

Company: JSC MFO Crystal
 Date: 30-09-24

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: 30-09-24

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	Total
1	Cash on hand	9,593,217	9,309,648	18,902,865
2	Cash in banks	6,323,371	5,848,587	12,171,958
3	Gross loans to customers	482,935,692	70,998	483,006,690
3.1	Less: expected credit losses	(14,440,010)	(7,411)	(14,447,421)
3.2	Net loans to customers	468,495,682	63,587	468,559,269
4	Investments in securities	-	-	-
5	Interest and dividend receivables	9,404,807	38,440	9,443,247
6	Repossessed assets	1,122,826		1,122,826
7	Investments in legal entities	609,791		609,791
8	Fixed assets and intangible assets	9,474,532		9,474,532
9	Other assets	24,680,543	413,997	25,094,540
10	Total assets	529,704,770	15,674,258	545,379,028
	Liabilities			
11	Borrowed funds_financial institutions	208,993,897	184,704,491	393,698,388
12	Borrowed funds_private individuals and legal entities	-	-	-
13	Debt securities issued	7,315,452	4,036,141	11,351,594
14	Interest and dividend payables	2,612,222	3,377,167	5,989,389
15	Other liabilities	11,889,895	527,556	12,417,450
16	Subordinated debt	-	22,383,540	22,383,540
17	Total Liabilities	230,811,467	215,028,895	445,840,361
	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	73,794,120		73,794,120
23	Asset revaluation reserve	-		-
24	Total equity	99,538,667		99,538,667
25	Total liabilities and equity	330,350,133	215,028,895	545,379,028

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	86,302	2	86,304
2	Loans to private individuals	87,846,241	10,977	87,857,219
2.1	Trade and service	16,162,503	1	16,162,503
2.2	Consumer loans	47,828,326	6,496	47,834,822
2.3	Agriculture	12,423,377	-	12,423,377
2.4	Online loans	-	-	-
2.5	Pawnshop	2,877,674	4,480	2,882,155
2.6	Fast instalment loans	8,554,362	-	8,554,362
2.7	Other	-	-	-
3	Loans to legal entities	435,386	1	435,386
3.1	Trade and service	129,564	1	129,565
3.2	Agriculture ad forestry	8,846	-	8,846
3.3	Transportation and communication	-	-	-
3.4	Other	296,976	-	296,976
4	Penalty income	4,338,727	216	4,338,943
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	92,706,656	11,197	92,717,852
Interest Expenses				
8	Borrowed funds_financial institutions	21,330,467	8,082,143	29,412,609
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	350,680	96,386	447,066
12	Debt securities issued_legal entities	24,482	-	24,482
13	Subordinated debt	-	1,414,523	1,414,523
14	Other interest expense	-	-	-
15	Total Interest Expenses	21,705,629	9,593,052	31,298,681
16	Net Interest Income	71,001,027	(9,581,855)	61,419,171
Non-Interest Income				
17	Net commission and other income based on services provided	15,612,571	(1,568,515)	14,044,055
17.1	Commission and other income based on services provided	15,858,628	-	15,858,628
17.2	Commission and other expenses based on services provided	246,057	1,568,515	1,814,572
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	2,629,838	-	2,629,838
21	Gain (loss) from currency revaluation	(5,728,603)	-	(5,728,603)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	12,513,805	(1,568,515)	10,945,290
Non-Interest Expenses				
25	Development, consulting and marketing expenses	1,349,269	-	1,349,269
26	Employee compensation and benefits	28,106,745	-	28,106,745
27	Fixed assets maintenance	238,777	-	238,777
28	Rent expense	4,080,686	-	4,080,686
29	Depreciation and amortization	2,165,123	-	2,165,123
30	Other non-interest expenses	7,687,610	-	7,687,610
31	Total Non-Interest Expenses	43,628,210	-	43,628,210
32	Net Non-Interest Income	(31,114,405)	(1,568,515)	(32,682,920)
33	Net Income before Expected Credit Losses	39,886,622	(11,150,371)	28,736,251
34	Impairment loss_loans to customers	8,922,131	-	8,922,131
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	470,612	-	470,612
37	Total Impairment Loss	9,392,743	-	9,392,743
38	Income before Tax and Extraordinary Items	30,493,879	(11,150,371)	19,343,508
39	Income tax	3,868,702	-	3,868,702
40	Income after Tax	26,625,177	(11,150,371)	15,474,807
41	Extraordinary income (expense)	-	-	-
42	Net income	26,625,177	(11,150,371)	15,474,807

Chief Executive Officer of the Company: Ilia Revia