

INVESTOR PRESENTATION

1Q24 Performance

29 May 2024
www.bankofgeorgiagroup.com

Disclaimer: forward-looking statements

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The Group delivered a strong performance in 1Q24

Profit (adjusted)
GEL 369m
up 22.5% y-o-y

ROE (adjusted)
27.7%

Cost:income
29.2%

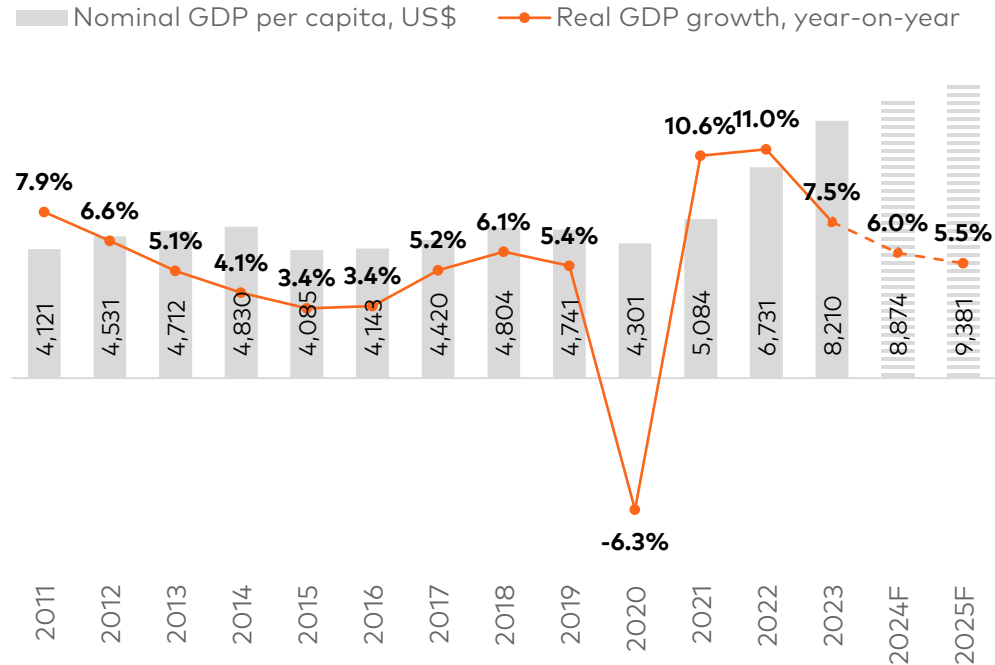
Profit is adjusted for the one-off gain on bargain purchase and acquisition-related costs totalling GEL 668.8m resulting from the Ameriabank acquisition. ROE was adjusted accordingly.

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- | GROUP OVERVIEW AND STRATEGY
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Strong economic growth persists, supported by robust consumption and investment spending, while inflation is below the NBG's target

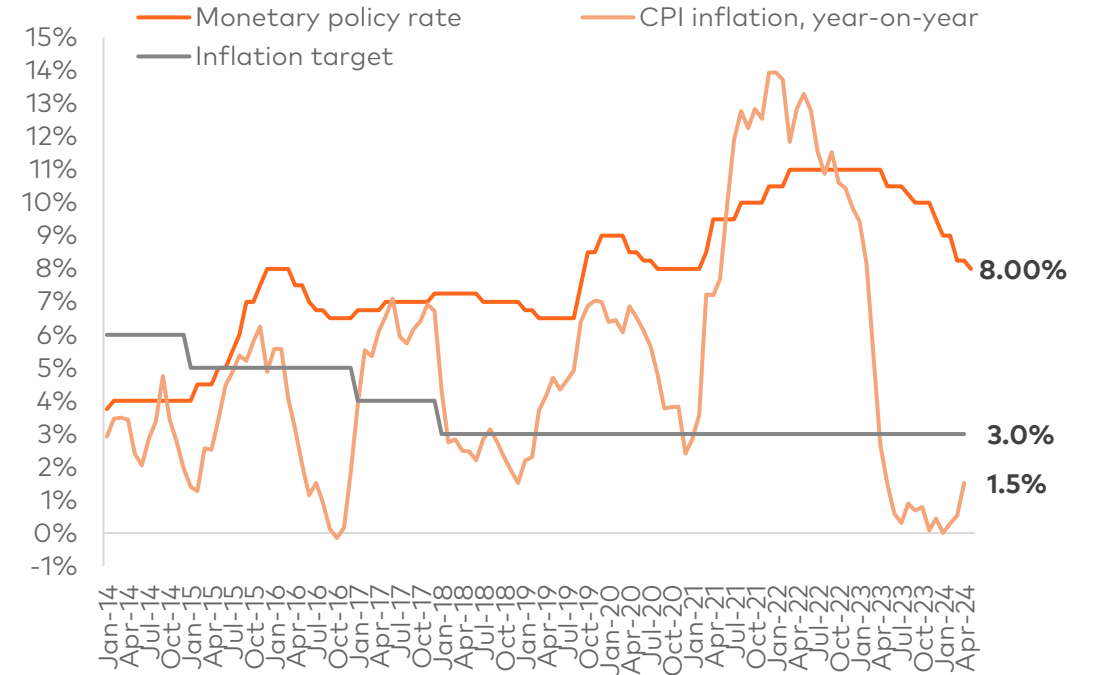
Economic growth in Georgia



Rapid estimate of year-on-year economic growth			
Jan-24	Feb-24	Mar-24	1Q24
5.8%	9.5%	8.2%	7.8%

Source: Geostat, Bank of Georgia

Inflation and monetary policy in Georgia

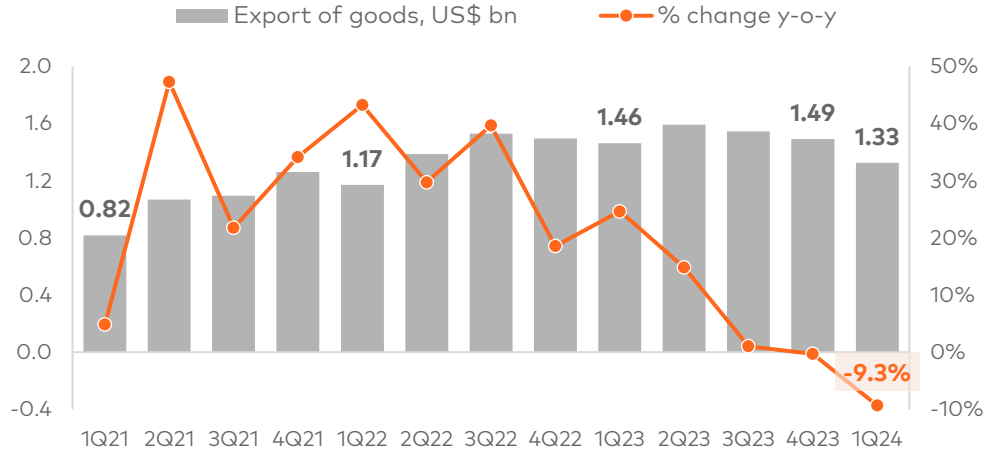


	Year-on-year inflation	Last 5-year average	Mar-24	Apr-24
Headline CPI	6.7%	6.7%	0.5%	1.5%
Core CPI	4.7%	4.7%	2.3%	2.3%

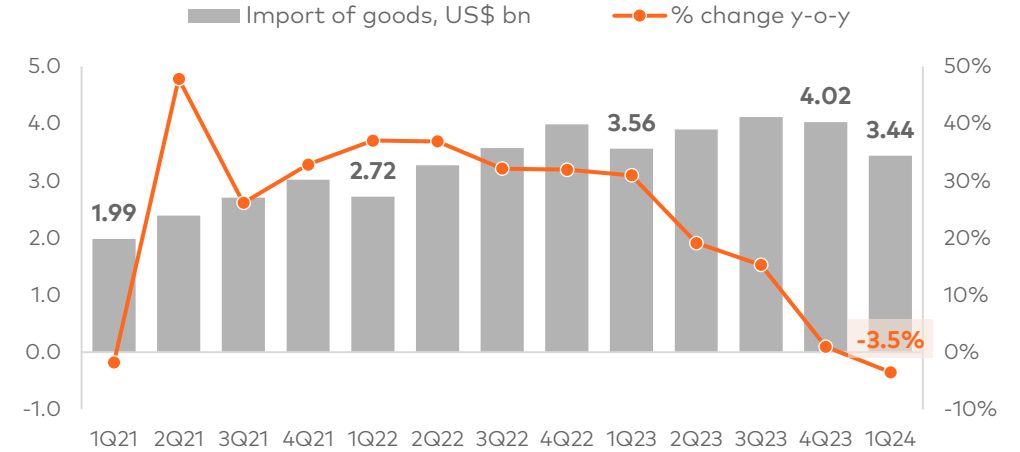
Source: Geostat, NBG

Both inflows and outflows of the external sector are slowing from last year's high base, leading to stable net inflows to Georgia

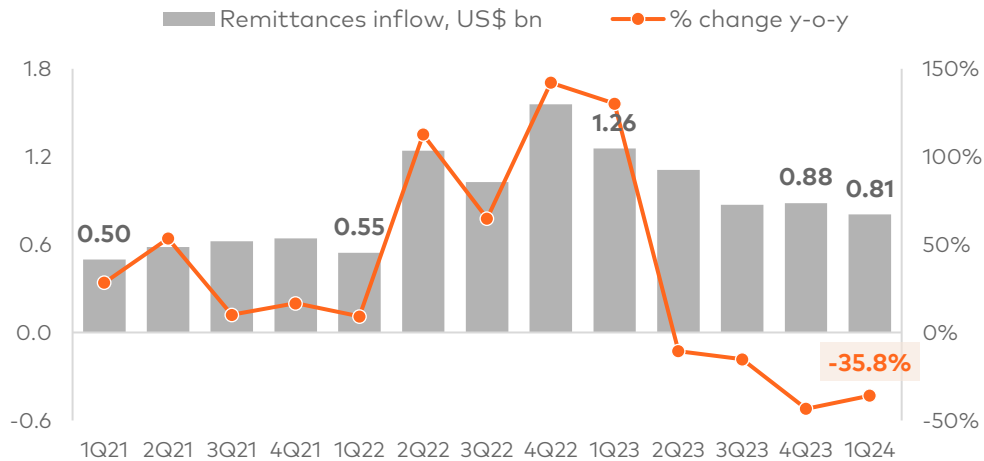
Export of goods



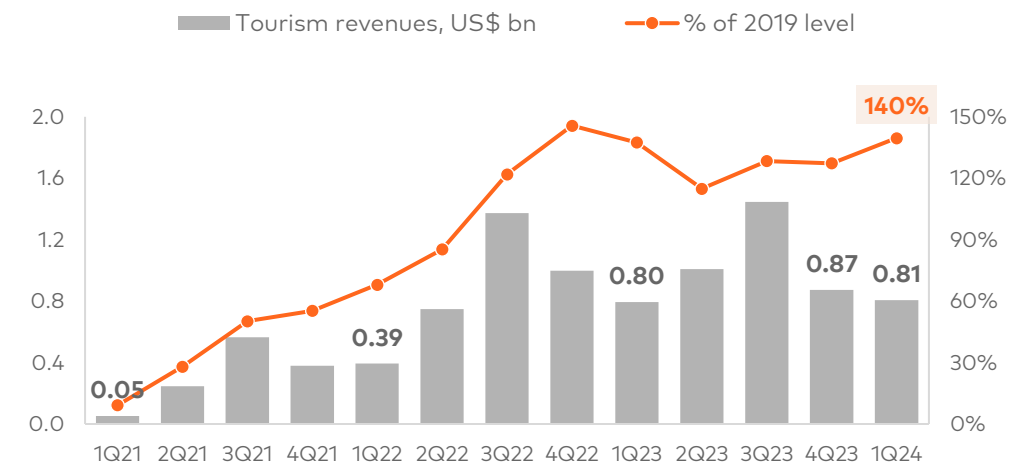
Import of goods



Remittances



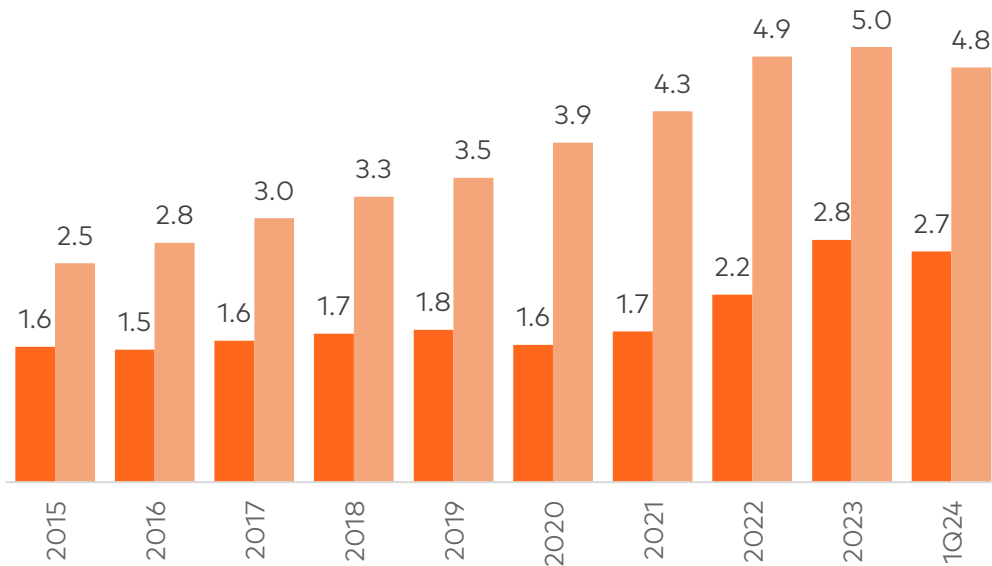
Tourism inflows



Solid international reserves and stable public debt cushion the Georgian economy from external shocks

International reserves, end of period

- Net international reserves, USD bn
- Gross international reserves, USD bn

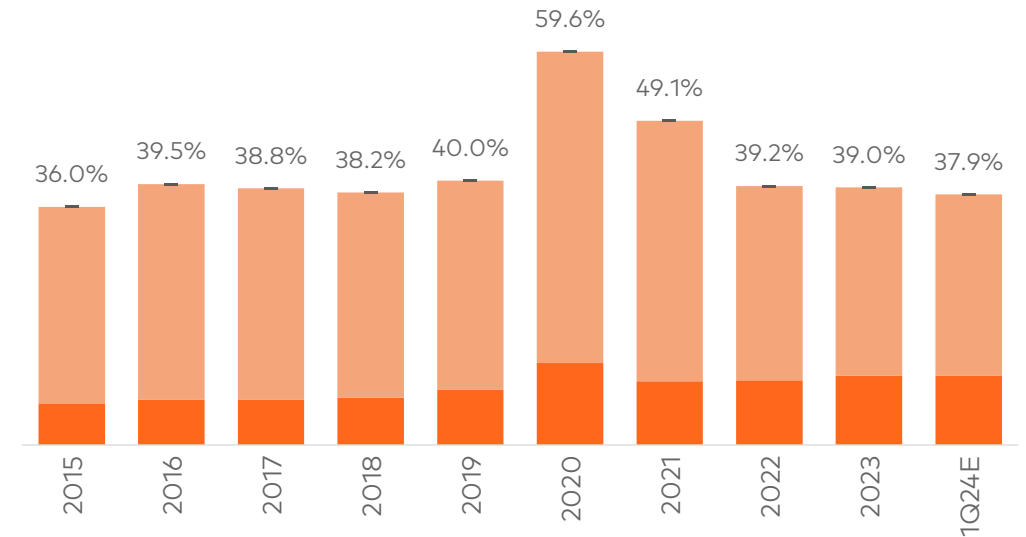


Net purchase of FX by the NBG (USD m)					
2019	2020	2021	2022	2023	1Q24
72	-916	-355	565	1,279	214

Source: NBG

Public debt as % of GDP, end of period

- Domestic public debt to GDP
- External public debt to GDP
- Total public debt to GDP

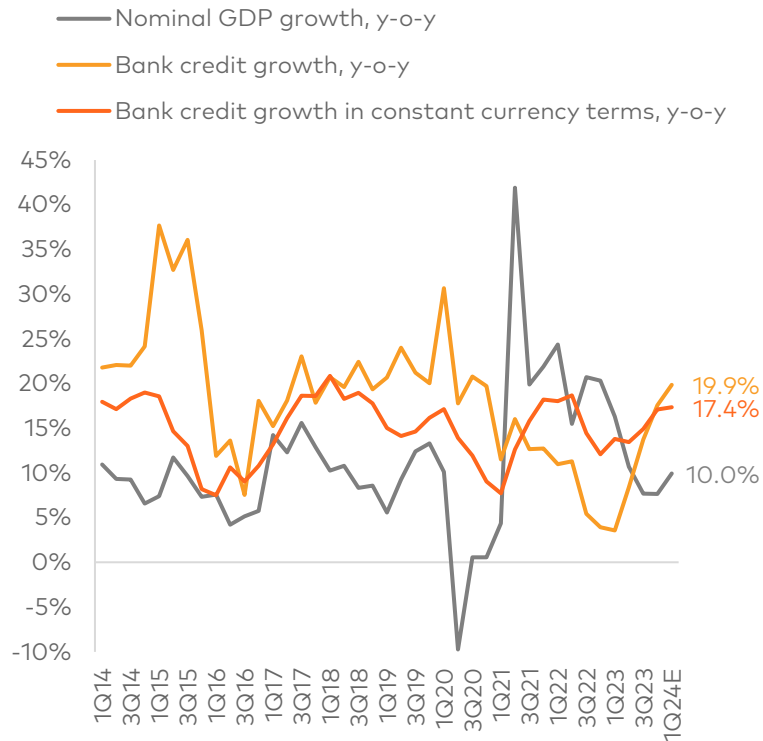


Fiscal deficit as % of GDP					
2019	2020	2021	2022	2023	2024E
-2.1%	-9.2%	-6.0%	-3.0%	-2.4%	-2.5%

Source: MOF, Geostat

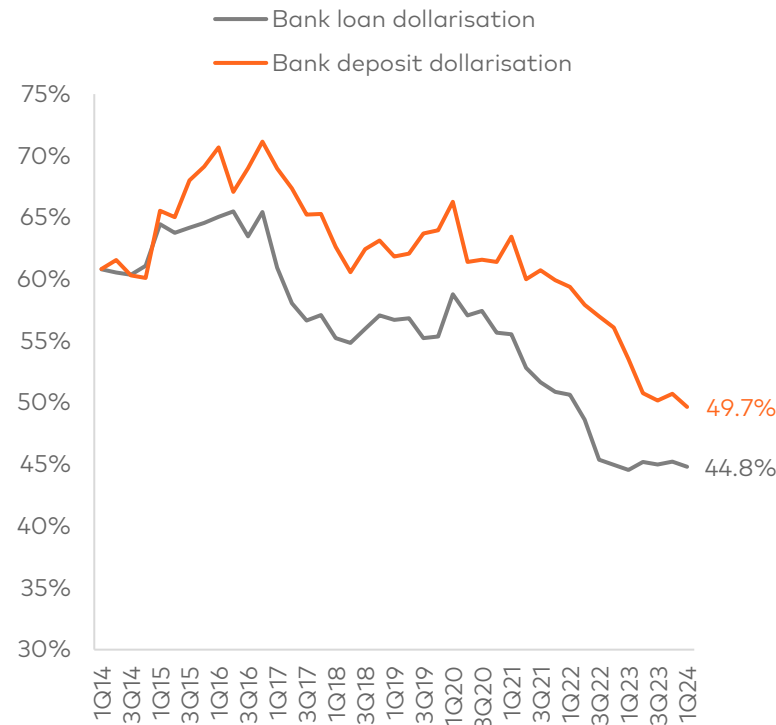
Healthy Georgian banking sector, with robust growth and falling dollarisation

Bank loan book growth vs. GDP growth in Georgia



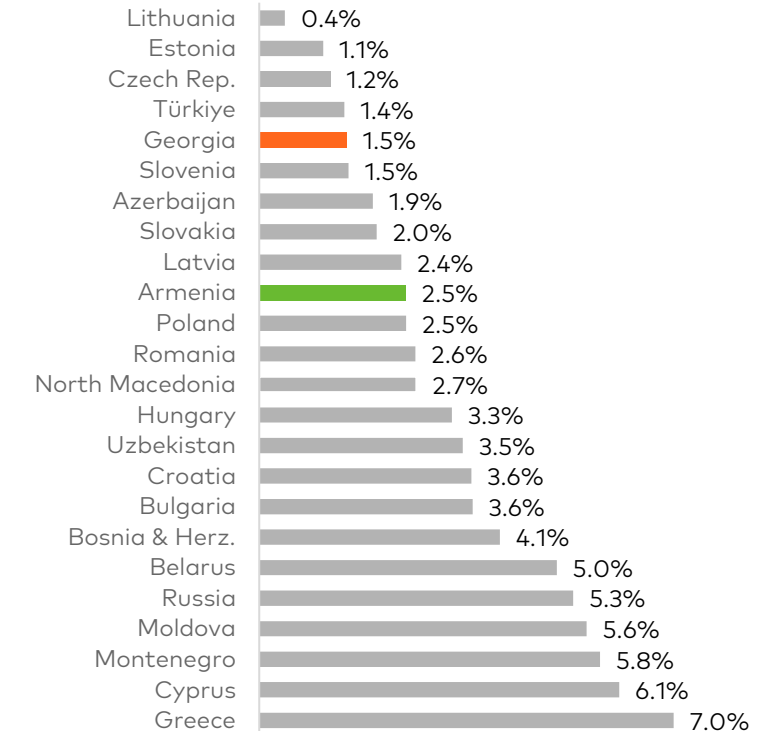
Source: NBG, Geostat, BOG

Loan and deposit dollarisation in Georgia



Source: NBG

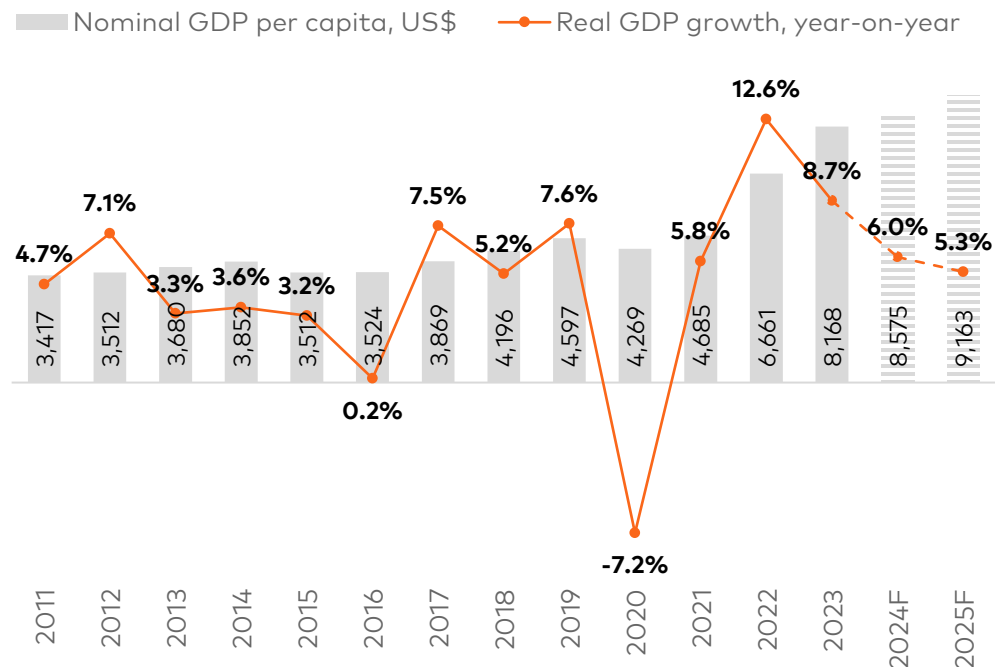
Non-performing bank loans to total gross loans, end-2023 or latest available



Source: IMF

The Armenian economy maintains strong growth momentum driven by industry and trade, while inflation remains in negative territory

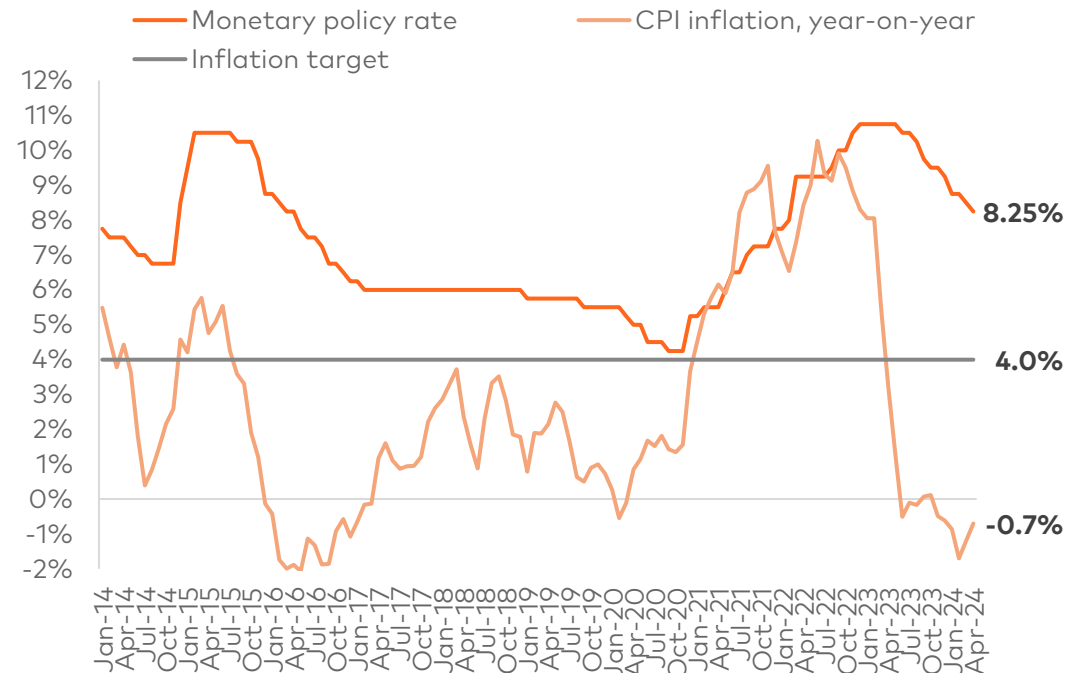
Economic growth in Armenia



	1Q24
Real GDP growth, year-on-year	9.2%

Source: Armstat, IMF

Inflation and monetary policy in Armenia

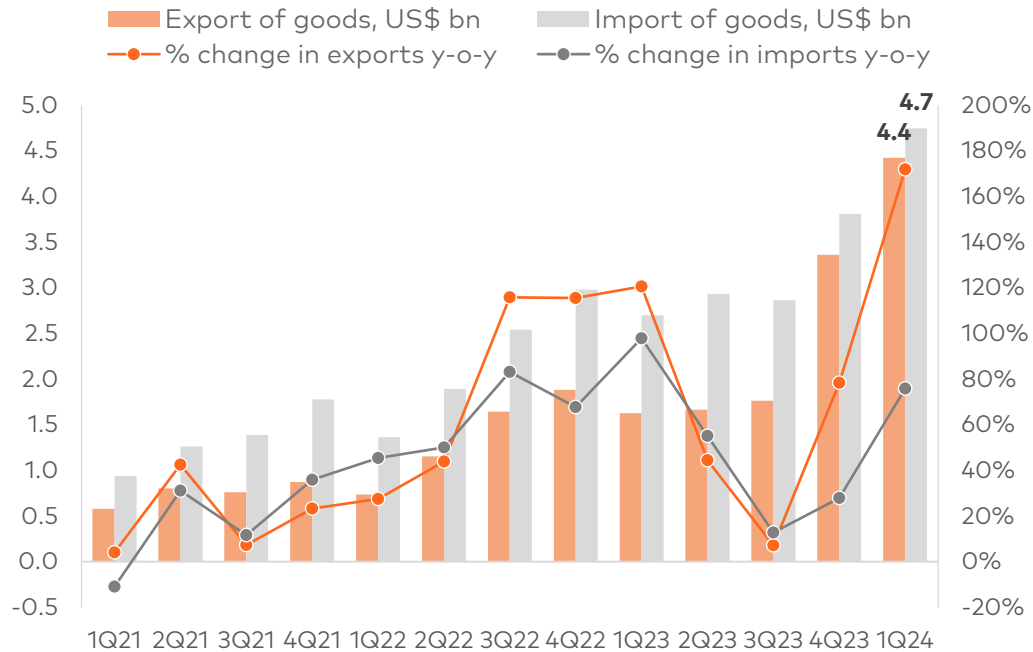


	Year-on-year inflation	Last 5-year average	Mar-24	Apr-24
Headline CPI	3.9%	3.9%	-1.2%	-0.7%
Core CPI	4.1%	4.1%	-0.7%	-0.5%

Source: Armstat, CBA

Marked improvements in trade balance and strong overall external sector inflows in Armenia

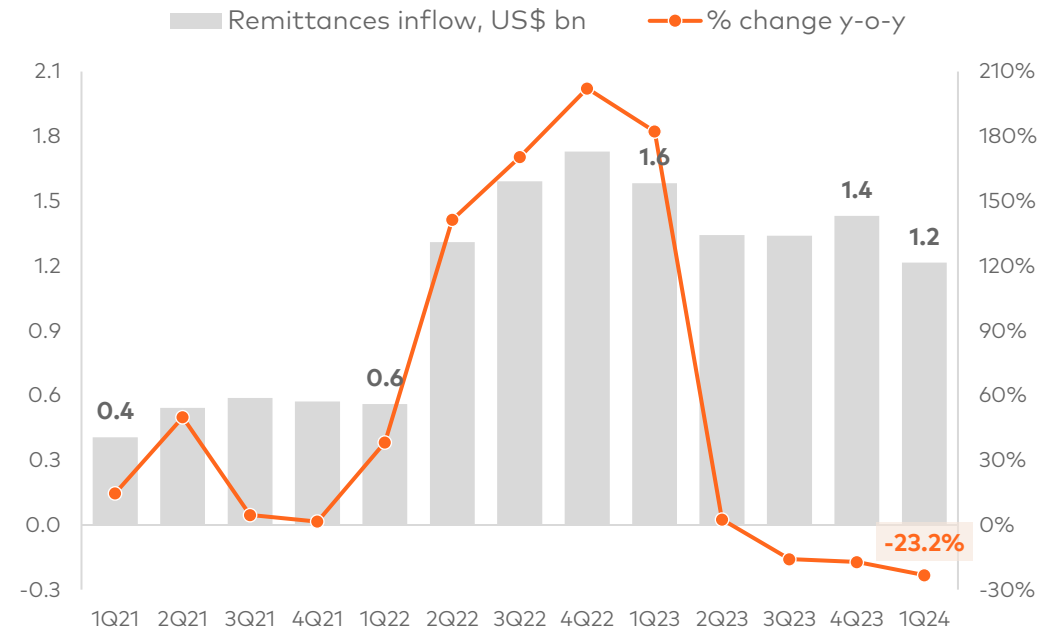
External trade of Armenia



Source: Armstat

- Recent strong growth in external trade was driven by exports of gold and jewellery

Remittances in Armenia



Source: CBA

Note: Remittances include total commercial and non-commercial transfers of individuals through the banking system

- The decline in money transfers was due to falling inflows from Russia

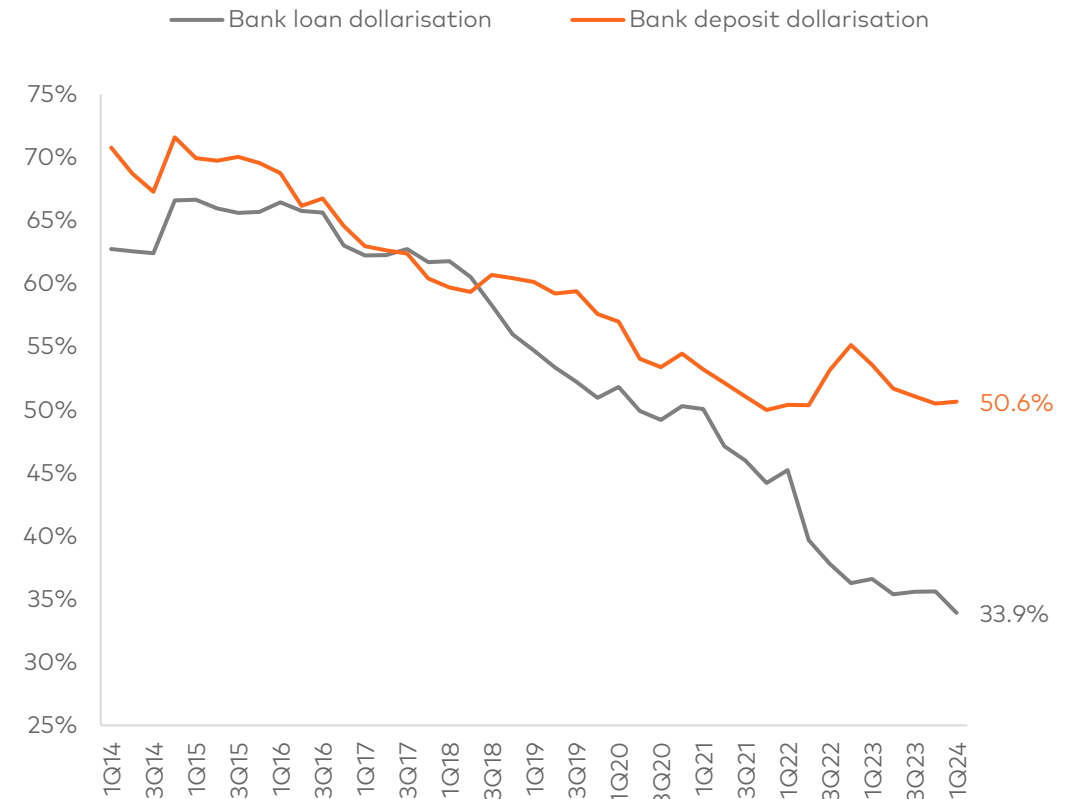
Sound Armenian banking sector with steady growth and declining dollarisation

Bank loan book growth vs. GDP growth in Armenia



Source: CBA, Armstat

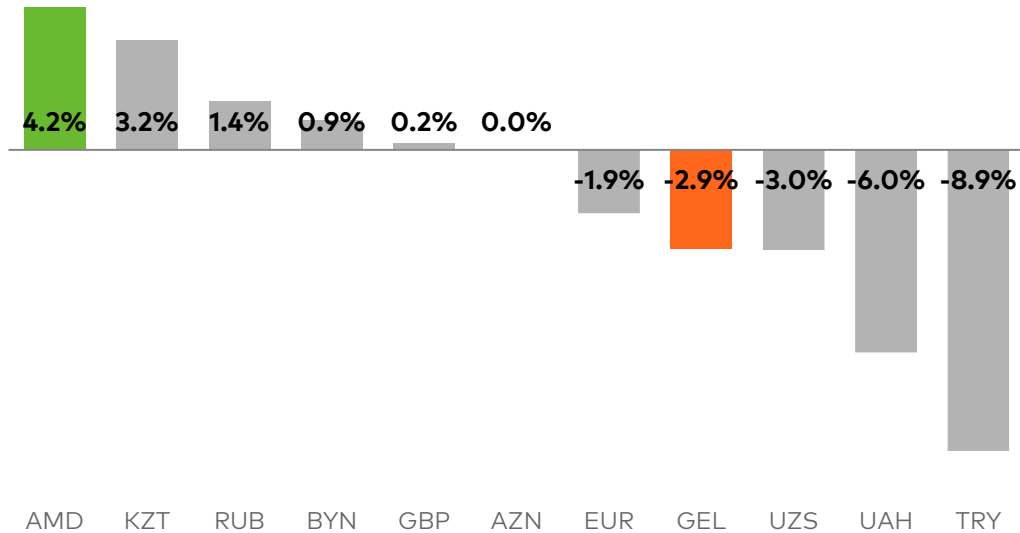
Loan and deposit dollarisation in Armenia



Source: CBA

GEL and AMD supported by sustained FX inflows and strong economic growth outlooks

Currency movements vs. US\$, 12/31/2023 – 5/27/2024

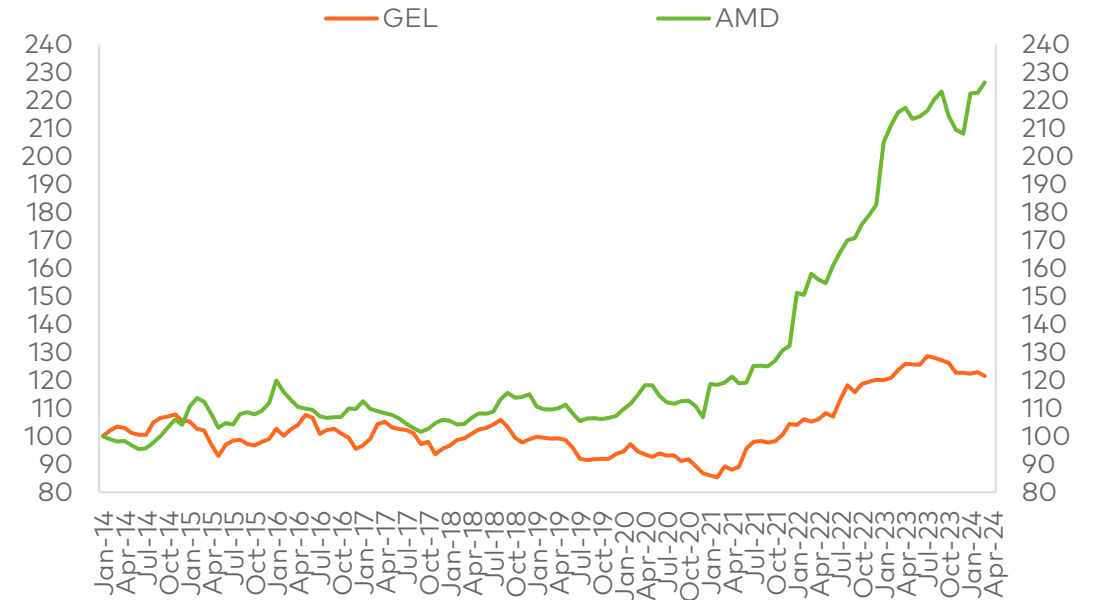


Source: NBG

Note: +/- means appreciation/depreciation vs. USD

- In the medium term, GEL and AMD are expected to remain stable backed by resilient external sector inflows

GEL and AMD real effective exchange rates, Jan-2014 = 100



Source: NBG, CBA

Note: +/- means real appreciation/depreciation

- Previous real appreciations of GEL and AMD started to ease due to lower inflation in Georgia and Armenia versus trading partners

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Who we are

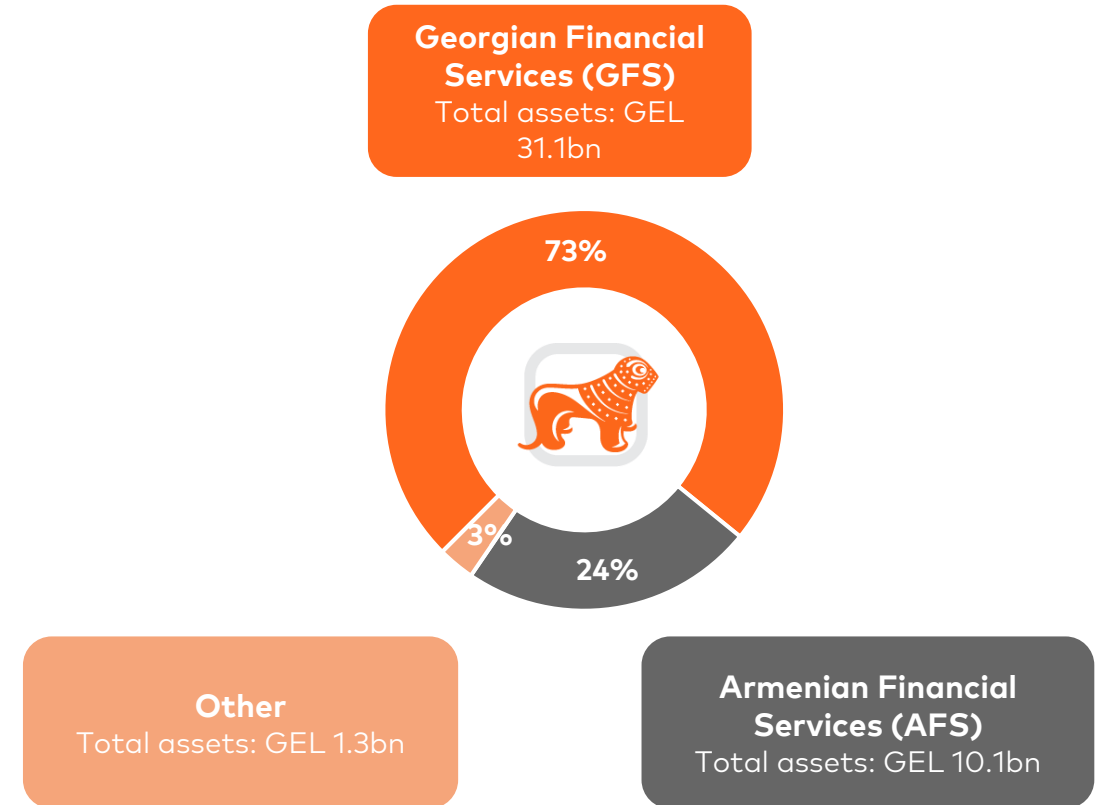
Operating leading, customer-focused, universal banks in Georgia and Armenia

Strong growth momentum underpinned by one of the fastest growing economies in EMEA

Diversified institutional investor base

Track record of high profitability and superior returns for shareholders

Highest standards of corporate governance and a strong focus on ESG



What we focus on

Our strategic priorities

The main bank

Being the main bank in customers' daily lives by leveraging the digital and payments ecosystems

Excellent customer experience

Anticipating customer needs and wants and providing relevant products and services

Profitable growth

Growing the balance sheet profitably and focusing on segments with high growth potential

Our enablers

Customer-centricity

Data and AI

People and culture

Brand strength

Effective risk management

Key medium-term targets

c.15%

Annual loan book growth

20%+

ROAE

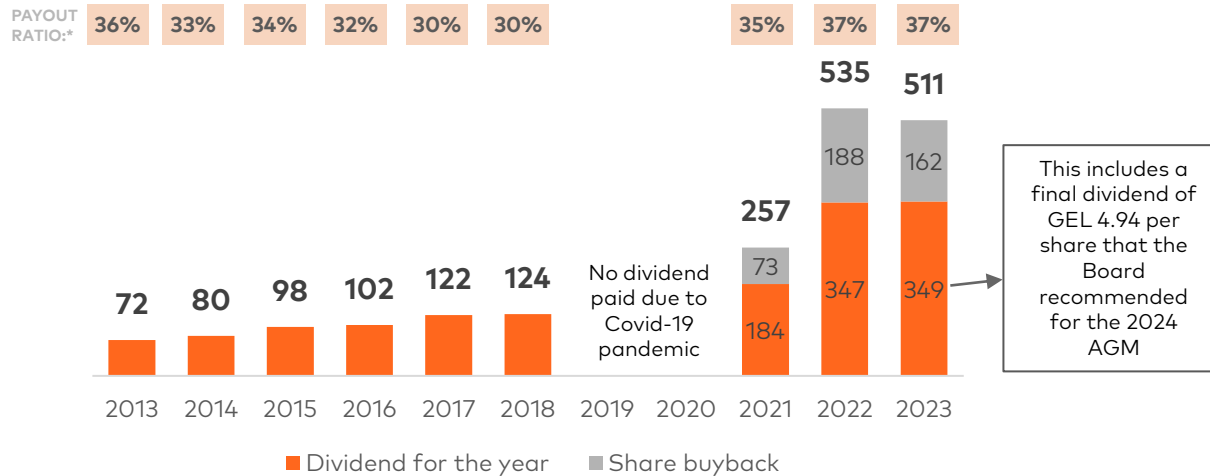
30-50%

Dividend and share buyback payout ratio

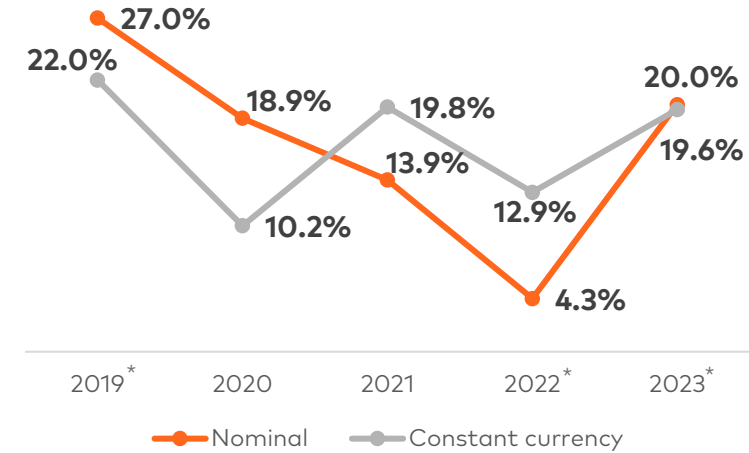
Track record of growth and strong performance

Capital distribution

GEL millions

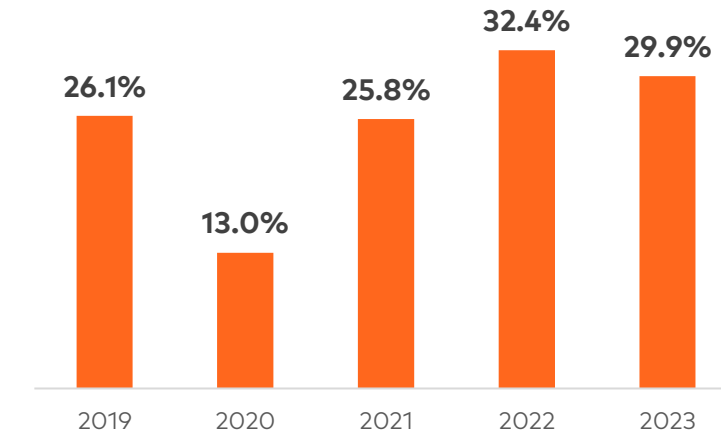


- Bank of Georgia Group PLC has confirmed that the final dividend of GEL 4.94 per ordinary share will be put to shareholder approval at the AGM on 17 June 2024
- The share buyback and cancellation programme is ongoing. The total number of shares cancelled since the launch of the Buyback Programme in August 2023 is 493,792



Loan book YoY growth

c.15%
(Revised in April 2024)



ROAE

20%+

2019 ROAE and profit were adjusted for GEL 14.2m (net of income tax) termination costs of a former CEO and executive management.

