

Company: JSC MFO Crystal
 Date: 30-09-20

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%
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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%
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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	ლელ
1	Cash on hand	10,016,603	8,335,610	18,352,213
2	Cash in banks	10,355,894	1,384,726	11,740,620
3	Gross loans to customers	312,464,916	2,626,893	315,091,809
3.1	Less: expected credit losses	(18,471,887)	(327,048)	(18,798,935)
3.2	Net loans to customers	293,993,029	2,299,845	296,292,874
4	Investments in securities	-	-	-
5	Interest and dividend receivables	13,461,578	392,426	13,854,004
6	Repossessed assets	214,441		214,441
7	Investments in legal entities	242,600		242,600
8	Fixed assets and intangible assets	6,527,990		6,527,990
9	Other assets	8,811,268	8,502,640	17,313,908
10	Total assets	343,623,403	20,915,246	364,538,649
	Liabilities			
11	Borrowed funds _financial institutions	108,539,015	169,086,162	277,625,177
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	2,484,180	2,119,278	4,603,458
15	Other liabilities	1,105,237	326,883	1,432,120
16	Subordinated debt	-	6,575,600	6,575,600
17	Total Liabilities	124,852,529	178,107,922	302,960,451
	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	35,833,652		35,833,652
23	Asset revaluation reserve	-		-
24	Total equity	61,578,198		61,578,198
25	Total liabilities and equity	186,430,727	178,107,922	364,538,649

Chief Executive Officer of the Company: Ilia Revia

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RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
Interest Income				
1	Cash in banks	734,378	19,641	754,019
2	Loans to private individuals	45,391,749	297,255	45,689,004
2.1	Trade and service	17,160,391	89,060	17,249,451
2.2	Consumer loans	12,427,364	121,530	12,548,895
2.3	Agriculture	9,286,641	13,053	9,299,694
2.4	Online loans	-	-	-
2.5	Pawnshop	3,581,534	73,611	3,655,145
2.6	Fast instalment loans	2,935,819	-	2,935,819
2.7	Other	-	-	-
3	Loans to legal entities	466,813	15,497	482,309
3.1	Trade and service	438,009	15,497	453,506
3.2	Agriculture ad forestry	12,385	-	12,385
3.3	Transportation and communication	-	-	-
3.4	Other	16,419	-	16,419
4	Penalty income	1,294,681	16,756	1,311,437
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	47,887,620	349,149	48,236,769
Interest Expenses				
8	Borrowed funds_financial institutions	12,419,166	6,873,915	19,293,081
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	-	-	-
12	Debt securities issued_legal entities	1,176,541	-	1,176,541
13	Subordinated debt	-	414,553	414,553
14	Other interest expense	3,714,514	-	3,714,514
15	Total Interest Expenses	17,310,221	7,288,468	24,598,689
16	Net Interest Income	30,577,399	(6,939,319)	23,638,080
Non-Interest Income				
17	Net commission and other income based on services provided	8,813,723	(739,734)	8,073,989
17.1	Commission and other income based on services provided	9,118,936	2,009	9,120,946
17.2	Commission and other expenses based on services provided	305,213	741,743	1,046,956
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	(4,893,920)	-	(4,893,920)
21	Gain (loss) from currency revaluation	1,856,639	-	1,856,639
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	5,776,442	(739,734)	5,036,708
Non-Interest Expenses				
25	Development, consulting and marketing expenses	971,008	-	971,008
26	Employee compensation and benefits	15,698,417	-	15,698,417
27	Fixed assets maintenance	93,506	-	93,506
28	Rent expense	2,237,943	-	2,237,943
29	Depreciation and amortization	2,030,679	-	2,030,679
30	Other non-interest expenses	5,123,966	-	5,123,966
31	Total Non-Interest Expenses	26,155,518	-	26,155,518
32	Net Non-Interest Income	(20,379,075)	(739,734)	(21,118,809)
33	Net Income before Expected Credit Losses	10,198,324	(7,679,053)	2,519,271
34	Impairment loss_loans to customers	9,927,575	-	9,927,575
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	563,347	-	563,347
37	Total Impairment Loss	10,490,922	-	10,490,922
38	Income before Tax and Extraordinary Items	(292,598)	(7,679,053)	(7,971,651)
39	Income tax	(1,195,748)	-	(1,195,748)
40	Income after Tax	903,149	(7,679,053)	(6,775,904)
41	Extraordinary income (expense)	-	-	-
42	Net income	903,149	(7,679,053)	(6,775,904)

Chief Executive Officer of the Company: Ilia Revia