

Company: JSC MFO Crystal
 Date: 30-09-23

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: 30-09-23

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	ლელ
1	Cash on hand	8,144,591	6,118,230	14,262,821
2	Cash in banks	1,363,312	2,111,086	3,474,398
3	Gross loans to customers	417,128,287	126,487	417,254,773
3.1	Less: expected credit losses	(8,854,697)	(13,726)	(8,868,423)
3.2	Net loans to customers	408,273,589	112,761	408,386,350
4	Investments in securities	-	-	-
5	Interest and dividend receivables	9,351,190	60,529	9,411,719
6	Repossessed assets	672,922		672,922
7	Investments in legal entities	444,160		444,160
8	Fixed assets and intangible assets	8,168,255		8,168,255
9	Other assets	21,021,893	371,350	21,393,243
10	Total assets	457,439,912	8,773,956	466,213,869
	Liabilities			
11	Borrowed funds _financial institutions	221,506,723	125,918,078	347,424,801
12	Borrowed funds _private individuals and legal entities	-	-	-
13	Debt securities issued	108,000	-	108,000
14	Interest and dividend payables	4,416,693	2,789,969	7,206,661
15	Other liabilities	11,817,968	393,459	12,211,426
16	Subordinated debt	-	16,605,460	16,605,460
17	Total Liabilities	237,849,383	145,706,966	383,556,349
	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	56,912,974		56,912,974
23	Asset revaluation reserve	-		-
24	Total equity	82,657,520		82,657,520
25	Total liabilities and equity	320,506,903	145,706,966	466,213,869

Chief Executive Officer of the Company: Iliia Revia

Company: JSC MFO Crystal
Date: 30-09-23

RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
Interest Income				
1	Cash in banks	59,450	45	59,495
2	Loans to private individuals	73,642,082	11,689	73,653,771
2.1	Trade and service	15,597,598	668	15,598,266
2.2	Consumer loans	35,891,802	1,333	35,893,135
2.3	Agriculture	10,698,743	2,039	10,700,782
2.4	Online loans	-	-	-
2.5	Pawnshop	3,680,672	7,649	3,688,321
2.6	Fast instalment loans	7,773,267	-	7,773,267
2.7	Other	-	-	-
3	Loans to legal entities	287,079	-	287,079
3.1	Trade and service	130,315	-	130,315
3.2	Agriculture ad forestry	16,546	-	16,546
3.3	Transportation and communication	-	-	-
3.4	Other	140,218	-	140,218
4	Penalty income	3,446,973	426	3,447,399
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	77,435,583	12,160	77,447,743
Interest Expenses				
8	Borrowed funds_financial institutions	23,474,320	5,635,349	29,109,669
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	-	-	-
12	Debt securities issued_legal entities	10,770	-	10,770
13	Subordinated debt	-	887,780	887,780
14	Other interest expense	-	-	-
15	Total Interest Expenses	23,485,091	6,523,129	30,008,219
16	Net Interest Income	53,950,493	(6,510,968)	47,439,524
Non-Interest Income				
17	Net commission and other income based on services provided	12,114,151	(607,992)	11,506,159
17.1	Commission and other income based on services provided	12,756,975	-	12,756,975
17.2	Commission and other expenses based on services provided	642,824	607,992	1,250,817
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	3,211,703	-	3,211,703
21	Gain (loss) from currency revaluation	(8,605,023)	-	(8,605,023)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	6,720,831	(607,992)	6,112,838
Non-Interest Expenses				
25	Development, consulting and marketing expenses	1,706,439	-	1,706,439
26	Employee compensation and benefits	23,403,174	-	23,403,174
27	Fixed assets maintenance	161,754	-	161,754
28	Rent expense	3,227,499	-	3,227,499
29	Depreciation and amortization	2,248,075	-	2,248,075
30	Other non-interest expenses	7,628,846	-	7,628,846
31	Total Non-Interest Expenses	38,375,787	-	38,375,787
32	Net Non-Interest Income	(31,654,957)	(607,992)	(32,262,949)
33	Net Income before Expected Credit Losses	22,295,536	(7,118,961)	15,176,575
34	Impairment loss_loans to customers	6,118,907	-	6,118,907
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	497,696	-	497,696
37	Total Impairment Loss	6,616,603	-	6,616,603
38	Income before Tax and Extraordinary Items	15,678,933	(7,118,961)	8,559,972
39	Income tax	1,812,324	-	1,812,324
40	Income after Tax	13,866,609	(7,118,961)	6,747,648
41	Extraordinary income (expense)	-	-	-
42	Net income	13,866,609	(7,118,961)	6,747,648

Chief Executive Officer of the Company: Ilia Revia