28	Rent expense	448,214	0	448,214
29	Depreciation and amortization	175,919	0	175,919
30	Other non-interest expenses	54,777	2,122	56,898
31	<b>Total Non-interest Expenses</b>	<b>3,050,266</b>	<b>128,796</b>	<b>3,179,062</b>
32	<b>Net Non-Interest Income</b>	<b>-2,933,934</b>	<b>-135,668</b>	<b>-3,069,602</b>
33	<b>Net Income before Expected Credit Losses</b>	<b>2,405,718</b>	<b>-743,927</b>	<b>1,661,791</b>
34	Impairment loss loans to customers	483,131		483,131
35	Impairment loss investments			0
36	Impairment loss other assets	67,241		67,241
37	<b>Total Impairment Loss</b>	<b>550,372</b>		<b>550,372</b>
38	<b>Income before Tax and Extraordinary Items</b>	<b>1,855,345</b>	<b>-743,927</b>	<b>1,111,419</b>
39	Income tax	150,000		150,000
40	<b>Income after tax</b>	<b>1,705,345</b>	<b>-743,927</b>	<b>961,419</b>
41	Extraordinary income (expense)	0		0
42	<b>Net income</b>	<b>1,705,345</b>	<b>-743,927</b>	<b>961,419</b>

Head of the organization: