



London, 23 September 2022

*Bank of Georgia Named World's Best Consumer Digital Bank 2022 by Global Finance*

Bank of Georgia Group PLC (the “**Group**”) announces that this week its subsidiary, JSC Bank of Georgia (the “**Bank**” or “**Bank of Georgia**”) has been named World’s Best Consumer Digital Bank 2022, becoming a winner in one of only four global award categories.

In addition to the major global award, Bank of Georgia has also been recognised as World’s Best Bank in Lending (Consumer), and Best Consumer Digital Bank in Central and Eastern Europe.

*Archil Gachechiladze*, Bank of Georgia’s CEO, commented: “We are delighted to receive these awards from *Global Finance* and are proud to be named world's best consumer digital bank. At Bank of Georgia, digitalisation and customer experience go hand in hand, and we have delivered strong franchise and earnings growth over the past three years, becoming the digital banking leader in Georgia, doubling the number of monthly active users to one million, and substantially increasing our customer satisfaction score, NPS, from the mid-30s to the mid-50s. Our people come together every day to create an excellent digital experience for our customers. We are motivated to keep improving our client service and to continue rolling out innovative products and solutions. I'd like to thank the whole team at Bank of Georgia for their commitment to excellence, and I'd like to thank *Global Finance* for this global recognition.”

*Joseph D. Giarraputo*, *Global Finance*’s publisher and editorial director, commented: “By putting customers at the heart of its digital transformation efforts, Bank of Georgia has deservedly won both the regional and global awards for Best Consumer Bank. Revamping mobile banking, introducing a virtual Personal Finance Manager and providing a suite of both banking and non-banking services are just a few of the many steps that have improved customer experience and helped Bank of Georgia win the coveted, *Global Finance*’s World’s Best Consumer Digital Bank 2022 crown.”

**About Global Finance:**

*Global Finance*, founded in 1987, has a circulation of 50,000 and readers in 193 countries and territories. *Global Finance*’s audience includes senior corporate and financial officers responsible for making investment and strategic decisions at multinational companies and financial institutions. Its website — [GFMag.com](http://GFMag.com) — offers analysis and articles that are the legacy of 35 years of experience in international financial markets. *Global Finance* is headquartered in New York, with offices around the world. *Global Finance* regularly selects the top performers among banks and other providers of financial services. These awards have become a trusted standard of excellence for the global financial community

Name of authorised official of issuer responsible for making notification: Nini Arshakuni, Head of Investor Relations

**About Bank of Georgia Group PLC**

Bank of Georgia Group PLC (“Bank of Georgia Group” or the “Group” and on the LSE: BGEO LN) is a UK incorporated holding company. The Group mainly comprises: a) retail banking and payment business (Retail Banking); and b) corporate banking and investment banking operations (Corporate and Investment Banking) in Georgia. JSC Bank of Georgia (“**Bank of Georgia**”, “**BOG**”, or the “**Bank**”), a systematically important and leading universal bank in Georgia, is the core entity of the Group. The Bank is a leader in the payments business and financial mobile application, with strong retail and corporate banking franchises. In line with our digital strategy, the Group focuses on expanding technological and advanced data analytics capabilities to offer more personalised solutions and seamless experiences to our customers. Employee empowerment, customer satisfaction, and data-driven decision-making, together with the strength of the banking franchise, are key enablers of the Group’s sustainable value creation. By building on its competitive strengths and uncovering more opportunities, the Group is committed to delivering strong profitability sustainably and maximising shareholder value. The Group expects to benefit from the growth of the Georgian economy, and through both its Retail Banking and Corporate and Investment Banking operations, it aims to deliver on its strategy and its key medium-term objectives – at least 20% return on average equity (ROAE) and c.10% growth of its loan book.

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

Fitch Ratings	‘BB-/B’
Moody’s	‘Ba2/NP’

For further information, please visit [www.bankofgeorgiagroup.com](http://www.bankofgeorgiagroup.com) or contact:

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