

Company: JSC MFO Crystal  
 Date: 30-06-20

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	Manuchar Chitaishvili	
4	Beka Tsitskishvili	
5	Melania Kuchukhidze	
6		
List of the Shareholders of the 10% and more of the Company's Share Capital, indicating their % share		
	Name of the Shareholder	% Share
1	Agrif Cooperatief U.A.	38.65%
2	DWM Funds S.C.A.-SICAF-SIF	18.80%
3	Archil Bakuradze	13.26%
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	Archil Bakuradze	13.26%
2		
3		
4		
5		
6		
7		
8		
9		
10		

Chief Executive Officer of the Company: Ilia Revia

Company: JSC MFO Crystal  
Date: 30-06-20

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	ლელ
1	Cash on hand	10,589,085	5,369,283	15,958,368
2	Cash in banks	8,577,642	1,688,496	10,266,138
3	Gross loans to customers	306,646,914	2,960,292	309,607,206
3.1	Less: expected credit losses	(22,162,597)	(204,102)	(22,366,699)
3.2	Net loans to customers	284,484,317	2,756,190	287,240,507
4	Investments in securities	-	-	-
5	Interest and dividend receivables	16,196,349	390,451	16,586,800
6	Repossessed assets	161,498		161,498
7	Investments in legal entities	242,600		242,600
8	Fixed assets and intangible assets	7,006,408		7,006,408
9	Other assets	6,672,435	12,238,033	18,910,468
10	<b>Total assets</b>	<b>333,930,334</b>	<b>22,442,453</b>	<b>356,372,787</b>
	<b>Liabilities</b>			
11	Borrowed funds _financial institutions	108,539,015	164,761,925	273,300,940
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	3,243,933	2,618,051	5,861,984
15	Other liabilities	688,050	555,903	1,243,954
16	Subordinated debt	-	6,110,400	6,110,400
17	<b>Total Liabilities</b>	<b>125,195,094</b>	<b>174,046,280</b>	<b>299,241,374</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	31,386,866		31,386,866
23	Asset revaluation reserve	-		-
24	<b>Total equity</b>	<b>57,131,413</b>		<b>57,131,413</b>
25	<b>Total liabilities and equity</b>	<b>182,326,507</b>	<b>174,046,280</b>	<b>356,372,787</b>

Chief Executive Officer of the Company: Ilia Revia

Company: JSC MFO Crystal  
Date: 30-06-20

RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
<b>Interest Income</b>				
1	Cash in banks	679,299	11,672	690,971
2	Loans to private individuals	30,048,692	216,951	30,265,643
2.1	Trade and service	11,507,019	66,383	11,573,402
2.2	Consumer loans	8,200,749	88,535	8,289,283
2.3	Agriculture	6,211,404	9,260	6,220,664
2.4	Online loans	-	-	-
2.5	Pawnshop	2,240,620	52,773	2,293,393
2.6	Fast instalment loans	1,888,900	-	1,888,900
2.7	Other	-	-	-
3	Loans to legal entities	292,948	11,155	304,102
3.1	Trade and service	276,045	11,155	287,199
3.2	Agriculture ad forestry	8,536	-	8,536
3.3	Transportation and communication	-	-	-
3.4	Other	8,367	-	8,367
4	Penalty income	584,177	10,243	594,420
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	<b>Total Interest Income</b>	<b>31,605,116</b>	<b>250,020</b>	<b>31,855,136</b>
<b>Interest Expenses</b>				
8	Borrowed funds_financial institutions	8,716,624	4,437,504	13,154,128
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	-	-	-
12	Debt securities issued_legal entities	791,952	-	791,952
13	Subordinated debt	-	273,812	273,812
14	Other interest expense	3,338,387	-	3,338,387
15	<b>Total Interest Expenses</b>	<b>12,846,963</b>	<b>4,711,317</b>	<b>17,558,280</b>
16	<b>Net Interest Income</b>	<b>18,758,153</b>	<b>(4,461,297)</b>	<b>14,296,857</b>
<b>Non-Interest Income</b>				
17	Net commission and other income based on services provided	4,862,629	(838,586)	4,024,044
17.1	Commission and other income based on services provided	5,062,624	267	5,062,891
17.2	Commission and other expenses based on services provided	199,995	838,853	1,038,848
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	(10,898,313)	-	(10,898,313)
21	Gain (loss) from currency revaluation	10,321,814	-	10,321,814
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	<b>Total Non-Interest Income</b>	<b>4,286,130</b>	<b>(838,586)</b>	<b>3,447,544</b>
<b>Non-Interest Expenses</b>				
25	Development, consulting and marketing expenses	779,593	-	779,593
26	Employee compensation and benefits	10,436,559	-	10,436,559
27	Fixed assets maintenance	52,635	-	52,635
28	Rent expense	1,708,755	-	1,708,755
29	Depreciation and amortization	1,377,337	-	1,377,337
30	Other non-interest expenses	3,544,756	-	3,544,756
31	<b>Total Non-Interest Expenses</b>	<b>17,899,636</b>	<b>-</b>	<b>17,899,636</b>
32	<b>Net Non-Interest Income</b>	<b>(13,613,506)</b>	<b>(838,586)</b>	<b>(14,452,092)</b>
33	<b>Net Income before Expected Credit Losses</b>	<b>5,144,647</b>	<b>(5,299,882)</b>	<b>(155,235)</b>
34	Impairment loss_loans to customers	12,544,832	-	12,544,832
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	497,736	-	497,736
37	<b>Total Impairment Loss</b>	<b>13,042,569</b>	<b>-</b>	<b>13,042,569</b>
38	<b>Income before Tax and Extraordinary Items</b>	<b>(7,897,921)</b>	<b>(5,299,882)</b>	<b>(13,197,804)</b>
39	Income tax	(1,979,671)	-	(1,979,671)
40	<b>Income after Tax</b>	<b>(5,918,251)</b>	<b>(5,299,882)</b>	<b>(11,218,133)</b>
41	Extraordinary income (expense)	-	-	-
42	<b>Net income</b>	<b>(5,918,251)</b>	<b>(5,299,882)</b>	<b>(11,218,133)</b>

Chief Executive Officer of the Company: Ilia Revia