

Company: JSC MFO Crystal
Date: 30-06-21

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	Melania Kuchukhidze	
4	Giorgi Megeneishvili	
5	Beka Tsitskishvili	
6	Manuchar Chitaishvili	
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
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RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	სულ
1	Cash on hand	9,858,493	7,163,727	17,022,220
2	Cash in banks	8,240,081	1,842,902	10,082,982
3	Gross loans to customers	357,055,574	1,338,718	358,394,293
3.1	Less: expected credit losses	(10,672,582)	(103,704)	(10,776,286)
3.2	Net loans to customers	346,382,992	1,235,014	347,618,007
4	Investments in securities	-	-	-
5	Interest and dividend receivables	13,298,575	312,342	13,610,918
6	Reposessed assets	487,761		487,761
7	Investments in legal entities	248,600		248,600
8	Fixed assets and intangible assets	8,500,146		8,500,146
9	Other assets	11,034,372	863,489	11,897,861
10	Total assets	398,051,021	11,417,474	409,468,495
Liabilities				
11	Borrowed funds _financial institutions	174,366,499	145,463,426	319,829,926
12	Borrowed funds _private individuals and legal entities	66,111	-	66,111
13	Debt securities issued	-	-	-
14	Interest and dividend payables	3,555,082	2,134,742	5,689,824
15	Other liabilities	3,694,108	11,784	3,705,892
16	Subordinated debt	-	6,320,600	6,320,600
17	Total Liabilities	181,681,800	153,930,553	335,612,353
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	48,111,596		48,111,596
23	Asset revaluation reserve	-		-
24	Total equity	73,856,142		73,856,142
25	Total liabilities and equity	255,537,942	153,930,553	409,468,495

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	11,449	1,437	12,886
2	Loans to private individuals	35,971,826	92,642	36,064,468
2.1	Trade and service	12,213,410	19,640	12,233,050
2.2	Consumer loans	10,548,645	35,916	10,584,560
2.3	Agriculture	6,960,720	3,144	6,963,864
2.4	Online loans	-	-	-
2.5	Pawnshop	3,381,136	33,942	3,415,078
2.6	Fast instalment loans	2,867,915	-	2,867,915
2.7	Other	-	-	-
3	Loans to legal entities	188,650	6,428	195,078
3.1	Trade and service	171,748	6,428	178,176
3.2	Agriculture ad forestry	8,480	-	8,480
3.3	Transportation and communication	-	-	-
3.4	Other	8,422	-	8,422
4	Penalty income	1,175,360	6,146	1,181,506
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	37,347,285	106,652	37,453,937
Interest Expenses				
8	Borrowed funds _financial institutions	9,468,323	4,337,676	13,805,999
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	-	296,405	296,405
14	Other interest expense	-	-	-
15	Total Interest Expenses	9,625,662	4,634,081	14,259,743
16	Net Interest Income	27,721,623	(4,527,429)	23,194,194
Non-Interest Income				
17	Net commission and other income based on services provided	9,583,407	(454,986)	9,128,421
17.1	Commission and other income based on services provided	9,877,912	3,662	9,881,574
17.2	Commission and other expenses based on services provided	294,505	458,649	753,153
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	(9,379,020)	-	(9,379,020)
21	Gain (loss) from currency revaluation	4,577,459	-	4,577,459
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	4,781,846	(454,986)	4,326,860
Non-Interest Expenses				
25	Development, consulting and marketing expenses	359,098	-	359,098
26	Employee compensation and benefits	12,163,239	-	12,163,239
27	Fixed assets maintenance	82,081	-	82,081
28	Rent expense	1,706,975	-	1,706,975
29	Depreciation and amortization	1,527,267	-	1,527,267
30	Other non-interest expenses	3,880,434	-	3,880,434
31	Total Non-Interest Expenses	19,719,093	-	19,719,093
32	Net Non-Interest Income	(14,937,247)	(454,986)	(15,392,234)
33	Net Income before Expected Credit Losses	12,784,376	(4,982,415)	7,801,961
34	Impairment loss _loans to customers	(2,168,087)	-	(2,168,087)
35	Impairment loss _investments	-	-	-
36	Impairment loss _other assets	685,587	-	685,587
37	Total Impairment Loss	(1,482,499)	-	(1,482,499)
38	Income before Tax and Extraordinary Items	14,266,875	(4,982,415)	9,284,460
39	Income tax	1,392,669	-	1,392,669
40	Income after Tax	12,874,206	(4,982,415)	7,891,791
41	Extraordinary income (expense)	-	-	-
42	Net income	12,874,206	(4,982,415)	7,891,791

Chief Executive Officer of the Company: Ilia Revia