

Company: JSC MFO Crystal
 Date: 31-03-20

Information Regarding Supervisory Board, Board of Directors and Shareholders

Supervisory Board	
1	Archil Bakuradze
2	Nikoloz Loladze
3	Aleem Remtula
4	Jan Dewijngaert
5	Keith Young
6	Lilit Gharayan

Board of Directors	
1	Ilia Revia
2	Davit Bendeliani
3	Kakha Gabeskiria
4	Manuchar Chitaishvili
5	Sergo Nozadze
6	Beka Tsitskishvili

List of the Shareholders of the 10% and more of the Company's Share Capital, indicating their % share

	Name of the Shareholder	% Share
1	Fund "Crystal"	39.19%
2	Agrif Cooperatief U.A.	38.65%
3	DWM Funds S.C.A. -SICAF-SIF	18.80%
4		
5		
6		
7		
8		
9		
10		

List of the Beneficiaries, that directly or indirectly hold 10% or more of the Company's shares, indicating their % share

	Name of the Shareholder	% Share
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

Chief Executive Officer of the Company: Ilia Revia

Company: JSC MFO Crystal
Date: 31-03-20

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	ლელი
1	Cash on hand	7,445,137	7,532,876	14,978,013
2	Cash in banks	25,594,142	24,726,905	50,321,047
3	Gross loans to customers	310,507,505	3,682,639	314,190,143
3.1	Less: expected credit losses	(7,447,397)	(281,426)	(7,728,823)
3.2	Net loans to customers	303,060,108	3,401,212	306,461,320
4	Investments in securities	-	-	-
5	Interest and dividend receivables	10,488,760	406,670	10,895,430
6	Repossessed assets	163,248		163,248
7	Investments in legal entities	242,600		242,600
8	Fixed assets and intangible assets	8,133,433		8,133,433
9	Other assets	5,280,327	14,961,730	20,242,058
10	Total assets	360,407,755	51,029,393	411,437,148
	Liabilities			
11	Borrowed funds _financial institutions	134,659,285	175,770,018	310,429,303
12	Borrowed funds _private individuals and legal entities	224,096	-	224,096
13	Debt securities issued	12,500,000	-	12,500,000
14	Interest and dividend payables	3,540,838	1,939,263	5,480,101
15	Other liabilities	268,154	7,465	275,620
16	Subordinated debt	-	6,569,000	6,569,000
17	Total Liabilities	151,192,373	184,285,746	335,478,120
	Equity			
18	Charter (share) capital	3,634,576		3,634,576
19	Paid-in capital	22,109,970		22,109,970
20	Reserve Funds	-		-
21	Grants	-		-
22	Retained earnings	50,214,482		50,214,482
23	Asset revaluation reserve	-		-
24	Total equity	75,959,028		75,959,028
25	Total liabilities and equity	227,151,402	184,285,746	411,437,148

Chief Executive Officer of the Company: Iliia Revia

Company: JSC MFO Crystal
Date: 31-03-20

RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
Interest Income				
1	Cash in banks	296,606	3,663	300,269
2	Loans to private individuals	15,206,081	118,231	15,324,312
2.1	Trade and service	5,909,302	37,258	5,946,560
2.2	Consumer loans	4,197,611	47,671	4,245,282
2.3	Agriculture	3,087,716	5,231	3,092,947
2.4	Online loans	-	-	-
2.5	Pawnshop	1,065,076	28,070	1,093,146
2.6	Fast instalment loans	946,377	-	946,377
2.7	Other	-	-	-
3	Loans to legal entities	146,432	5,989	152,420
3.1	Trade and service	137,184	5,989	143,173
3.2	Agriculture ad forestry	4,781	-	4,781
3.3	Transportation and communication	-	-	-
3.4	Other	4,467	-	4,467
4	Penalty income	386,947	7,725	394,672
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	16,036,066	135,607	16,171,673
Interest Expenses				
8	Borrowed funds_financial institutions	4,831,293	1,996,544	6,827,837
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	-	-	-
12	Debt securities issued_legal entities	389,555	-	389,555
13	Subordinated debt	-	131,340	131,340
14	Other interest expense	2,227,710	-	2,227,710
15	Total Interest Expenses	7,448,557	2,127,883	9,576,441
16	Net Interest Income	8,587,509	(1,992,276)	6,595,232
Non-Interest Income				
17	Net commission and other income based on services provided	2,830,890	(152,887)	2,678,003
17.1	Commission and other income based on services provided	3,189,111	1,489	3,190,600
17.2	Commission and other expenses based on services provided	358,221	154,376	512,597
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	(1,790,422)	-	(1,790,422)
21	Gain (loss) from currency revaluation	2,388,962	-	2,388,962
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	3,429,430	(152,887)	3,276,543
Non-Interest Expenses				
25	Development, consulting and marketing expenses	270,494	-	270,494
26	Employee compensation and benefits	5,332,046	-	5,332,046
27	Fixed assets maintenance	33,041	-	33,041
28	Rent expense	909,389	-	909,389
29	Depreciation and amortization	694,789	-	694,789
30	Other non-interest expenses	1,768,895	-	1,768,895
31	Total Non-Interest Expenses	9,008,653	-	9,008,653
32	Net Non-Interest Income	(5,579,223)	(152,887)	(5,732,111)
33	Net Income before Expected Credit Losses	3,008,286	(2,145,164)	863,122
34	Impairment loss_loans to customers	(3,498,022)	-	(3,498,022)
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	509,238	-	509,238
37	Total Impairment Loss	(2,988,784)	-	(2,988,784)
38	Income before Tax and Extraordinary Items	5,997,069	(2,145,164)	3,851,906
39	Income tax	577,786	-	577,786
40	Income after Tax	5,419,283	(2,145,164)	3,274,120
41	Extraordinary income (expense)	-	-	-
42	Net income	5,419,283	(2,145,164)	3,274,120

Chief Executive Officer of the Company: Ilia Revia