

Company: JSC MFO Crystal
Date: 30-09-22

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: 30-09-22

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	სულ
1	Cash on hand	10,160,268	8,783,976	18,944,244
2	Cash in banks	4,193,176	3,672,569	7,865,745
3	Gross loans to customers	379,592,791	349,249	379,942,040
3.1	Less: expected credit losses	(9,051,744)	(31,951)	(9,083,695)
3.2	Net loans to customers	370,541,047	317,299	370,858,346
4	Investments in securities	-	-	-
5	Interest and dividend receivables	9,619,831	112,762	9,732,592
6	Reposessed assets	360,668		360,668
7	Investments in legal entities	322,665		322,665
8	Fixed assets and intangible assets	7,926,511		7,926,511
9	Other assets	16,829,143	132,078	16,961,221
10	Total assets	419,953,309	13,018,684	432,971,993
Liabilities				
11	Borrowed funds _financial institutions	193,907,700	135,086,705	328,994,405
12	Borrowed funds _private individuals and legal entities	-	-	-
13	Debt securities issued	-	-	-
14	Interest and dividend payables	4,791,521	1,975,990	6,767,511
15	Other liabilities	9,287,063	475,141	9,762,204
16	Subordinated debt	-	14,176,000	14,176,000
17	Total Liabilities	207,986,285	151,713,835	359,700,120
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	47,527,327		47,527,327
23	Asset revaluation reserve	-		-
24	Total equity	73,271,873		73,271,873
25	Total liabilities and equity	281,258,158	151,713,835	432,971,993

Chief Executive Officer of the Company: Ilia 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	33,901	4,161	38,061
2	Loans to private individuals	57,864,841	24,952	57,889,793
2.1	Trade and service	19,646,273	5,816	19,652,089
2.2	Consumer loans	15,354,311	-	15,354,311
2.3	Agriculture	12,255,198	-	12,255,198
2.4	Online loans	-	-	-
2.5	Pawnshop	5,468,914	19,137	5,488,050
2.6	Fast instalment loans	5,140,144	-	5,140,144
2.7	Other	-	-	-
3	Loans to legal entities	240,491	-	240,491
3.1	Trade and service	185,419	-	185,419
3.2	Agriculture ad forestry	15,830	-	15,830
3.3	Transportation and communication	-	-	-
3.4	Other	39,242	-	39,242
4	Penalty income	2,991,198	4,428	2,995,626
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	61,130,430	33,541	61,163,971
Interest Expenses				
8	Borrowed funds _financial institutions	16,673,480	6,761,576	23,435,056
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	-	932,605	932,605
14	Other interest expense	-	-	-
15	Total Interest Expenses	16,673,480	7,694,181	24,367,661
16	Net Interest Income	44,456,950	(7,660,640)	36,796,310
Non-Interest Income				
17	Net commission and other income based on services provided	16,501,276	(351,234)	16,150,043
17.1	Commission and other income based on services provided	17,280,033	-	17,280,033
17.2	Commission and other expenses based on services provided	778,756	351,234	1,129,990
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	4,330,009	-	4,330,009
21	Gain (loss) from currency revaluation	(13,891,521)	-	(13,891,521)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	6,939,764	(351,234)	6,588,531
Non-Interest Expenses				
25	Development, consulting and marketing expenses	898,642	-	898,642
26	Employee compensation and benefits	20,962,877	-	20,962,877
27	Fixed assets maintenance	146,375	-	146,375
28	Rent expense	3,332,994	-	3,332,994
29	Depreciation and amortization	2,341,483	-	2,341,483
30	Other non-interest expenses	6,866,571	-	6,866,571
31	Total Non-Interest Expenses	34,548,942	-	34,548,942
32	Net Non-Interest Income	(27,609,177)	(351,234)	(27,960,411)
33	Net Income before Expected Credit Losses	16,847,772	(8,011,874)	8,835,899
34	Impairment loss _loans to customers	2,550,930	-	2,550,930
35	Impairment loss _investments	-	-	-
36	Impairment loss _other assets	931,900	-	931,900
37	Total Impairment Loss	3,482,830	-	3,482,830
38	Income before Tax and Extraordinary Items	13,364,943	(8,011,874)	5,353,069
39	Income tax	2,435,495	-	2,435,495
40	Income after Tax	10,929,447	(8,011,874)	2,917,573
41	Extraordinary income (expense)	-	-	-
42	Net income	10,929,447	(8,011,874)	2,917,573

Chief Executive Officer of the Company: Ilia Revia