

MFO GIC JSC
Date: 31/12/2025

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: 31/12/2025

RC	Balance	GEL		
N	Assets	GEL	Foreign currency	Total
1	Cash	0	0	0
2	Cash Assets in Banks	270,767	85,895	356,662
3	Total loans	3,588,981	0	3,588,981
3.1	Minus: Reserves	(387,898)	0	(387,898)
3.2	Net Loans Outstanding	3,201,083	0	3,201,083
4	Security for dealing transactions			0
5	Accrued receivable interest and dividends	27,192	0	27,192
6	Appropriated real estate and movable property	28,053		28,053
7	Investments in statutory capital			0
8	Fixed assets and intangible assets	218,956		218,956
9	Other assets	114,652	0	114,652
10	Total Assets	3,860,703	85,895	3,946,598
	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	66,932	1	
16	Subordinate Liabilities	0	0	0
17	Total Liabilities	66,932	1	66,933
	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	705,747		705,747
23	Assets revaluation reserve	0		0
24	Total capital	3,879,665		3,879,665
25	Total Liabilities and owners capital	3,946,597	1	3,946,598

Director:

Chief accountant:

MFO GIC JSC

Date: 31/12/2025

RI	Profit - Loss	GEL		
N		GEL	Foreign currency	Total
	Interest Income			
1	Interest income from banks according to current accounts	6,966	697	7,663
2	Interest income from Loans to Individuals:	724,297	1,035	725,332
2.1	<i>Commerce and Service</i>	196,777	0	196,777
2.2	<i>Consumer credits</i>	504,649	892	505,541
2.3	<i>Agricultural loans</i>	18,739		18,739
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>	4,132	143	4,275
3	Interest income from Loans to Companies:	58,321		58,321
3.1	<i>Commerce and Service</i>	58,321		58,321
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	72,857	19	72,876
5	Interest and discount income from securities	0	0	0
6	Other interest income	0	0	0
7	Total interest income	862,441	1,751	864,192
	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	862,441	1,751	864,192
	Non-interest income			
17	Net commission and other incomes according to services	2,123		2,123
17.1	<i>Received commissions and other incomes</i>	65,808		65,808
17.2	<i>Paid commissions and other expencies</i>	63,685		63,685
18	Received dividends			0
19	Profit(loss) from investment securities			0
20	Profit(loss) from currency exchange operations	-337		-337
21	Profit(loss) from currency overvalue	-3,415		-3,415
22	Profit(loss) from property sale	12,561		12,561
23	Non-interest income from other operations	5,169	0	5,169
24	Total non-interest income	16,101	0	16,101
	Non-interest Expenses			
25	Development, consulting and marketing expenses	26,770	0	26,770
26	Stuff expenses	480,800	0	480,800
27	Maintenance charges	9,422	0	9,422
28	Lease expenses	24,000	0	24,000
29	Depreciation and amortization expenses	23,869	0	23,869
30	Other non-interest expenses	17,365	0	17,365
31	Total non-interest expenses	582,226	0	582,226
32	Net non-interest income	-566,125	0	-566,125
33	Profit before provision for loss	296,316	1,751	298,067
34	Provision for loan losses	-100,452		-100,452
35	Provision for investment and securities			0
36	Provision for other assets losses	11,450		11,450
37	Total Provision for assets losses	-89,002		-89,002
38	Profit before taxation and unforeseen income(expenses)	385,318	1,751	387,069

39	Profit Tax	59,724		59,724
40	Profit after taxation	325,594	1,751	327,345
41	Unforeseen income(expenses)	0		0
42	Net Profit (Loss)	325,594	1,751	327,345