

MFO GIC JSC
Date: 31.12.2023

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	
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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	Anastasia Tavkhelidze	33.00%
2	Elisabed Amirejibi	33.00%
3	Alexander Amirejibi	34.00%
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Director:

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RC	Balance	GEL		
N	Assets	GEL	Foreign currency	Total
1	Cash	0	0	0
2	Cash Assets in Banks	340,892	62,781	403,673
3	Total loans	3,671,413	16,669	3,688,082
3.1	Minus: Reserves	(483,638)	(3,764)	(487,402)
3.2	Net Loans Outstanding	3,187,775	12,905	3,200,680
4	Security for dealing transactions			0
5	Accrued receivable interest and dividends	28,232	47	28,279
6	Appropriated real estate and movable property			0
7	Investments in statutory capital			0
8	Fixed assets and intangible assets	281,406		281,406
9	Other assets	89,863	0	89,863
10	Total Assets	3,928,168	75,733	4,003,901
	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	91,024	0	
16	Subordinate Liabilities	0	0	0
17	Total Liabilities	91,024	0	91,024
	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	738,959		738,959
23	Assets revaluation reserve	0		0
24	Total capital	3,912,877		3,912,877
25	Total Liabilities and owners capital	4,003,901	0	4,003,901

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	5,516	615	6,131
2	Interest income from Loans to Individuals:	755,958	4,939	760,897
2.1	<i>Commerce and Service</i>	188,798	35	188,833
2.2	<i>Consumer credits</i>	550,449	3,368	553,817
2.3	<i>Agricultural loans</i>	0		0
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>	16,711	1,536	18,247
3	Interest income from Loans to Companies:	58,798		58,798
3.1	<i>Commerce and Service</i>	47,231		47,231
3.2	<i>Agricultural loans</i>			0
3.3	<i>Transport and Communication</i>			0
3.4	<i>Other</i>	11,567		11,567
4	Income from penalties according to loans	74,699	367	75,066
5	Interest and discount income from securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	894,971	5,921	900,892
	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	894,971	5,921	900,892
	Non-interest income			
17	Net commission and other incomes according to services	19,304		19,304
17.1	<i>Received commissions and other incomes</i>	80,529		80,529
17.2	<i>Paid commissions and other expencies</i>	61,225		61,225
18	Received dividends			0
19	Profit(loss) from investment securities			0
20	Profit(loss) from currency exchange operations	-664		-664
21	Profit(loss) from currency overvalue	-4,663		-4,663
22	Profit(loss) from property sale	66,741		66,741
23	Non-interest income from other operations	36,191	11	36,202
24	Total non-interest income	116,909	11	116,920
	Non-interest Expenses			
25	Development, consulting and marketing expenses	24,258	0	24,258
26	Stuff expenses	482,517	0	482,517
27	Maintenance charges	9,730	0	9,730
28	Lease expenses	24,000	0	24,000
29	Depreciation and amortization expenses	29,146	0	29,146
30	Other non-interest expenses	16,126	0	16,126
31	Total non-interest expenses	585,777	0	585,777
32	Net non-interest income	-468,868	11	-468,857
33	Profit before provision for loss	426,103	5,932	432,035
34	Provision for loan losses	75,953		75,953
35	Provision for investment and securities			0
36	Provision for other assets losses	-40,423		-40,423
37	Total Provision for assets losses	35,530		35,530
38	Profit before taxation and unforeseen income(expenses)	390,573	5,932	396,505

39	Profit Tax	62,811		62,811
40	Profit after taxation	327,762	5,932	333,694
41	Unforeseen income(expenses)	1,070		1,070
42	Net Profit (Loss)	328,832	5,932	334,764