

MFO GIC JSC

Date: 31.12.2021

Information about the Supervisory board, Directorate and Shareholders

Supervisory board

1	Nona Tordia
2	Pantiko Tordia
3	Shalva Amirejibi
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Directorate

1	Vakhtang Magradze
2	Konstantine Kereselidze
3	
4	
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The list of Shareholders who own 10% or more of shares with the indication of shares

	Name of the shareholders	Shares,%
1	Anastasia Tavkhelidze	33.00%
2	Elisabed Amirejibi	33.00%
3	Alexander Amirejibi	34.00%
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The list of beneficiatries who directly or indirectly own 10% or more shares with the indication of share fraction

	Name of the shareholder	Shares,%
1		
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Director:

MFO GIC JSC

Date: 31.12.2021

RC	Balance	GEL		
N	Assets	GEL	Foreign currency	Total
1	Cash	85	136	221
2	Cash Assets in Banks	387,779	91,012	478,791
3	Total loans	3,360,653	64,474	3,425,127
3.1	Minus: Reserves	(345,621)	(10,365)	(355,986)
3.2	Net Loans Outstanding	3,015,032	54,109	3,069,141
4	Security for dealing transactions			0
5	Accrued receivable interest and dividends	34,062	467	34,529
6	Appropriated real estate and movable property	0		0
7	Investments in statutory capital	0		0
8	Fixed assets and intangible assets	126,859		126,859
9	Other assets	131,189	0	131,189
10	Total Assets	3,695,006	145,724	3,840,730
	Liabilities			
11	Borrowed funds from financial institutes	0	0	0
12	Borrowed funds from individuals and companies			0
13	Own debt securities			0
14	Accrued payable interest and dividends			0
15	Other Liabilities	107,658	2	
16	Subordinate Liabilities	0	0	0
17	Total Liabilities	107,658	2	107,660
	Capital			
18	Common stocks	2,497,100		2,497,100
19	Emission capital	676,818		676,818
20	Reserved funds	0		0
21	Grants in capital	0		0
22	Retained earnings	559,152		559,152
23	Assets revaluation reserve	0		0
24	Total capital	3,733,070		3,733,070
25	Total Liabilities and owners capital	3,840,728	2	3,840,730

Director:

Chief accountant:

MFO GIC JSC

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RI	Profit - Loss	GEL		
N		GEL	Foreign currency	Total
	Interest Income			
1	Interest income from banks according to current accounts	6,193	423	6,616
2	Interest income from Loans to Individuals:	833,271	21,855	855,126
2.1	<i>Commerce and Service</i>	57,025	721	57,746
2.2	<i>Consumer credits</i>	735,310	16,383	751,693
2.3	<i>Agricultural loans</i>	779		779
2.4	<i>Online loans</i>			0
2.5	<i>Pawn shop</i>			0
2.6	<i>Installment credit</i>			0
2.7	<i>Other</i>	40,157	4,751	44,908
3	Interest income from Loans to Companies:			0
3.1	<i>Commerce and Service</i>			0
3.2	<i>Agricultural loans</i>			0
3.3	<i>Transport and Communication</i>			0
3.4	<i>Other</i>			0
4	Income from penalties according to loans	68,765	2,205	70,970
5	Interest and discount income from securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	908,229	24,483	932,712
	Interest Expenses			
8	Interest paid for borrowed fund from financial institutes	0	0	0
9	Interest paid for borrowed fund from individuals		0	0
10	Interest paid for borrowed fund from legal entity	0	0	0
11	Interest paid for own securities to individuals	0	0	0
12	Interest paid for own securities to legal entity	0	0	0
13	Interest paid according subordinary liabilities	0	0	0
14	Other interest expenses	0	0	0
15	Total interest expenses	0	0	0
16	Net Interest income	908,229	24,483	932,712
	Non-interest income			
17	Net commission and other incomes according to services	17,474		17,474
17.1	<i>Received commissions and other incomes</i>	72,605		72,605
17.2	<i>Paid commissions and other expencies</i>	55,131		55,131
18	Received dividends			0
19	Profit(loss) from investment securities			0
20	Profit(loss) from currency exchange operations	106		106
21	Profit(loss) from currency overvalue	-2,646		-2,646
22	Profit(loss) from property sale			0
23	Non-interest income from other operations	7,781		7,781
24	Total non-interest income	22,715	0	22,715
	Non-interest Expenses			
25	Development, consulting and marketing expenses	36,400	0	36,400
26	Stuff expenses	480,800	0	480,800
27	Maintenance charges	9,640	0	9,640
28	Lease expenses	24,000	0	24,000
29	Depreciation and amortization expenses	26,364	0	26,364
30	Other non-interest expenses	18,924	0	18,924
31	Total non-interest expenses	596,128	0	596,128
32	Net non-interest income	-573,413		-573,413
33	Profit before provision for loss	334,816	24,483	359,299
34	Provision for loan losses	71,499		71,499
35	Provision for investment and securities			0
36	Provision for other assets losses	-4,603		-4,603
37	Total Provision for assets losses	66,896		66,896

38	Profit before taxation and unforeseen income(expenses)	267,920	24,483	292,403
39	Profit Tax	57,850		57,850
40	Profit after taxation	210,070	24,483	234,553
41	Unforeseen income(expenses)	-4,125		-4,125
42	Net Profit (Loss)	205,945	24,483	230,428