

MFO GIC JSC
Date: 31.12.2022

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 Tavkheldidze	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 Tavkheldidze	
2	Elisabed Amirejibi	
3	Alexander Amirejibi	
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Director:

MFO GIC JSC

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RC	Balance	GEL		
N	Assets	GEL	Foreign currency	Total
1	Cash	0	0	0
2	Cash Assets in Banks	446,095	124,014	570,109
3	Total loans	3,728,559	24,321	3,752,880
3.1	Minus: Reserves	(321,293)	(5,440)	(326,733)
3.2	Net Loans Outstanding	3,407,266	18,881	3,426,147
4	Security for dealing transactions			0
5	Accrued receivable interest and dividends	26,331	55	26,386
6	Appropriated real estate and movable property			0
7	Investments in statutory capital			0
8	Fixed assets and intangible assets	92,655		92,655
9	Other assets	52,356	0	52,356
10	Total Assets	4,024,703	142,950	4,167,653
	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	73,038		
16	Subordinate Liabilities	0	0	0
17	Total Liabilities	73,038	0	73,038
	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	920,697		920,697
23	Assets revaluation reserve	0		0
24	Total capital	4,094,615		4,094,615
25	Total Liabilities and owners capital	4,167,653	0	4,167,653

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	8,938	648	9,586
2	Interest income from Loans to Individuals:	747,637	11,475	759,112
2.1	<i>Commerce and Service</i>	107,667	425	108,092
2.2	<i>Consumer credits</i>	604,846	8,907	613,753
2.3	<i>Agricultural loans</i>	9,248		9,248
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>	25,876	2,143	28,019
3	Interest income from Loans to Companies:	23,597		23,597
3.1	<i>Commerce and Service</i>	18,726		18,726
3.2	<i>Agricultural loans</i>			0
3.3	<i>Transport and Communication</i>			0
3.4	<i>Other</i>	4,871		4,871
4	Income from penalties according to loans	122,511	1,340	123,851
5	Interest and discount income from securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	902,683	13,463	916,146
	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	902,683	13,463	916,146
	Non-interest income			
17	Net commission and other incomes according to services	18,433		18,433
17.1	<i>Received commissions and other incomes</i>	73,069		73,069
17.2	<i>Paid commissions and other expencies</i>	54,636		54,636
18	Received dividends			0
19	Profit(loss) from investment securities			0
20	Profit(loss) from currency exchange operations	11		11
21	Profit(loss) from currency overvalue	-20,757		-20,757
22	Profit(loss) from property sale	42,840		42,840
23	Non-interest income from other operations	8,238		8,238
24	Total non-interest income	48,765	0	48,765
	Non-interest Expenses			
25	Development, consulting and marketing expenses	25,318	0	25,318
26	Stuff expenses	481,000	0	481,000
27	Maintenance charges	10,438	0	10,438
28	Lease expenses	24,000	0	24,000
29	Depreciation and amortization expenses	14,119	0	14,119
30	Other non-interest expenses	19,867	0	19,867
31	Total non-interest expenses	574,742	0	574,742
32	Net non-interest income	-525,977		-525,977
33	Profit before provision for loss	376,706	13,463	390,169
34	Provision for loan losses	-88,598		-88,598
35	Provision for investment and securities			0
36	Provision for other assets losses	-12,434		-12,434
37	Total Provision for assets losses	-101,032		-101,032

38	Profit before taxation and unforeseen income(expenses)	477,738	13,463	491,201
39	Profit Tax	59,374		59,374
40	Profit after taxation	418,364	13,463	431,827
41	Unforeseen income(expenses)	-625		-625
42	Net Profit (Loss)	417,739	13,463	431,202