

Company: JSC MFO Micro Business Capital

Date: 3/31/2018

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

<b>Supervisory Board</b>	
1	Taras Nizharadze
2	Murman Ambroladze
3	Levan Surguladze
4	Natalia Rukhadze
5	Gia Petriashvili

**Board of Directors**

1	Gia Petriashvili
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4	
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**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	33.23%
2	Rukhadze Otari	15.08%
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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	33.23%
2	Rukhadze Otari	15.08%
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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	904,808	749,543	1,654,351
2	Cash in banks	3,285	1,578,829	1,582,114
3	Gross loans to customers	26,874,389	9,728,976	36,603,365
3.1	Less: expected credit losses	-997,391	0	-997,391
3.2	Net loans to customers	25,876,998	9,728,976	35,605,974
4	Investments in securities	0	0	0
5	Interest and dividend receivables	522,645	138,523	661,168
6	Repossessed assets	123,630		123,630
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	1,550,975		1,550,975
9	Other assets	460,234	30,644	490,878
10	<b>Total assets</b>	<b>29,442,576</b>	<b>12,226,515</b>	<b>41,669,091</b>
	<b>Liabilities</b>			
11	Borrowed funds from financial institutions	12,236,176	474,692	12,710,868
12	Borrowed funds private individuals and legal entities	342,300	16,913,433	17,255,733
13	Debt securities issued	0	0	0
14	Interest and dividend payables	28,809	336,436	365,245
15	Other liabilities	429,475	441,874	871,348
16	Subordinated debt	0	4,639,270	4,639,270
17	<b>Total Liabilities</b>	<b>13,036,760</b>	<b>22,805,705</b>	<b>35,842,464</b>
	<b>Equity</b>			
18	Charter (share) capital	2,155,000		2,155,000
19	Paid-in capital	795,123		795,123
20	Reserve funds	0		0
21	Grants	0		0
22	Retained earnings	2,876,504		2,876,504
23	Asset revaluation reserve	0		0
24	<b>Total equity</b>	<b>5,826,627</b>		<b>5,826,627</b>
25	<b>Total liabilities and equity</b>	<b>18,863,387</b>	<b>22,805,705</b>	<b>41,669,091</b>

Head of the organization:

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RI Profit/loss statement		Amount in Gel		
N		Gel	Foreign Currency	Total
<b>Interest Income</b>				
1	Cash in banks	8	143	151
2	Loans to private individuals	1,801,943	501,386	2,303,329
2.1	Trade and service	286,483	61,233	347,716
2.2	Consumer loans	1,443,628	417,238	1,860,866
2.3	Agriculture	15,061	4,710	19,772
2.4	Online loans	0	0	0
2.5	Pawnshop	9,787	15,847	25,635
2.6	Fast instalment loans	0	0	0
2.7	Other	46,984	2,357	49,340
3	Loans to legal entities	12,261	78,156	90,417
3.1	Trade and service	6,076	32,165	38,241
3.2	Agriculture ad forestry	0	1,290	1,290
3.3	Transportation and communication	0	5,521	5,521
3.4	Other	6,185	39,180	45,365
4	Penalty income	146,507	74,988	221,495
5	Investments in securities	0	0	0
6	Other interest income	0	0	0
7	<b>Total interest income</b>	<b>1,960,718</b>	<b>654,673</b>	<b>2,615,391</b>
<b>Interest Expenses</b>				
8	Borrowed funds financial institutions	350,076	9,269	359,346
9	Borrowed funds private individuals	9,647	379,632	389,279
10	Borrowed funds legal entities	0	61,337	61,337
11	Debt securities issued private individuals	0	0	0
12	Debt securities issued legal entities	0	0	0
13	Subordinated debt	0	146,792	146,792
14	Other interest expenses	0	0	0
15	<b>Total Interest Expenses</b>	<b>359,724</b>	<b>597,029</b>	<b>956,753</b>
16	<b>Net Interest Income</b>	<b>1,600,995</b>	<b>57,644</b>	<b>1,658,638</b>
<b>Non-Interest Income</b>				
17	Net commission and other income based on services provided	111,415	12,911	124,325
17.1	Commission and other income based on services provided	163,424	14,390	177,813
17.2	Commission and other expenses based on services provided	52,009	1,479	53,488
18	Dividends received			0
19	Income (loss) from securities			0
20	Gain (loss) from currency trading operations	-1,368,900	0	-1,368,900
21	Gain (loss) from currency revaluation	690,502	0	690,502
22	Gain (loss) from property disposal	0	0	0
23	Other non-interest income	1,821	66	1,888
24	<b>Total Non-Interest Income</b>	<b>-565,162</b>	<b>12,977</b>	<b>-552,185</b>
<b>Non-Interest Expenses</b>				
25	Development, consulting and marketing expenses	84,575	109,710	194,285
26	Employee compensation and benefits	635,728	0	635,728
27	Fixed assets maintenance	62,128	0	62,128
28	Rent expense	109,894	0	109,894
29	Depreciation and amortization	57,412	0	57,412
30	Other non-interest expenses	8,456	2,871	11,327
31	<b>Total Non-interest Expenses</b>	<b>958,193</b>	<b>112,581</b>	<b>1,070,774</b>
32	<b>Net Non-Interest Income</b>	<b>-1,523,355</b>	<b>-99,605</b>	<b>-1,622,959</b>
33	<b>Net Income before Expected Credit Losses</b>	<b>77,640</b>	<b>-41,961</b>	<b>35,679</b>
34	Impairment loss loans to customers	121,277		121,277
35	Impairment loss investments	0		0
36	Impairment loss other assets	0		0
37	<b>Total Impairment Loss</b>	<b>121,277</b>		<b>121,277</b>
38	<b>Income before Tax and Extraordinary Items</b>	<b>-43,637</b>	<b>-41,961</b>	<b>-85,598</b>
39	Income tax	42,556		42,556
40	<b>Income after tax</b>	<b>-86,193</b>	<b>-41,961</b>	<b>-128,154</b>
41	Extraordinary income (expense)	0		0
42	<b>Net income</b>	<b>-86,193</b>	<b>-41,961</b>	<b>-128,154</b>

Head of the organization: