



BANK OF GEORGIA

# INVESTOR DAY 2019

## Digital ecosystem

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**INNOVATION DISTINGUISHES BETWEEN A LEADER AND A FOLLOWER**

– Steve Jobs

## MSME

### Merchant services

- Lite and modular solutions
- All-in-one solution (hardware + software)
- AI-driven offers
- Business loan pre-qualification

### HR solutions

- Lite and modular solutions
- Open API model
- Streamlined HR operation
- AI-based performance management

### Business intelligence /accounting

- Lite and modular solutions
- Open API model
- Advanced visualisations
- Tailored to MSMEs



## RETAIL

### Real estate ecosystem

- AI-optimised content
- Advanced real estate estimation
- Mortgage loan pre-qualifications
- Remodelling and interior design

### Online marketplace

- Advanced search/comparison
- AI-optimised content
- Consumer loan pre-qualification
- Utilisation of BOG merchant networks

### Auto ecosystem

- AI-optimised content
- Cross-selling (e-commerce, leasing, dealerships, etc.)
- Auto loan pre-qualification
- Advanced vehicle inspection

# DIGITAL AREA ECOSYSTEM AT A GLANCE

Merchant services

HR solutions

Business intelligence  
/accounting



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# DIGITAL AREA ECOSYSTEM AT A GLANCE



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**Auto ecosystem**

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 **MSME**

Merchant services

HR solutions

**Business intelligence  
/accounting**

- Lite and modular solutions
- Open API model
- Advanced visualisations
- Tailored to MSMEs



Real estate ecosystem

Online marketplace

Auto ecosystem

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 **MSME**

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 **HR solutions**

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Business intelligence  
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# DIGITAL AREA ECOSYSTEM AT A GLANCE

 **MSME**

 **Merchant services**

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- AI-driven offers
- Business loan pre-qualification

