

Company: JSC MFO Crystal  
 Date: 31-03-21

**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	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**

	<b>Name of the Shareholder</b>	<b>% Share</b>
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**

	<b>Name of the Shareholder</b>	<b>% Share</b>
1	Archil Bakuradze	12.02%
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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	9,292,652	8,851,617	18,144,269
2	Cash in banks	2,900,850	1,888,482	4,789,332
3	Gross loans to customers	340,652,908	1,778,319	342,431,227
3.1	Less: expected credit losses	(13,051,611)	(159,738)	(13,211,348)
3.2	Net loans to customers	327,601,298	1,618,581	329,219,879
4	Investments in securities	-	-	-
5	Interest and dividend receivables	12,923,416	366,887	13,290,303
6	Repossessed assets	436,471		436,471
7	Investments in legal entities	248,600		248,600
8	Fixed assets and intangible assets	9,120,445		9,120,445
9	Other assets	10,198,696	2,989,131	13,187,828
10	<b>Total assets</b>	<b>372,722,428</b>	<b>15,714,698</b>	<b>388,437,126</b>
	<b>Liabilities</b>			
11	Borrowed funds _financial institutions	155,300,176	148,510,059	303,810,235
12	Borrowed funds _private individuals and legal entities	66,111	-	66,111
13	Debt securities issued	-	-	-
14	Interest and dividend payables	3,352,756	1,122,871	4,475,627
15	Other liabilities	3,607,564	13,038	3,620,602
16	Subordinated debt	-	6,823,600	6,823,600
17	<b>Total Liabilities</b>	<b>162,326,607</b>	<b>156,469,567</b>	<b>318,796,174</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	43,896,406		43,896,406
23	Asset revaluation reserve	-		-
24	<b>Total equity</b>	<b>69,640,952</b>		<b>69,640,952</b>
25	<b>Total liabilities and equity</b>	<b>231,967,559</b>	<b>156,469,567</b>	<b>388,437,126</b>

Chief Executive Officer of the Company: Iliia Revia

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RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
<b>Interest Income</b>				
1	Cash in banks	8,957	1,227	10,184
2	Loans to private individuals	17,165,604	51,576	17,217,180
2.1	Trade and service	5,896,864	10,558	5,907,422
2.2	Consumer loans	5,065,722	21,660	5,087,382
2.3	Agriculture	3,254,519	1,978	3,256,497
2.4	Online loans	-	-	-
2.5	Pawnshop	1,590,135	17,380	1,607,515
2.6	Fast instalment loans	1,358,364	-	1,358,364
2.7	Other	-	-	-
3	Loans to legal entities	94,853	3,447	98,300
3.1	Trade and service	86,236	3,447	89,684
3.2	Agriculture ad forestry	3,465	-	3,465
3.3	Transportation and communication	-	-	-
3.4	Other	5,152	-	5,152
4	Penalty income	607,538	3,742	611,280
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	<b>Total Interest Income</b>	<b>17,876,952</b>	<b>59,992</b>	<b>17,936,945</b>
<b>Interest Expenses</b>				
8	Borrowed funds_financial institutions	4,267,553	2,134,614	6,402,167
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	-	-	-
12	Debt securities issued_legal entities	157,339	-	157,339
13	Subordinated debt	-	147,094	147,094
14	Other interest expense	(2,608,914)	-	(2,608,914)
15	<b>Total Interest Expenses</b>	<b>1,815,979</b>	<b>2,281,708</b>	<b>4,097,687</b>
16	<b>Net Interest Income</b>	<b>16,060,973</b>	<b>(2,221,716)</b>	<b>13,839,258</b>
<b>Non-Interest Income</b>				
17	Net commission and other income based on services provided	4,489,709	1,828	4,491,537
17.1	Commission and other income based on services provided	4,584,066	1,828	4,585,894
17.2	Commission and other expenses based on services provided	94,357	-	94,357
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	637,373	-	637,373
21	Gain (loss) from currency revaluation	(5,480,879)	-	(5,480,879)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	<b>Total Non-Interest Income</b>	<b>(353,798)</b>	<b>1,828</b>	<b>(351,970)</b>
<b>Non-Interest Expenses</b>				
25	Development, consulting and marketing expenses	113,464	-	113,464
26	Employee compensation and benefits	5,664,336	-	5,664,336
27	Fixed assets maintenance	32,849	-	32,849
28	Rent expense	866,413	-	866,413
29	Depreciation and amortization	648,401	-	648,401
30	Other non-interest expenses	1,864,613	-	1,864,613
31	<b>Total Non-Interest Expenses</b>	<b>9,190,075</b>	<b>-</b>	<b>9,190,075</b>
32	<b>Net Non-Interest Income</b>	<b>(9,543,873)</b>	<b>1,828</b>	<b>(9,542,045)</b>
33	<b>Net Income before Expected Credit Losses</b>	<b>6,517,101</b>	<b>(2,219,888)</b>	<b>4,297,213</b>
34	Impairment loss_loans to customers	(680,507)	-	(680,507)
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	652,307	-	652,307
37	<b>Total Impairment Loss</b>	<b>(28,200)</b>	<b>-</b>	<b>(28,200)</b>
38	<b>Income before Tax and Extraordinary Items</b>	<b>6,545,301</b>	<b>(2,219,888)</b>	<b>4,325,413</b>
39	Income tax	648,812	-	648,812
40	<b>Income after Tax</b>	<b>5,896,489</b>	<b>(2,219,888)</b>	<b>3,676,601</b>
41	Extraordinary income (expense)	-	-	-
42	<b>Net income</b>	<b>5,896,489</b>	<b>(2,219,888)</b>	<b>3,676,601</b>

Chief Executive Officer of the Company: Ilia Revia