

Company: JSC MFO Crystal
 Date: 30-06-23

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: 30-06-23

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	ლელ
1	Cash on hand	8,189,016	7,626,381	15,815,397
2	Cash in banks	12,835,091	5,128,123	17,963,214
3	Gross loans to customers	404,181,168	145,565	404,326,733
3.1	Less: expected credit losses	(9,097,227)	(17,794)	(9,115,021)
3.2	Net loans to customers	395,083,941	127,771	395,211,711
4	Investments in securities	-	-	-
5	Interest and dividend receivables	9,145,676	53,232	9,198,908
6	Repossessed assets	472,034		472,034
7	Investments in legal entities	385,480		385,480
8	Fixed assets and intangible assets	7,666,062		7,666,062
9	Other assets	19,535,114	564,469	20,099,583
10	Total assets	453,312,413	13,499,975	466,812,388
	Liabilities			
11	Borrowed funds _financial institutions	217,789,198	117,179,194	334,968,392
12	Borrowed funds _private individuals and legal entities	-	-	-
13	Debt securities issued	108,000	-	108,000
14	Interest and dividend payables	5,657,654	2,500,089	8,157,743
15	Other liabilities	28,700,237	376,235	29,076,472
16	Subordinated debt	-	16,229,740	16,229,740
17	Total Liabilities	252,255,089	136,285,259	388,540,347
	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	52,527,495		52,527,495
23	Asset revaluation reserve	-		-
24	Total equity	78,272,041		78,272,041
25	Total liabilities and equity	330,527,130	136,285,259	466,812,388

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	46,093	45	46,137
2	Loans to private individuals	47,241,628	7,183	47,248,811
2.1	Trade and service	10,580,933	579	10,581,512
2.2	Consumer loans	22,050,548	550	22,051,098
2.3	Agriculture	7,105,293	349	7,105,641
2.4	Online loans	-	-	-
2.5	Pawnshop	2,616,465	5,705	2,622,170
2.6	Fast instalment loans	4,888,389	-	4,888,389
2.7	Other	-	-	-
3	Loans to legal entities	185,376	337	185,714
3.1	Trade and service	91,399	337	91,736
3.2	Agriculture ad forestry	10,927	-	10,927
3.3	Transportation and communication	-	-	-
3.4	Other	83,050	-	83,050
4	Penalty income	2,177,257	243	2,177,500
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	49,650,354	7,808	49,658,162
Interest Expenses				
8	Borrowed funds_financial institutions	15,664,653	3,544,142	19,208,796
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	-	-	-
12	Debt securities issued_legal entities	6,959	-	6,959
13	Subordinated debt	-	541,281	541,281
14	Other interest expense	-	-	-
15	Total Interest Expenses	15,671,613	4,085,423	19,757,036
16	Net Interest Income	33,978,742	(4,077,615)	29,901,126
Non-Interest Income				
17	Net commission and other income based on services provided	7,871,638	(608,097)	7,263,542
17.1	Commission and other income based on services provided	8,300,734	-	8,300,734
17.2	Commission and other expenses based on services provided	429,095	608,097	1,037,192
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	1,998,010	-	1,998,010
21	Gain (loss) from currency revaluation	(5,984,901)	-	(5,984,901)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	3,884,748	(608,097)	3,276,651
Non-Interest Expenses				
25	Development, consulting and marketing expenses	1,167,749	-	1,167,749
26	Employee compensation and benefits	14,979,057	-	14,979,057
27	Fixed assets maintenance	90,229	-	90,229
28	Rent expense	2,142,264	-	2,142,264
29	Depreciation and amortization	1,584,612	-	1,584,612
30	Other non-interest expenses	4,772,332	-	4,772,332
31	Total Non-Interest Expenses	24,736,243	-	24,736,243
32	Net Non-Interest Income	(20,851,496)	(608,097)	(21,459,593)
33	Net Income before Expected Credit Losses	13,127,246	(4,685,712)	8,441,534
34	Impairment loss_loans to customers	5,543,242	-	5,543,242
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	327,359	-	327,359
37	Total Impairment Loss	5,870,601	-	5,870,601
38	Income before Tax and Extraordinary Items	7,256,645	(4,685,712)	2,570,932
39	Income tax	459,950	-	459,950
40	Income after Tax	6,796,694	(4,685,712)	2,110,982
41	Extraordinary income (expense)	-	-	-
42	Net income	6,796,694	(4,685,712)	2,110,982

Chief Executive Officer of the Company: Ilia Revia