 HR solutions

 Business intelligence /accounting



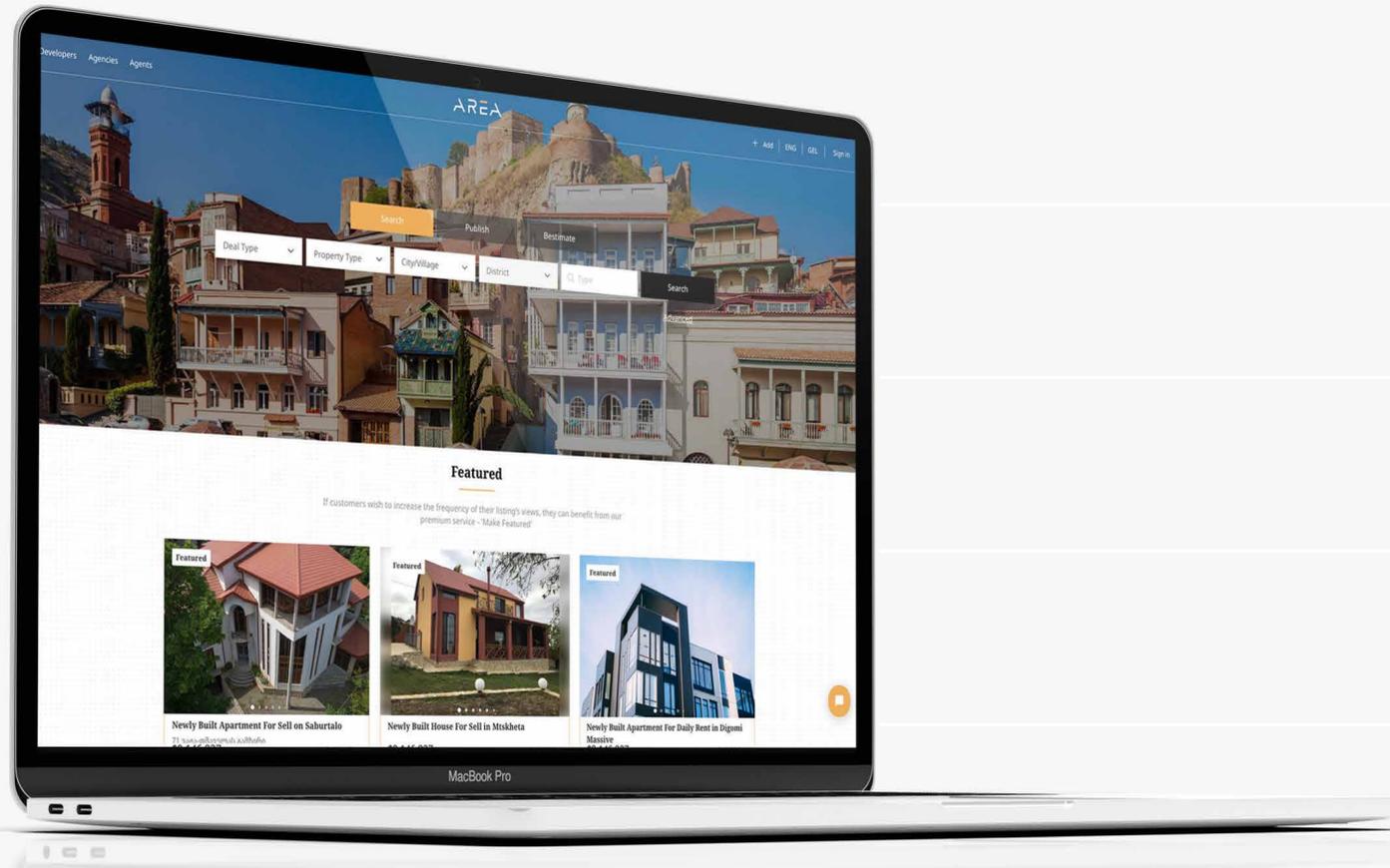
 Real estate ecosystem

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# RESULTS OF AREA.GE LAUNCH ARE SOLID