2022 ROAE and profit were adjusted for a one-off GEL 391.1m other income related to the settlement of a legacy claim, and a one-off GEL 79.3m income tax expense due to an amendment to the corporate taxation model in Georgia applicable to financial institutions.

2023 ROAE and profit were adjusted for a one-off GEL 22.6 million other income related to the fair value revaluation of the receivable due to the settlement of a legacy claim.

Total amount of dividend paid for 2023 may change depending on the number of shares eligible for a dividend

Developing our financial super app to fulfill a variety of customer needs

Credit

- End-to-end online consumer lending
- Pre-approved credit limits

Savings

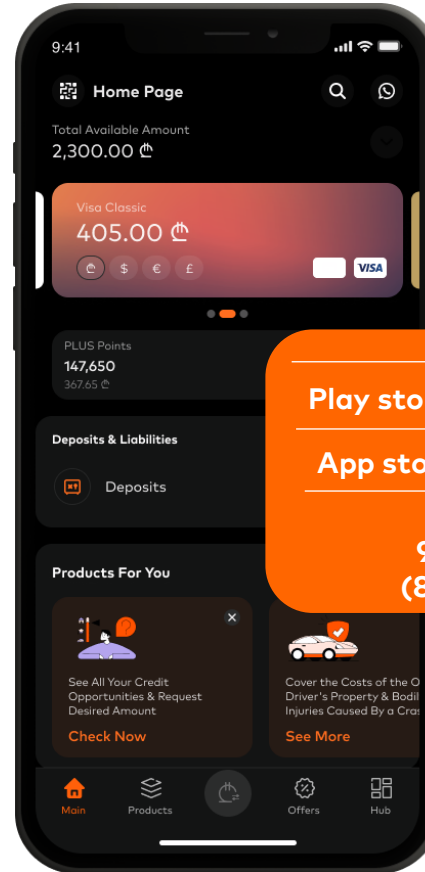
- End-to-end online deposit activation
- Activation of "piggy bank"

Investments

- Opening investment account
- Managing investment portfolio

Insurance marketplace

- Motor Third Party Liability insurance (MTPL)
- Travel insurance



Loyalty and lifestyle

- Dedicated space with offers from partner merchants
- Gift cards
- Stories
- Car space – police fines and parking **NEW**

Daily banking

- Transfers, including by phone, ID & account number
- Payments & BNPL
- FX transactions
- Subscriptions
- Remittances
- Bill split & money request
- Chat and chat-bot support
- Automatic payments and transfers
- Digital debit card and debit card ordering
- Instant P2P payments to other banks
- QR withdrawal
- Personal finance management
- Open banking
- Video banking **NEW**

Play store 4.8/5

App store 4.7/5

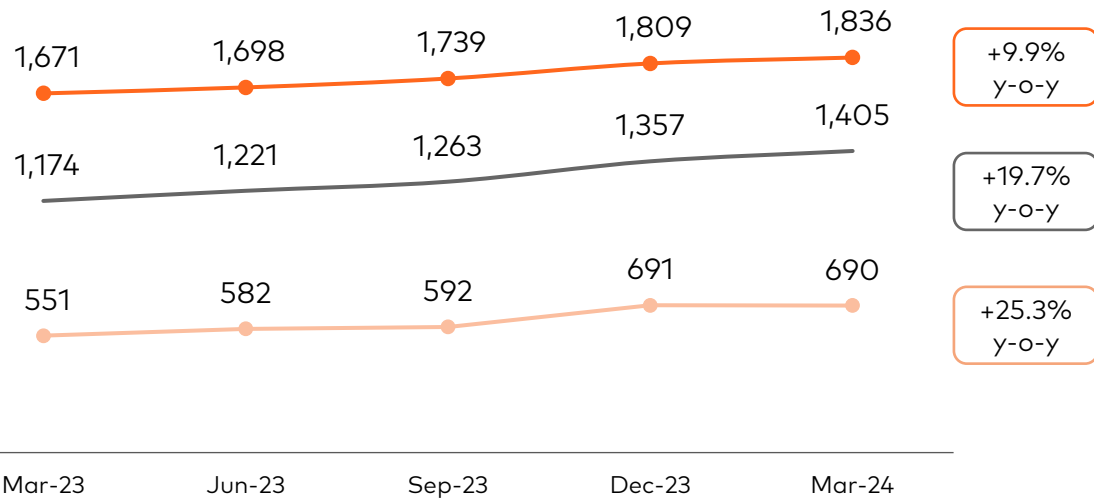
CSAT
91% in 1Q24
(89% in 1Q23)

Our retail customers have become more digital and engaged

Figures given for JSC Bank of Georgia standalone

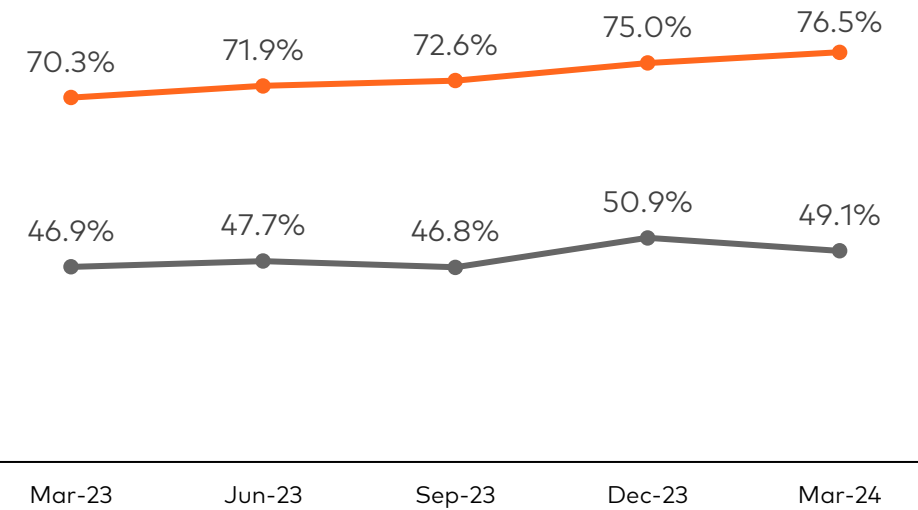
Monthly active users (Retail)

thousands



● MAU ● Digital MAU ● Digital DAU

Digital engagement of active customers



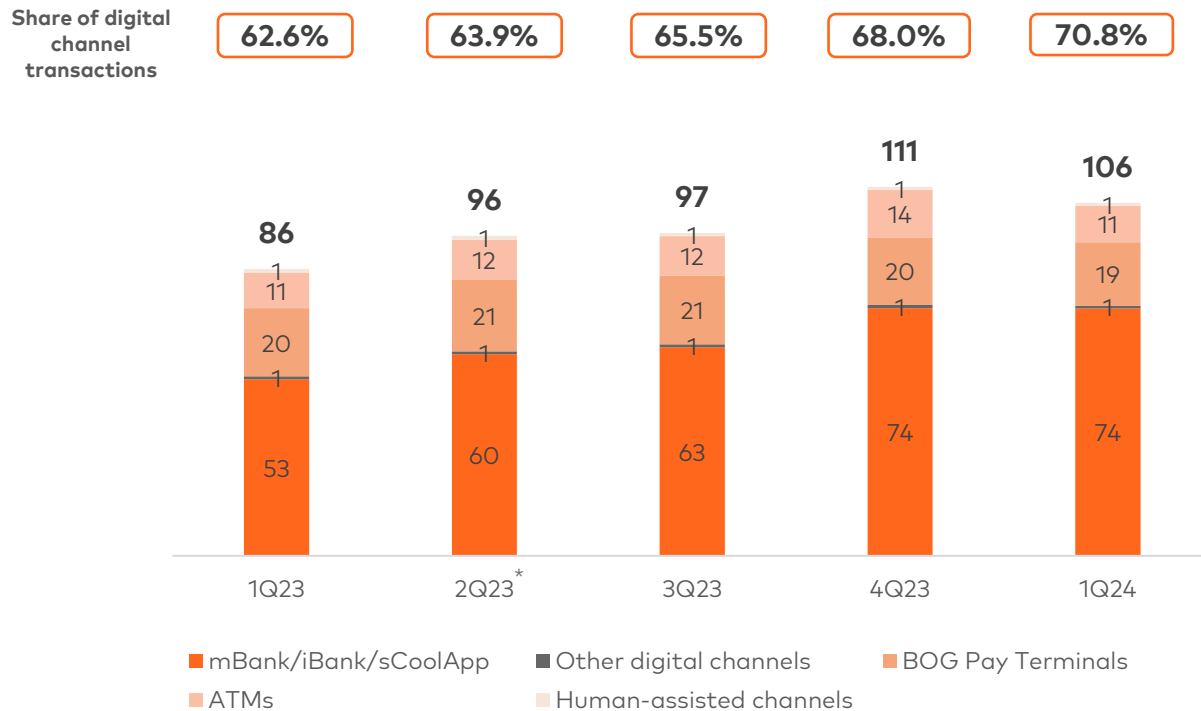
● Digital MAU/MAU ● Digital DAU/Digital MAU

Focusing on increasing product sales in retail digital channels

Figures given for JSC Bank of Georgia standalone

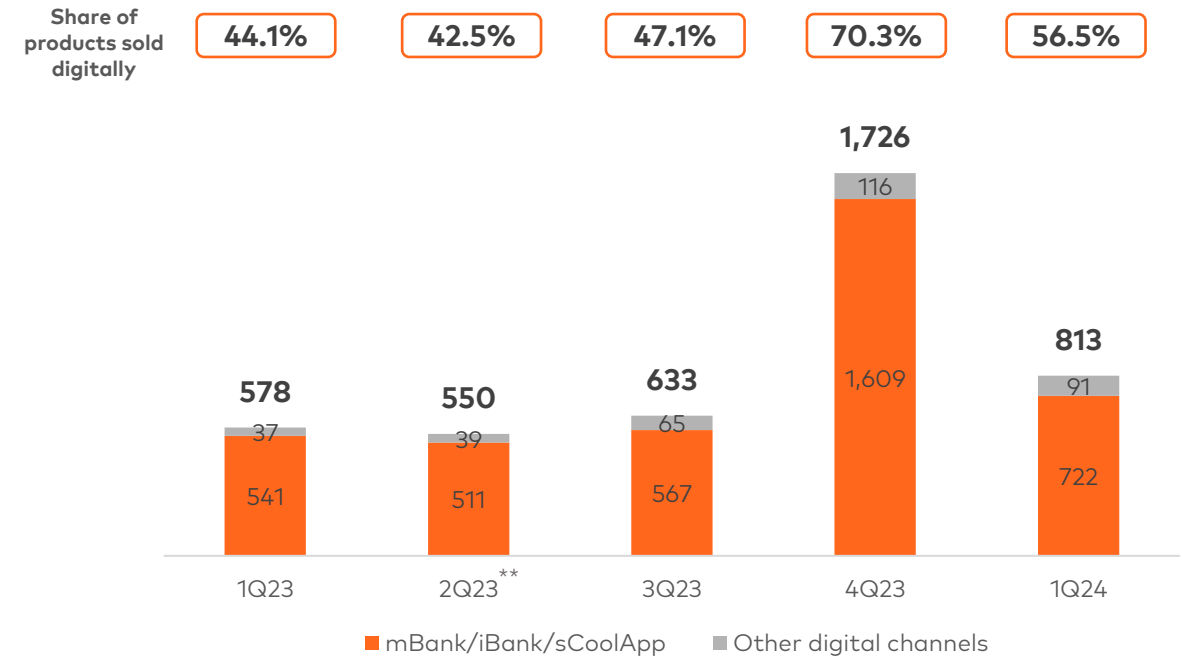
Number of transactions

millions



Products sales in digital channels

thousands



- The q-o-q decrease in product sales in digital channels in 1Q24 was due to a high base of the prior quarter as gamification in BOG APP during 4Q23 significantly boosted product activations

*In 2Q23, we changed the methodology of calculating the number of transactions and now include payments, transfers, currency conversions, P2P transactions, cash-ins and cash-withdrawals. Product sales were excluded from the count of transactions. The previous periods have been restated. Other digital channels include smaller-scale channels such as bogpay.ge. Human-assisted channels include branches and a call center. Share of digital channel transactions: Sum of number of transactions made through mBank, iBank, sCoolApp and other digital channels divided by total number of transactions made.

**In 2Q23, we changed the methodology of calculating the share of products sold digitally and currently include all types of products sold by the Bank. The previous periods have been restated. Share of products sold digitally: Sum of products sold through mBank, iBank, sCoolApp and other digital channels divided by total number of products sold.

Fulfilling business customer needs through digital channels

Credit

- Digital confirmation of loans (available for some types)
- Pre-approved credit limits activation
- Credit line management
- Credit leads
- Loan prepayment
- Tender guarantee¹
- Factoring¹

Savings

- End-to-end deposit activation
- Collectable deposit **NEW**

For merchants

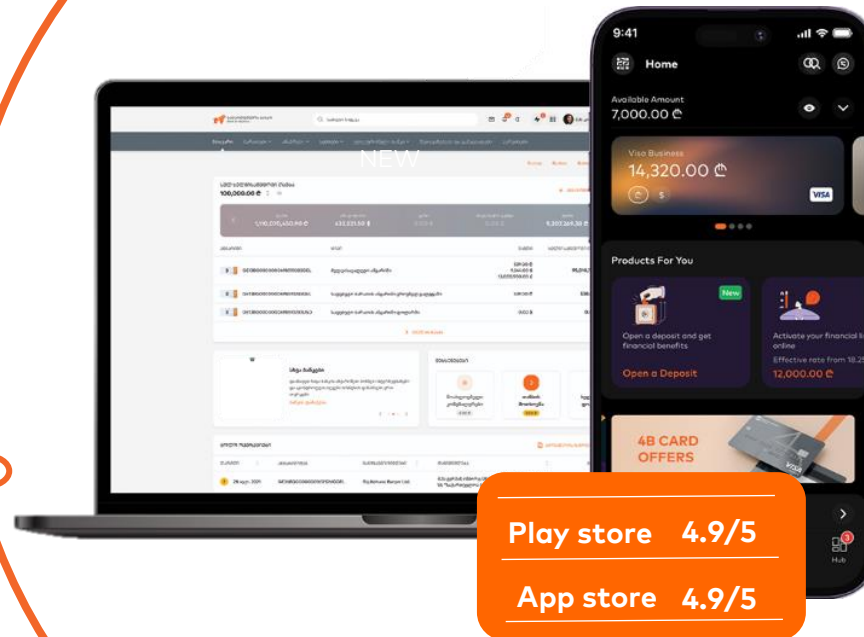
- POS payment history
- E-commerce payments history

Business support

- Collection of third-party offers tailored to business needs

Daily banking

- Transactions
- Payments
- Business card: ordering and management
- Digital business card: ordering and management
- Currency exchange
- Statements
- Templates
- Treasury transfers
- Money request¹
- Payroll management¹
- Packaged transfers¹
- User access management¹
- SMS bank¹
- Banking subscriptions **NEW**



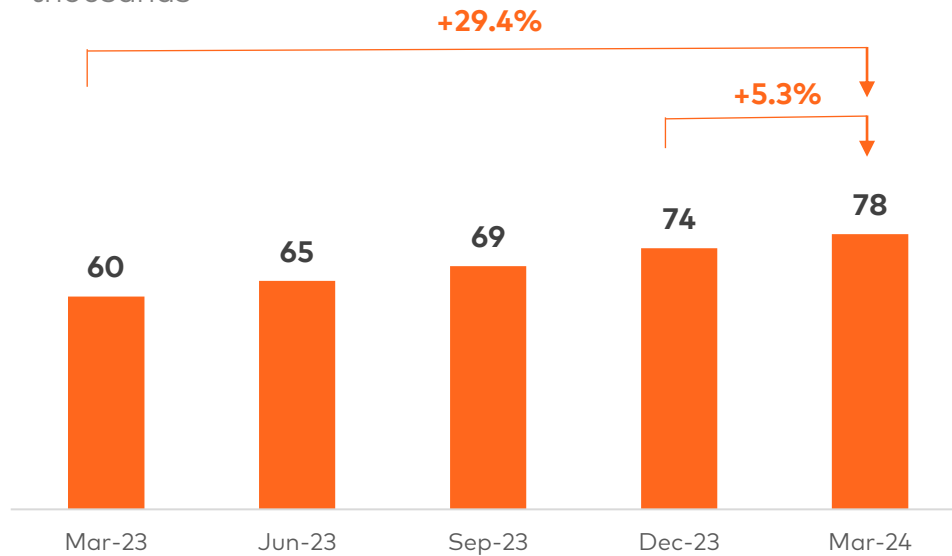
1. Available only in Business iBank.

Strong growth in users of business digital channels

Figures given for JSC Bank of Georgia standalone

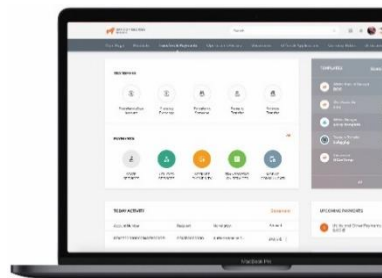
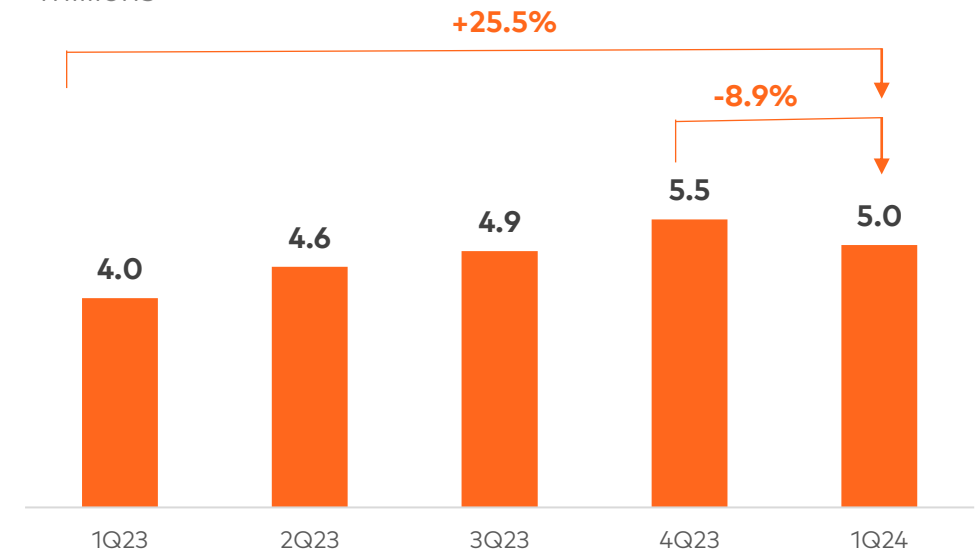
Monthly active digital users

thousands



Number of transactions

millions



87% Customer Satisfaction Score (1Q24)
+3 pts y-o-y



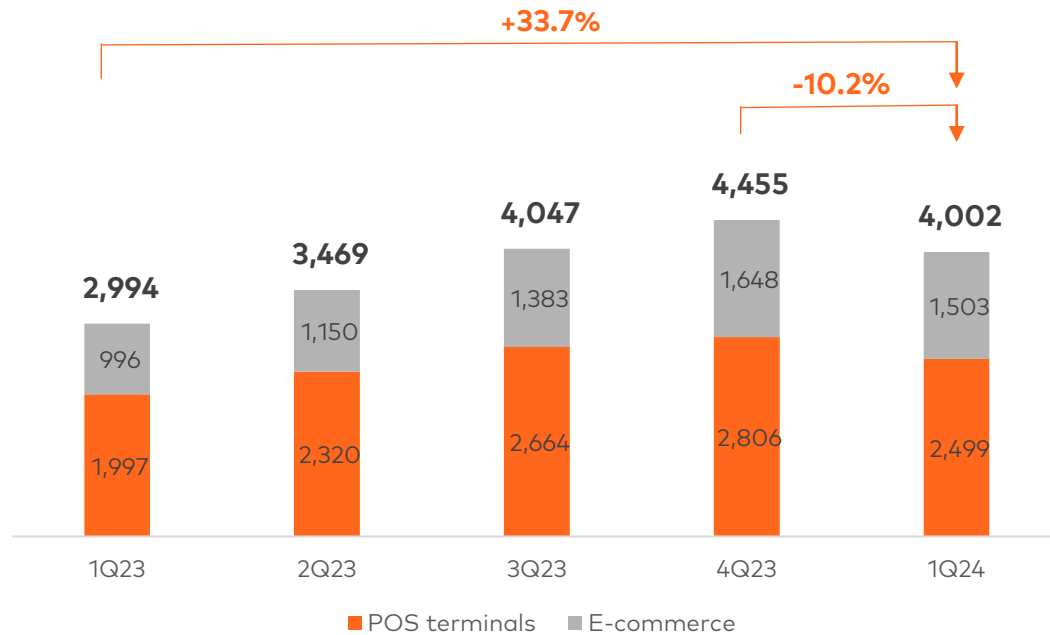
90% Customer Satisfaction Score (1Q24)
+4 pts y-o-y

