

Company: JSC MFO Crystal
Date: 30-06-24

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: 30-06-24

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	Total
1	Cash on hand	5,062,907	7,723,540	12,786,447
2	Cash in banks	9,282,280	4,563,100	13,845,380
3	Gross loans to customers	469,564,596	83,254	469,647,850
3.1	Less: expected credit losses	(13,976,325)	(7,524)	(13,983,850)
3.2	Net loans to customers	455,588,271	75,730	455,664,001
4	Investments in securities	-	-	-
5	Interest and dividend receivables	9,757,825	42,722	9,800,547
6	Repossession assets	999,024		999,024
7	Investments in legal entities	609,791		609,791
8	Fixed assets and intangible assets	8,933,874		8,933,874
9	Other assets	30,069,928	588,712	30,658,640
10	Total assets	520,303,900	12,993,804	533,297,705
Liabilities				
11	Borrowed funds _financial institutions	213,089,298	175,371,436	388,460,734
12	Borrowed funds _private individuals and legal entities	-	-	-
13	Debt securities issued	5,748,018	2,263,428	8,011,446
14	Interest and dividend payables	4,354,023	3,248,237	7,602,261
15	Other liabilities	11,168,682	302,991	11,471,674
16	Subordinated debt	-	23,042,820	23,042,820
17	Total Liabilities	234,360,022	204,228,913	438,588,935
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	68,964,223		68,964,223
23	Asset revaluation reserve	-		-
24	Total equity	94,708,770		94,708,770
25	Total liabilities and equity	329,068,792	204,228,913	533,297,705

Chief Executive Officer of the Company: Ilia Revia

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RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
Interest Income				
1	Cash in banks	54,061	1	54,062
2	Loans to private individuals	58,258,528	9,447	58,267,975
2.1	Trade and service	10,693,931	742	10,694,673
2.2	Consumer loans	31,564,828	5,672	31,570,500
2.3	Agriculture	8,016,161	-	8,016,161
2.4	Online loans	-	-	-
2.5	Pawnshop	1,958,668	3,034	1,961,702
2.6	Fast instalment loans	6,024,941	-	6,024,941
2.7	Other	-	-	-
3	Loans to legal entities	277,678	3	277,681
3.1	Trade and service	90,077	3	90,080
3.2	Agriculture ad forestry	5,903	-	5,903
3.3	Transportation and communication	-	-	-
3.4	Other	181,698	-	181,698
4	Penalty income	2,840,474	149	2,840,624
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	61,430,741	9,601	61,440,342
Interest Expenses				
8	Borrowed funds _financial institutions	15,053,999	4,845,545	19,899,543
9	Borrowed funds _private individuals	-	-	-
10	Borrowed funds _legal entities	-	-	-
11	Debt securities issued _private individuals	152,939	51,850	204,789
12	Debt securities issued _legal entities	7,868	-	7,868
13	Subordinated debt	-	887,735	887,735
14	Other interest expense	-	-	-
15	Total Interest Expenses	15,214,805	5,785,130	20,999,935
16	Net Interest Income	46,215,935	(5,775,529)	40,440,407
Non-Interest Income				
17	Net commission and other income based on services provided	10,289,603	(982,156)	9,307,447
17.1	Commission and other income based on services provided	10,592,334	-	10,592,334
17.2	Commission and other expenses based on services provided	302,731	982,156	1,284,887
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	1,445,071	-	1,445,071
21	Gain (loss) from currency revaluation	(3,565,703)	-	(3,565,703)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	8,168,971	(982,156)	7,186,815
Non-Interest Expenses				
25	Development, consulting and marketing expenses	909,064	-	909,064
26	Employee compensation and benefits	18,294,445	-	18,294,445
27	Fixed assets maintenance	163,983	-	163,983
28	Rent expense	2,581,733	-	2,581,733
29	Depreciation and amortization	1,404,890	-	1,404,890
30	Other non-interest expenses	5,111,650	-	5,111,650
31	Total Non-Interest Expenses	28,465,766	-	28,465,766
32	Net Non-Interest Income	(20,296,795)	(982,156)	(21,278,951)
33	Net Income before Expected Credit Losses	25,919,140	(6,757,685)	19,161,456
34	Impairment loss _loans to customers	5,539,291		5,539,291
35	Impairment loss _investments	-		-
36	Impairment loss _other assets	316,028		316,028
37	Total Impairment Loss	5,855,319		5,855,319
38	Income before Tax and Extraordinary Items	20,063,822	(6,757,685)	13,306,137
39	Income tax	2,661,227		2,661,227
40	Income after Tax	17,402,594	(6,757,685)	10,644,910
41	Extraordinary income (expense)	-		-
42	Net income	17,402,594	(6,757,685)	10,644,910

Chief Executive Officer of the Company: Ilia Revia