

Company: JSC MFO Crystal  
 Date: 31-12-23

**Information Regarding Supervisory Board, Board of Directors and Shareholders**

<b>Supervisory Board</b>	
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

<b>Board of Directors</b>	
1	Ilia Revia
2	Davit Bendeliani
3	Melania Kuchukhidze
4	Giorgi Megeneishvili
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**List of the Shareholders of the 10% and more of the Company's Share Capital, indicating their % share**

	<b>Name of the Shareholder</b>	<b>% Share</b>
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**

	<b>Name of the Shareholder</b>	<b>% Share</b>
1	Archil Bakuradze	12.02%
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Chief Executive Officer of the Company: Ilia Revia

Company: JSC MFO Crystal  
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RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	ლელ
1	Cash on hand	4,663,319	2,147,426	6,810,745
2	Cash in banks	592,391	840,395	1,432,786
3	Gross loans to customers	443,264,556	87,372	443,351,928
3.1	Less: expected credit losses	(12,034,129)	(4,711)	(12,038,840)
3.2	Net loans to customers	431,230,427	82,661	431,313,087
4	Investments in securities	-	-	-
5	Interest and dividend receivables	8,277,840	45,994	8,323,834
6	Repossessed assets	879,241		879,241
7	Investments in legal entities	472,235		472,235
8	Fixed assets and intangible assets	8,075,660		8,075,660
9	Other assets	21,085,258	530,411	21,615,669
10	<b>Total assets</b>	<b>475,276,369</b>	<b>3,646,887</b>	<b>478,923,256</b>
	<b>Liabilities</b>			
11	Borrowed funds _financial institutions	240,595,599	112,637,693	353,233,292
12	Borrowed funds _private individuals and legal entities	-	-	-
13	Debt securities issued	208,000	1,102,654	1,310,654
14	Interest and dividend payables	5,746,165	1,963,516	7,709,680
15	Other liabilities	12,788,306	17,110	12,805,417
16	Subordinated debt	-	16,674,280	16,674,280
17	<b>Total Liabilities</b>	<b>259,338,069</b>	<b>132,395,253</b>	<b>391,733,323</b>
	<b>Equity</b>			
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	61,445,387		61,445,387
23	Asset revaluation reserve	-		-
24	<b>Total equity</b>	<b>87,189,933</b>		<b>87,189,933</b>
25	<b>Total liabilities and equity</b>	<b>346,528,003</b>	<b>132,395,253</b>	<b>478,923,256</b>

Chief Executive Officer of the Company: Iliia Revia

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RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
<b>Interest Income</b>				
1	Cash in banks	113,455	46	113,501
2	Loans to private individuals	100,232,808	10,416	100,243,224
2.1	Trade and service	20,410,489	694	20,411,182
2.2	Consumer loans	50,233,939	425	50,234,364
2.3	Agriculture	14,202,641	-	14,202,641
2.4	Online loans	-	-	-
2.5	Pawnshop	4,727,523	9,297	4,736,820
2.6	Fast instalment loans	10,658,217	-	10,658,217
2.7	Other	-	-	-
3	Loans to legal entities	385,790	206	385,996
3.1	Trade and service	168,812	206	169,018
3.2	Agriculture ad forestry	18,931	-	18,931
3.3	Transportation and communication	-	-	-
3.4	Other	198,046	-	198,046
4	Penalty income	4,870,461	554	4,871,015
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	<b>Total Interest Income</b>	<b>105,602,514</b>	<b>11,222</b>	<b>105,613,735</b>
<b>Interest Expenses</b>				
8	Borrowed funds_financial institutions	31,467,076	7,845,925	39,313,001
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	1,701	5,932	7,633
12	Debt securities issued_legal entities	14,581	-	14,581
13	Subordinated debt	-	1,255,239	1,255,239
14	Other interest expense	-	-	-
15	<b>Total Interest Expenses</b>	<b>31,483,359</b>	<b>9,107,095</b>	<b>40,590,454</b>
16	<b>Net Interest Income</b>	<b>74,119,155</b>	<b>(9,095,874)</b>	<b>65,023,281</b>
<b>Non-Interest Income</b>				
17	Net commission and other income based on services provided	17,149,024	(497,030)	16,651,995
17.1	Commission and other income based on services provided	18,097,076	-	18,097,076
17.2	Commission and other expenses based on services provided	948,051	497,030	1,445,081
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	4,477,324	-	4,477,324
21	Gain (loss) from currency revaluation	(10,314,131)	-	(10,314,131)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	<b>Total Non-Interest Income</b>	<b>11,312,217</b>	<b>(497,030)</b>	<b>10,815,188</b>
<b>Non-Interest Expenses</b>				
25	Development, consulting and marketing expenses	2,038,628	-	2,038,628
26	Employee compensation and benefits	32,166,908	-	32,166,908
27	Fixed assets maintenance	249,365	-	249,365
28	Rent expense	4,324,477	-	4,324,477
29	Depreciation and amortization	2,866,313	-	2,866,313
30	Other non-interest expenses	10,061,038	-	10,061,038
31	<b>Total Non-Interest Expenses</b>	<b>51,706,729</b>	<b>-</b>	<b>51,706,729</b>
32	<b>Net Non-Interest Income</b>	<b>(40,394,512)</b>	<b>(497,030)</b>	<b>(40,891,542)</b>
33	<b>Net Income before Expected Credit Losses</b>	<b>33,724,643</b>	<b>(9,592,903)</b>	<b>24,131,740</b>
34	Impairment loss_loans to customers	10,921,670	-	10,921,670
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	817,084	-	817,084
37	<b>Total Impairment Loss</b>	<b>11,738,753</b>	<b>-</b>	<b>11,738,753</b>
38	<b>Income before Tax and Extraordinary Items</b>	<b>21,985,890</b>	<b>(9,592,903)</b>	<b>12,392,987</b>
39	Income tax	1,858,296	-	1,858,296
40	<b>Income after Tax</b>	<b>20,127,594</b>	<b>(9,592,903)</b>	<b>10,534,690</b>
41	Extraordinary income (expense)	-	-	-
42	<b>Net income</b>	<b>20,127,594</b>	<b>(9,592,903)</b>	<b>10,534,690</b>

Chief Executive Officer of the Company: Ilia Revia