Payments business – our daily touchpoint with customers

Figures given for JSC Bank of Georgia standalone

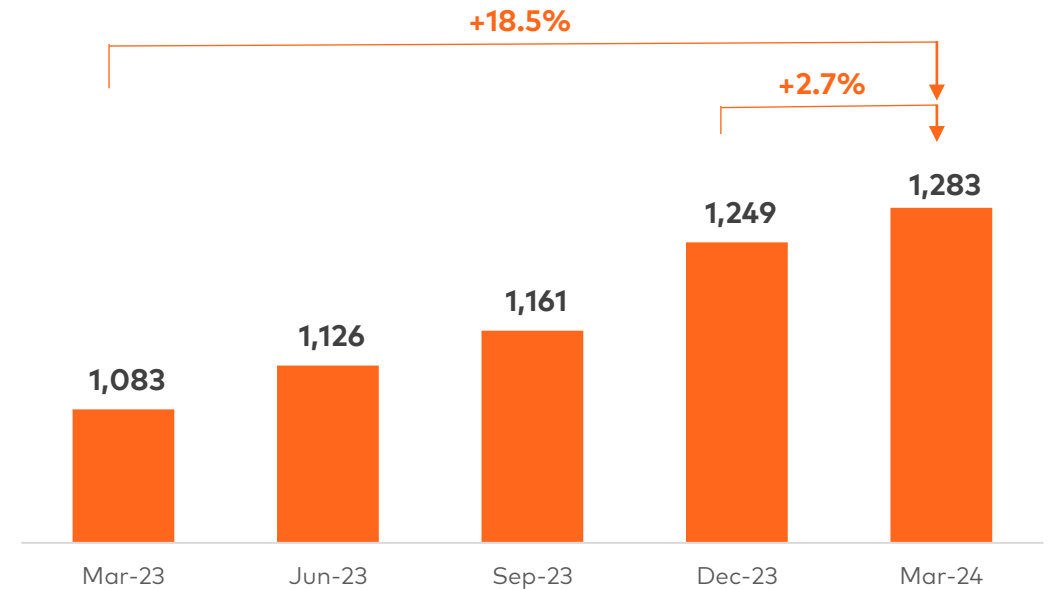
Acquiring - volume of payment transactions

GEL millions



Issuing – payment MAU

thousands



55.5%

Market share in acquiring volumes | Mar 2024
+3.6 ppts YoY

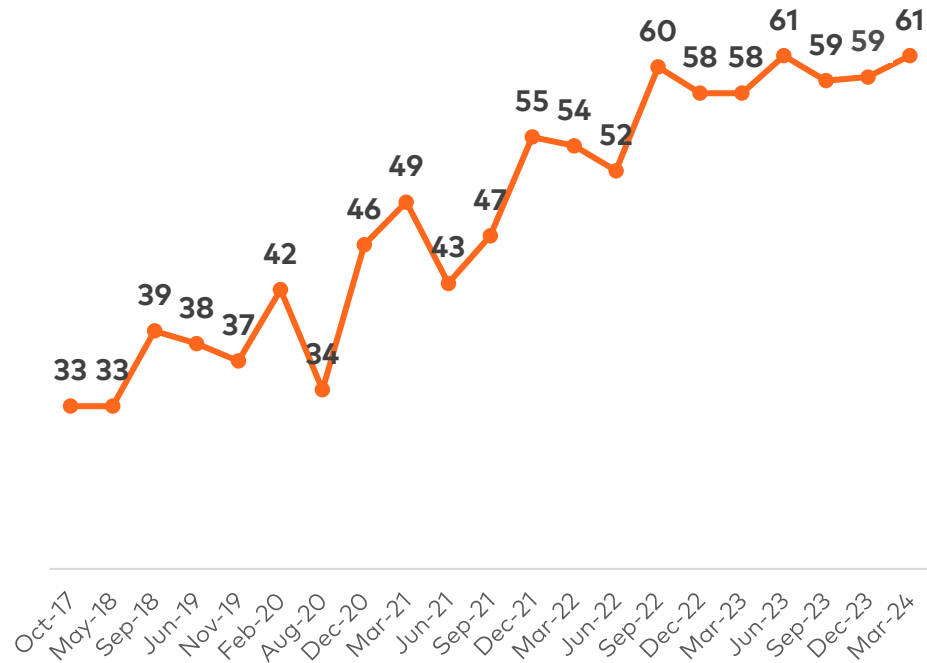
18.9K

Active merchants | Mar 2024
+24.8% YoY

Fostering a customer-centric culture

Figures given for JSC Bank of Georgia standalone

NPS*



Engaging with customers **proactively** and responding in **real time**

Anticipating customer needs, wants, and future behavior

Harnessing strong **human relationships** with **data analytics** for dynamic customer insights

Investing in **technology** to deliver excellent customer experience

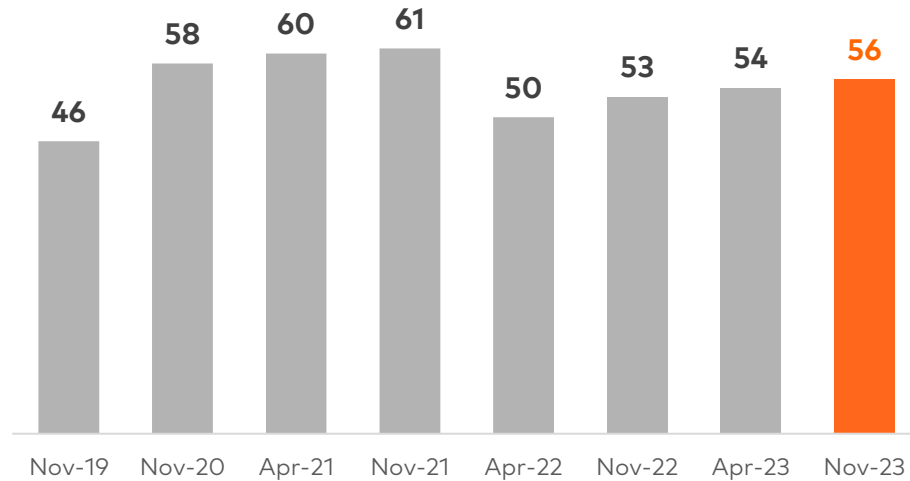


* Based on external research by IPM Georgia, surveying a random sample of customers with face-to-face interviews.

Empowering our employees

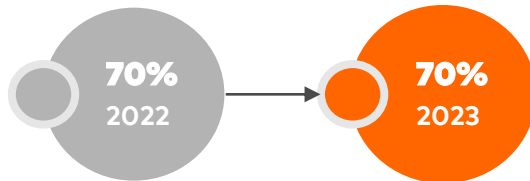
Figures given for JSC Bank of Georgia standalone

eNPS



Employees are engaged

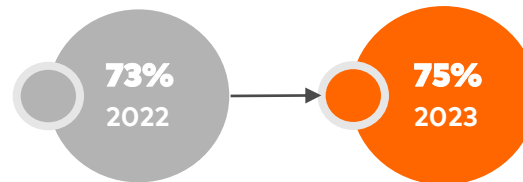
73% High-Performing Organisations Benchmark



67% Banking Industry Benchmark

and enabled

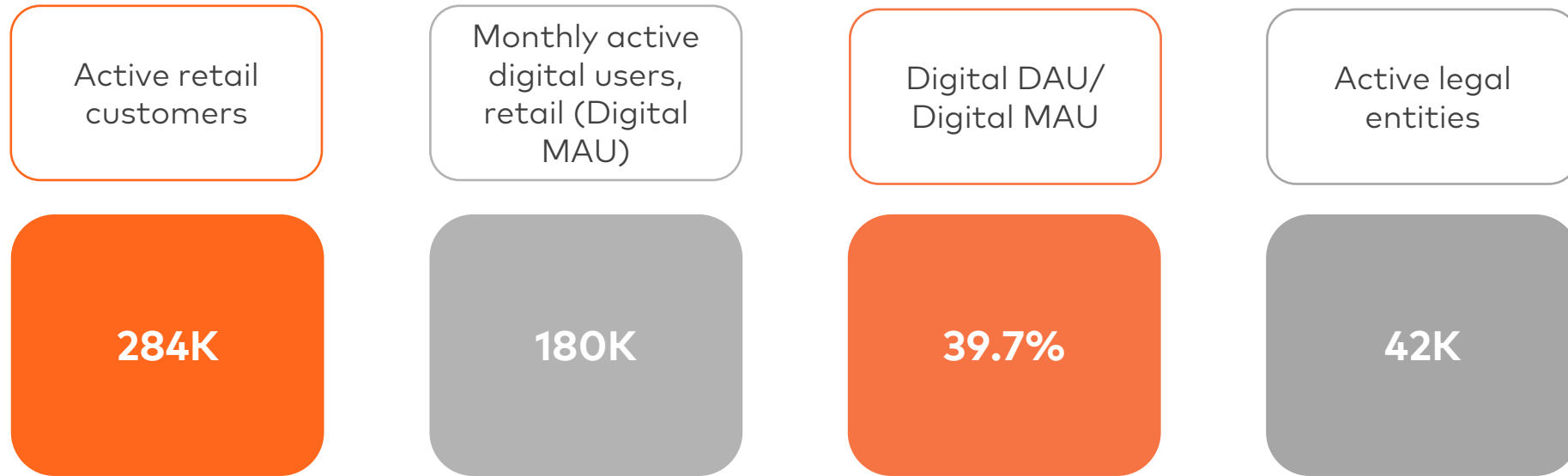
73% High-Performing Organisations Benchmark



68% Banking Industry Benchmark

- Focusing on employee experience
- Fostering a high-trust environment and strong feedback culture
- Attracting and developing top talent
- Doing business in line with our core values and business principles
- Ensuring diversity and equal opportunities in the workplace

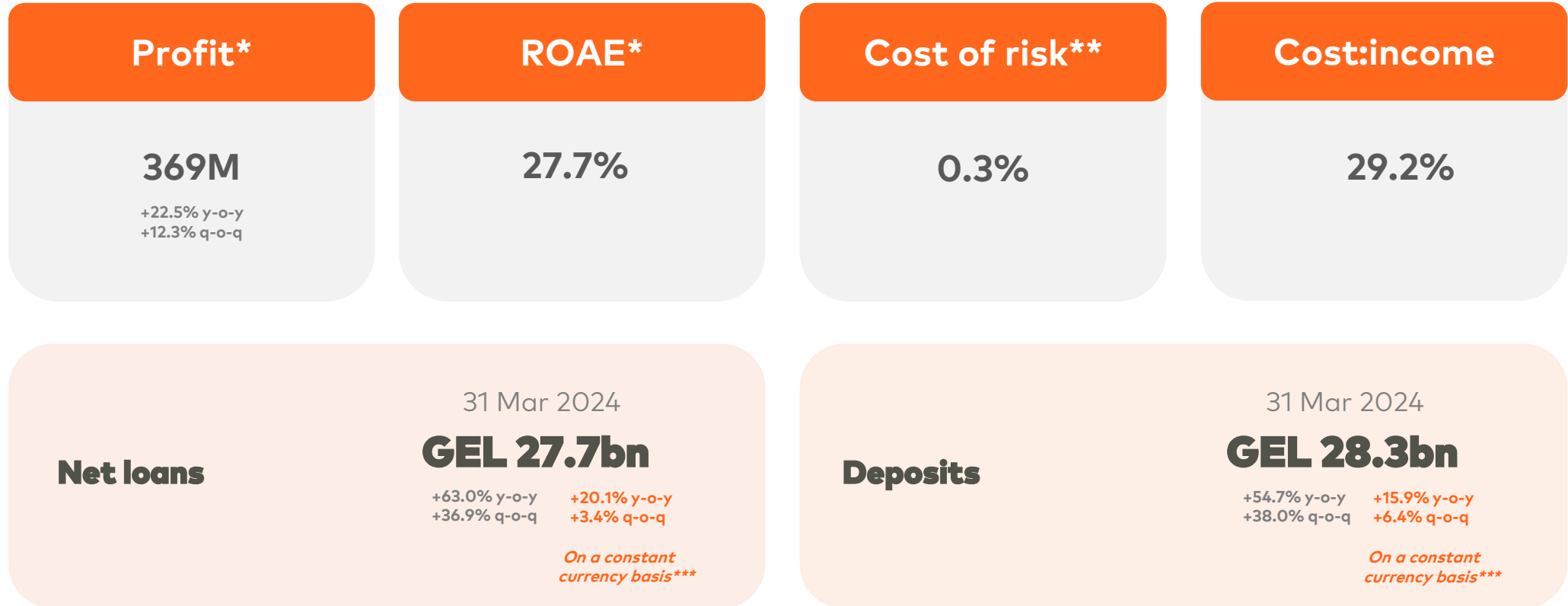
Ameriabank's operational highlights in Mar-24



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Financial highlights of 1Q24



*Figures adjusted for the one-off gain on bargain purchase and acquisition-related costs totalling GEL 668.8m resulting from the Ameriabank acquisition.

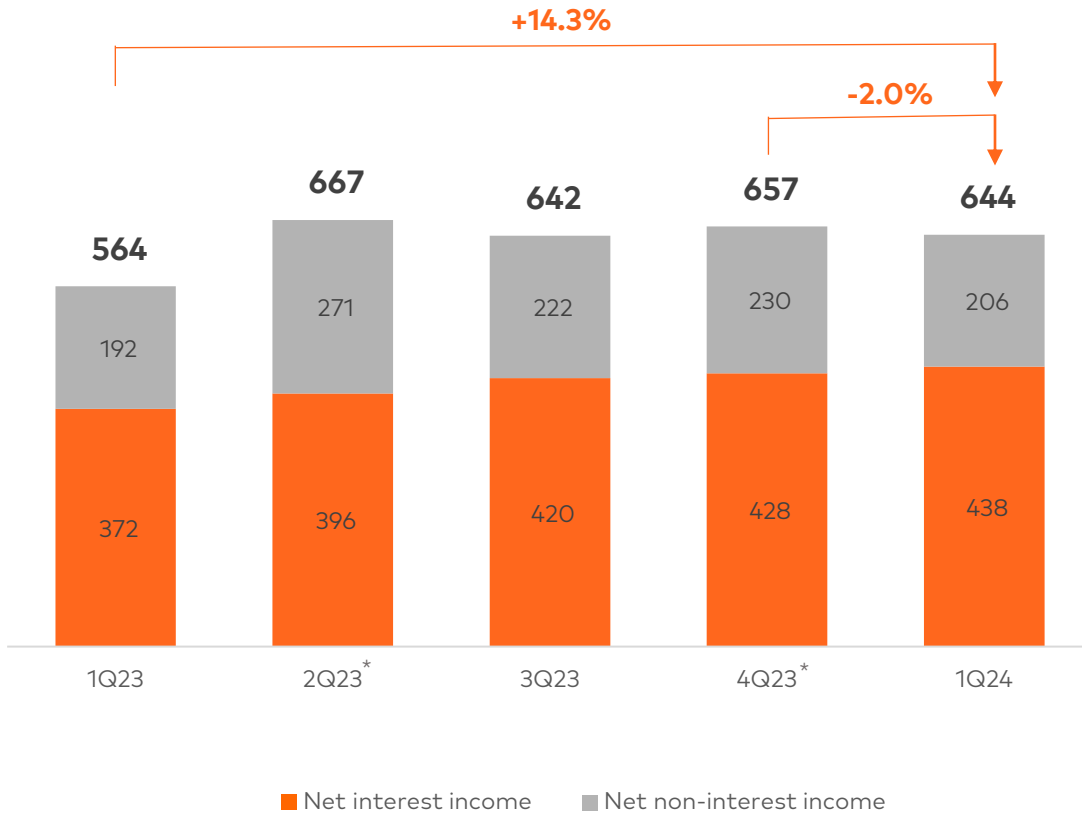
**Figure adjusted to exclude the effect of Ameriabank's consolidation at the end of March on average balances.

***Growth on a constant currency basis does not include Ameriabank's acquisition effect.

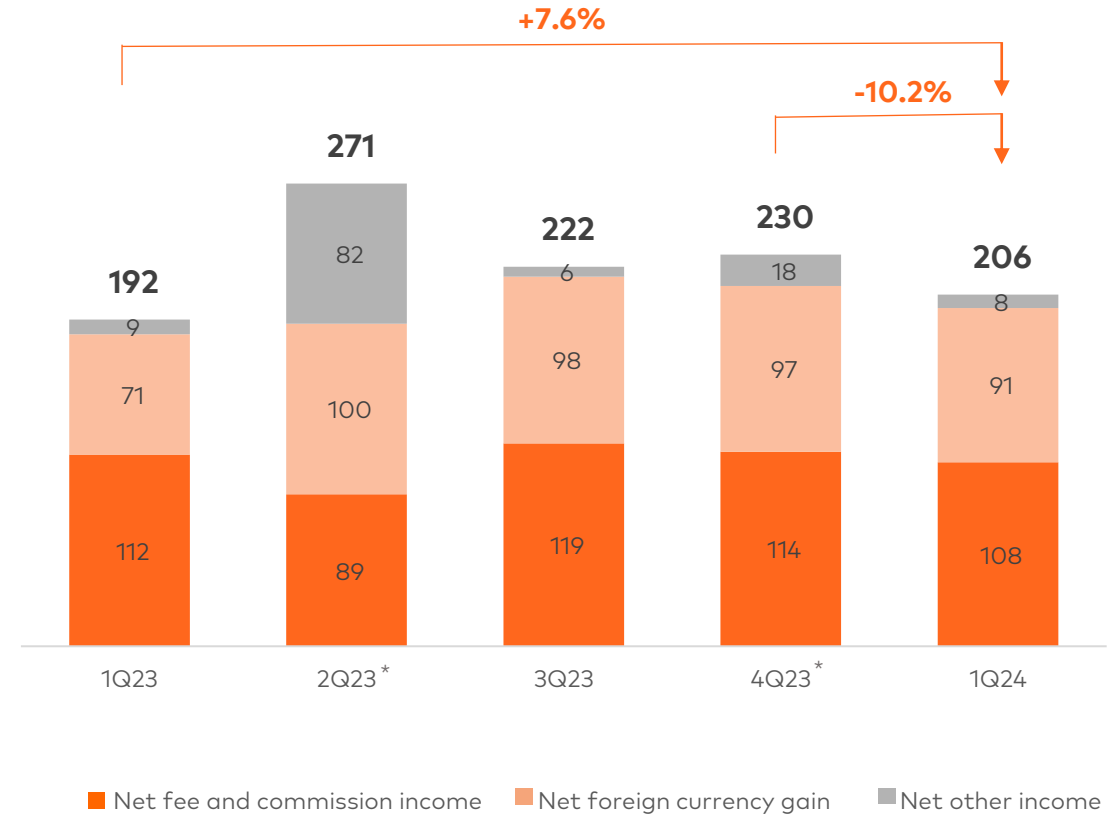
Strong underlying performance

All currency data are in GEL m unless otherwise stated

Operating income



Net non-interest income

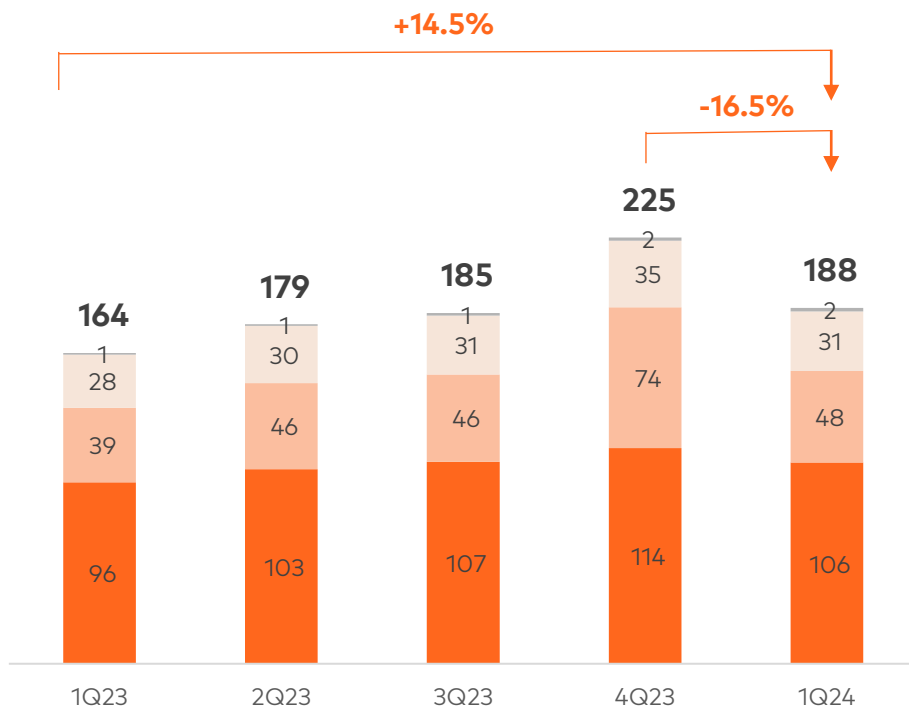


*Due to the settlement of a legacy claim, the fair value revaluation of the receivable resulted in a one-off other income of GEL 21.1 million posted in 2Q23 and 1.5 million posted in 4Q23. Net other income has been adjusted for this one-off.

