

Company: JSC MFO Crystal
Date: 31-12-22

Information Regarding Supervisory Board, Board of Directors and Shareholders

Supervisory Board	
1	Archil Bakuradze
2	Aleem Remtula
3	Jan Dewijngaert
4	Lilit Gharayan
5	Suma Swaminathan
6	Giorgi Arveladze
7	Matangi Gowrishankar
8	Robert Scott Kossman

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: 31-12-22

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	სულ
1	Cash on hand	7,214,768	6,988,850	14,203,619
2	Cash in banks	6,456,756	7,116,191	13,572,947
3	Gross loans to customers	400,591,827	253,728	400,845,555
3.1	Less: expected credit losses	(9,239,535)	(19,847)	(9,259,382)
3.2	Net loans to customers	391,352,292	233,881	391,586,173
4	Investments in securities	-	-	-
5	Interest and dividend receivables	8,624,334	107,578	8,731,912
6	Reposessed assets	480,279		480,279
7	Investments in legal entities	340,290		340,290
8	Fixed assets and intangible assets	7,663,667		7,663,667
9	Other assets	17,685,555	771,531	18,457,086
10	Total assets	439,817,943	15,218,031	455,035,974
Liabilities				
11	Borrowed funds _financial institutions	208,922,682	129,734,314	338,656,996
12	Borrowed funds _private individuals and legal entities	-	-	-
13	Debt securities issued	-	-	-
14	Interest and dividend payables	5,055,809	2,172,040	7,227,849
15	Other liabilities	19,136,951	253,481	19,390,432
16	Subordinated debt	-	13,510,000	13,510,000
17	Total Liabilities	233,115,442	145,669,835	378,785,277
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	50,506,150		50,506,150
23	Asset revaluation reserve	-		-
24	Total equity	76,250,697		76,250,697
25	Total liabilities and equity	309,366,138	145,669,835	455,035,974

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	87,490	4,161	91,651
2	Loans to private individuals	80,721,086	31,058	80,752,145
2.1	Trade and service	25,946,207	7,069	25,953,276
2.2	Consumer loans	24,254,533	-	24,254,533
2.3	Agriculture	16,277,463	-	16,277,463
2.4	Online loans	-	-	-
2.5	Pawnshop	7,340,220	23,989	7,364,209
2.6	Fast instalment loans	6,902,664	-	6,902,664
2.7	Other	-	-	-
3	Loans to legal entities	341,119	-	341,119
3.1	Trade and service	245,805	-	245,805
3.2	Agriculture ad forestry	21,278	-	21,278
3.3	Transportation and communication	-	-	-
3.4	Other	74,036	-	74,036
4	Penalty income	4,156,163	4,997	4,161,160
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	85,305,858	40,216	85,346,074
Interest Expenses				
8	Borrowed funds _financial institutions	24,564,973	8,505,356	33,070,329
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	-	1,225,840	1,225,840
14	Other interest expense	-	-	-
15	Total Interest Expenses	24,564,973	9,731,196	34,296,169
16	Net Interest Income	60,740,885	(9,690,980)	51,049,906
Non-Interest Income				
17	Net commission and other income based on services provided	20,950,263	(817,148)	20,133,115
17.1	Commission and other income based on services provided	21,791,340	-	21,791,340
17.2	Commission and other expenses based on services provided	841,077	817,148	1,658,225
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	5,407,669	-	5,407,669
21	Gain (loss) from currency revaluation	(16,925,876)	-	(16,925,876)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	9,432,056	(817,148)	8,614,908
Non-Interest Expenses				
25	Development, consulting and marketing expenses	1,304,338	-	1,304,338
26	Employee compensation and benefits	28,510,662	-	28,510,662
27	Fixed assets maintenance	205,848	-	205,848
28	Rent expense	4,422,557	-	4,422,557
29	Depreciation and amortization	3,123,450	-	3,123,450
30	Other non-interest expenses	9,628,696	-	9,628,696
31	Total Non-Interest Expenses	47,195,551	-	47,195,551
32	Net Non-Interest Income	(37,763,495)	(817,148)	(38,580,643)
33	Net Income before Expected Credit Losses	22,977,391	(10,508,128)	12,469,262
34	Impairment loss _loans to customers	4,960,310	-	4,960,310
35	Impairment loss _investments	-	-	-
36	Impairment loss _other assets	1,010,083	-	1,010,083
37	Total Impairment Loss	5,970,393	-	5,970,393
38	Income before Tax and Extraordinary Items	17,006,998	(10,508,128)	6,498,869
39	Income tax	351,285	-	351,285
40	Income after Tax	16,655,712	(10,508,128)	6,147,584
41	Extraordinary income (expense)	-	-	-
42	Net income	16,655,712	(10,508,128)	6,147,584

Chief Executive Officer of the Company: Ilia Revia