

Company: JSC MFO Crystal
Date: 31-03-22

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: 31-03-22

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	სულ
1	Cash on hand	9,786,046	10,861,095	20,647,141
2	Cash in banks	729,305	4,375,872	5,105,177
3	Gross loans to customers	355,143,871	616,023	355,759,894
3.1	Less: expected credit losses	(7,072,008)	(50,068)	(7,122,076)
3.2	Net loans to customers	348,071,863	565,955	348,637,818
4	Investments in securities	-	-	-
5	Interest and dividend receivables	8,193,153	149,615	8,342,768
6	Repossession assets	438,978		438,978
7	Investments in legal entities	290,040		290,040
8	Fixed assets and intangible assets	8,563,257		8,563,257
9	Other assets	18,230,054	278,984	18,509,038
10	Total assets	394,302,695	16,231,522	410,534,217
Liabilities				
11	Borrowed funds _financial institutions	126,422,420	171,800,452	298,222,872
12	Borrowed funds _private individuals and legal entities	-	-	-
13	Debt securities issued	-	-	-
14	Interest and dividend payables	3,755,586	2,061,341	5,816,927
15	Other liabilities	16,155,848	990,094	17,145,942
16	Subordinated debt	-	15,506,500	15,506,500
17	Total Liabilities	146,333,854	190,358,387	336,692,241
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	48,097,430		48,097,430
23	Asset revaluation reserve	-		-
24	Total equity	73,841,976		73,841,976
25	Total liabilities and equity	220,175,830	190,358,387	410,534,217

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	11,139	2,555	13,695
2	Loans to private individuals	17,401,670	7,708	17,409,378
2.1	Trade and service	5,749,537	-	5,749,537
2.2	Consumer loans	4,626,276	-	4,626,276
2.3	Agriculture	3,167,324	-	3,167,324
2.4	Online loans	-	-	-
2.5	Pawnshop	1,790,942	7,708	1,798,650
2.6	Fast instalment loans	2,067,590	-	2,067,590
2.7	Other	-	-	-
3	Loans to legal entities	38,707	-	38,707
3.1	Trade and service	31,154	-	31,154
3.2	Agriculture ad forestry	5,012	-	5,012
3.3	Transportation and communication	-	-	-
3.4	Other	2,541	-	2,541
4	Penalty income	797,553	2,382	799,935
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	18,249,069	12,646	18,261,714
Interest Expenses				
8	Borrowed funds_ financial institutions	4,762,438	2,380,033	7,142,471
9	Borrowed funds_ private individuals	-	-	-
10	Borrowed funds_ legal entities	-	-	-
11	Debt securities issued_ private individuals	-	-	-
12	Debt securities issued_ legal entities	-	-	-
13	Subordinated debt	-	322,030	322,030
14	Other interest expense	-	-	-
15	Total Interest Expenses	4,762,438	2,702,063	7,464,501
16	Net Interest Income	13,486,631	(2,689,417)	10,797,214
Non-Interest Income				
17	Net commission and other income based on services provided	4,844,726	(132,767)	4,711,959
17.1	Commission and other income based on services provided	4,898,875	49,847	4,948,723
17.2	Commission and other expenses based on services provided	54,150	182,614	236,764
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	1,150,881	-	1,150,881
21	Gain (loss) from currency revaluation	(4,758,345)	-	(4,758,345)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	1,237,262	(132,767)	1,104,495
Non-Interest Expenses				
25	Development, consulting and marketing expenses	169,426	-	169,426
26	Employee compensation and benefits	6,311,791	-	6,311,791
27	Fixed assets maintenance	38,209	-	38,209
28	Rent expense	1,114,279	-	1,114,279
29	Depreciation and amortization	757,805	-	757,805
30	Other non-interest expenses	2,153,939	-	2,153,939
31	Total Non-Interest Expenses	10,545,449	-	10,545,449
32	Net Non-Interest Income	(9,308,187)	(132,767)	(9,440,954)
33	Net Income before Expected Credit Losses	4,178,443	(2,822,184)	1,356,260
34	Impairment loss_ loans to customers	(2,764,820)		(2,764,820)
35	Impairment loss_ investments	-		-
36	Impairment loss_ other assets	869,262		869,262
37	Total Impairment Loss	(1,895,559)		(1,895,559)
38	Income before Tax and Extraordinary Items	6,074,002	(2,822,184)	3,251,818
39	Income tax	1,320,308		1,320,308
40	Income after Tax	4,753,694	(2,822,184)	1,931,510
41	Extraordinary income (expense)	-		-
42	Net income	4,753,694	(2,822,184)	1,931,510

Chief Executive Officer of the Company: Ilia Revia