Investing for growth while maintaining the focus on efficiency

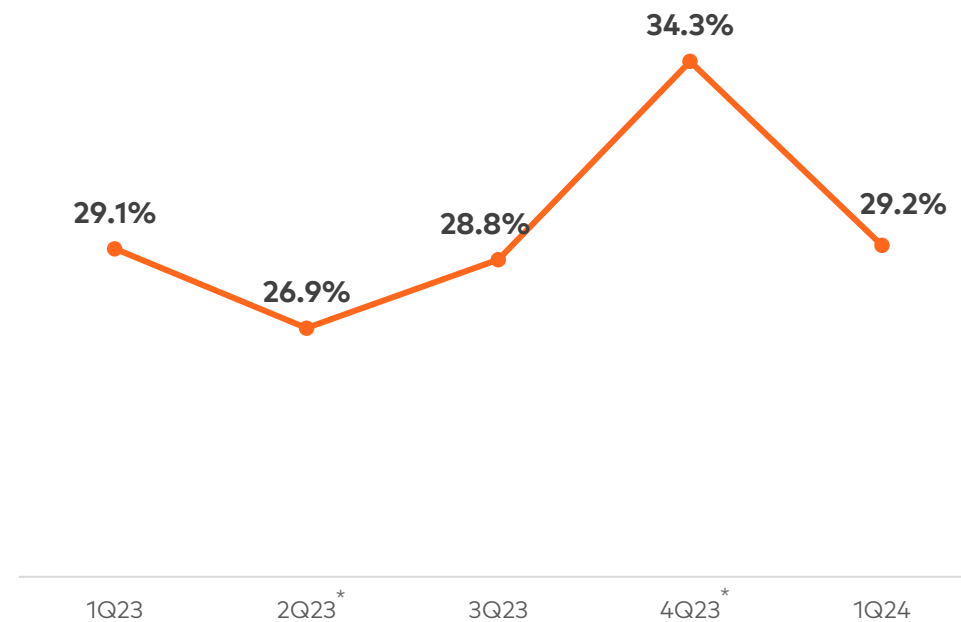
All currency data are in GEL m unless otherwise stated

Operating expenses



- Salaries and other employee benefits
- Administrative expenses
- Depreciation, amortisation and impairment
- Other operating expenses

Cost to income ratio

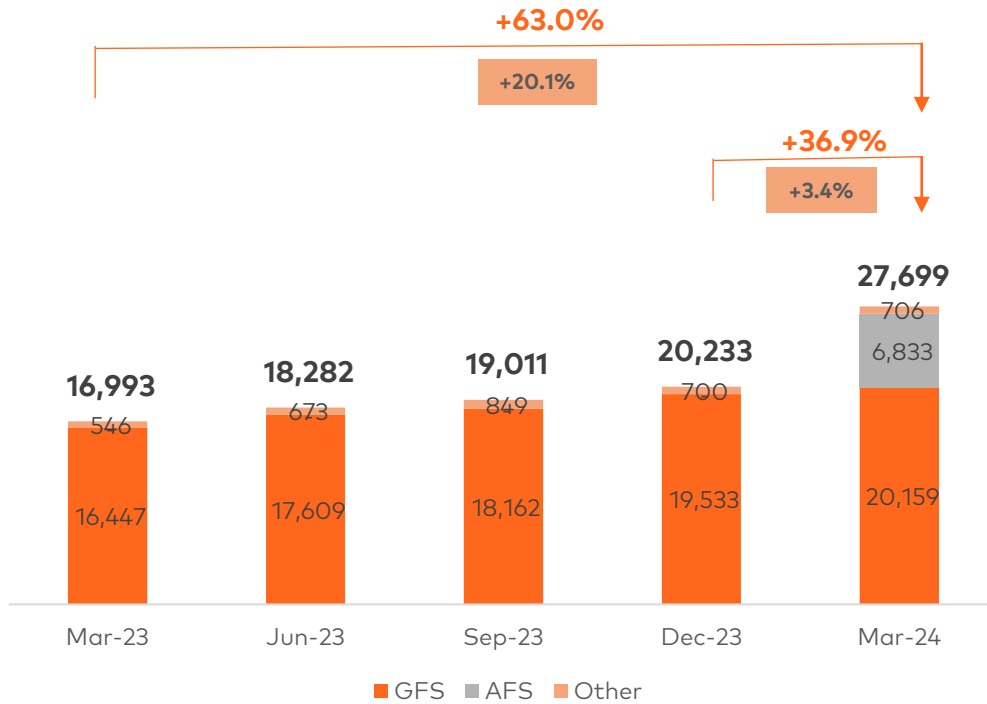


*Due to the settlement of a legacy claim, the fair value revaluation of the receivable resulted in a one-off other income of GEL 21.1 million posted in 2Q23 and 1.5 million posted in 4Q23. Net other income and thus the cost to income ratio was adjusted accordingly.

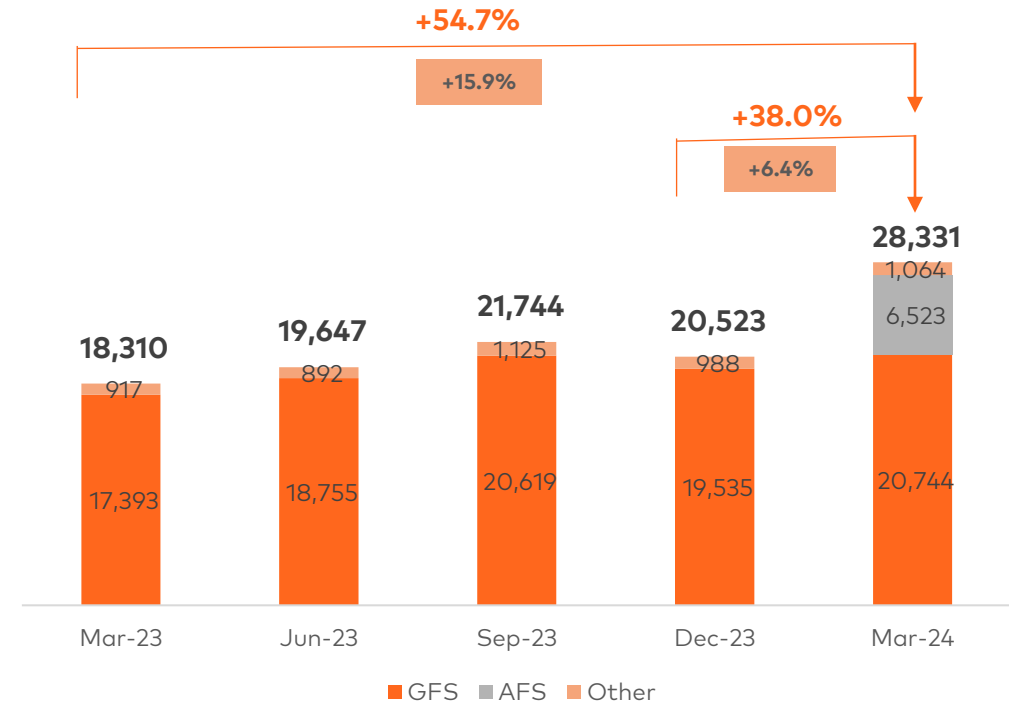
Strong loan and deposit growth dynamics

All currency data are in GEL m unless otherwise stated

Loan portfolio



Deposit portfolio

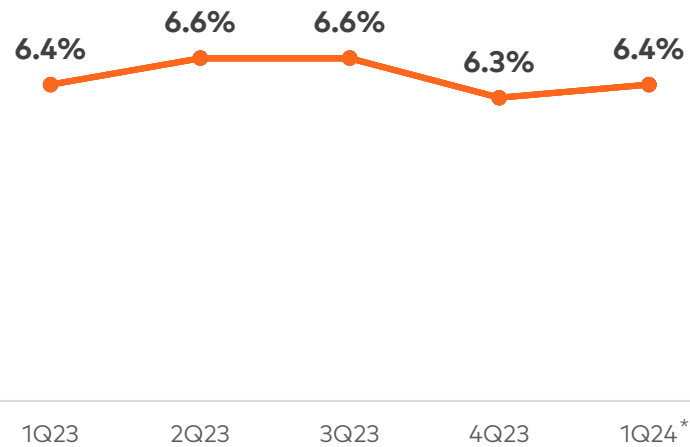


■ Growth on a constant currency basis*

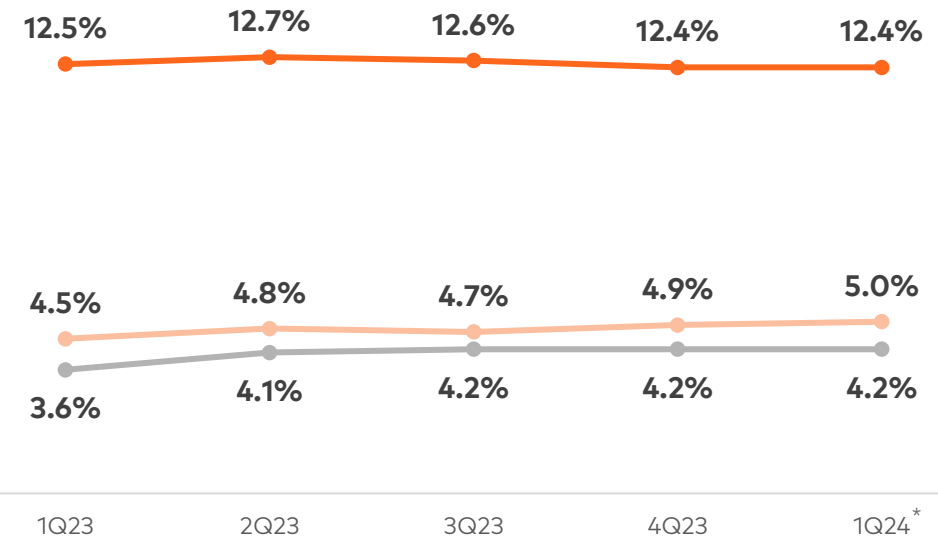
*Growth on a constant currency basis does not include Ameriabank's acquisition effect.

Net interest margin broadly stable

Net interest margin



Loan yield, cost of funds, cost of deposits



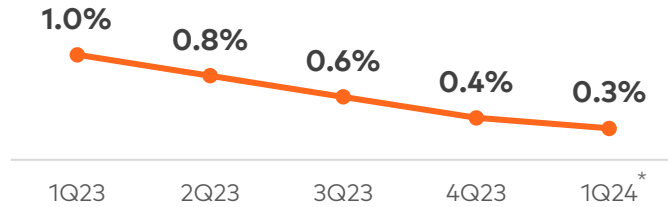
—●— Loan yield —●— Cost of funds —●— Cost of client deposits and notes

*1Q24 figures adjusted to exclude the effect of Ameriabank's consolidation at the end of March on average balances.

Healthy loan portfolio

All currency data are in GEL m unless otherwise stated

Cost of credit risk ratio



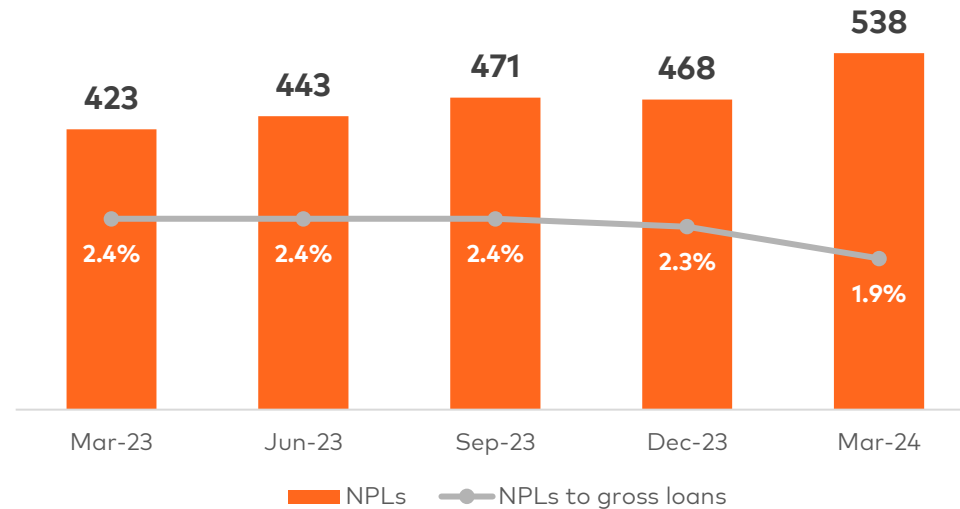
- The cost of credit risk ratio was 0.3% in 1Q24 (1.0% in 1Q23 and 0.4% in 4Q23). All sub-segments of GFS performed strongly

Loan portfolio quality

NPL coverage



NPL coverage adjusted for the discounted value of collateral



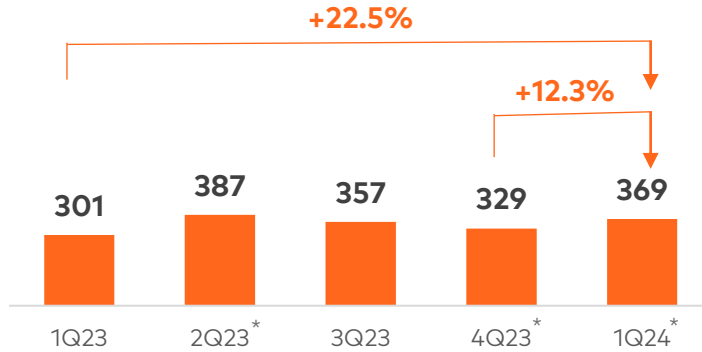
*1Q24 figure adjusted to exclude the effect of Ameriabank's consolidation at the end of March on average balances.

**1Q24 NPL coverage ratios have been adjusted to include the NPLs and respective ECL of standalone Ameriabank.

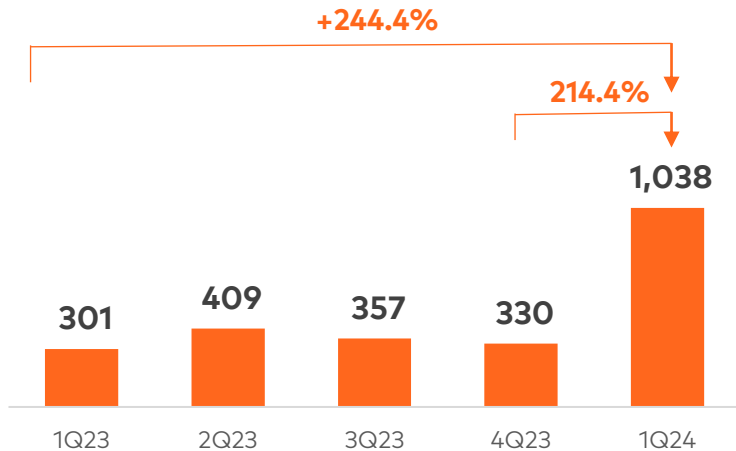
Robust bottom-line growth and profitability

All currency data are in GEL m unless otherwise stated

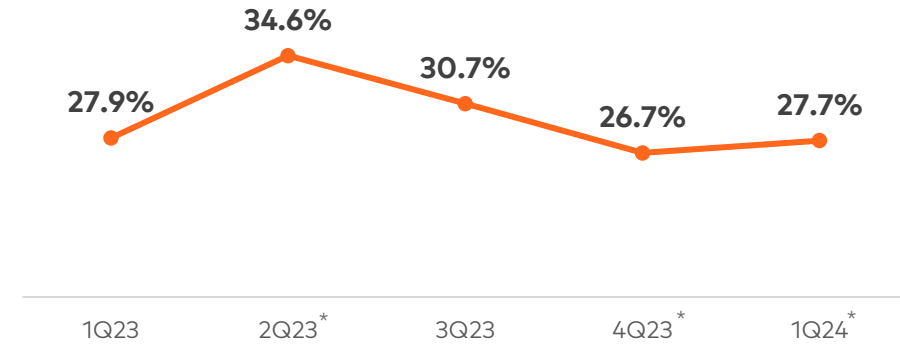
Profit (adjusted)



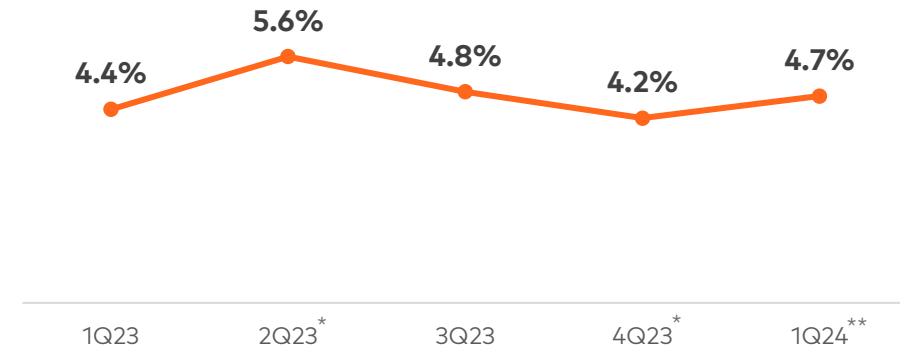
Profit (reported)



ROE



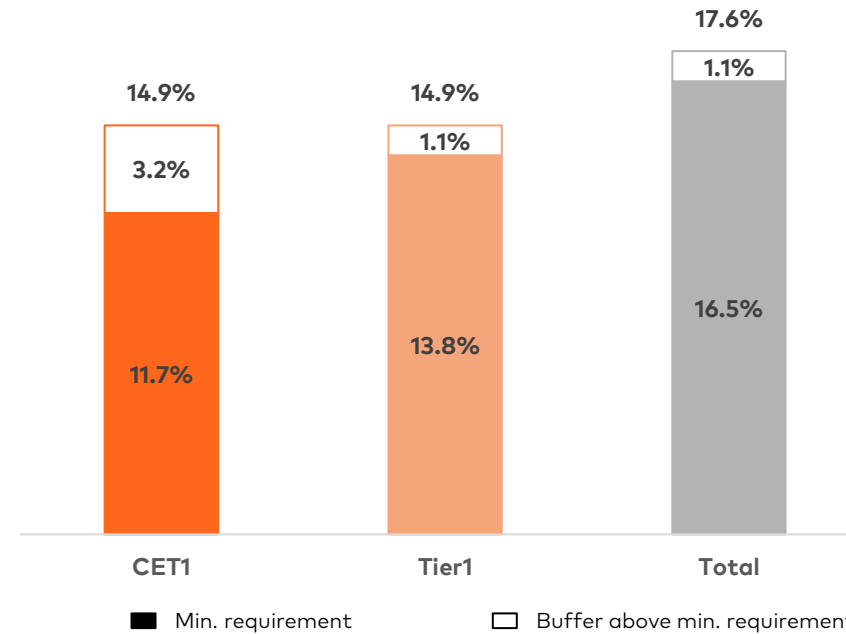
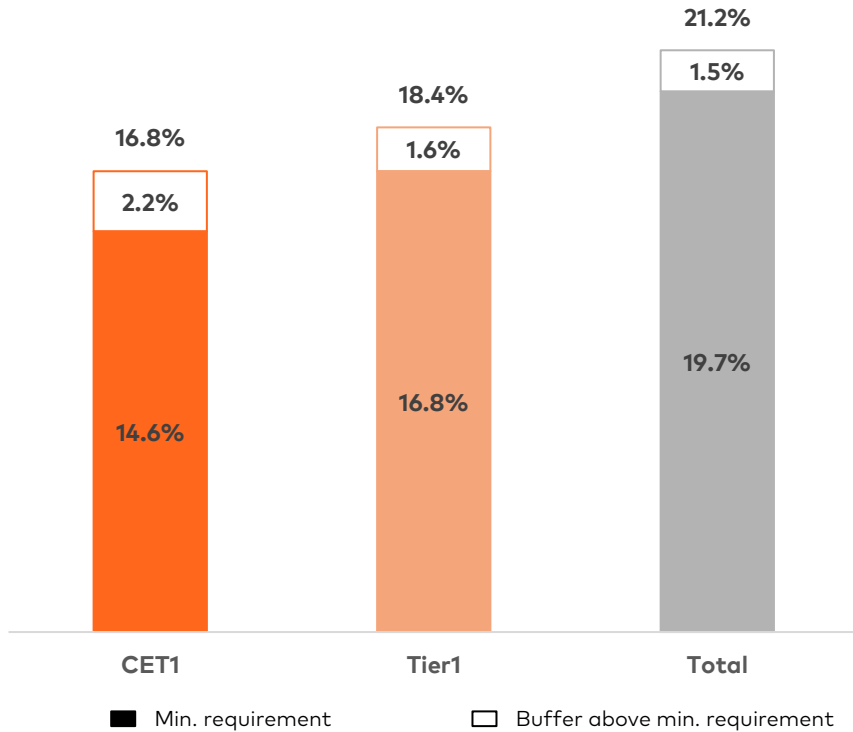
ROA



*1Q24 figures adjusted for the one-off gain on bargain purchase and acquisition-related costs totalling GEL 668.8m resulting from the Ameriabank acquisition. Due to the settlement of a legacy claim, the fair value revaluation of the receivable resulted in a one-off other income of GEL 21.1 million posted in 2Q23 and 1.5 million posted in 4Q23. Net other income has been adjusted for this one-off.

**ROAA is also adjusted to exclude the effect of Ameriabank's consolidation at the end of March on average balances.

Strong capital positions as at 31 March 2024



- On 9 April 2024, JSC Bank of Georgia successfully priced a US\$ 300,000,000 offering of 9.5% perpetual subordinated callable additional tier 1 notes. On 22 March 2024, JSC Bank of Georgia issued a notice that it will redeem all of aggregate principal amount of the outstanding AT1 Notes issued in 2019 equal to US\$ 100,000,000 on 28 June 2024. The net effect of the redemption of the outstanding US\$ 100,000,000 notes and the issuance of new US\$ 300,000,000 notes is positive 2.3 ppts on Tier 1 and Total capital ratios.

Evolution of capital ratios during 1Q24

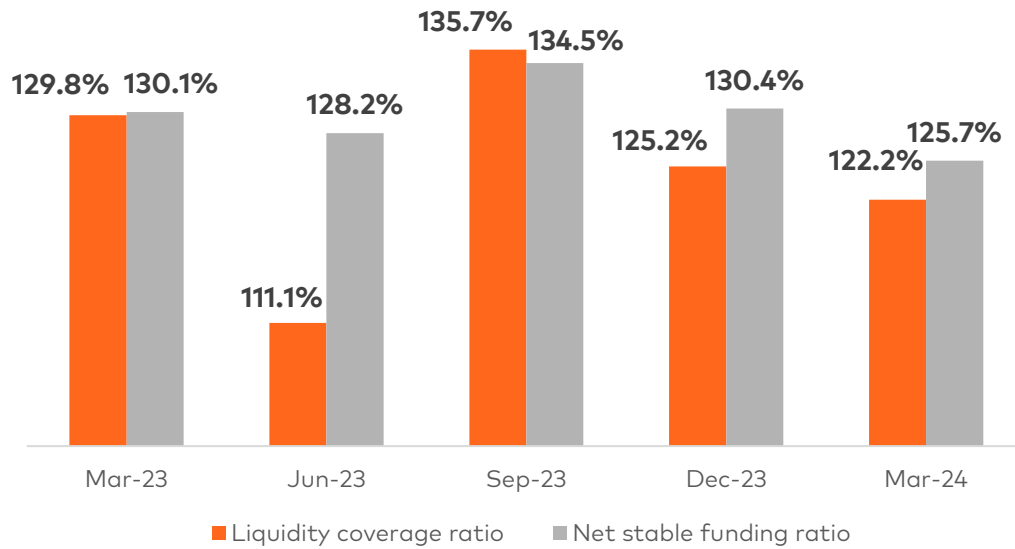


	31 Dec 2023	1Q24 profit	Business growth	Ameriabank acquisition	Currency impact	Capital distribution	Capital facility impact	31 Mar 2024	Minimum requirement (31 March 2024)	Buffer above min requirement	Potential impact of a 10% GEL devaluation
CET1 capital adequacy ratio	18.2%	1.5%	-0.6%	-1.0%	0.0%	-1.4%	0.0%	16.8%	14.6%	2.2%	-0.8%
Tier1 capital adequacy ratio	20.0%	1.5%	-0.6%	-1.0%	0.1%	-1.4%	0.0%	18.4%	16.8%	1.6%	-0.8%
Total capital adequacy ratio	22.1%	1.5%	-0.7%	-1.1%	0.1%	-1.4%	0.7%	21.2%	19.7%	1.5%	-0.7%



	31 Dec 2023	1Q24 profit	Business growth	Currency impact	Capital distribution	Capital facility impact	Other	31 Mar 2024	Minimum requirement (31 March 2024)	Buffer above min requirement
CET1 capital adequacy ratio	14.1%	0.8%	-0.3%	0.1%	0.0%	0.0%	0.2%	14.9%	11.7%	3.2%
Tier1 capital adequacy ratio	14.1%	0.8%	-0.3%	0.1%	0.0%	0.0%	0.2%	14.9%	13.8%	1.1%
Total capital adequacy ratio	16.8%	0.8%	-0.3%	0.1%	0.0%	0.0%	0.2%	17.6%	16.5%	1.1%

Strong liquidity positions



Liquidity coverage ratio*
270.4%
31 March 2024

Net stable funding ratio*
129.8%
31 March 2024

- Bank of Georgia and Ameriabank have maintained strong liquidity levels, well above the 100% minimum regulatory requirements

* Ratios are based on Central Bank of Armenia's accounting and are not IFRS based figures.