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**Unique users**  
+535,000

**Developers and agencies**  
+527

**Mortgage leads**  
+3,800

**Mortgages disbursed,**  
**GEL+6,000,000**

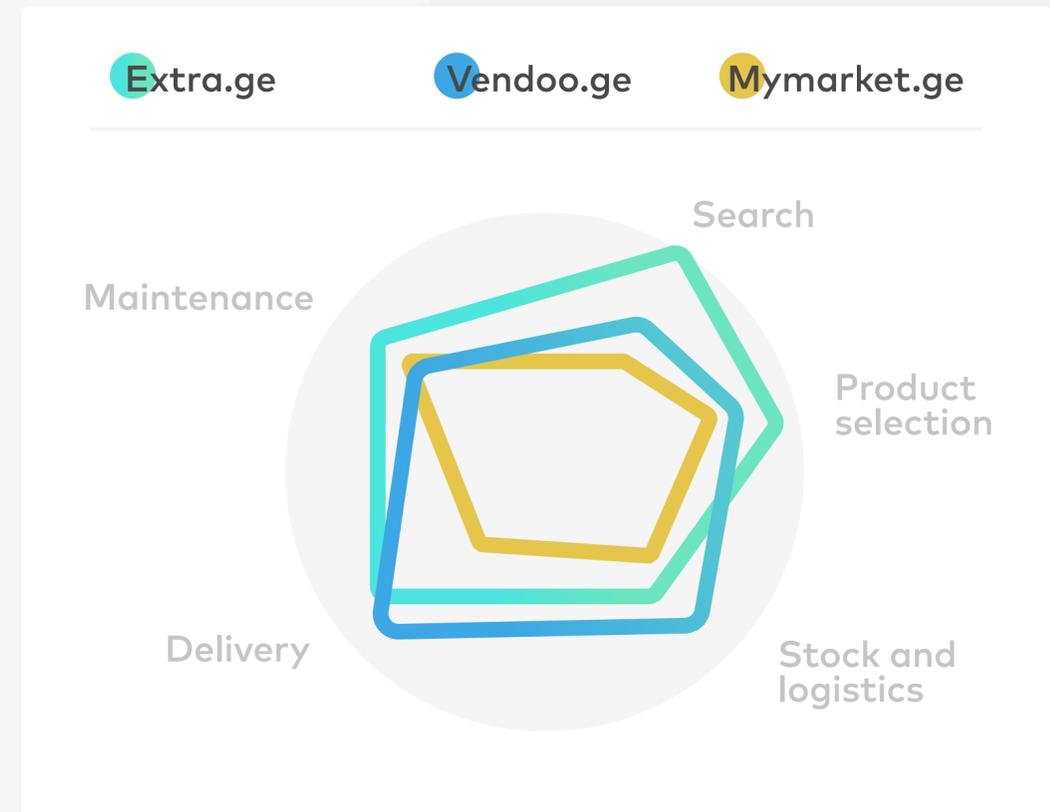
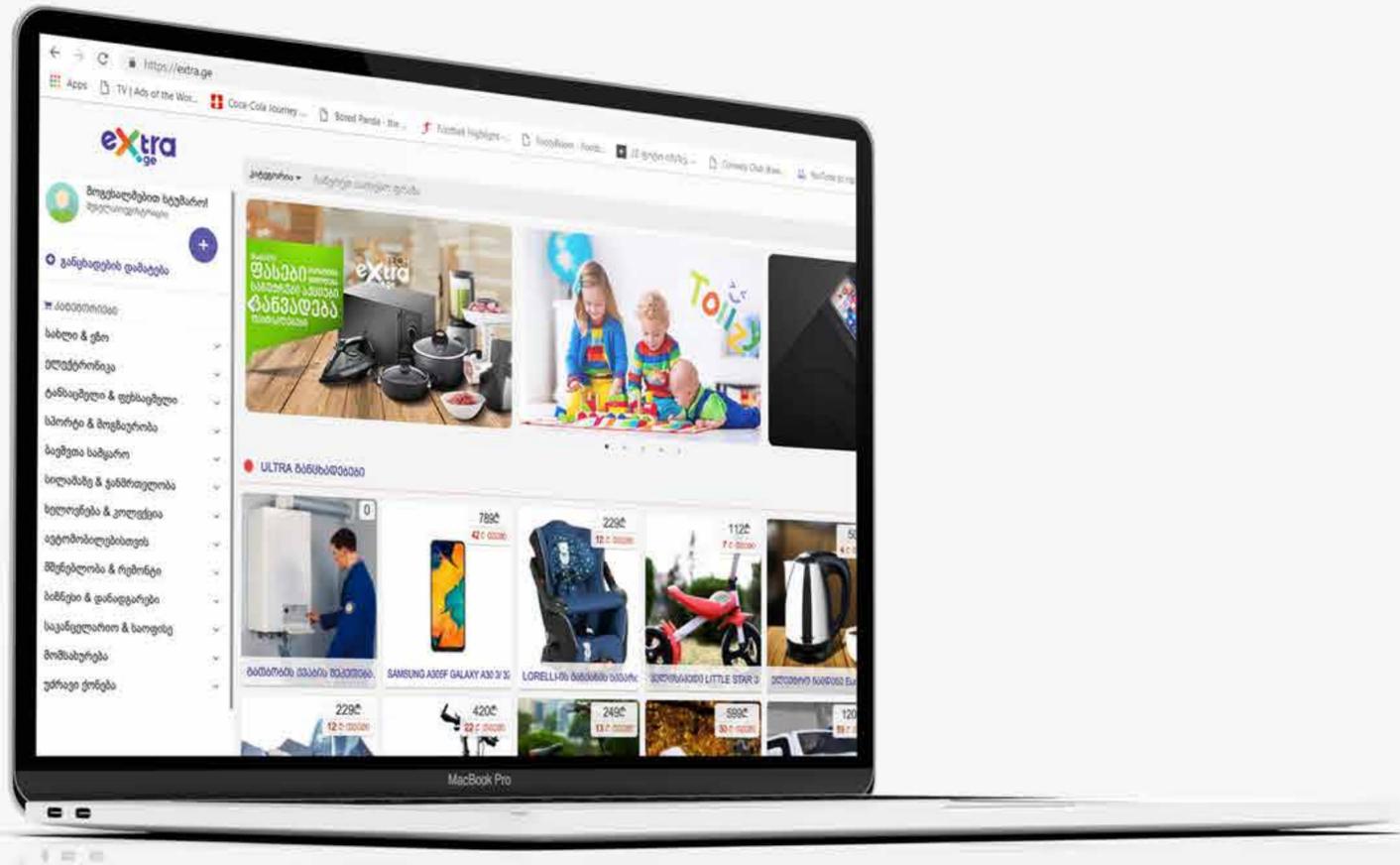
## WHY?

- Incremental mortgage portfolio
- Expanding digital footprint
- New partnership model with real estate developers
- Cross-selling opportunities for existing and potential clients

## HOW?

- Customer-centric UX
- Full housing ecosystem
- Advanced mortgage pre-qualification
- AI-optimised content

# EXTRA.GE ACQUISITION AND PLANS



## CURRENT EXTRA.GE      DEVELOPMENT ROUTE      NEW EXTRA.GE FOCUS

- #2 C2C listing platform in Georgia
- 350,000 monthly active users
- 80,000 registered buyers and sellers
- Search engine optimised

- From listing platform to full scale digital marketplace
- Re-utilise bank MSMEs
- Re-design and re-launch in 1Q20

- Advanced search
- Wide selection of products and services from all type of sellers
- Affordable online Installment
- Plus points redemption channel

## NEXT STEPS

11

### SINCE AUGUST 2018

-  Area.ge full scale launch
-  Extra.ge acquisition
-  Merchant services active development in progress
-  Auto ecosystem active development in progress

### COMING SOON BY 2020

-  Extra.ge full scale re-launch
-  Merchant services full scale launch
-  Auto ecosystem full scale launch
-  HR solutions MVP launch
-  BI/Accounting MVP launch



**QUESTIONS?**

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