Company: JSC MFO Micro Business Capital

Date: 6/30/2018

	Information Regarding Supervisory Board, Board of Directors and Shareholders	
Supervisory B		
	Taras Nizharadze	
2	Murman Ambroladze	
3	Levan Surguladze	
4	Natalia Rukhadze	
	Gia Petriashvili	
Board of Dire	ctors	
	Gia Petriashvili	
2	2	
3	3	
4	4	
ī.		
List of the Sha	reholders of the 10% and more of the Company's Share Capital, indicating their % share	
	Name of the Shareholder	% Share
	Petriashvili Gia	33.23%
2	Rukhadze Otar	15.08%
3	3	
4		
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List of the Ber	neficiaries, that directly or indirectly hold 10% or more of the Company's shares, indicating their % share	
	Name of the Shareholder	% Share
	Petriashvili Gia	33.23%
2	Rukhadze Otar	15.08%
3	3	
	1	
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Head of the organization:

Company: JSC MFO Micro Business Capital

Date: 6/30/2018

RC Balance sheet Amount in Gel

N	Assets	Gel	Foreign currency	Total
1	Cash on hand	638,563	777,443	1,416,005
2	Cash in banks	33,577	323,704	357,281
3	Gross loans to customers	30,447,270	9,412,354	39,859,625
3.1	Less: expected credit losses	-1,205,024	0	-1,205,024
3.2	Net loans to customers	29,242,246	9,412,354	38,654,601
4	Investments in securities	0	0	0
5	Interest and dividend receivables	677,127	125,445	802,572
6	Repossessed assets	81,127		81,127
7	Investments in legal entities	0		0
8	Fixed assets and intangible assets	1,874,573		1,874,573
9	Other assets	444,406	47,130	491,536
10	Total assets	32,991,619	10,686,076	43,677,695
	Liabilities			
11	Borrowed funds from financial institutions	14,159,893	1,715,620	15,875,513
12	Borrowed funds private individuals and legal entities	759,300	14,535,762	15,295,062
13	Debt securities issued	0	0	0
14	Interest and dividend payables	37,466	181,780	219,246
15	Other liabilities	336,463	613,924	950,387
16	Subordinated debt	0	5,323,649	5,323,649
17	Total Liabilities	15,293,122	22,370,735	37,663,857
	Equity			
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	3,063,715		3,063,715
23	Asset revaluation reserve	0		0
24	Total equity	6,013,838		6,013,838
25	Total liabilities and equity	21,306,960	22,370,735	43,677,695

Head of the organization:

Company: JSC MFO Micro Business Capital

Date: 6/30/2018

1 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 6 7 T. Ir 8 8 B 9 B 10 B 11 D 12 D 13 S	Cash in banks  Loans to private individuals  Trade and service  Consumer loans  Agriculture  Online loans  Pawnshop  Fast instalment loans  Other  Loans to legal entities  Trade and service  Agriculture ad forestry  Transportation and communication  Other  Penalty income  Investments in securities  Other interest income  interest Expenses  orrowed funds financial institutions  orrowed funds legal entities	8 3,933,112 607,974 3,169,441 30,922 0 17,214 0 107,561 26,553 15,375 0 1,191 9,987 405,287 0 4,364,961	777 885,876 105,302 738,184 9,242 0 28,590 0 4,558 188,052 75,835 2,565 12,097 97,556 130,712 0 0 1,204,917	Total  21 4,818,93 713,22 3,907,62 40,16 45,86 112,11 214,66 91,26 2,56 13,28 107,54 535,96
1 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 6 7 T. 1r 8 8 B 9 B 10 B 11 D 12 D 13 S	Cash in banks  Loans to private individuals  Trade and service  Consumer loans  Agriculture  Online loans  Pawnshop  Fast instalment loans  Other  Loans to legal entities  Trade and service  Agriculture ad forestry  Transportation and communication  Other  Penalty income  Investments in securities  Other interest income  interest Expenses  orrowed funds financial institutions  orrowed funds legal entities	3,933,112 607,974 3,169,441 30,922 0 17,214 0 107,561 26,553 15,375 0 1,191 9,987 405,287 0 4,364,961	885,876 105,302 738,184 9,242 0 28,590 0 4,558 188,052 75,835 2,565 12,097 97,556 130,712 0	4,818,99 713,27 3,907,62 40,16 45,80 112,17 214,60 91,20 2,56 13,28 107,54 535,99
2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 Tr	Loans to private individuals  Trade and service  Consumer loans  Agriculture  Online loans  Pawnshop  Fast instalment loans  Other  Loans to legal entities  Trade and service  Agriculture ad forestry  Transportation and communication  Other  Penalty income  Investments in securities  Other interest income  Interest Expenses  Orrowed funds financial institutions  orrowed funds legal entities	3,933,112 607,974 3,169,441 30,922 0 17,214 0 107,561 26,553 15,375 0 1,191 9,987 405,287 0 4,364,961	885,876 105,302 738,184 9,242 0 28,590 0 4,558 188,052 75,835 2,565 12,097 97,556 130,712 0	4,818,99 713,27 3,907,62 40,16 45,80 112,17 214,60 91,20 2,56 13,28 107,54 535,99
2.1 2.2 2.3 2.4 2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 T II	Trade and service  Consumer loans  Agriculture  Online loans  Pawnshop  Fast instalment loans  Other  Loans to legal entities  Trade and service  Agriculture ad forestry  Transportation and communication  Other  Penalty income Investments in securities  Other interest income  Interest Expenses  Orrowed funds financial institutions  orrowed funds legal entities	607,974 3,169,441 30,922 0 17,214 0 107,561 26,553 15,375 0 1,191 9,987 405,287 0 4,364,961	105,302 738,184 9,242 0 28,590 0 4,558 188,052 75,835 2,565 12,097 97,556 130,712 0	713,21 3,907,62 40,10 45,80 112,1 214,6 91,2 2,50 13,20 107,5 535,9
2.2 2.3 2.4 2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 T Ir 8 8 B 9 B 10 B 11 D 12 D 13 S	Consumer loans Agriculture Online loans Pawnshop Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income otal interest income Interest Expenses Orrowed funds financial institutions Orrowed funds legal entities	3,169,441 30,922 0 17,214 0 107,561 26,553 15,375 0 1,191 9,987 405,287 0 4,364,961	738,184 9,242 0 28,590 0 4,558 188,052 75,835 2,565 12,097 97,556 130,712 0	3,907,6. 40,10 45,80 112,1 214,6 91,20 2,55 13,20 107,5 535,9
2.3 2.4 2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 T II 8 B B 9 B 10 B 11 D 12 D 13 S	Agriculture Online loans Pawnshop Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income otal interest income interest Expenses orrowed funds financial institutions orrowed funds legal entities	30,922 0 17,214 0 107,561 26,553 15,375 0 1,191 9,987 405,287 0 4,364,961	9,242 0 28,590 0 4,558 188,052 75,835 2,565 12,097 97,556 130,712 0	40,1 45,8 112,1 214,6 91,2 2,5 13,2 107,5 535,9
2.4 2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 T II 8 B B 9 B 10 B 11 D 12 D 13 S	Online loans Pawnshop Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income otal interest income interest Expenses orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities	0 17,214 0 107,561 26,553 15,375 0 1,1,91 9,987 405,287 0 4,364,961	0 28,590 0 4,558 188,052 75,835 2,565 12,097 97,556 130,712 0	45,8 112,1 214,6 91,2 2,5 13,2 107,5 535,9
2.5 2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 T Ir 8 B 9 B 10 B 11 D 12 D 13 S	Pawnshop Fast instalment loans Other Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income otal interest income interest Expenses orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities	17,214 0 107,561 26,553 15,375 0 1,191 9,987 405,287 0 4,364,961	28,590 0 4,558 188,052 75,835 2,565 12,097 97,556 130,712 0	112,1 214,6 91,2 2,5 13,2 107,5 535,9
2.6 2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 T Ir 8 B 9 B 10 B 11 D 12 D 13 S	Fast instalment loans Other  Loans to legal entities Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income otal interest income interest Expenses orrowed funds financial institutions orrowed funds legal entities	0 107,561 26,553 15,375 0 1,191 9,987 405,287 0 0 4,364,961	0 4,558 188,052 75,835 2,565 12,097 97,556 130,712 0	112,1 214,6 91,2 2,5 13,2 107,5 535,9
