

Bank: FINCA Bank Georgia JSC  
 Date: 30-Jun-14

Information about Supervisory Council, Directorate and Shareholders

<b>Members of Supervisory Council</b>	
Jeffrey Allen Flowers (Chairman)	Passport No: 482163915
Dane Steven McGuire	Passport No: 093237406
Keith Gary Sandbloom	Passport No: 452024358
Radoil Tzvetanov Mitov	Passport No: 488793900
Paul Russell Clark	Passport No: 710264780
<b>Members of Board of Directors</b>	
Vusal Verdiyev, CEO	P4725710
Giorgi Mirotadze, CFO	ID No: 01024016488
Vazha maisuradze, COO	ID No: 1030020185
<b>List of Shareholders owning 5% and more of issued capital, indicating Shares</b>	
FINCA Microfinance Coöperatief U.A. (Netherlands)	100.00%
<b>List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares</b>	
FINCA Microfinance Holding Company LLC (Delaware, USA)	100 Voting right of FINCA Microfinance Coöperatief U.A.
FINCA International, Inc (New York, USA)	66.33% of FINCA Microfinance Holding Company LLC (Delaware, USA)

## Economic Ratios

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	19.66%	
2	Regulatory Capital Ratio $\geq$ 12%	22.79%	
3	Risk Weighted Assets/Total Assets	112.30%	
4	Cash Dividend/Net Income	0%	
	<b>Income</b>		
5	Total Interest Income / Average Annual Assets	26.30%	
6	Total Interest Expense / Average Annual Assets	5.35%	
7	Earnings from Operations / Average Annual Assets	7.23%	
8	Net Interest Margin	20.95%	
9	Return on Average Assets (ROA)	4.37%	
10	Return on Average Equity (ROE)	16.82%	
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	2.27%	
12	LLR/Total Loans	3.63%	
13	FX Loans/Total Loans	36.92%	
14	FX Assets/Total Assets	39.75%	
15	Loan Growth-YTD	9.65%	
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	12.88%	
17	FX Liabilities/Total Liabilities	54.28%	
18	Current & Demand Deposits/Total Assets	1.40%	

## Balance Sheet \*

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N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	2,123,182	1,568,190	3,691,373			
2	Due from NBG	691,893	4,470,521	5,162,414			
3	Due from Banks	3,149,084	10,136,998	13,286,081			
4	Dealing Securities	0	0	0			
5	Investment Securities	1,247,944	0	1,247,944			
6.1	Loans	78,401,257	45,881,506	124,282,763			
6.1.1	Individuals	78,396,009	45,280,099	123,676,108			
6.1.2	Legal Entities	5,248	601,407	606,655			
6.2	Less: Loan Loss Reserves	(2,813,713)	(1,701,670)	(4,515,383)			
6	Net Loans	75,587,544	44,179,836	119,767,380			
7	Accrued Interest and Dividends Receivable	2,159,160	733,940	2,893,100			
8	Other Real Estate Owned & Repossessed Assets	2,590	X	2,590			
9	Equity Investments	0	0	0			
10	Fixed Assets and Intangible Assets	5,070,609	X	5,070,609			
11	Other Assets	2,548,415	670	2,549,085			
12	<b>TOTAL ASSETS</b>	92,580,419	61,090,156	153,670,575			
	<b>LIABILITIES</b>						
13	Due to Banks	2,000,000	0	2,000,000			
14	Current (Accounts) Deposits	1,576,406	576,611	2,153,017			
14.1	Individuals	1,576,353	573,120	2,149,473			
14.2	Legal Entities	53	3,492	3,545			
15	Demand Deposits	0	0	0			
15.1	Individuals	0	0	0			
15.2	Legal Entities	0	0	0			
16	Time Deposits	1,247,931	0	1,247,931			
16.1	Individuals	0	0	0			
16.2	Legal Entities	1,247,931	0	1,247,931			
17	Own Debt Securities	0	0	0			
18	Borrowings	42,263,504	59,530,215	101,793,719			
19	Accrued Interest and Dividends Payable	1,245,918	987,847	2,233,765			
20	Other Liabilities	3,606,090	575,439	4,181,529			
21	Subordinated Debentures	0	0	0			
22	<b>Total Liabilities</b>	51,939,850	61,670,113	113,609,963			
	<b>EQUITY CAPITAL</b>						
23	Common Stock	20,213,600	X	20,213,600			
24	Preferred Stock	0	X	0			
25	Less: Repurchased Shares	0	X	0			
26	Share Premium	0	X	0			
27	General Reserves	0	X	0			
28	Retained Earnings	19,847,012	X	19,847,012			
29	Asset Revaluation Reserves	0	X	0			
30	<b>Total Equity Capital</b>	40,060,612	X	40,060,612			
31	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	92,000,462	61,670,113	153,670,575			

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Income Statement \*

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N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	<b>Interest Income</b>						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	24,352	27,577	51,928			0
2	Interest Income from Loans	12,748,080	5,865,622	18,613,702	0	0	0
2.1	from the Interbank Loans	0	49,710	49,710			0
2.2	from the Retail or Service Sector Loans	1,029	67,214	68,243			0
2.3	from the Energy Sector Loans	0	0	0			0
2.4	from the Agriculture and Forestry Sector Loans	0	0	0			0
2.5	from the Construction Sector Loans	0	0	0			0
2.6	from the Mining and Mineral Processing Sector Loans	0	2,406	2,406			0
2.7	from the Transportation or Communications Sector Loans	0	0	0			0
2.8	from Individuals Loans	12,747,051	5,746,292	18,493,343			0
2.9	from Other Sectors Loans	0	0	0			0
3	Fees/penalties income from loans to customers	380,742	200,894	581,636			0
4	Interest and Discount Income from Securities	36,707	0	36,707			0
5	Other Interest Income	0	0	0			0
6	<b>Total Interest Income</b>	13,189,880	6,094,093	19,283,973	0	0	0
	<b>Interest Expense</b>						
7	Interest Paid on Demand Deposits	0	0	0			0
8	Interest Paid on Time Deposits	40,548	0	40,548			0
9	Interest Paid on Banks Deposits	45,901	0	45,901			0
10	Interest Paid on Own Debt Securities	0	0	0			0
11	Interest Paid on Other Borrowings	1,785,290	2,051,774	3,837,064			0
12	Other Interest Expenses	0	0	0			0
13	<b>Total Interest Expense</b>	1,871,739	2,051,774	3,923,513	0	0	0
14	<b>Net Interest Income</b>	11,318,141	4,042,319	15,360,460	0	0	0
	<b>Non-Interest Income</b>						
15	Net Fee and Commission Income	1,523,171	(936,726)	586,444	0	0	0
15.1	Fee and Commission Income	1,556,867	591,529	2,148,396			0
15.2	Fee and Commission Expense	33,696	1,528,255	1,561,952			0
16	Dividend Income	0	0	0			0
17	Gain (Loss) from Dealing Securities	0	0	0			0
18	Gain (Loss) from Investment Securities	0	0	0			0
19	Gain (Loss) from Foreign Exchange Trading	115,659	0	115,659			0
20	Gain (Loss) from Foreign Exchange Translation	40,286	0	40,286			0
21	Gain (Loss) on Sales of Fixed Assets	(1,657)	0	(1,657)			0
22	Non-Interest Income from other Banking Operations	0	0	0			0
23	Other Non-Interest Income	138,899	2,217	141,116			0
24	<b>Total Non-Interest Income</b>	1,816,356	(934,510)	881,847	0	0	0
	<b>Non-Interest Expenses</b>						
25	Non-Interest Expenses from other Banking Operations	46,305	13,670	59,975			0
26	Bank Development, Consultation and Marketing Expenses	180,251	79,463	259,714			0
27	Personnel Expenses	6,987,215	0	6,987,215			0
28	Operating Costs of Fixed Assets	34,663	0	34,663			0
29	Depreciation Expense	796,791	0	796,791			0
30	Other Non-Interest Expenses	2,451,435	310,332	2,761,767			0
31	<b>Total Non-Interest Expenses</b>	10,496,660	403,465	10,900,125	0	0	0
32	<b>Net Non-Interest Income</b>	(8,680,304)	(1,337,974)	(10,018,278)	0	0	0
33	<b>Net Income before Provisions</b>	2,637,838	2,704,345	5,342,182	0	0	0
34	Loan Loss Reserve	1,451,228	X	1,451,228		X	0
35	Provision for Possible Losses on Investments and Securities	0	X	0		X	0
36	Provision for Possible Losses on Other Assets	1,110	X	1,110		X	0
37	<b>Total Provisions for Possible Losses</b>	1,452,338	0	1,452,338	0	0	0
38	<b>Net Income before Taxes and Extraordinary Items</b>	1,185,499	2,704,345	3,889,844	0	0	0
39	Taxation	682,672	0	682,672			0
40	<b>Net Income after Taxation</b>	502,828	2,704,345	3,207,173	0	0	0
41	Extraordinary Items	0	0	0			0
42	<b>Net Income</b>	502,828	2,704,345	3,207,173	0	0	0

