

Company: JSC MFO Crystal  
 Date: 30-06-19

**Information Regarding Supervisory Board, Board of Directors and Shareholders**

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

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

<b>List of the Shareholders of the 10% and more of the Company's Share Capital, indicating their % share</b>		
	<b>Name of the Shareholder</b>	<b>% Share</b>
1	Fund "Crystal"	39.90%
2	Agrif Cooperatief U.A.	38.65%
3	DWM Funds S.C.A.-SICAF-SIF	18.80%
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<b>List of the Beneficiaries, that directly or indirectly hold 10% or more of the Company's shares, indicating their % share</b>		
	<b>Name of the Shareholder</b>	<b>% Share</b>
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Chief Executive Officer of the Company: Ilia Revia

Company: JSC MFO Crystal  
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RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	სულ
1	Cash on hand	6,225,410	7,874,062	14,099,472
2	Cash in banks	2,024,642	2,292,121	4,316,763
3	Gross loans to customers	264,600,269	6,814,046	271,414,315
3.1	Less: expected credit losses	(9,299,135)	(306,888)	(9,606,024)
3.2	Net loans to customers	255,301,134	6,507,157	261,808,291
4	Investments in securities	-	-	-
5	Interest and dividend receivables	8,827,610	440,852	9,268,462
6	Repossessed assets	-	-	-
7	Investments in legal entities	221,000	-	221,000
8	Fixed assets and intangible assets	8,607,123	-	8,607,123
9	Other assets	9,149,343	4,353,888	13,503,231
10	<b>Total assets</b>	<b>290,356,262</b>	<b>21,468,080</b>	<b>311,824,342</b>
<b>Liabilities</b>				
11	Borrowed funds _financial institutions	97,556,229	115,619,505	213,175,735
12	Borrowed funds _private individuals and legal entities	47,027	-	47,027
13	Debt securities issued	22,500,000	-	22,500,000
14	Interest and dividend payables	1,973,216	1,273,157	3,246,374
15	Other liabilities	9,050,608	214,925	9,265,533
16	Subordinated debt	-	-	-
17	<b>Total Liabilities</b>	<b>131,127,081</b>	<b>117,107,588</b>	<b>248,234,669</b>
<b>Equity</b>				
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	37,845,128	-	37,845,128
23	Asset revaluation reserve	-	-	-
24	<b>Total equity</b>	<b>63,589,674</b>	<b>-</b>	<b>63,589,674</b>
25	<b>Total liabilities and equity</b>	<b>194,716,755</b>	<b>117,107,588</b>	<b>311,824,342</b>

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RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
<b>Interest Income</b>				
1	Cash in banks	58,418	20,158	78,576
2	Loans to private individuals	28,834,459	602,687	29,437,145
2.1	Trade and service	11,351,007	272,314	11,623,321
2.2	Consumer loans	8,149,215	223,562	8,372,777
2.3	Agriculture	6,710,374	12,661	6,723,035
2.4	Online loans	-	-	-
2.5	Pawnshop	1,549,738	94,150	1,643,888
2.6	Fast instalment loans	1,074,125	-	1,074,125
2.7	Other	-	-	-
3	Loans to legal entities	228,839	37,533	266,372
3.1	Trade and service	220,965	37,533	258,498
3.2	Agriculture and forestry	7,873	-	7,873
3.3	Transportation and communication	-	-	-
3.4	Other	-	-	-
4	Penalty income	1,008,672	35,508	1,044,180
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	<b>Total Interest Income</b>	<b>30,130,387</b>	<b>695,886</b>	<b>30,826,272</b>
<b>Interest Expenses</b>				
8	Borrowed funds _financial institutions	8,709,218	3,842,145	12,551,363
9	Borrowed funds _private individuals	-	-	-
10	Borrowed funds _legal entities	-	-	-
11	Debt securities issued _private individuals	-	-	-
12	Debt securities issued _legal entities	1,003,141	-	1,003,141
13	Subordinated debt	224,476	-	224,476
14	Other interest expense	-	-	-
15	<b>Total Interest Expenses</b>	<b>9,936,836</b>	<b>3,842,145</b>	<b>13,778,981</b>
16	<b>Net Interest Income</b>	<b>20,193,551</b>	<b>(3,146,259)</b>	<b>17,047,292</b>
<b>Non-Interest Income</b>				
17	Net commission and other income based on services provided	6,091,581	100,799	6,192,380
17.1	Commission and other income based on services provided	6,091,581	100,799	6,192,380
17.2	Commission and other expenses based on services provided	-	-	-
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	9,627	-	9,627
21	Gain (loss) from currency revaluation	618,455	-	618,455
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	<b>Total Non-Interest Income</b>	<b>6,719,663</b>	<b>100,799</b>	<b>6,820,463</b>
<b>Non-Interest Expenses</b>				
25	Development, consulting and marketing expenses	852,739	-	852,739
26	Employee compensation and benefits	9,774,369	-	9,774,369
27	Fixed assets maintenance	123,685	-	123,685
28	Rent expense	1,839,611	-	1,839,611
29	Depreciation and amortization	1,397,273	-	1,397,273
30	Other non-interest expenses	3,711,931	-	3,711,931
31	<b>Total Non-interest Expenses</b>	<b>17,699,608</b>	<b>-</b>	<b>17,699,608</b>
32	<b>Net Non-Interest Income</b>	<b>(10,979,945)</b>	<b>100,799</b>	<b>(10,879,145)</b>
33	<b>Net Income before Expected Credit Losses</b>	<b>9,213,606</b>	<b>(3,045,460)</b>	<b>6,168,146</b>
34	Impairment loss _loans to customers	2,702,820	-	2,702,820
35	Impairment loss _investments	-	-	-
36	Impairment loss _other assets	517,012	-	517,012
37	<b>Total Impairment Loss</b>	<b>3,219,833</b>	<b>-</b>	<b>3,219,833</b>
38	<b>Income before Tax and Extraordinary Items</b>	<b>5,993,773</b>	<b>(3,045,460)</b>	<b>2,948,314</b>
39	Income tax	442,247	-	442,247
40	<b>Income after Tax</b>	<b>5,551,526</b>	<b>(3,045,460)</b>	<b>2,506,067</b>
41	Extraordinary income (expense)	-	-	-
42	<b>Net income</b>	<b>5,551,526</b>	<b>(3,045,460)</b>	<b>2,506,067</b>

Chief Executive Officer of the Company: Ilia Revia