

Company: JSC MFO Crystal
 Date: 31-12-24

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%
4		
5		
6		
7		
8		
9		
10		

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%
2		
3		
4		
5		
6		
7		
8		
9		
10		

Chief Executive Officer of the Company: Ilia Revia

Company: JSC MFO Crystal
Date: 31-12-24

RC Balance Sheet

GEL

N	Assets	GEL	Foreign Currency	Total
1	Cash on hand	10,410,210	5,374,994	15,785,204
2	Cash in banks	6,187,638	2,696,410	8,884,047
3	Gross loans to customers	513,979,867	63,423	514,043,291
3.1	Less: expected credit losses	(15,334,557)	(7,652)	(15,342,209)
3.2	Net loans to customers	498,645,310	55,771	498,701,082
4	Investments in securities	-	-	-
5	Interest and dividend receivables	9,096,844	37,301	9,134,145
6	Repossessed assets	1,280,291		1,280,291
7	Investments in legal entities	609,791		609,791
8	Fixed assets and intangible assets	10,339,623		10,339,623
9	Other assets	28,767,027	384,374	29,151,401
10	Total assets	565,336,733	8,548,850	573,885,583
	Liabilities			
11	Borrowed funds _financial institutions	219,403,997	189,557,740	408,961,737
12	Borrowed funds _private individuals and legal entities	-	-	-
13	Debt securities issued	7,833,532	5,144,724	12,978,257
14	Interest and dividend payables	4,981,793	3,962,671	8,944,463
15	Other liabilities	14,683,977	70,097	14,754,074
16	Subordinated debt	-	23,015,760	23,015,760
17	Total Liabilities	246,903,300	221,750,992	468,654,291
	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	79,486,745		79,486,745
23	Asset revaluation reserve	-		-
24	Total equity	105,231,292		105,231,292
25	Total liabilities and equity	352,134,591	221,750,992	573,885,583

Chief Executive Officer of the Company: Iliia Revia

Company: JSC MFO Crystal
Date: 31-12-24

RI Profit & Loss Statement		GEL		
N		GEL	Foreign Currency	Total
Interest Income				
1	Cash in banks	161,400	3	161,403
2	Loans to private individuals	118,513,788	11,991	118,525,778
2.1	Trade and service	21,925,389	1	21,925,390
2.2	Consumer loans	65,187,827	6,051	65,193,879
2.3	Agriculture	16,788,539	-	16,788,539
2.4	Online loans	-	-	-
2.5	Pawnshop	3,795,293	5,939	3,801,232
2.6	Fast instalment loans	10,816,739	-	10,816,739
2.7	Other	-	-	-
3	Loans to legal entities	618,467	104,713	723,181
3.1	Trade and service	169,911	24,555	194,466
3.2	Agriculture ad forestry	10,917	1,067	11,984
3.3	Transportation and communication	-	-	-
3.4	Other	437,640	79,091	516,731
4	Penalty income	6,138,149	248	6,138,397
5	Investments in securities	-	-	-
6	Other interest income	-	-	-
7	Total Interest Income	125,431,805	116,955	125,548,760
Interest Expenses				
8	Borrowed funds_financial institutions	27,504,135	11,540,138	39,044,272
9	Borrowed funds_private individuals	-	-	-
10	Borrowed funds_legal entities	-	-	-
11	Debt securities issued_private individuals	581,955	160,351	742,306
12	Debt securities issued_legal entities	48,633	-	48,633
13	Subordinated debt	-	1,947,690	1,947,690
14	Other interest expense	-	-	-
15	Total Interest Expenses	28,134,723	13,648,179	41,782,901
16	Net Interest Income	97,297,082	(13,531,224)	83,765,858
Non-Interest Income				
17	Net commission and other income based on services provided	21,249,763	(2,150,537)	19,099,227
17.1	Commission and other income based on services provided	21,810,236	-	21,810,236
17.2	Commission and other expenses based on services provided	560,473	2,150,537	2,711,010
18	Dividends received	-	-	-
19	Gain (loss) from securities	-	-	-
20	Gain (loss) from currency trading operations	3,942,719	-	3,942,719
21	Gain (loss) from currency revaluation	(6,230,480)	-	(6,230,480)
22	Gain (loss) from property disposal	-	-	-
23	Other non-interest income	-	-	-
24	Total Non-Interest Income	18,962,003	(2,150,537)	16,811,466
Non-Interest Expenses				
25	Development, consulting and marketing expenses	2,015,613	-	2,015,613
26	Employee compensation and benefits	38,334,047	-	38,334,047
27	Fixed assets maintenance	321,422	-	321,422
28	Rent expense	5,542,008	-	5,542,008
29	Depreciation and amortization	2,955,544	-	2,955,544
30	Other non-interest expenses	10,958,269	-	10,958,269
31	Total Non-Interest Expenses	60,126,902	-	60,126,902
32	Net Non-Interest Income	(41,164,899)	(2,150,537)	(43,315,436)
33	Net Income before Expected Credit Losses	56,132,183	(15,681,761)	40,450,422
34	Impairment loss_loans to customers	12,681,121	-	12,681,121
35	Impairment loss_investments	-	-	-
36	Impairment loss_other assets	1,176,820	-	1,176,820
37	Total Impairment Loss	13,857,941	-	13,857,941
38	Income before Tax and Extraordinary Items	42,274,241	(15,681,761)	26,592,481
39	Income tax	5,518,496	-	5,518,496
40	Income after Tax	36,755,745	(15,681,761)	21,073,985
41	Extraordinary income (expense)	-	-	-
42	Net income	36,755,745	(15,681,761)	21,073,985

Chief Executive Officer of the Company: Ilia Revia