\* Non-audited data presented in accordance of the regulations of NBG

## Off Balance Sheet Items

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Conditional Obligations</b>	55,073,594	110,020,206	165,093,800			
1.1	Acceptances and Endorsements	0	0	0			
1.2	Guarantees Given	0	0	0			
1.3	Guarantees Received	53,968,244	83,422,623	137,390,866			
1.4	Pledged Assets Given	0	0	0			
1.5	Pledged Assets Received	1,105,350	26,597,583	27,702,933			
1.6	Other Contingent Liabilities	0	0	0			
2	<b>Legally Binding Obligations</b>	820,811	364,081	1,184,892			
2.1	Funding Commitments of the Bank	820,811	364,081	1,184,892			
2.2	Funding Commitments of other Parties	0	0	0			
2.3	Commitments to Purchase Investment Securities	0	0	0			
2.4	Commitments to Sell Investment Securities	0	0	0			
2.5	Foreign Exchange Operations	0	0	0			
2.6	Forward Foreign Exchange Contracts	0	0	0			
2.7	Other Commitments	0	0	0			
3	<b>Other Liabilities</b>	7,048,855	0	7,048,855			
3.1	Obligation Of the Issuer (endorser) to the Bank	0	0	0			
3.2	Clients' Liabilities	7,048,855	0	7,048,855			
3.3	Third Parties' Clients' Liability to the Bank	0	0	0			
4	<b>Items to be Held in Safekeeping</b>	0	0	0			
4.1	Precious Metals	0	0	0			
4.2	Securities	0	0	0			
4.3	Other Items	0	0	0			
5	<b>Interest Rate Contracts</b>	0	0	0			
5.1	Notional Value of Interest Rate Swaps	0	0	0			
5.2	Forward Contracts on Financial Instruments	0	0	0			
5.3	Futures Contracts on Financial Instruments	0	0	0			
5.4	Options	0	0	0			
6	<b>Contracts on Commodities and Shareholders Capital</b>	0	0	0			
6.1	Notional Value of Swaps	0	0	0			
6.2	Forward Contracts	0	0	0			
6.3	Futures Contracts	0	0	0			
6.4	Options	0	0	0			
7	<b>Unsettled Documents</b>	0	0	0			
7.1	Accounting Documents not Paid in due Time by Reason of Client	0	0	0			
7.2	Accounting Documents not Paid in due Time by Reason of Bank	0	0	0			
7.3	Unissued Capital	0	0	0			
8	<b>Written Off Loans</b>	1,991,248	1,649,400	3,640,649			
8.1	Unpaid Interest on Loans up to 31.12.2000	0	0	0			
8.2	Unpaid Interest on Loans from to 01.01.2001	492,688	276,946	769,635			
8.3	Problem Loans Written off up to 31.12.2000	0	0	0			
8.4	Problem Loans Written off up to 01.01.2001	1,498,560	1,372,454	2,871,014			
8.5	Other Written Off Assets	0	0	0			
9	<b>Other Valuables and Documents</b>	0	0	0			
9.1	Undistributed value parcels	0	0	0			
9.2	Small value inventory	0	0	0			
9.3	Strict reporting forms	0	0	0			
9.4	Payment of Special Lottery	0	0	0			
10	<b>Total</b>	64,934,508	112,033,687	176,968,195			