

Company: JSC MFO Crystal
 Date: 31-12-19

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%
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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
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Chief Executive Officer of the Company: Ilia Revia

Company: JSC MFO Crystal
Date: 31-12-19

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	ლელ
1	Cash on hand	8,257,283	3,531,317	11,788,600
2	Cash in banks	2,471,581	5,846,284	8,317,865
3	Gross loans to customers	307,232,511	4,035,309	311,267,820
3.1	Less: expected credit losses	(7,339,448)	(239,388)	(7,578,837)
3.2	Net loans to customers	299,893,063	3,795,921	303,688,984
4	Investments in securities	-	-	-
5	Interest and dividend receivables	8,109,864	367,439	8,477,303
6	Repossessed assets	168,860		168,860
7	Investments in legal entities	240,000		240,000
8	Fixed assets and intangible assets	7,618,085		7,618,085
9	Other assets	9,226,177	758,468	9,984,644
10	Total assets	335,984,912	14,299,429	350,284,341
	Liabilities			
11	Borrowed funds _financial institutions	133,678,490	111,883,316	245,561,805
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	2,500,723	1,129,753	3,630,476
15	Other liabilities	15,518,814	133,783	15,652,597
16	Subordinated debt	-	5,735,400	5,735,400
17	Total Liabilities	164,422,122	118,882,252	283,304,375
	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	41,235,420		41,235,420
23	Asset revaluation reserve	-		-
24	Total equity	66,979,966		66,979,966
25	Total liabilities and equity	231,402,088	118,882,252	350,284,341

Chief Executive Officer of the Company: Iliia Revia

Company: JSC MFO Crystal
Date: 31-12-19

RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
Interest Income				
1	Cash in banks	296,036	24,601	320,636
2	Loans to private individuals	57,459,281	1,015,578	58,474,859
2.1	Trade and service	22,899,960	433,104	23,333,064
2.2	Consumer loans	15,893,503	365,941	16,259,444
2.3	Agriculture	13,118,114	42,791	13,160,905
2.4	Online loans	-	-	-
2.5	Pawnshop	3,277,074	173,742	3,450,816
2.6	Fast instalment loans	2,270,630	-	2,270,630
2.7	Other	-	-	-
3	Loans to legal entities	500,891	80,062	580,953
3.1	Trade and service	481,505	80,062	561,567
3.2	Agriculture ad forestry	18,762	-	18,762
3.3	Transportation and communication	-	-	-
3.4	Other	624	-	624
4	Penalty income	1,978,235	64,224	2,042,459
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	60,234,443	1,184,464	61,418,907
Interest Expenses				
8	Borrowed funds_financial institutions	18,413,365	7,638,168	26,051,533
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	-	-	-
12	Debt securities issued_legal entities	2,437,067	-	2,437,067
13	Subordinated debt	224,476	42,954	267,431
14	Other interest expense	-	-	-
15	Total Interest Expenses	21,074,908	7,681,122	28,756,031
16	Net Interest Income	39,159,535	(6,496,658)	32,662,876
Non-Interest Income				
17	Net commission and other income based on services provided	13,025,420	283,645	13,309,065
17.1	Commission and other income based on services provided	13,025,420	283,645	13,309,065
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	878,864	-	878,864
21	Gain (loss) from currency revaluation	927,265	-	927,265
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	14,831,549	283,645	15,115,194
Non-Interest Expenses				
25	Development, consulting and marketing expenses	1,622,848	-	1,622,848
26	Employee compensation and benefits	20,895,005	-	20,895,005
27	Fixed assets maintenance	210,955	-	210,955
28	Rent expense	3,763,084	-	3,763,084
29	Depreciation and amortization	2,805,583	-	2,805,583
30	Other non-interest expenses	7,770,081	-	7,770,081
31	Total Non-Interest Expenses	37,067,556	-	37,067,556
32	Net Non-Interest Income	(22,236,008)	283,645	(21,952,363)
33	Net Income before Expected Credit Losses	16,923,527	(6,213,013)	10,710,514
34	Impairment loss_loans to customers	3,154,282	-	3,154,282
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	585,909	-	585,909
37	Total Impairment Loss	3,740,191	-	3,740,191
38	Income before Tax and Extraordinary Items	13,183,336	(6,213,013)	6,970,322
39	Income tax	1,045,548	-	1,045,548
40	Income after Tax	12,137,787	(6,213,013)	5,924,774
41	Extraordinary income (expense)	-	-	-
42	Net income	12,137,787	(6,213,013)	5,924,774

Chief Executive Officer of the Company: Ilia Revia