

Company: JSC MFO Crystal
 Date: 31-12-20

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.	40.03%
2	DWM Funds S.C.A.-SICAF-SIF	18.80%
3	Archil Bakuradze	12.02%
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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	12.02%
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Chief Executive Officer of the Company: Ilia Revia

Company: JSC MFO Crystal
Date: 31-12-20

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	ლელ
1	Cash on hand	8,627,604	4,394,968	13,022,572
2	Cash in banks	3,844,832	1,192,710	5,037,542
3	Gross loans to customers	325,371,538	2,150,228	327,521,766
3.1	Less: expected credit losses	(15,218,906)	(198,982)	(15,417,888)
3.2	Net loans to customers	310,152,632	1,951,246	312,103,878
4	Investments in securities	-	-	-
5	Interest and dividend receivables	11,935,604	373,582	12,309,185
6	Repossessed assets	331,965		331,965
7	Investments in legal entities	246,100		246,100
8	Fixed assets and intangible assets	6,640,565		6,640,565
9	Other assets	11,212,553	1,840,118	13,052,671
10	Total assets	352,991,855	9,752,624	362,744,479
	Liabilities			
11	Borrowed funds _financial institutions	119,651,433	150,816,524	270,467,957
12	Borrowed funds _private individuals and legal entities	123,841	-	123,841
13	Debt securities issued	12,500,000	-	12,500,000
14	Interest and dividend payables	1,922,848	2,374,835	4,297,683
15	Other liabilities	1,538,709	2,059	1,540,768
16	Subordinated debt	-	6,553,200	6,553,200
17	Total Liabilities	135,736,831	159,746,618	295,483,449
	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	41,516,484		41,516,484
23	Asset revaluation reserve	-		-
24	Total equity	67,261,030		67,261,030
25	Total liabilities and equity	202,997,861	159,746,618	362,744,479

Chief Executive Officer of the Company: Iliia Revia

Company: JSC MFO Crystal
Date: 31-12-20

RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
Interest Income				
1	Cash in banks	990,385	33,627	1,024,012
2	Loans to private individuals	61,880,912	367,066	62,247,978
2.1	Trade and service	22,978,371	108,263	23,086,634
2.2	Consumer loans	17,271,855	149,549	17,421,404
2.3	Agriculture	12,379,337	16,252	12,395,589
2.4	Online loans	-	-	-
2.5	Pawnshop	5,118,617	93,001	5,211,618
2.6	Fast instalment loans	4,132,733	-	4,132,733
2.7	Other	-	-	-
3	Loans to legal entities	622,153	19,529	641,683
3.1	Trade and service	581,735	19,529	601,265
3.2	Agriculture ad forestry	15,117	-	15,117
3.3	Transportation and communication	-	-	-
3.4	Other	25,301	-	25,301
4	Penalty income	2,102,757	21,915	2,124,673
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	65,596,208	442,137	66,038,345
Interest Expenses				
8	Borrowed funds_financial institutions	16,123,729	9,224,296	25,348,025
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	-	-	-
12	Debt securities issued_legal entities	1,554,623	-	1,554,623
13	Subordinated debt	-	562,935	562,935
14	Other interest expense	4,343,143	-	4,343,143
15	Total Interest Expenses	22,021,495	9,787,231	31,808,726
16	Net Interest Income	43,574,713	(9,345,094)	34,229,619
Non-Interest Income				
17	Net commission and other income based on services provided	14,045,325	(799,677)	13,245,647
17.1	Commission and other income based on services provided	14,502,062	3,801	14,505,863
17.2	Commission and other expenses based on services provided	456,738	803,478	1,260,215
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	(2,264,777)	-	(2,264,777)
21	Gain (loss) from currency revaluation	(2,365,388)	-	(2,365,388)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	9,415,159	(799,677)	8,615,482
Non-Interest Expenses				
25	Development, consulting and marketing expenses	1,345,946	-	1,345,946
26	Employee compensation and benefits	21,528,430	-	21,528,430
27	Fixed assets maintenance	123,872	-	123,872
28	Rent expense	3,086,579	-	3,086,579
29	Depreciation and amortization	2,678,872	-	2,678,872
30	Other non-interest expenses	7,000,144	-	7,000,144
31	Total Non-Interest Expenses	35,763,843	-	35,763,843
32	Net Non-Interest Income	(26,348,683)	(799,677)	(27,148,361)
33	Net Income before Expected Credit Losses	17,226,030	(10,144,771)	7,081,259
34	Impairment loss_loans to customers	7,546,274	-	7,546,274
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	594,503	-	594,503
37	Total Impairment Loss	8,140,777	-	8,140,777
38	Income before Tax and Extraordinary Items	9,085,253	(10,144,771)	(1,059,518)
39	Income tax	33,554	-	33,554
40	Income after Tax	9,051,699	(10,144,771)	(1,093,072)
41	Extraordinary income (expense)	-	-	-
42	Net income	9,051,699	(10,144,771)	(1,093,072)

Chief Executive Officer of the Company: Ilia Revia