

JSC Bank of Georgia

Annual Information Update for 12 months up to and including 20 May, 2010

This annual information update is filed pursuant to Prospectus Rule 5.2 made by the Financial Services Authority and not for any other purpose and by filing this annual information update neither the Company, nor any other person, takes any responsibility for, or makes any representation, express or implied, as to the accuracy or completeness of, the information contained or referred to below herein. The information referred to below is not necessarily up to date as at the date of this annual information update and the Company does not undertake any obligation to update any such information in the future. Furthermore, such information may have been prepared in accordance with the laws or regulations of a particular jurisdiction and may not comply with or meet the relevant standards of disclosure in any other jurisdiction. Neither this annual information update, nor the information referred to below constitutes, by virtue of this communication, an offer of any securities addressed to any person and should not be relied on by any person.

The following UK regulatory announcements have been made via a Regulatory Information Service:

Date of Publication	Description
20 May 2010	JSC Bank of Georgia launches one card VISA INFINITE card
18 May 2010	Bank of Georgia 2010 Annual General Meeting of Shareholders Agenda and Recommendations
17 May 2010	JSC Bank of Georgia Announces Q1 2010 Results
15 May 2010	JSC Bank of Georgia notice of Q1 2010 Results
26 April 2010	JSC Bank of Georgia 2009 Annual Financial Report
26 April 2010	JSC Bank of Georgia 2009 Audited Financial Statements
26 April 2010	JSC Bank of Georgia Announcement of 2010 Annual General Meeting of Shareholders
23 April 2010	Bank of Georgia Notice of Audited Annual Report and Accounts
25 March 2010	JSC Bank of Georgia announces further decrease of interest rates on

About Bank of Georgia

Bank of Georgia is the leading Georgian bank offering a broad range of corporate and investment banking, retail banking, wealth management and insurance services to its customers in Georgia, Ukraine and Belarus. Bank of Georgia is the largest bank in Georgia by assets, loans, deposits and equity, with 34.1% market share by total assets (all data according to the NBS as of 31 March 2010). The bank has 140 branches and over 999,000 retail and more than 153,000 corporate current accounts.

Bank of Georgia has, as of the date hereof, the following credit ratings:

Standard & Poor's	'B/B'
FitchRatings	'B/B'
Moody's	'B3/NP' (FC) & 'Ba3/NP' (LC)

For further information, please visit www.bog.ge/ir or contact:

Nicholas Enukidze

Chairman of the Supervisory Board
+995 32 444 858
nenukidze@bog.ge

Irakli Gilauri

CEO, Supervisory Board Member
+995 32 444 109
irilauri@bog.ge

Macca Ekizashvili

Head of Investor Relations
+995 32 444 256
ir@bog.ge

Tbilisi, 20 May, 2010

	deposits
25 February 2010	JSC Bank of Georgia Announces Q4 2009 and Full - Year 2009 Results
24 February 2010	JSC Bank of Georgia announces decrease of interest rates on deposits
24 February 2010	JSC Bank of Georgia notice of Q4 2009 and Full - Year 2009 Results
5 January 2010	JSC Bank of Georgia announces the buyout of minority stake and capital increase in BNB
7 December 2009	Bank of Georgia receives The Bank of the Year Award by The Banker
24 November 2009	JSC Bank of Georgia announces the appointment of joint corporate brokers
20 November 2009	Bank of Georgia investor day schedule New York and London 23 and 27 November 2009
20 November 2009	Bank of Georgia announces important developments
9 November 2009	Bank of Georgia announces Investor Day to be held in New York and London
9 November 2009	Bank of Georgia and American Express launch two American Express Cards Issued in Georgia
6 November 2009	Bank of Georgia Reports Q3 and YTD 2009 Results
5 November 2009	JSC Bank of Georgia notice of Q3 2009 and YTD 2009 Results
23 October 2009	Bank of Georgia selects TEMENOS T24 as its new core banking system
21 October 2009	Bank of Georgia announces new senior appointments
9 October 2009	Bank of Georgia selects CRIF Decision Solutions as the system provider for its loan origination platform
6 October 2009	Bank of Georgia announces deployment of complete talent management solution
30 September 2009	JSC Bank of Georgia Announces the Sale of Its Equity Interest in GTAM
2 September 2009	Bank of Georgia Announces Q2 2009 and 1H 2009 Results
1 September 2009	Bank of Georgia Notice of Q2 2009 and 1H 2009 Results
21 August 2009	Approval of an increase of block listing of shares in the form of GDRs and admission to trading on the London Stock Exchange
27 July 2009	JSC Bank of Georgia and EBRD sign the Amended and Restated Participation Agreement
17 July 2009	JSC Bank of Georgia receives the Euromoney Award for Excellence as the Best Bank in Georgia 2009
17 June 2009	Bank of Georgia announces AGM Results
16 June 2009	JSC Bank of Georgia completes the settlement of US\$140 million Loan Passthrough Notes
15 June 2009	Bank of Georgia announces the execution of US dollar interest rate swap transactions with IFC
26 May 2009	Bank of Georgia 2009 Annual General Meeting of Shareholders Agenda and Recommendations
20 May 2009	JSC Bank Of Georgia Reports Q1 2009 Net Income Of GEL 5.1

Tbilisi, 20 May, 2010

	Million
--	---------

Details of all regulatory announcements for the Company can be found on the London Stock Exchange website: www.londonstockexchange.com and on the Company website: www.bog.ge/ir

In addition to the announcements as published on the Company website, the following have been filed with the Financial Supervisory Agency (“FSA”) of Georgia and Georgian Stock Exchange (“GSE”) according to the Securities Laws and Regulations of Georgia.

Date of Publication/Filing with the FSA	Title
26 April 2010	Notice of the JSC Bank of Georgia AGM Record Date
31 March 2010	2009 Annual Accounts as per requirement of Georgian Securities Laws
16 September 2009	Consolidated Half Yearly Report as per requirement of JSC Georgian Securities Laws
25 June 2009	JSC Bank of Georgia Current Report
	Results of the AGM and the Changes in the Share Ownership
	Updated Edition of the Bank of Georgia Charter

The copies of the documents referred in this Annual Information Update as published on 20 May 2010, can be obtained upon request from Bank of Georgia Investor Relations at the Company’s registered office at 3 Pushkin Street, Tbilisi, Georgia 0105 or from the Company website: www.bog.ge/ir.