

Company: JSC MFO Micro Business Capital

Date: 9/30/2024

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	Nino Devdariani
3	Giorgi Ghvaladze
4	Eter Chachibaia

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	3,050,802	1,603,368	4,654,170
2	Cash in banks	1,594,766	663,097	2,257,863
3	Gross loans to customers	112,647,555	641,695	113,289,250
3.1	Less: expected credit losses	-1,600,173	-14,376	-1,614,549
3.2	Net loans to customers	111,047,382	627,319	111,674,701
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,800,149	21,600	1,821,749
6	Repossessed assets	316,416		316,416
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,712,057		2,712,057
9	Other assets	1,388,210	27,678	1,415,888
10	Total assets	121,909,782	2,943,063	124,852,845
	Liabilities			
11	Borrowed funds from financial institutions	53,939,528	28,798,335	82,737,863
12	Borrowed funds private individuals and legal entities	5,370,572	3,816,926	9,187,497
13	Debt securities issued	0	0	0
14	Interest and dividend payables	317,992	515,417	833,409
15	Other liabilities	3,840,051	207,096	4,047,147
16	Subordinated debt	0	5,311,450	5,311,450
17	Total Liabilities	63,468,142	38,649,223	102,117,366
	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	9,351,046		9,351,046
23	Asset revaluation reserve	0		0
24	Total equity	22,735,480		22,735,480
25	Total liabilities and equity	86,203,622	38,649,223	124,852,845

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	54,075	87,547	141,622
2	Loans to private individuals	20,044,810	28,589	20,073,399
2.1	Trade and service	4,503,782	7,048	4,510,831
2.2	Consumer loans	13,419,068	17,381	13,436,449
2.3	Agriculture	1,703,423	0	1,703,423
2.4	Online loans	0	0	0
2.5	Pawnshop	167	602	770
2.6	Fast instalment loans	0	0	0
2.7	Other	418,369	3,558	421,927
3	Loans to legal entities	586,322	54,725	641,048
3.1	Trade and service	516,360	28,852	545,212
3.2	Agriculture ad forestry	4,455	6,052	10,506
3.3	Transportation and communication	0	0	0
3.4	Other	65,508	19,821	85,329
4	Penalty income	1,696,906	5,481	1,702,387
5	Investments in securities			0
6	Other interest income			0
7	Total interest income	22,382,113	176,343	22,558,456
Interest Expenses				
8	Borrowed funds financial institutions	3,795,879	1,400,352	5,196,232
9	Borrowed funds private individuals	265,033	215,236	480,269
10	Borrowed funds legal entities	107,703	5,144	112,847
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	1,569,036	0	1,569,036
13	Subordinated debt	0	336,465	336,465
14	Other interest expenses			0
15	Total Interest Expenses	5,737,652	1,957,197	7,694,849
16	Net Interest Income	16,644,461	-1,780,854	14,863,607
Non-Interest Income				
17	Net commission and other income based on services provided	1,219,957	-139,956	1,080,001
17.1	Commission and other income based on services provided	1,343,649	18,920	1,362,568
17.2	Commission and other expenses based on services provided	123,691	158,876	282,567
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	387,636	0	387,636
21	Gain (loss) from currency revaluation	-850,400	0	-850,400
22	Gain (loss) from property disposal	-3,920	0	-3,920
23	Other non-interest income	26,010	147,559	173,570
24	Total Non-Interest Income	779,284	7,603	786,887
Non-Interest Expenses				
25	Development, consulting and marketing expenses	469,497	398,081	867,579
26	Employee compensation and benefits	6,736,027	0	6,736,027
27	Fixed assets maintenance	558,071	0	558,071
28	Rent expense	1,379,472	0	1,379,472
29	Depreciation and amortization	528,141	0	528,141
30	Other non-interest expenses	230,251	6,718	236,970
31	Total Non-interest Expenses	9,901,460	404,800	10,306,260
32	Net Non-Interest Income	-9,122,176	-397,196	-9,519,373
33	Net Income before Expected Credit Losses	7,522,284	-2,178,050	5,344,234
34	Impairment loss loans to customers	1,405,538		1,405,538
35	Impairment loss investments			0
36	Impairment loss other assets	240,246		240,246
37	Total Impairment Loss	1,645,784		1,645,784
38	Income before Tax and Extraordinary Items	5,876,501	-2,178,050	3,698,451
39	Income tax	640,000		640,000
40	Income after tax	5,236,501	-2,178,050	3,058,451
41	Extraordinary income (expense)			0
42	Net income	5,236,501	-2,178,050	3,058,451

Head of the organization: