

Company: JSC MFO Crystal
 Date: 31-03-24

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	Nino Panjikidze
6	Kakha Gabeskiria
7	Lasha Kanchaveli

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: 31-03-24

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	Total
1	Cash on hand	5,704,739	4,785,053	10,489,791
2	Cash in banks	12,394,430	2,732,421	15,126,852
3	Gross loans to customers	453,232,976	87,310	453,320,286
3.1	Less: expected credit losses	(12,148,167)	(7,409)	(12,155,576)
3.2	Net loans to customers	441,084,809	79,901	441,164,710
4	Investments in securities	-	-	-
5	Interest and dividend receivables	9,164,407	33,665	9,198,072
6	Repossessed assets	936,812		936,812
7	Investments in legal entities	538,763		538,763
8	Fixed assets and intangible assets	9,309,082		9,309,082
9	Other assets	22,911,915	515,028	23,426,943
10	Total assets	502,044,957	8,146,068	510,191,025
	Liabilities			
11	Borrowed funds _financial institutions	242,072,198	132,425,722	374,497,920
12	Borrowed funds _private individuals and legal entities	-	-	-
13	Debt securities issued	2,366,718	2,096,943	4,463,662
14	Interest and dividend payables	4,137,232	2,045,380	6,182,612
15	Other liabilities	12,247,450	73,746	12,321,197
16	Subordinated debt	-	22,101,460	22,101,460
17	Total Liabilities	260,823,598	158,743,252	419,566,851
	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	64,879,628		64,879,628
23	Asset revaluation reserve	-		-
24	Total equity	90,624,174		90,624,174
25	Total liabilities and equity	351,447,773	158,743,252	510,191,025

Chief Executive Officer of the Company: Iliia Revia

Company: JSC MFO Crystal
Date: 31-03-24

RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
Interest Income				
1	Cash in banks	32,216	1	32,217
2	Loans to private individuals	27,732,062	1,729	27,733,791
2.1	Trade and service	5,012,430	11	5,012,441
2.2	Consumer loans	15,026,497	222	15,026,719
2.3	Agriculture	3,667,050	-	3,667,050
2.4	Online loans	-	-	-
2.5	Pawnshop	986,639	1,496	988,135
2.6	Fast instalment loans	3,039,446	-	3,039,446
2.7	Other	-	-	-
3	Loans to legal entities	122,449	-	122,449
3.1	Trade and service	42,805	-	42,805
3.2	Agriculture ad forestry	2,939	-	2,939
3.3	Transportation and communication	-	-	-
3.4	Other	76,705	-	76,705
4	Penalty income	1,388,733	73	1,388,806
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	29,275,461	1,803	29,277,263
Interest Expenses				
8	Borrowed funds_financial institutions	8,167,138	2,117,631	10,284,768
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	20,772	19,286	40,057
12	Debt securities issued_legal entities	3,801	-	3,801
13	Subordinated debt	-	354,721	354,721
14	Other interest expense	-	-	-
15	Total Interest Expenses	8,191,710	2,491,637	10,683,347
16	Net Interest Income	21,083,751	(2,489,834)	18,593,916
Non-Interest Income				
17	Net commission and other income based on services provided	4,766,667	(337,560)	4,429,107
17.1	Commission and other income based on services provided	4,914,133	-	4,914,133
17.2	Commission and other expenses based on services provided	147,466	337,560	485,026
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	628,577	-	628,577
21	Gain (loss) from currency revaluation	(1,638,105)	-	(1,638,105)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	3,757,139	(337,560)	3,419,579
Non-Interest Expenses				
25	Development, consulting and marketing expenses	394,709	-	394,709
26	Employee compensation and benefits	8,075,718	-	8,075,718
27	Fixed assets maintenance	66,768	-	66,768
28	Rent expense	1,173,885	-	1,173,885
29	Depreciation and amortization	674,520	-	674,520
30	Other non-interest expenses	2,628,599	-	2,628,599
31	Total Non-Interest Expenses	13,014,199	-	13,014,199
32	Net Non-Interest Income	(9,257,060)	(337,560)	(9,594,620)
33	Net Income before Expected Credit Losses	11,826,691	(2,827,394)	8,999,296
34	Impairment loss_loans to customers	2,452,904	-	2,452,904
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	311,002	-	311,002
37	Total Impairment Loss	2,763,906	-	2,763,906
38	Income before Tax and Extraordinary Items	9,062,784	(2,827,394)	6,235,390
39	Income tax	1,247,078	-	1,247,078
40	Income after Tax	7,815,706	(2,827,394)	4,988,312
41	Extraordinary income (expense)	-	-	-
42	Net income	7,815,706	(2,827,394)	4,988,312

Chief Executive Officer of the Company: Ilia Revia