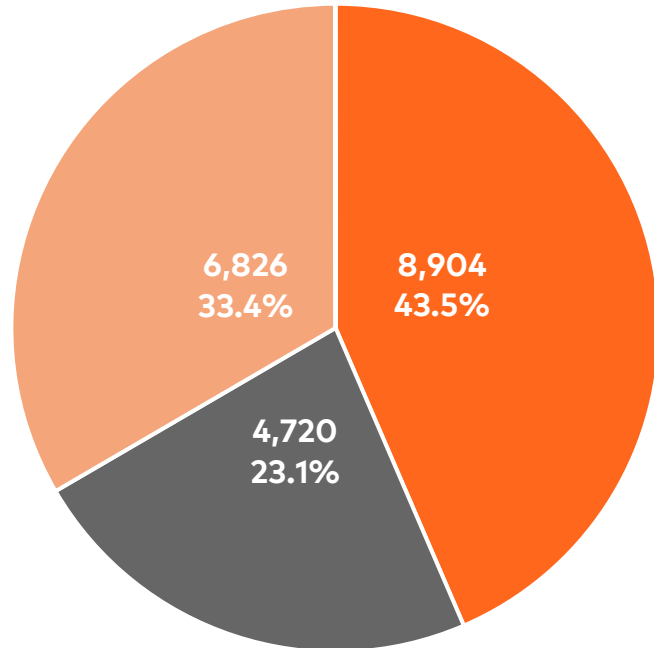
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- | **APPENDICIES: ADDITIONAL INFORMATION ON GEORGIAN FINANCIAL SERVICES (GFS)**

Georgian Financial Service's diversified loan book (gross loans by segment)

Figures given for Georgian Financial Services

All currency data are in GEL m unless otherwise stated



■ Retail Banking ■ SME Banking ■ Corporate Banking

As at 31 March 2024

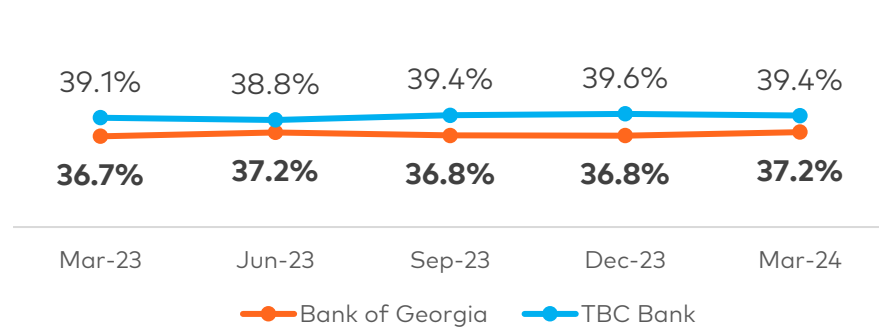
Total gross loans: GEL 20,456m

Allowance for ECL: GEL 297m

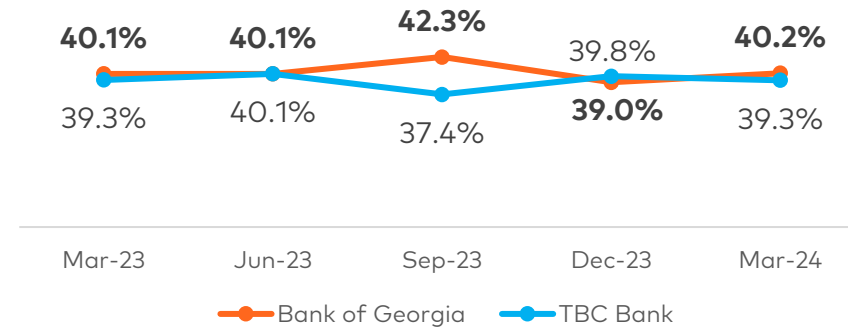
Total net loans: GEL 20,159m

Focusing on profitability while maintaining strong competitive positions in Georgia

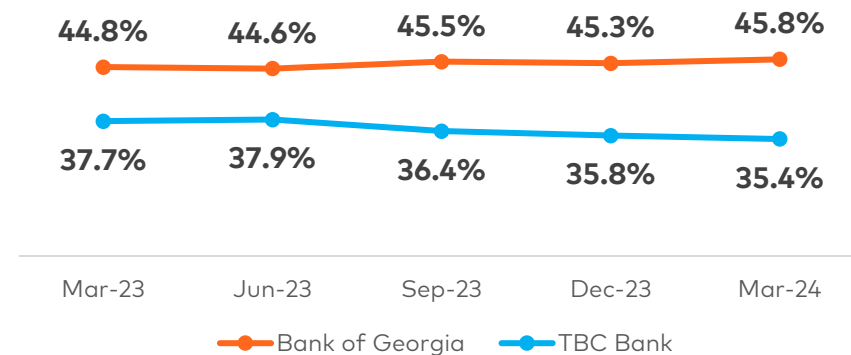
Market share – gross loans



Market share – customer deposits



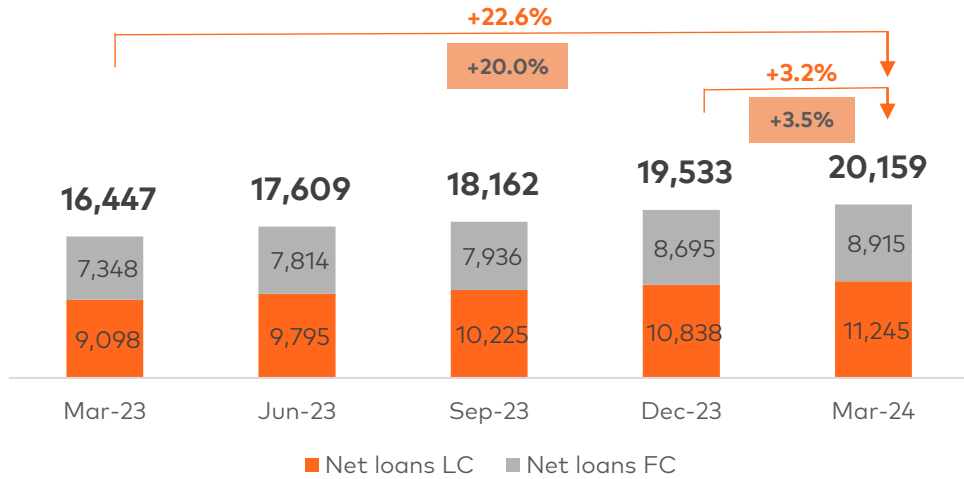
Market share – deposits of individuals



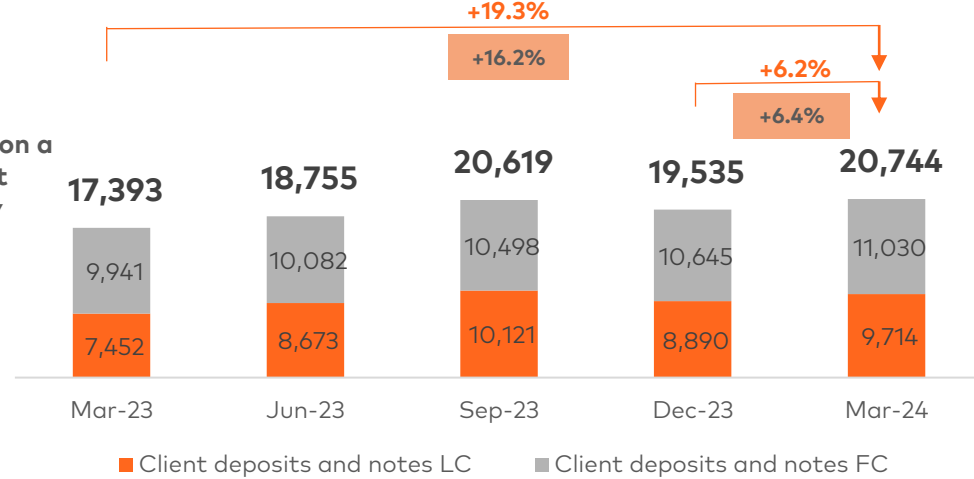
Georgian Financial Services – loan and deposit portfolio

All currency data are in GEL m unless otherwise stated

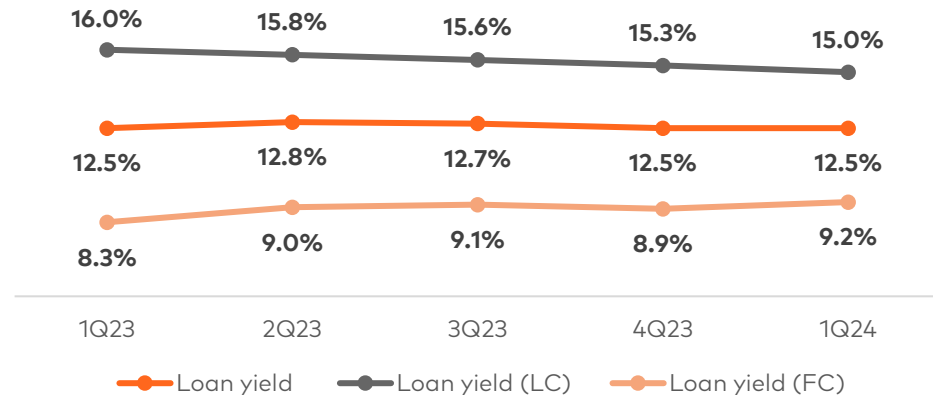
Loan portfolio



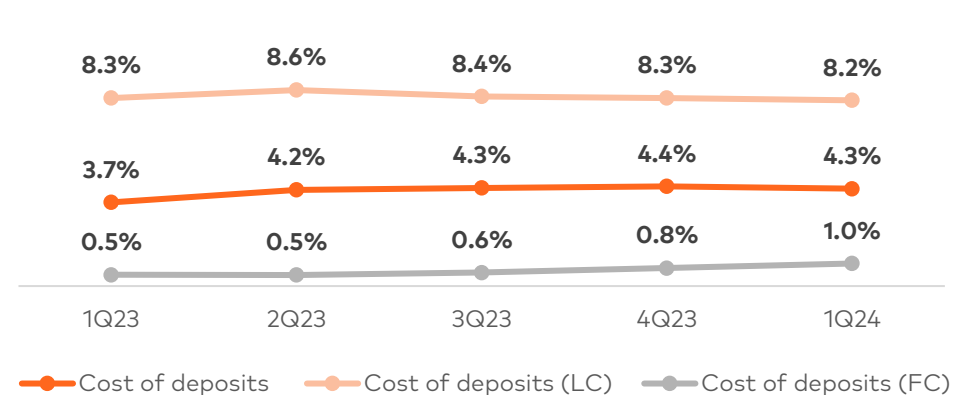
Deposit portfolio



Loan yield



Cost of deposits



Borrowers and FX risk

% is given for Bank of Georgia standalone gross loan portfolios

	GEL loans (% of segment portfolio)	FC loans exposed to FX risk* (% of segment portfolio)	FC loans with no exposure to FX risk (% of segment portfolio)
Retail Banking	78.6%	16.8%	4.6%
Mortgages	30.5%	12.3%	3.3%
Consumer loans	47.0%	4.4%	1.3%
Other	1.1%	0.1%	0.1%
SME Banking	56.4%	41.9%	1.7%
Corporate Banking	26.0%	34.5%	39.5%
Total	55.9%	28.5%	15.6%

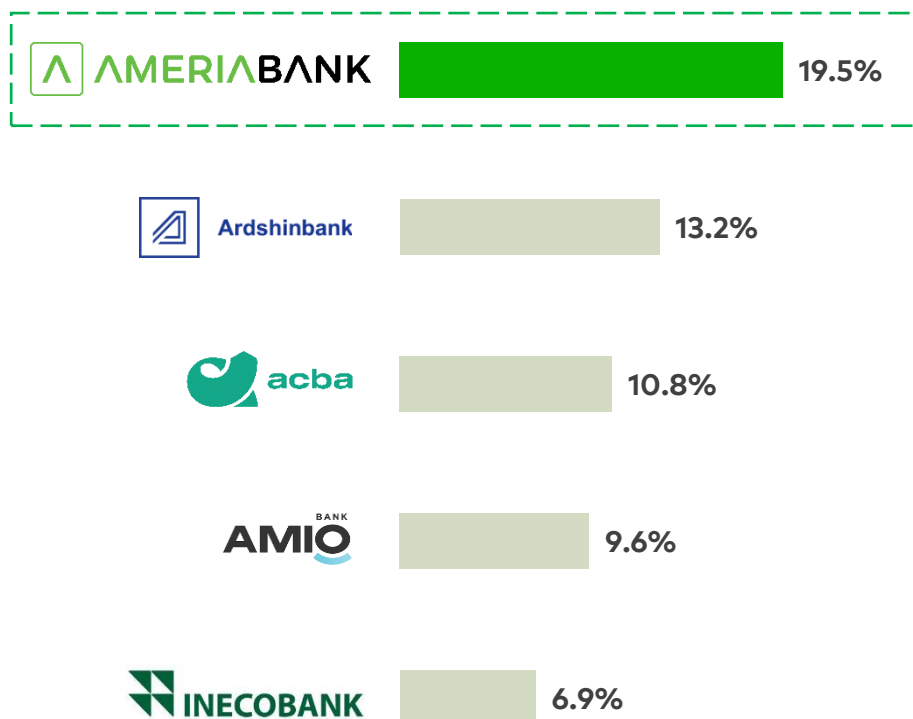
*Loans disbursed in FC when a borrower's income is in GEL.

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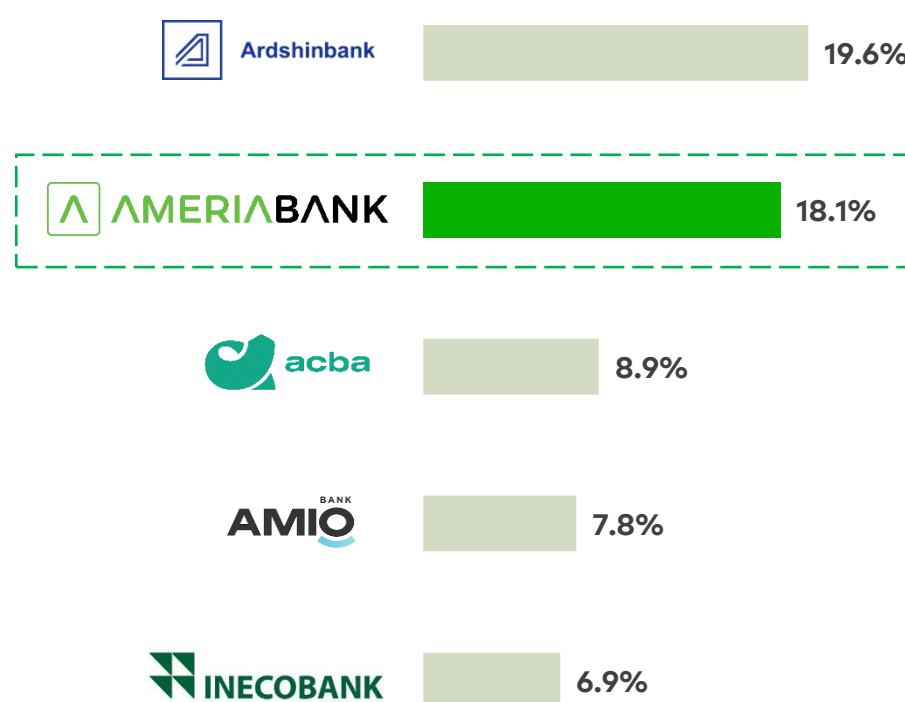
- | MACROECONOMIC HIGHLIGHTS
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Ameriabank has a leading position on the market with further room for growth

Loans market share, Mar-24



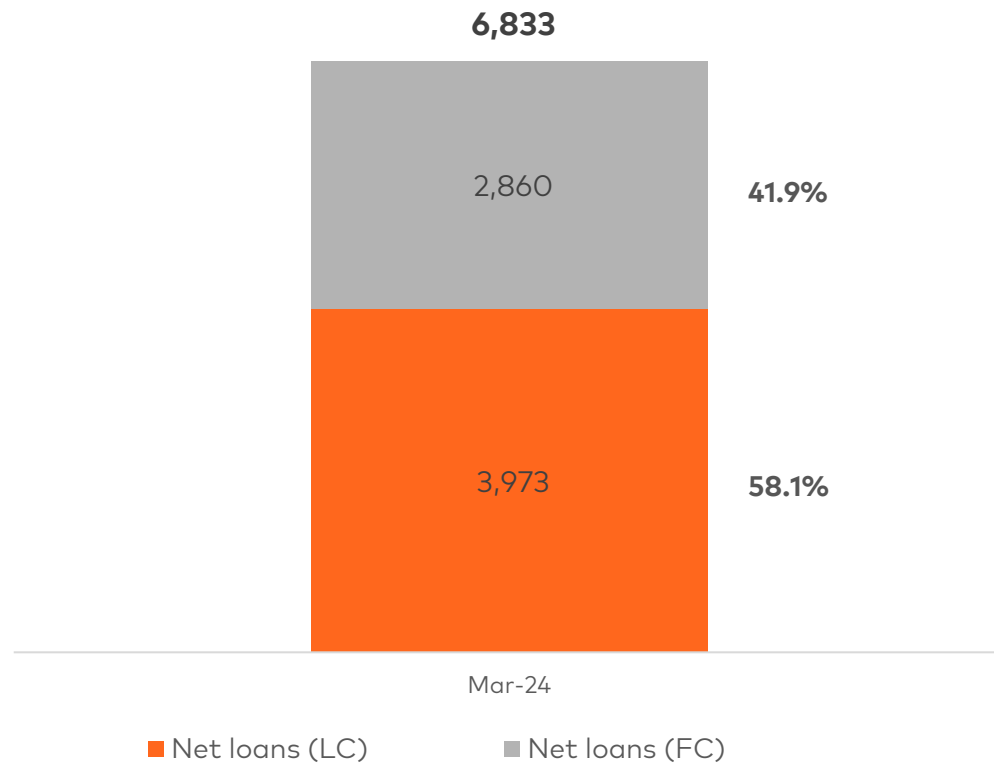
Deposits* market share, Mar-24



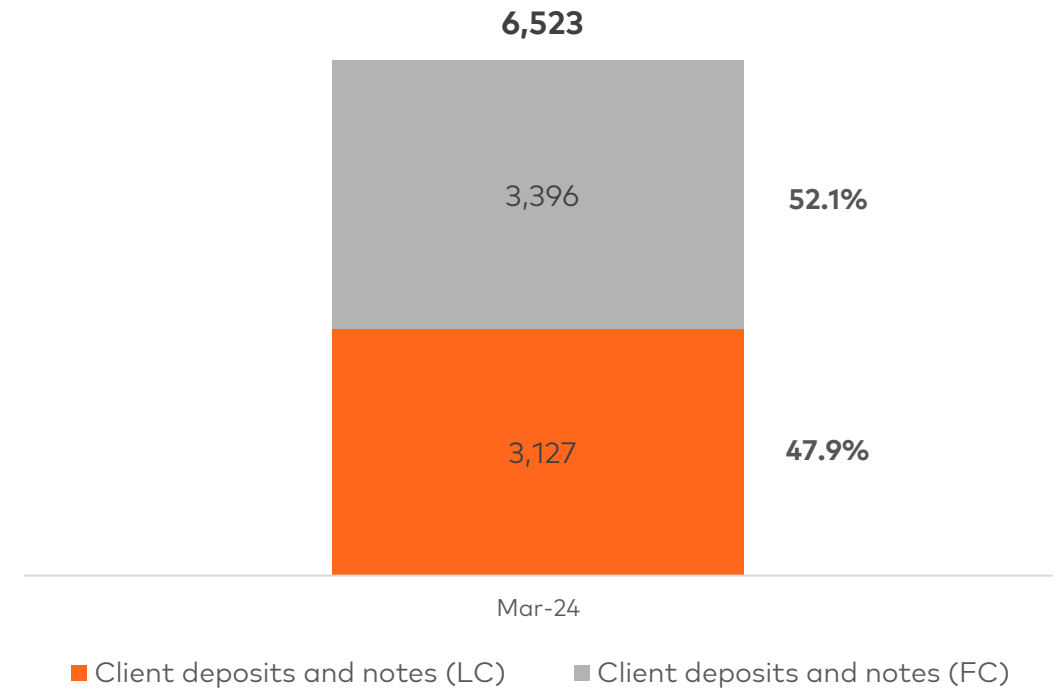
Armenian Financial Services – loan and deposit portfolio

All currency data are in GEL m unless otherwise stated

Loan portfolio



Deposit portfolio



Ameriabank: standalone financial information (not included in consolidated results)

The following table is presented for information purposes only to show the performance of Ameriabank in the first quarter of 2024. It has been prepared consistently with the accounting policies adopted by the Group in preparing its consolidated financial statements.