2.7 3 3.1 3.2 3.3 3.4 4 5 6 7 T II 8 B 9 B 10 B 11 D 12 D 13 S	Other  Loans to legal entities  Trade and service  Agriculture ad forestry  Transportation and communication  Other  Penalty income Investments in securities  Other interest income otal interest income nterest Expenses orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities	107,561 26,553 15,375 0 1,191 9,987 405,287 0 4,364,961	4,558 188,052 75,835 2,565 12,097 97,556 130,712 0	214,6 91,2 2,5 13,2 107,5 535,9
3 3.1 3.2 3.3 3.4 4 5 6 7 Tr 8 B B 9 B 10 B 11 D 12 D 13 S	Loans to legal entities  Trade and service  Agriculture ad forestry  Transportation and communication  Other  Penalty income Investments in securities  Other interest income otal interest income nterest Expenses orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities	26,553 15,375 0 1,191 9,987 405,287 0 4,364,961	188,052 75,835 2,565 12,097 97,556 130,712 0	214,6 91,2 2,5 13,2 107,5 535,9
3.1 3.2 3.3 3.4 4 5 6 7 T 8 8 9 8 10 B 11 D 12 D 13 S	Trade and service Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income otal interest income nterest Expenses orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities	15,375 0 1,191 9,987 405,287 0 0 4,364,961	75,835 2,565 12,097 97,556 130,712 0	91,2 2,5 13,2 107,5 535,9
3.2 3.3 3.4 4 5 6 7 T 8 8 9 B 10 B 11 D 12 D 13 S	Agriculture ad forestry Transportation and communication Other Penalty income Investments in securities Other interest income otal interest income nterest Expenses orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities	0 1,191 9,987 405,287 0 0 4,364,961	2,565 12,097 97,556 130,712 0	2,5 13,2 107,5 535,9
3.3 3.4 4 5 6 7 T 8 8 B 9 B 10 B 11 D 12 D 13 S	Transportation and communication Other Penalty income Investments in securities Other interest income otal interest income nterest Expenses orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities	1,191 9,987 405,287 0 0 4,364,961	12,097 97,556 130,712 0	13,2 107,5 535,9
3.4 4 5 6 7 T T 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Other Penalty income Investments in securities Other interest income otal interest income nterest Expenses orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities	9,987 405,287 0 0 4,364,961	97,556 130,712 0	107,5 535,9
4 5 6 7 T T 1 8 B B 9 B 10 B 11 D 12 D 13 S	Penalty income Investments in securities Other interest income otal interest income interest Expenses orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities	405,287 0 0 4,364,961 836,337	130,712 0 0	535,9
5 6 7 Tr Ir 8 B B 9 B 10 B 11 D 12 D 13 S	Investments in securities Other interest income otal interest income Interest Expenses orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities	0 0 <b>4,364,961</b> 836,337	0	
6 7 To Irr 8 B B 9 B 10 B 11 D 12 D 13 S	Other interest income  otal interest income  iterest Expenses orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities	0 <b>4,364,961</b> 836,337	0	5,569,8
7 T. Ir 8 B B 9 B 10 B 11 D 12 D 13 S	otal interest income  Interest Expenses  orrowed funds financial institutions  orrowed funds private individuals  orrowed funds legal entities	<b>4,364,961</b> 836,337	ŭ	5,569,8
8 B 9 B 10 B 11 D 12 D 13 S	orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities	836,337	1,204,917	5,569,8
8 B 9 B 10 B 11 D 12 D 13 S	orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities			
8 B 9 B 10 B 11 D 12 D 13 S	orrowed funds financial institutions orrowed funds private individuals orrowed funds legal entities			
9 B 10 B 11 D 12 D 13 S	orrowed funds private individuals orrowed funds legal entities		23,727	860,0
10 B 11 D 12 D 13 S	orrowed funds legal entities	18,670	754,893	773,5
11 D 12 D 13 S	<del>-</del>	12,184	99,950	112,1
12 D 13 S	ebt securities issued private individuals	0	0	
13 S	ebt securities issued legal entities	0	0	
	ubordinated debt	0	294,277	294,2
14 0	Other interest expenses	0	0	254,2
7.7	otal Interest Expenses	867,190	1,172,847	2,040,0
	et Interest Income	3,497,771	32,070	3,529,8
	on-Interest Income	3,431,111	32,070	3,323,0
17	Net commission and other income based on services provided	224,059	34,607	258,6
17.1	Commission and other income based on services provided	324,650	37,464	362,1
17.1	Commission and other expenses based on services provided	100,590	2,858	103,4
18	Dividends received	100,530	2,000	100,4
19	Income (loss) from securities			
20	Gain (loss) from currency trading operations	-1,388,425	0	-1,388,4
21	Gain (loss) from currency revaluation	518,200	0	
	Gain (loss) from property disposal	,		518,2
22	· · · · · · · · · · · · · · · · · · ·	0 504	0	
23	Other non-interest income	3,594	987	4,5
	otal Non-Interest Income	-642,571	35,593	-606,9
	on-Interest Expenses	1 1 1 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	225.222	
25	Development, consulting and marketing expenses	179,750	235,098	414,8
26	Employee compensation and benefits	1,314,281	0	1,314,2
27	Fixed assets maintenance	194,634	0	194,6
28	Rent expense	225,737	0	225,7
29	Depreciation and amortization	115,489	0	115,4
30	Other non-interest expenses	17,088	2,871	19,9
	otal Non-interest Expenses	2,046,979	237,969	2,284,9
32 <b>N</b>	et Non-Interest Income	-2,689,550	-202,376	-2,891,9
33 N	let Income before Expected Credit Losses	808,221	-170,305	637,9
34	Impairment loss loans to customers	449,534		449,
	Impairment loss investments	0		
	Impairment loss other assets	44,213		44,2
35		493,747		493,7
35 36	•			700,
35 36	otal Impairment Loss	493,747		
35 36 37 <b>T</b>	otal Impairment Loss	,	-170.305	144 1
35 36 37 <b>T</b>	otal Impairment Loss  Income before Tax and Extraordinary Items	314,474	-170,305	144,1
35 36 37 T 38 38	Income before Tax and Extraordinary Items Income tax	<b>314,474</b> 85,111		85,1
35 36 37 Ti	otal Impairment Loss  Income before Tax and Extraordinary Items	314,474	-170,305 -170,305	

Head of the organization: