

Company: JSC MFO Crystal
 Date: 30-06-22

Information Regarding Supervisory Board, Board of Directors and Shareholders

Supervisory Board	
1	Archil Bakuradze
2	Giorgi Arveladze
3	Aleem Remtula
4	Jan Dewijngaert
5	Keith Young
6	Lilit Gharayan
7	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: 30-06-22

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	ლელ
1	Cash on hand	9,648,014	7,349,608	16,997,622
2	Cash in banks	2,387,167	2,049,269	4,436,437
3	Gross loans to customers	371,474,445	450,235	371,924,680
3.1	Less: expected credit losses	(7,814,750)	(32,583)	(7,847,333)
3.2	Net loans to customers	363,659,695	417,652	364,077,347
4	Investments in securities	-	-	-
5	Interest and dividend receivables	8,299,176	95,997	8,395,173
6	Repossessed assets	369,686		369,686
7	Investments in legal entities	322,665		322,665
8	Fixed assets and intangible assets	8,436,942		8,436,942
9	Other assets	3,670,015	9,784,678	13,454,693
10	Total assets	396,793,360	19,697,204	416,490,565
	Liabilities			
11	Borrowed funds _financial institutions	163,621,041	150,534,535	314,155,576
12	Borrowed funds _private individuals and legal entities	-	-	-
13	Debt securities issued	-	-	-
14	Interest and dividend payables	4,233,328	2,727,882	6,961,211
15	Other liabilities	8,325,894	563,694	8,889,588
16	Subordinated debt	-	14,644,500	14,644,500
17	Total Liabilities	176,180,263	168,470,612	344,650,875
	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	46,095,143		46,095,143
23	Asset revaluation reserve	-		-
24	Total equity	71,839,690		71,839,690
25	Total liabilities and equity	248,019,953	168,470,612	416,490,565

Chief Executive Officer of the Company: Iliia Revia

Company: JSC MFO Crystal
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RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
Interest Income				
1	Cash in banks	23,782	4,160	27,942
2	Loans to private individuals	37,745,806	18,734	37,764,540
2.1	Trade and service	13,163,987	4,969	13,168,957
2.2	Consumer loans	9,043,125	-	9,043,125
2.3	Agriculture	8,161,733	-	8,161,733
2.4	Online loans	-	-	-
2.5	Pawnshop	3,610,635	13,765	3,624,400
2.6	Fast instalment loans	3,766,325	-	3,766,325
2.7	Other	-	-	-
3	Loans to legal entities	140,639	-	140,639
3.1	Trade and service	119,665	-	119,665
3.2	Agriculture ad forestry	10,265	-	10,265
3.3	Transportation and communication	-	-	-
3.4	Other	10,709	-	10,709
4	Penalty income	1,876,021	3,829	1,879,851
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	39,786,248	26,724	39,812,972
Interest Expenses				
8	Borrowed funds_financial institutions	9,978,960	4,661,129	14,640,090
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	-	637,950	637,950
14	Other interest expense	-	-	-
15	Total Interest Expenses	9,978,960	5,299,079	15,278,039
16	Net Interest Income	29,807,288	(5,272,355)	24,534,933
Non-Interest Income				
17	Net commission and other income based on services provided	8,926,798	(234,639)	8,692,160
17.1	Commission and other income based on services provided	9,279,484	-	9,279,484
17.2	Commission and other expenses based on services provided	352,686	234,639	587,325
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	2,465,471	-	2,465,471
21	Gain (loss) from currency revaluation	(9,794,163)	-	(9,794,163)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	1,598,106	(234,639)	1,363,467
Non-Interest Expenses				
25	Development, consulting and marketing expenses	444,732	-	444,732
26	Employee compensation and benefits	13,491,278	-	13,491,278
27	Fixed assets maintenance	89,646	-	89,646
28	Rent expense	2,241,031	-	2,241,031
29	Depreciation and amortization	1,541,162	-	1,541,162
30	Other non-interest expenses	4,418,009	-	4,418,009
31	Total Non-Interest Expenses	22,225,858	-	22,225,858
32	Net Non-Interest Income	(20,627,752)	(234,639)	(20,862,390)
33	Net Income before Expected Credit Losses	9,179,536	(5,506,994)	3,672,543
34	Impairment loss_loans to customers	(192,789)	-	(192,789)
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	904,464	-	904,464
37	Total Impairment Loss	711,675	-	711,675
38	Income before Tax and Extraordinary Items	8,467,861	(5,506,994)	2,960,867
39	Income tax	1,726,665	-	1,726,665
40	Income after Tax	6,741,196	(5,506,994)	1,234,202
41	Extraordinary income (expense)	-	-	-
42	Net income	6,741,196	(5,506,994)	1,234,202

Chief Executive Officer of the Company: Ilia Revia