<i>GEL thousands</i>	1Q24	1Q23	Change y-o-y	4Q23	Change q-o-q
INCOME STATEMENT HIGHLIGHTS					
Interest income	217,180	172,846	25.6%	213,712	1.6%
Interest expense	(78,188)	(62,410)	25.3%	(74,101)	5.5%
Net interest income	138,992	110,436	25.9%	139,611	-0.4%
Net fee and commission income	18,620	15,865	17.4%	21,124	-11.9%
Net foreign currency gain	31,125	36,963	-15.8%	45,920	-32.2%
Net other income	1,648	541	NMF	(4,697)	NMF
Operating income	190,385	163,805	16.2%	201,958	-5.7%
Salaries and other employee benefits	(65,158)	(50,434)	29.2%	(62,352)	4.5%
Administrative expenses	(12,761)	(10,108)	26.2%	(17,328)	-26.4%
Depreciation, amortisation and impairment	(7,948)	(6,985)	13.8%	(7,436)	6.9%
Other operating expenses	(1,121)	(1,269)	-11.7%	(4,499)	-75.1%
Operating expenses	(86,988)	(68,796)	26.4%	(91,615)	-5.1%
Profit from associates	-	-	-	-	-
Operating income before cost of risk	103,397	95,009	8.8%	110,343	-6.3%
Cost of risk	(310)	(2,096)	-85.2%	(9,019)	-96.6%
Profit before income tax expense	103,087	92,913	11.0%	101,324	1.7%
Income tax expense	(18,826)	(16,896)	11.4%	(22,918)	-17.9%
Profit	84,261	76,017	10.8%	78,406	7.5%

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- | **APPENDICIES: CORPORATE GOVERNANCE**

We are a FTSE-250 company with a diversified institutional investor base

Top 10 shareholders*

31 March 2024

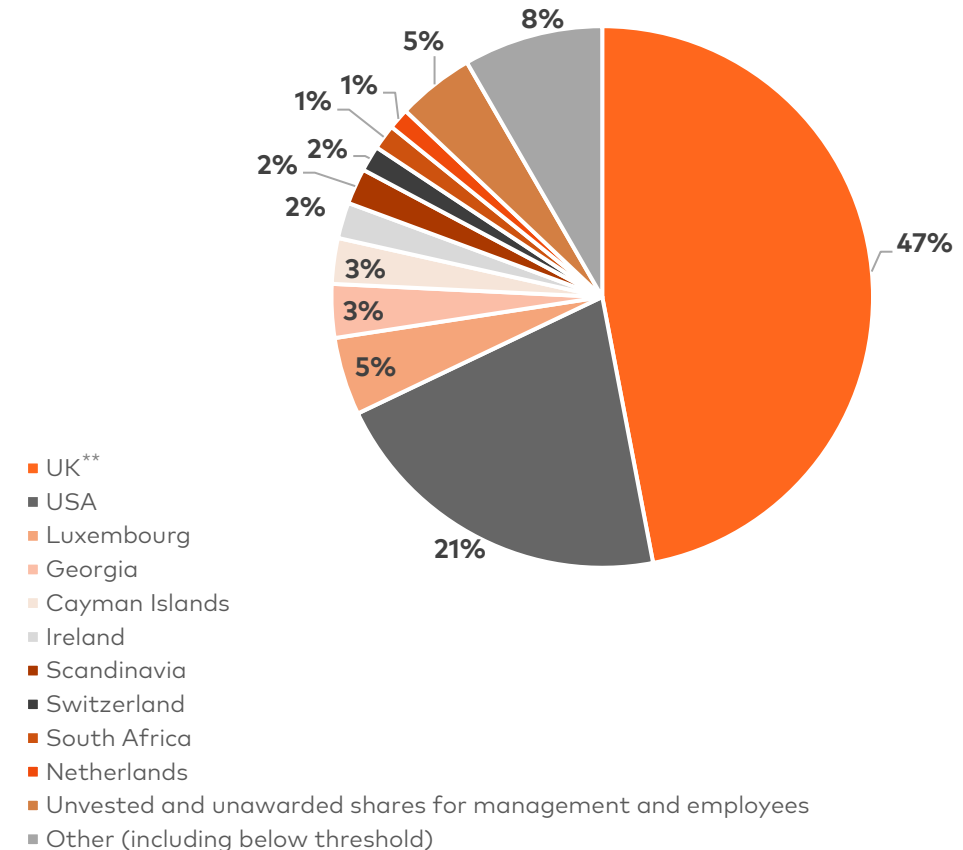
	Shareholder name	Ownership
1	JSC Georgia Capital**	19.7%
2	BlackRock	5.1%
3	JP Morgan Asset Management	4.9%
4	Dimensional Fund Advisors (DFA)	4.6%
5	M&G Investment Management Ltd	4.4%
6	Vanguard	3.8%
7	Gemsstock Ltd	2.6%
8	Firebird Management LLC	2.0%
9	Schroder Investment Management Ltd	1.9%
10	Allan Gray Ltd	1.5%

* Shareholders are grouped based on their parent companies.

** Previously, BGEO Group PLC comprised a banking business and an investment business. In 2017 BGEO Group PLC demerged into two separately listed and independently managed public companies – Bank of Georgia Group PLC, the banking business, and Georgia Capital PLC, the investment business. The demerger was completed on 29 May 2018. In 2018 Bank of Georgia Group PLC issued additional 9,784,716 shares to Georgia Capital as part of the demerger. JSC Georgia Capital will exercise its voting rights at the Group's general meetings in accordance with the votes cast by all other Group shareholders as long as JSC Georgia Capital's percentage holding in Bank of Georgia Group PLC is greater than 9.9%.

Shareholder base by country

31 March 2024



** Includes the 19.7% shareholding of JSC Georgia Capital as it's fully owned by UK listed company, Georgia Capital PLC.

Board of Directors – governance which facilitates sustainable value creation



Mel Carvill, Non-Executive Chair

Experience: formerly Senior Independent Director of Sanne Group Plc, Head of Corporate Finance and M&A, and Strategic Planning and Chief Risk Officer at the Generali Group and President of PPF Partners. Non-Executive Director at Home Credit N.V., Vice Chair of Aviva-Cofco Life Insurance Company Ltd.



Véronique McCarroll, Independent Non-Executive Director

Experience: Deputy CEO at Orange Bank S.A.. Formerly Executive Director at Crédit Agricole CIB, Partner at McKinsey & Company, Oliver Wyman and Andersen/ Ernst & Young.



Tamaz Georgadze, Independent Non-Executive Director

Experience: Executive Director and founder of Raisin GmbH; formerly Partner at McKinsey & Company in Berlin and aide to the President of Georgia.



Cecil Quillen, Independent Non-Executive Director

Experience: Partner at Linklaters LLP and a leading US capital markets practitioner in the London market. Officer of the Securities Law Committee of the International Bar Association.



Archil Gachechiladze, Chief Executive Officer (Group)

Experience: With the Group since 2009 in various roles including CFO of BGEO Group and CEO of Georgian Global Utilities (previously part of BGEO Group Plc). Formerly held senior positions at EBRD, KPMG, and Lehman Brothers.



Hanna Loikkanen, Senior Independent Non-Executive Director

Experience: Chief Investment Officer at FinnFund, of Eastnine AB and of VEF AB and Non-Executive Board Member of Caucasus Nature Fund. Formerly worked in senior management roles at Nordea Finance, SEB and East Capital and was CEO of FIM Group.



Mariam Megvinetukhutsesi, Independent Non-Executive Director

Experience: 20 years of experience in financial services including in banking appointments at the EBRD; formerly Head of Georgia's Investors Council Secretariat and Deputy CEO at TBC Bank.



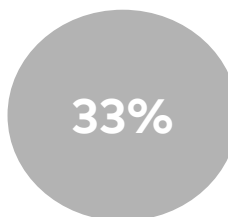
Andrew McIntyre, Independent Non-Executive Director

Experience: Partner at Ernst & Young, specialising in international financial services; Senior Independent Director of C. Hoare & Co; non-executive director of Lloyds Bank Corporate Markets plc; held board positions at National Bank of Greece S.A., Ecclesiastical Insurance Group plc and the Centre for Economic Policy Research.



Jonathan Muir, Independent Non-Executive Director

Experience: CEO of LetterOne Holdings SA and of LetterOne Investment Holdings; formerly Partner at Ernst & Young and CFO and Vice President of Finance and Control of TNK-BP.



Female



Nationalities

Diverse and experienced management team in Georgia



Archil Gachechiladze, Chief Executive Officer

Previously served in various senior positions within the Group, including as Deputy CEO/CB, Deputy CEO/IM, CFO of BGEO Group, Deputy CEO/CIB. Over 20 years of banking and financial services experience locally and internationally, including at Lehman Brothers Private Equity, Salford Equity Partners, EBRD, KPMG Barents. Holds an MBA with honors from Cornell University and is a CFA Charterholder.



Nutsa Gogilashvili, Deputy CEO, Head of Mass Retail Banking

With the Bank since 2016. Prior to her recent appointment, served as Head of Customer Experience and Human Capital Management. Prior to joining the Bank, held various senior positions in local and international financial institutions. Holds an MSc in Finance from Bayes Business School in London.



Eter Iremadze, Deputy CEO, Premium Banking

With the Bank since 2006, serving in various senior positions, including as Head of SOLO and Head of Blue Chip Corporate Banking Unit. Prior to becoming Head of SOLO, served as Head of Strategic Projects Department in Georgian Global Utilities (formerly part of BGEO Group). Holds an MBA from Grenoble Graduate School of Business.



Zurab Kokosadze, Deputy CEO, Corporate and Investment Banking

With the Bank since 2003, serving in various senior positions, including as Head of Corporate Banking, Deputy Head of Corporate Banking, FMCG sector head. Holds an MBA from Grenoble Graduate School of Business.



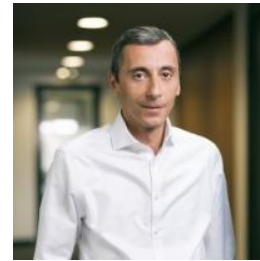
Sulkhan Gvalia, Deputy CEO, Chief Financial Officer

With the Bank since 2004, serving in various senior positions, including as Chief Risk Officer and Head of Corporate Banking. Prior to joining the Bank, served as Deputy CEO of TbilUniversalBank. Holds a law degree from Tbilisi State University.



David Chkonia, Deputy CEO, Chief Risk Officer

With the Bank since 2021. Previously, held senior positions in local and international organisations, including TBC Bank, BlackRock and PIMCO. Holds a BSc from San Jose State University and an MBA from the Wharton School of the University of Pennsylvania.



Mikheil Gomarteli, Deputy CEO, Strategic Projects Direction

With the Bank since 1997, serving in various senior positions. Deputy CEO since 2009, previously leading the Retail business. Appointed as Director of Strategic Projects Direction in September 2022. Holds an undergraduate degree in economics from Tbilisi State University.



David Davitashvili, Deputy CEO, Information Technology & Data

With the Bank since 2006. Appointed as Deputy CEO in charge of data analytics and information technology in August 2022. Previously, held various senior positions, including as Deputy Chief Operating Officer and Head of Internal Audit. Holds an undergraduate and master's degrees in management and microeconomics from Tbilisi State University and an Executive MBA from Bayes Business School.

Diverse and experienced management team in Georgia



Vakhtang Bobokhidze, Co-director of International Business

With the Bank since 2005. Joined as Quality Control Manager. Left the Bank in 2010 and rejoined in December 2010. Previously, Deputy CEO, Information Technology, Data Analytics, Digital Channels. Holds an MBA from Tbilisi State University.



Tornike Kuprashvili, Head of SME Banking

With the Bank since 2014. Joined the Bank as a Principal Corporate Banker and during his 10-year career with the Bank, has advanced through a number of roles in Corporate Banking. Held various senior roles, including Head of Corporate Rehabilitation and Head of Corporate Banking Department. Holds a bachelor's degree in business administration from the Caucasus School of Business.



Ana Kostava, Chief Legal Officer

With the Bank since 2018. Prior to her recent appointment, served as Chief Legal Officer of the Bank under the direct supervision of the Deputy CEO, Chief Risk Officer, since June 2020. Before joining the Bank, held various positions in local and international companies. Ms Kostava is an Associate Lecturer at Free University of Tbilisi. Holds an LL.M from the University of Cambridge.



Levan Gomshiashvili, Chief Marketing and Digital Officer

With the Bank since 2019. Founder of HOLMES&WATSON, a creative agency, where he served as Account Manager for clients in banking and other sectors. Founder of Tbilisi School of Communication. Started his career at the Georgian Railway, covering advertising and project management. Holds an MSc in Management from the University of Edinburgh.



Elene Okromchedlishvili, Head of Human Capital

With the Bank since 2017. Prior to her recent appointment, served as Head of Business Processes, Lean Transformation and Transactions. Previously, held various positions - Head of IFRS Reporting Unit and Head of Operational Efficiency and Cost management Unit. Holds a bachelor's degree in business administration from Free University of Tbilisi and an MBA from IE Business School.



Giorgi Gureshidze, Head of Operations

With the Bank since 2023. Prior to his recent appointment, held various positions at Georgia Global Utilities, including Chief Financial Officer during 2020-2023. Holds a bachelor's degree in Economics and Global Affairs from Yale University.



Andro Ratiani, CEO of Digital Area

Previously, Head of Innovations at Bank of Georgia. Broad experience in various global companies, including UBS AG Investment & Wealth Management Bank in New York, Wells Fargo, and IHS Markit. Holds a master's degree in technology management from Columbia University.

Ameriabank's chairman and the management team



Andrew Mkrtchyan, Chairman of the Board

About 30 years of experience in commercial and investment banking and management advisory by standing at the roots of investment banking establishment in Armenia, board member in a number of private/public organisations.



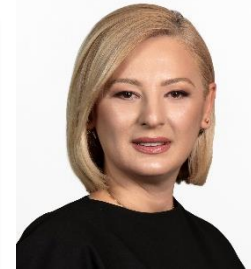
Artak Hanesyan, CEO, Chairman of the Management Board

A distinguished banker with more than 30 years of experience in the banking system of Armenia. Has been the CEO of Ameriabank since 2008. Before that Mr. Hanesyan held key positions in the banking sector of Armenia, including positions of CEO and deputy CEO.



Hovhannes Toroyan, Chief Financial Officer

Around 20 years of experience in banking system of Armenia, including more than 10 years with Ameriabank, being responsible for strategy, research, assets and liabilities management. He became the CFO of Ameriabank in Q3 2022.



Armine Ghazaryan, Chief People and Services Officer

More than 20 years of experience in the banking sector of Armenia, most of which is human resources management (HRM). Mrs. Ghazaryan had been heading Ameriabank's HRM unit since 2008, prior becoming CPSO in 2019.



Gagik Sahakyan, CIB Director

More than 25 years of experience in commercial banking and business advisory. Starting his career in advisory business and leading Armenia advisory services he later moved to corporate banking and has been heading the business line since 2010.



Andranik Barsghyan, Risk Management Director

Around 30 years of experience in financial institutions' risk management and automation technologies. Mr. Barseghyan has been heading Ameriabank's Risk Management Center since 2009.



Arman Barseghyan, Retail Banking Director

A proven career track of more than 25 years in retail banking, of which around 15 years at HSBC bank Armenia. Mr. Barseghyan joined Ameriabank as Retail Banking Director in 2012



Gohar Khachatryan, Chief Accountant

About 35 years of experience in the banking sector of Armenia, of which 10 years at the Central Bank and about 20 years as the Chief Accountant of Ameriabank.

Revised ESG strategy

Our strategic pillars

Governance & integrity

Financial inclusion

Sustainable finance

Employee empowerment

Objectives

To do business in line with the highest standards of corporate governance, highest ethical principles and assure accountability, transparency, fairness and responsibility in every decision we make

To use the power of technology and product innovation to drive digital financial inclusion in Georgia

To manage financial risks stemming from climate change and other E&S risks, while fostering transparency and long-termism in financial and economic activity to achieve sustainable and inclusive growth

To be the employer of choice for top talent, providing equal opportunities for development and ensuring the best employee experience based on our values and business principles

To read about our ESG KPIs and performance, please visit our [Annual Report 2023](#)

ESG scores from independent rating agencies

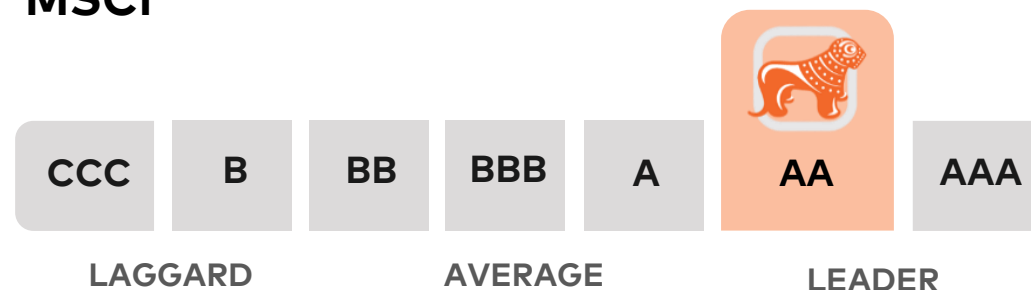
ISS*

Environment	3
Social	2
Governance	6

Sustainalytics

As of April 2024, Bank of Georgia Group PLC received an ESG Risk Rating of 17.6 from Morningstar Sustainalytics and was assessed to be at low risk of experiencing material financial impacts from ESG factors. In no event the Presentation shall be construed as investment advice or expert opinion as defined by the applicable legislation

MSCI**



Bank of Georgia falls into the highest scoring range relative to global peers

FTSE4GOOD Index

Included in the global responsible investment index FTSE4GOOD since 2017

* ISS uses a 1-10 scale. 1 indicates lower governance risk, while 10 indicates higher governance risk versus its index or region. 1 indicates higher E&S disclosure, while 10 indicates lower E&S disclosure. Scores are as at March 2024.

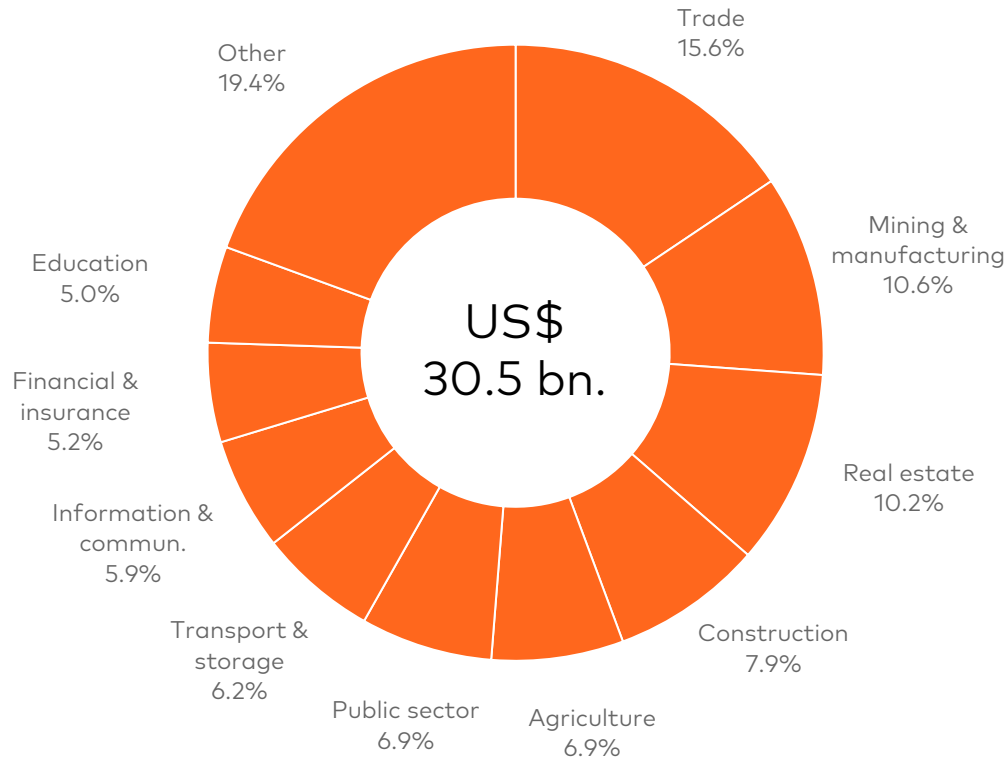
** MSCI score is as at March 2024.

