

Company: JSC MFO Crystal
Date: 30-09-21

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
7	Michael Blockx
8	Suma Swaminathan

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
Date: 30-09-21

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	სულ
1	Cash on hand	12,201,711	5,071,809	17,273,520
2	Cash in banks	3,259,522	1,095,501	4,355,023
3	Gross loans to customers	358,366,812	1,010,264	359,377,075
3.1	Less: expected credit losses	(10,055,055)	(92,539)	(10,147,595)
3.2	Net loans to customers	348,311,756	917,724	349,229,481
4	Investments in securities	-	-	-
5	Interest and dividend receivables	8,500,869	230,488	8,731,358
6	Repossession assets	412,451		412,451
7	Investments in legal entities	272,100		272,100
8	Fixed assets and intangible assets	8,133,762		8,133,762
9	Other assets	12,233,421	401,282	12,634,703
10	Total assets	393,325,592	7,716,804	401,042,396
Liabilities				
11	Borrowed funds _financial institutions	159,395,451	154,667,163	314,062,614
12	Borrowed funds _private individuals and legal entities	66,111	-	66,111
13	Debt securities issued	-	-	-
14	Interest and dividend payables	3,487,152	1,069,140	4,556,292
15	Other liabilities	4,701,733	62,817	4,764,550
16	Subordinated debt	-	6,245,600	6,245,600
17	Total Liabilities	167,650,447	162,044,720	329,695,166
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	45,602,684		45,602,684
23	Asset revaluation reserve	-		-
24	Total equity	71,347,230		71,347,230
25	Total liabilities and equity	238,997,677	162,044,720	401,042,397

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	35,167	2,871	38,038
2	Loans to private individuals	53,054,694	80,490	53,135,184
2.1	Trade and service	17,729,478	-	17,729,478
2.2	Consumer loans	15,882,700	32,469	15,915,169
2.3	Agriculture	9,795,380	811	9,796,191
2.4	Online loans	-	-	-
2.5	Pawnshop	5,260,555	47,210	5,307,765
2.6	Fast instalment loans	4,386,581	-	4,386,581
2.7	Other	-	-	-
3	Loans to legal entities	264,284	-	264,284
3.1	Trade and service	240,416	-	240,416
3.2	Agriculture ad forestry	13,676	-	13,676
3.3	Transportation and communication	-	-	-
3.4	Other	10,192	-	10,192
4	Penalty income	1,627,003	7,482	1,634,486
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	54,981,148	90,844	55,071,991
Interest Expenses				
8	Borrowed funds _financial institutions	15,152,943	6,465,587	21,618,530
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	-	437,977	437,977
14	Other interest expense	-	-	-
15	Total Interest Expenses	15,310,282	6,903,564	22,213,846
16	Net Interest Income	39,670,865	(6,812,720)	32,858,146
Non-Interest Income				
17	Net commission and other income based on services provided	14,089,632	(642,803)	13,446,829
17.1	Commission and other income based on services provided	14,576,054	-	14,576,054
17.2	Commission and other expenses based on services provided	486,423	642,803	1,129,226
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	(15,158,539)	-	(15,158,539)
21	Gain (loss) from currency revaluation	6,765,630	-	6,765,630
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	5,696,722	(642,803)	5,053,919
Non-Interest Expenses				
25	Development, consulting and marketing expenses	817,571	-	817,571
26	Employee compensation and benefits	18,836,101	-	18,836,101
27	Fixed assets maintenance	135,918	-	135,918
28	Rent expense	3,309,843	-	3,309,843
29	Depreciation and amortization	2,311,169	-	2,311,169
30	Other non-interest expenses	5,890,677	-	5,890,677
31	Total Non-Interest Expenses	31,301,278	-	31,301,278
32	Net Non-Interest Income	(25,604,555)	(642,803)	(26,247,358)
33	Net Income before Expected Credit Losses	14,066,310	(7,455,523)	6,610,787
34	Impairment loss _loans to customers	(565,576)	-	(565,576)
35	Impairment loss _investments	-	-	-
36	Impairment loss _other assets	789,694	-	789,694
37	Total Impairment Loss	224,118	-	224,118
38	Income before Tax and Extraordinary Items	13,842,192	(7,455,523)	6,386,669
39	Income tax	1,158,000	-	1,158,000
40	Income after Tax	12,684,192	(7,455,523)	5,228,669
41	Extraordinary income (expense)	-	-	-
42	Net income	12,684,192	(7,455,523)	5,228,669

Chief Executive Officer of the Company: Ilia Revia