

Company: JSC MFO Micro Business Capital

Date: 12/31/2024

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	2,385,723	1,863,891	4,249,614
2	Cash in banks	10,219,870	1,391,039	11,610,910
3	Gross loans to customers	119,295,905	612,528	119,908,433
3.1	Less: expected credit losses	-1,635,654	-14,079	-1,649,733
3.2	Net loans to customers	117,660,251	598,449	118,258,700
4	Investments in securities	0	0	0
5	Interest and dividend receivables	1,708,303	23,537	1,731,841
6	Repossessed assets	419,304		419,304
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	2,860,649		2,860,649
9	Other assets	2,360,541	14,240	2,374,781
10	Total assets	137,614,642	3,891,156	141,505,798
	Liabilities			
11	Borrowed funds from financial institutions	56,173,600	41,400,300	97,573,900
12	Borrowed funds private individuals and legal entities	6,211,659	3,588,451	9,800,109
13	Debt securities issued	0	0	0
14	Interest and dividend payables	359,134	727,292	1,086,426
15	Other liabilities	3,437,793	605,042	4,042,835
16	Subordinated debt	0	5,461,471	5,461,471
17	Total Liabilities	66,182,185	51,782,556	117,964,741
	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	10,156,624		10,156,624
23	Asset revaluation reserve	0		0
24	Total equity	23,541,057		23,541,057
25	Total liabilities and equity	89,723,242	51,782,556	141,505,798

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	104,249	215,414	319,663
2	Loans to private individuals	27,393,920	35,454	27,429,374
2.1	Trade and service	5,781,578	8,426	5,790,003
2.2	Consumer loans	18,838,183	21,769	18,859,952
2.3	Agriculture	2,240,732	0	2,240,732
2.4	Online loans	0	0	0
2.5	Pawnshop	196	734	930
2.6	Fast instalment loans	0	0	0
2.7	Other	533,232	4,525	537,757
3	Loans to legal entities	734,217	71,468	805,686
3.1	Trade and service	646,837	37,186	684,023
3.2	Agriculture ad forestry	4,619	8,077	12,696
3.3	Transportation and communication	0	0	0
3.4	Other	82,761	26,205	108,967
4	Penalty income	2,347,912	6,091	2,354,003
5	Investments in securities			0
6	Other interest income			0
7	Total interest income	30,580,298	328,427	30,908,726
Interest Expenses				
8	Borrowed funds financial institutions	5,157,460	2,115,238	7,272,698
9	Borrowed funds private individuals	418,822	269,799	688,621
10	Borrowed funds legal entities	142,090	7,028	149,117
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	2,000,060	0	2,000,060
13	Subordinated debt	0	451,192	451,192
14	Other interest expenses			0
15	Total Interest Expenses	7,718,431	2,843,258	10,561,689
16	Net Interest Income	22,861,867	-2,514,831	20,347,036
Non-Interest Income				
17	Net commission and other income based on services provided	1,629,473	-214,225	1,415,248
17.1	Commission and other income based on services provided	1,868,609	25,341	1,893,950
17.2	Commission and other expenses based on services provided	239,136	239,565	478,702
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	593,052	0	593,052
21	Gain (loss) from currency revaluation	-1,298,475	0	-1,298,475
22	Gain (loss) from property disposal	-3,378	0	-3,378
23	Other non-interest income	44,136	361,267	405,403
24	Total Non-Interest Income	964,808	147,042	1,111,850
Non-Interest Expenses				
25	Development, consulting and marketing expenses	628,973	566,453	1,195,426
26	Employee compensation and benefits	9,480,994	0	9,480,994
27	Fixed assets maintenance	754,658	0	754,658
28	Rent expense	1,896,193	4,144	1,900,336
29	Depreciation and amortization	702,821	0	702,821
30	Other non-interest expenses	338,909	8,870	347,779
31	Total Non-interest Expenses	13,802,548	579,468	14,382,016
32	Net Non-Interest Income	-12,837,740	-432,425	-13,270,165
33	Net Income before Expected Credit Losses	10,024,127	-2,947,256	7,076,871
34	Impairment loss loans to customers	1,943,961		1,943,961
35	Impairment loss investments			0
36	Impairment loss other assets	303,223		303,223
37	Total Impairment Loss	2,247,184		2,247,184
38	Income before Tax and Extraordinary Items	7,776,943	-2,947,256	4,829,687
39	Income tax	965,659		965,659
40	Income after tax	6,811,284	-2,947,256	3,864,028
41	Extraordinary income (expense)			0
42	Net income	6,811,284	-2,947,256	3,864,028

Head of the organization: