

MFO GIC JSC
Date: 31/12/2024

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:

MFO GIC JSC
Date: 31/12/2024

RC	Balance	GEL		
N	Assets	GEL	Foreign currency	Total
1	Cash	0	0	0
2	Cash Assets in Banks	700,975	76,407	777,382
3	Total loans	3,335,380	8,532	3,343,912
3.1	Minus: Reserves	(427,013)	(1,620)	(428,633)
3.2	Net Loans Outstanding	2,908,367	6,912	2,915,279
4	Security for dealing transactions			0
5	Accrued receivable interest and dividends	22,381	163	22,544
6	Appropriated real estate and movable property			0
7	Investments in statutory capital			0
8	Fixed assets and intangible assets	339,294		339,294
9	Other assets	60,322	0	60,322
10	Total Assets	4,031,339	83,482	4,114,821
	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	145,654	0	
16	Subordinate Liabilities	0	0	0
17	Total Liabilities	145,654	0	145,654
	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	795,249		795,249
23	Assets revaluation reserve	0		0
24	Total capital	3,969,167		3,969,167
25	Total Liabilities and owners capital	4,114,821	0	4,114,821

Director:

Chief accountant:

MFO GIC JSC

Date: 31/12/2024

RI	Profit - Loss	GEL		
N		GEL	Foreign currency	Total
	Interest Income			
1	Interest income from banks according to current accounts	5,520	620	6,140
2	Interest income from Loans to Individuals:	748,268	3,250	751,518
2.1	<i>Commerce and Service</i>	184,995	0	184,995
2.2	<i>Consumer credits</i>	549,044	2,249	551,293
2.3	<i>Agricultural loans</i>	7,823		7,823
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>	6,406	1,001	7,407
3	Interest income from Loans to Companies:	58,699		58,699
3.1	<i>Commerce and Service</i>	58,699		58,699
3.2	<i>Agricultural loans</i>			0
3.3	<i>Transport and Communication</i>			0
3.4	<i>Other</i>	0		0
4	Income from penalties according to loans	106,618	169	106,787
5	Interest and discount income from securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	919,105	4,039	923,144
	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	919,105	4,039	923,144
	Non-interest income			
17	Net commission and other incomes according to services	3,249		3,249
17.1	<i>Received commissions and other incomes</i>	65,219		65,219
17.2	<i>Paid commissions and other expencies</i>	61,970		61,970
18	Received dividends			0
19	Profit(loss) from investment securities			0
20	Profit(loss) from currency exchange operations	149		149
21	Profit(loss) from currency overvalue	3,209		3,209
22	Profit(loss) from property sale	36,742		36,742
23	Non-interest income from other operations	5,067	0	5,067
24	Total non-interest income	48,416	0	48,416
	Non-interest Expenses			
25	Development, consulting and marketing expenses	24,339	0	24,339
26	Stuff expenses	480,800	0	480,800
27	Maintenance charges	9,263	0	9,263
28	Lease expenses	24,000	0	24,000
29	Depreciation and amortization expenses	30,976	0	30,976
30	Other non-interest expenses	7,595	0	7,595
31	Total non-interest expenses	576,973	0	576,973
32	Net non-interest income	-528,557	0	-528,557
33	Profit before provision for loss	390,548	4,039	394,587
34	Provision for loan losses	-57,341		-57,341
35	Provision for investment and securities			0
36	Provision for other assets losses	-14,566		-14,566
37	Total Provision for assets losses	-71,907		-71,907
38	Profit before taxation and unforeseen income(expenses)	462,455	4,039	466,494

39	Profit Tax	72,874		72,874
40	Profit after taxation	389,581	4,039	393,620
41	Unforeseen income(expenses)	0		0
42	Net Profit (Loss)	389,581	4,039	393,620