

Company: JSC MFO Micro Business Capital  
 Date: 6/30/2024

**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 Otar	14.42%
3		
4		
5		
6		
7		
8		
9		
10		

<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 Otar	14.42%
3		
4		
5		
6		
7		
8		
9		
10		

Head of the organization:

Company: JSC MFO Micro Business Capital

Date: 6/30/2024

**RC Balance sheet**

Amount in Gel

N	Assets	Gel	Foreign currency	Total
1	Cash on hand	2,260,007	2,540,277	4,800,284
2	Cash in banks	8,822,746	1,734,687	10,557,433
3	Gross loans to customers	106,495,948	715,095	107,211,043
3.1	Less: expected credit losses	-1,496,493	-16,768	-1,513,261
3.2	Net loans to customers	104,999,455	698,327	105,697,783
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,672,289	21,333	1,693,622
6	Repossessed assets	312,317		312,317
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,837,986		2,837,986
9	Other assets	2,290,267	108,515	2,398,782
10	<b>Total assets</b>	<b>123,195,067</b>	<b>5,103,139</b>	<b>128,298,206</b>
	<b>Liabilities</b>			
11	Borrowed funds from financial institutions	60,790,100	27,538,980	88,329,080
12	Borrowed funds private individuals and legal entities	3,382,890	5,188,409	8,571,299
13	Debt securities issued	0	0	0
14	Interest and dividend payables	411,511	452,846	864,357
15	Other liabilities	2,759,011	227,631	2,986,642
16	Subordinated debt	0	5,467,893	5,467,893
17	<b>Total Liabilities</b>	<b>67,343,512</b>	<b>38,875,759</b>	<b>106,219,271</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	8,694,502		8,694,502
23	Asset revaluation reserve	0		0
24	<b>Total equity</b>	<b>22,078,935</b>		<b>22,078,935</b>
25	<b>Total liabilities and equity</b>	<b>89,422,447</b>	<b>38,875,759</b>	<b>128,298,206</b>

Head of the organization:

Company: JSC MFO Micro Business Capital  
Date: 6/30/2024

RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
<b>Interest Income</b>				
1	Cash in banks	10,111	21,815	31,926
2	Loans to private individuals	13,045,934	20,436	13,066,370
2.1	Trade and service	3,154,033	5,312	3,159,346
2.2	Consumer loans	8,427,123	12,209	8,439,332
2.3	Agriculture	1,166,068	0	1,166,068
2.4	Online loans	0	0	0
2.5	Pawnshop	134	434	569
2.6	Fast instalment loans	0	0	0
2.7	Other	298,576	2,480	301,056
3	Loans to legal entities	417,591	37,273	454,864
3.1	Trade and service	368,286	19,842	388,128
3.2	Agriculture ad forestry	2,747	4,039	6,786
3.3	Transportation and communication	0	0	0
3.4	Other	46,557	13,393	59,950
4	Penalty income	1,127,342	4,615	1,131,958
5	Investments in securities			0
6	Other interest income			0
7	<b>Total interest income</b>	<b>14,600,979</b>	<b>84,140</b>	<b>14,685,118</b>
<b>Interest Expenses</b>				
8	Borrowed funds financial institutions	2,407,879	905,430	3,313,308
9	Borrowed funds private individuals	157,461	144,597	302,058
10	Borrowed funds legal entities	76,368	3,369	79,737
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	1,076,631	0	1,076,631
13	Subordinated debt	0	223,467	223,467
14	Other interest expenses			0
15	<b>Total Interest Expenses</b>	<b>3,718,339</b>	<b>1,276,863</b>	<b>4,995,202</b>
16	<b>Net Interest Income</b>	<b>10,882,640</b>	<b>-1,192,723</b>	<b>9,689,916</b>
<b>Non-Interest Income</b>				
17	Net commission and other income based on services provided	781,212	-84,773	696,439
17.1	Commission and other income based on services provided	858,453	12,606	871,059
17.2	Commission and other expenses based on services provided	77,241	97,379	174,620
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	245,702	0	245,702
21	Gain (loss) from currency revaluation	-625,027	0	-625,027
22	Gain (loss) from property disposal	-5,646	0	-5,646
23	Other non-interest income	17,957	54,400	72,357
24	<b>Total Non-Interest Income</b>	<b>414,197</b>	<b>-30,372</b>	<b>383,825</b>
<b>Non-Interest Expenses</b>				
25	Development, consulting and marketing expenses	308,082	265,862	573,943
26	Employee compensation and benefits	4,306,122	0	4,306,122
27	Fixed assets maintenance	366,730	0	366,730
28	Rent expense	906,326	0	906,326
29	Depreciation and amortization	352,808	0	352,808
30	Other non-interest expenses	148,387	4,275	152,661
31	<b>Total Non-interest Expenses</b>	<b>6,388,455</b>	<b>270,137</b>	<b>6,658,591</b>
32	<b>Net Non-Interest Income</b>	<b>-5,974,257</b>	<b>-300,509</b>	<b>-6,274,766</b>
33	<b>Net Income before Expected Credit Losses</b>	<b>4,908,382</b>	<b>-1,493,232</b>	<b>3,415,150</b>
34	Impairment loss loans to customers	817,184		817,184
35	Impairment loss investments			0
36	Impairment loss other assets	136,665		136,665
37	<b>Total Impairment Loss</b>	<b>953,849</b>		<b>953,849</b>
38	<b>Income before Tax and Extraordinary Items</b>	<b>3,954,533</b>	<b>-1,493,232</b>	<b>2,461,301</b>
39	Income tax	490,000		490,000
40	<b>Income after tax</b>	<b>3,464,533</b>	<b>-1,493,232</b>	<b>1,971,301</b>
41	Extraordinary income (expense)			0
42	<b>Net income</b>	<b>3,464,533</b>	<b>-1,493,232</b>	<b>1,971,301</b>

Head of the organization: