

Company: JSC MFO Crystal
 Date: 31-03-23

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: 31-03-23

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	ლელ
1	Cash on hand	5,284,871	2,542,583	7,827,454
2	Cash in banks	1,977,009	206,791	2,183,800
3	Gross loans to customers	388,504,278	160,916	388,665,194
3.1	Less: expected credit losses	(8,857,343)	(15,064)	(8,872,407)
3.2	Net loans to customers	379,646,936	145,852	379,792,787
4	Investments in securities	-	-	-
5	Interest and dividend receivables	8,666,673	82,399	8,749,072
6	Repossessed assets	438,840		438,840
7	Investments in legal entities	363,390		363,390
8	Fixed assets and intangible assets	8,219,472		8,219,472
9	Other assets	16,191,699	394,397	16,586,096
10	Total assets	420,788,890	3,372,022	424,160,911
	Liabilities			
11	Borrowed funds _financial institutions	205,127,145	97,971,606	303,098,752
12	Borrowed funds _private individuals and legal entities	-	-	-
13	Debt securities issued	108,000	-	108,000
14	Interest and dividend payables	5,336,829	1,647,586	6,984,415
15	Other liabilities	24,716,951	71,452	24,788,403
16	Subordinated debt	-	12,802,000	12,802,000
17	Total Liabilities	235,288,926	112,492,644	347,781,570
	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	50,634,795		50,634,795
23	Asset revaluation reserve	-		-
24	Total equity	76,379,341		76,379,341
25	Total liabilities and equity	311,668,267	112,492,644	424,160,911

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	18,952	44	18,996
2	Loans to private individuals	23,218,379	4,255	23,222,634
2.1	Trade and service	5,648,873	393	5,649,266
2.2	Consumer loans	10,128,835	457	10,129,292
2.3	Agriculture	3,619,764	-	3,619,764
2.4	Online loans	-	-	-
2.5	Pawnshop	1,505,069	3,405	1,508,474
2.6	Fast instalment loans	2,315,838	-	2,315,838
2.7	Other	-	-	-
3	Loans to legal entities	89,752	213	89,965
3.1	Trade and service	49,626	213	49,839
3.2	Agriculture ad forestry	5,435	-	5,435
3.3	Transportation and communication	-	-	-
3.4	Other	34,692	-	34,692
4	Penalty income	1,056,988	113	1,057,102
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	24,384,072	4,626	24,388,697
Interest Expenses				
8	Borrowed funds_financial institutions	7,749,203	1,858,519	9,607,722
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	-	-	-
12	Debt securities issued_legal entities	3,190	-	3,190
13	Subordinated debt	-	269,147	269,147
14	Other interest expense	-	-	-
15	Total Interest Expenses	7,752,393	2,127,666	9,880,059
16	Net Interest Income	16,631,679	(2,123,040)	14,508,639
Non-Interest Income				
17	Net commission and other income based on services provided	3,198,351	(164,255)	3,034,096
17.1	Commission and other income based on services provided	3,509,663	-	3,509,663
17.2	Commission and other expenses based on services provided	311,312	164,255	475,568
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	841,615	-	841,615
21	Gain (loss) from currency revaluation	(2,922,761)	-	(2,922,761)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	1,117,205	(164,255)	952,950
Non-Interest Expenses				
25	Development, consulting and marketing expenses	410,348	-	410,348
26	Employee compensation and benefits	7,023,945	-	7,023,945
27	Fixed assets maintenance	43,436	-	43,436
28	Rent expense	1,092,997	-	1,092,997
29	Depreciation and amortization	793,412	-	793,412
30	Other non-interest expenses	2,105,943	-	2,105,943
31	Total Non-Interest Expenses	11,470,081	-	11,470,081
32	Net Non-Interest Income	(10,352,876)	(164,255)	(10,517,131)
33	Net Income before Expected Credit Losses	6,278,803	(2,287,295)	3,991,508
34	Impairment loss_loans to customers	2,046,523	-	2,046,523
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	152,281	-	152,281
37	Total Impairment Loss	2,198,803	-	2,198,803
38	Income before Tax and Extraordinary Items	4,080,000	(2,287,295)	1,792,705
39	Income tax	217,413	-	217,413
40	Income after Tax	3,862,587	(2,287,295)	1,575,291
41	Extraordinary income (expense)	-	-	-
42	Net income	3,862,587	(2,287,295)	1,575,291

Chief Executive Officer of the Company: Ilia Revia