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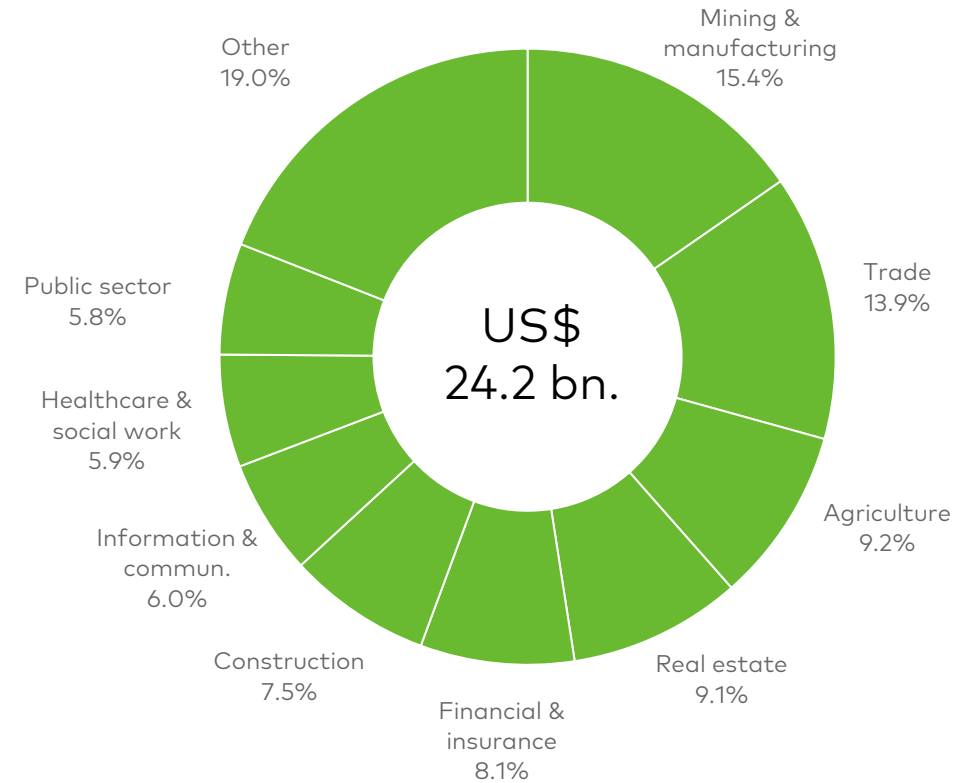
Diversified economies with proven resilience to shocks

Nominal GDP by sector in Georgia (2023)



Source: Geostat

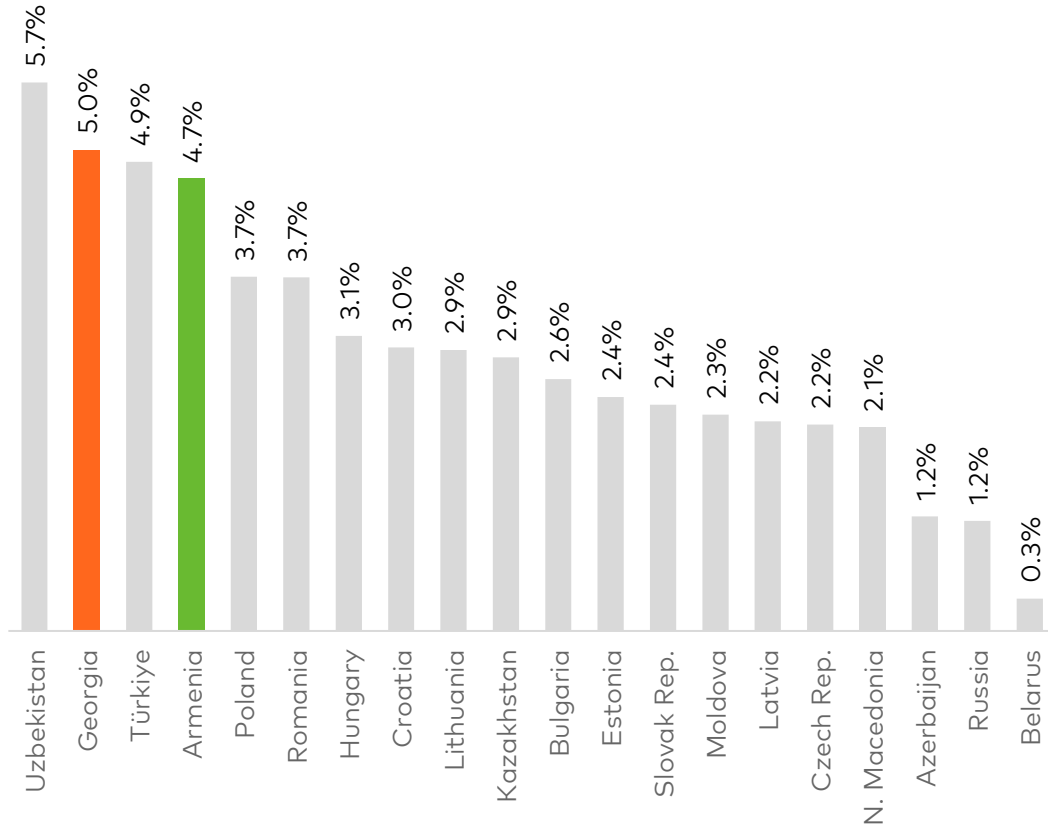
Nominal GDP by sector in Armenia (2023)



Source: Armstat

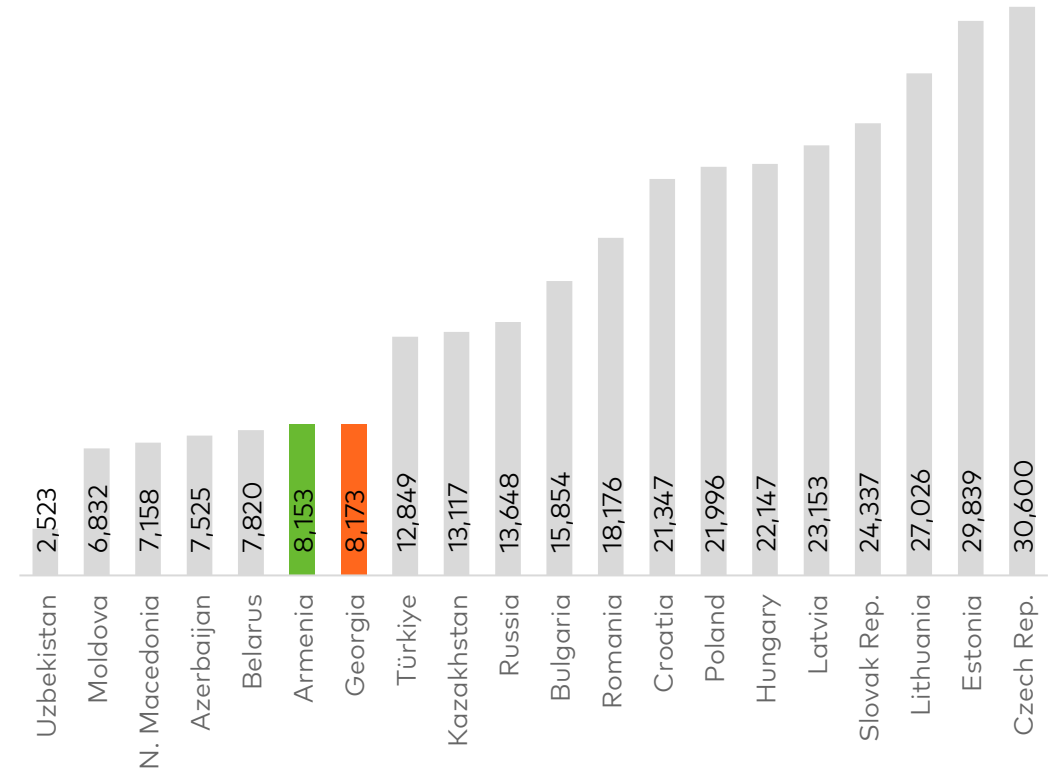
Georgia and Armenia are among the fastest-growing economies in the region with ample room for further growth

Real GDP growth, 2014-2023 average



Source: IMF

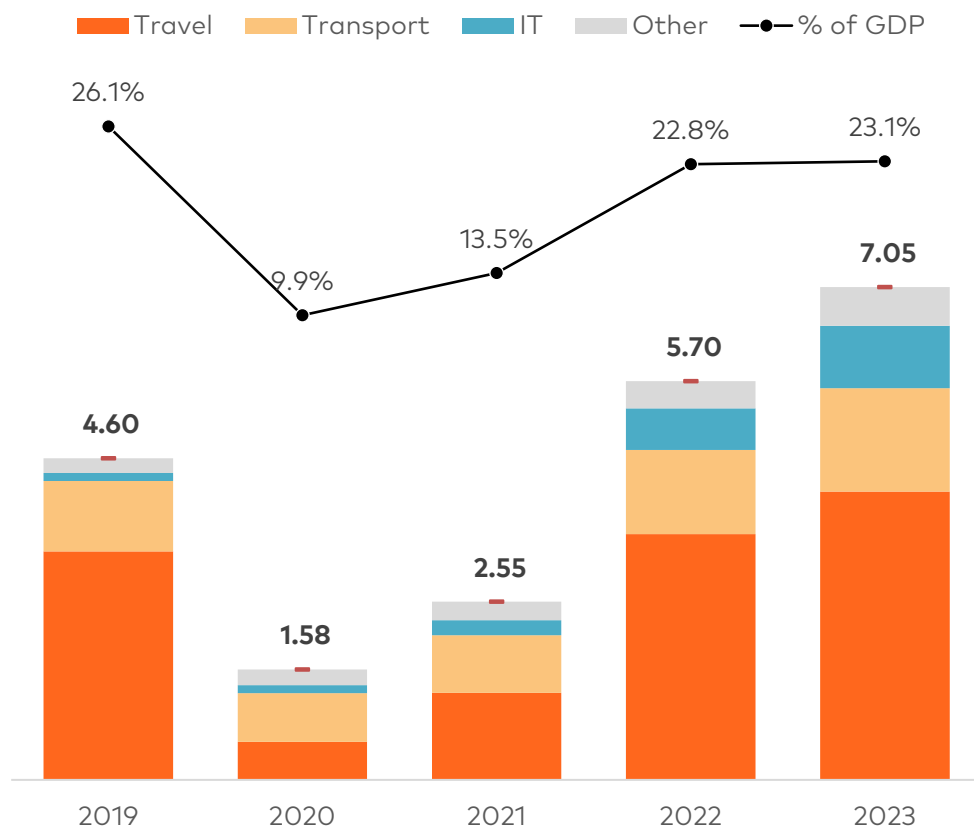
GDP per capita in US\$, 2023 estimate



Source: IMF

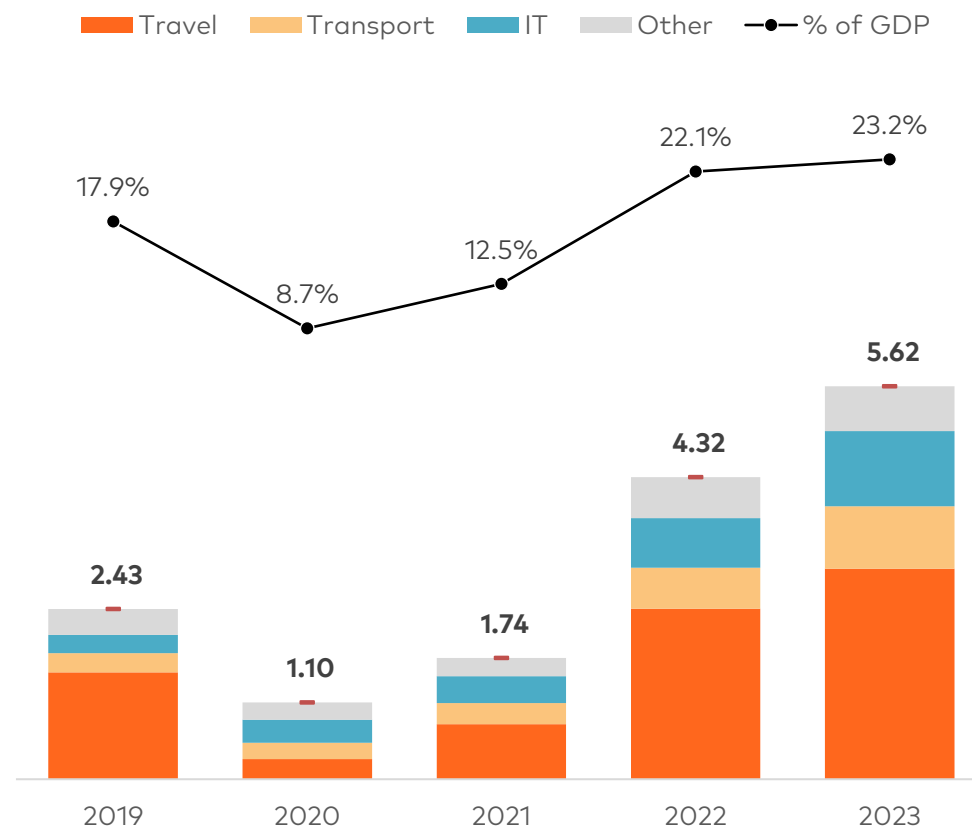
Georgian and Armenian economies are becoming more service-led and export-oriented

Export of services from Georgia, US\$ bn.



Source: NBG, Geostat

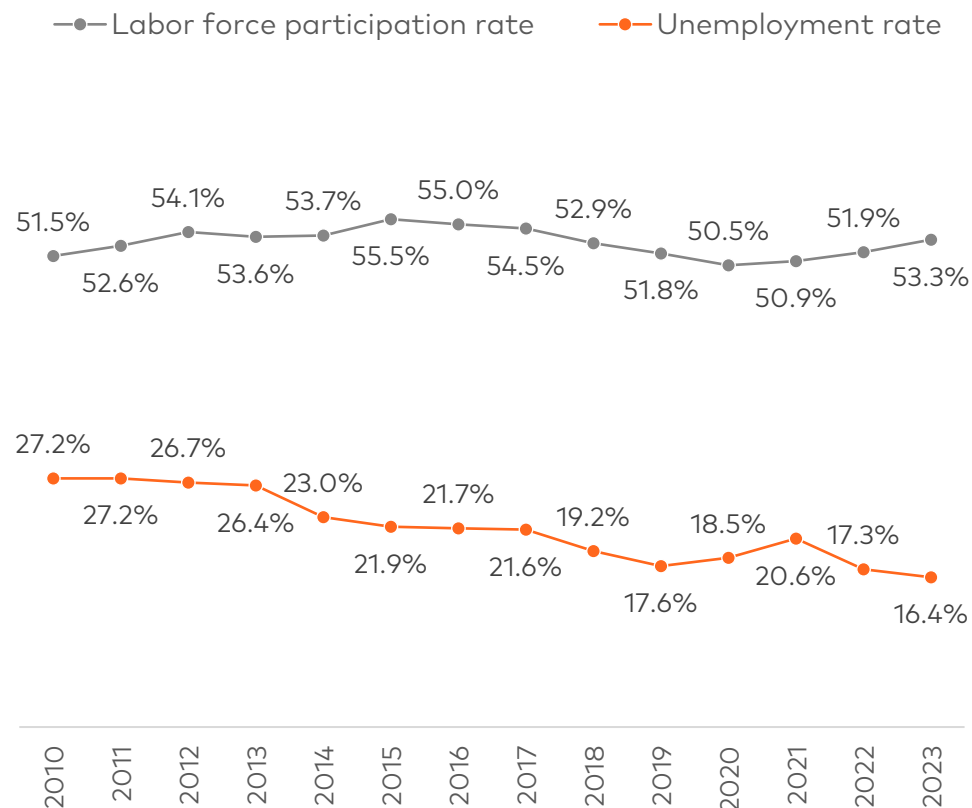
Export of services from Armenia, US\$ bn.



Source: CBA, Armstat

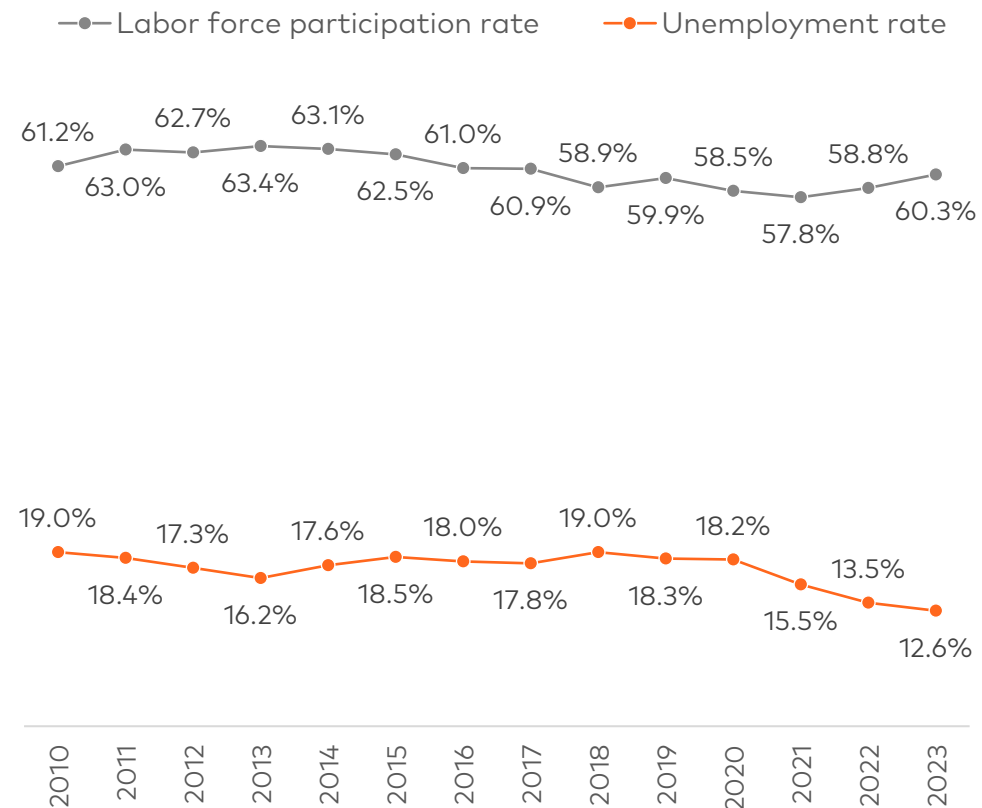
Improving labor market conditions with increasing participation and falling unemployment

Labor market in Georgia



Source: Geostat

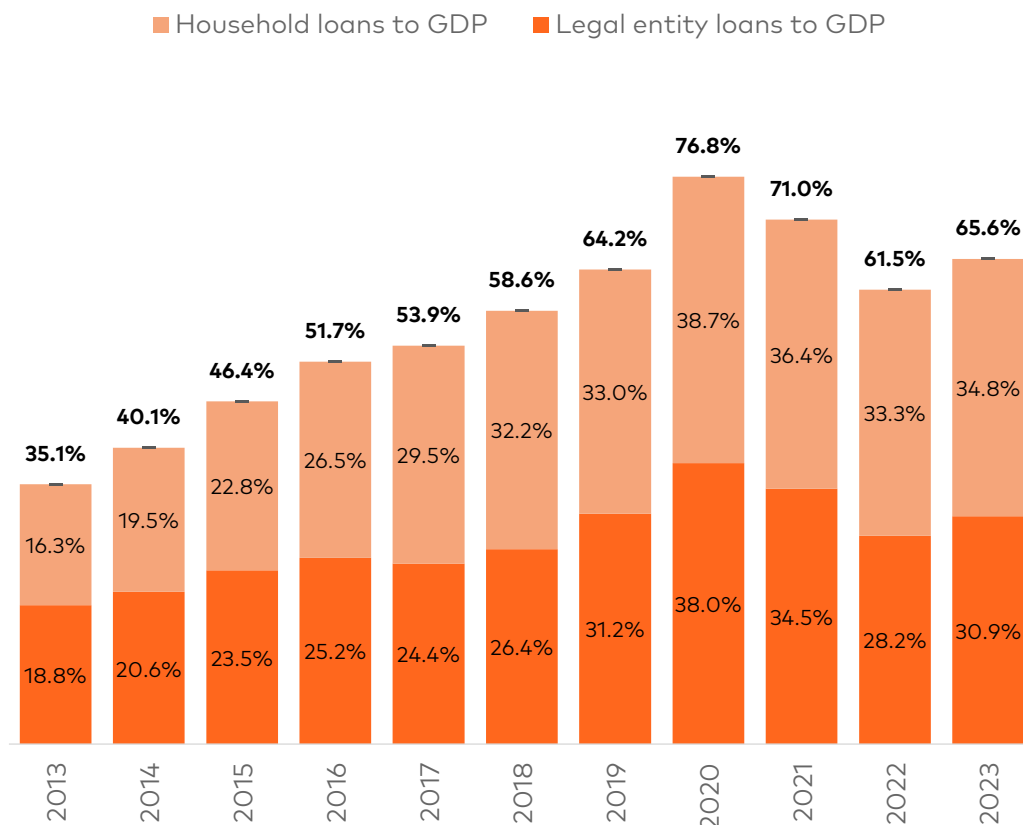
Labor market in Armenia



Source: Armstat

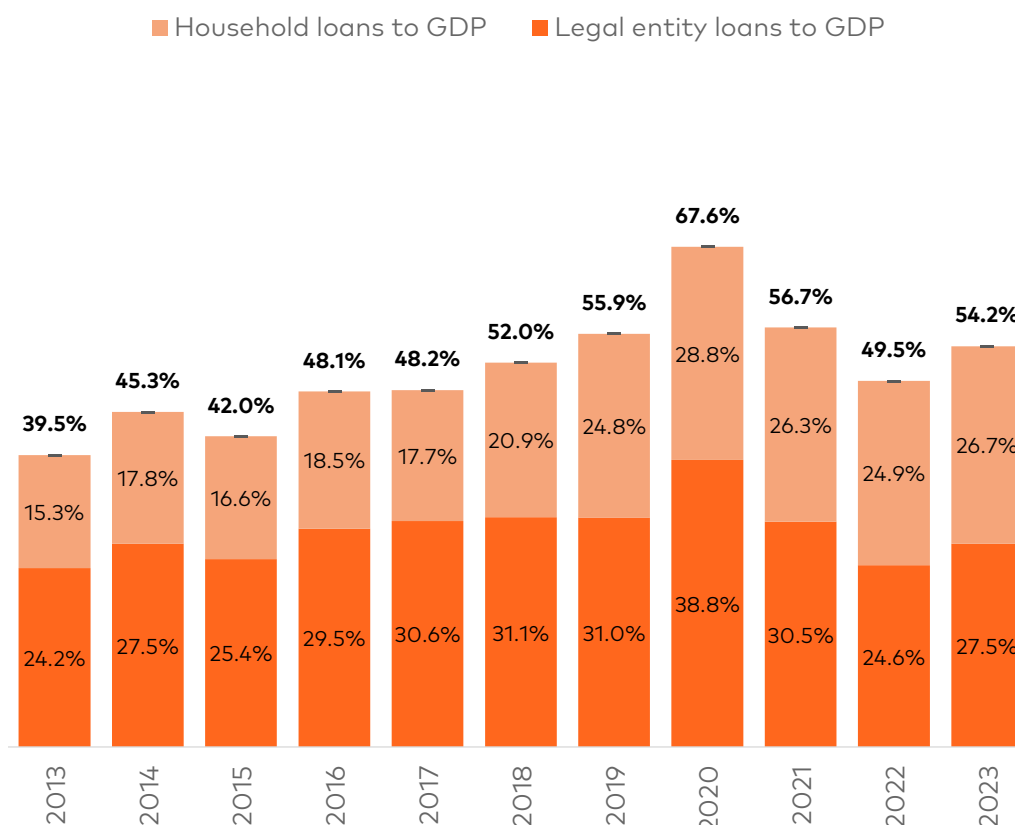
Bank loans-to-GDP ratios close to pre-pandemic levels indicating room for healthy lending growth

Bank loans as % of GDP in Georgia



Source: NBG, Geostat

Bank loans as % of GDP in Armenia



Source: CBA, Armstat

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- | GROUP OVERVIEW AND STRATEGY
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Income statement highlights

<i>GEL thousands</i>	1Q24	1Q23	Change y-o-y	4Q23	Change q-o-q
INCOME STATEMENT HIGHLIGHTS					
Net interest income	437,820	371,900	17.7%	427,661	2.4%
Net fee and commission income	107,802	112,301	-4.0%	114,066	-5.5%
Net foreign currency gain	90,540	70,652	28.1%	97,251	-6.9%
Net other income	7,793	8,656	-10.0%	18,260	-57.3%
Operating income	643,955	563,509	14.3%	657,238	-2.0%
Operating expenses	(188,038)	(164,169)	14.5%	(225,205)	-16.5%
Profit from associates	98	218	-55.0%	254	-61.4%
Operating income before cost of risk	456,015	399,558	14.1%	432,287	5.5%
Cost of risk	(22,999)	(48,298)	-52.4%	(27,810)	-17.3%
Net operating income before non-recurring items	433,016	351,260	23.3%	404,477	7.1%
Net non-recurring items	-	(60)	-100.0%	-	-
Profit before income tax expense and one-off items	433,016	351,200	23.3%	404,477	7.1%
Income tax expense	(63,949)	(49,871)	28.2%	(75,891)	-15.7%
Profit adjusted for one-off items	369,067	301,329	22.5%	328,586	12.3%
One-off items	668,786	-	-	1,524	NMF
Profit	1,037,853	301,329	244.4%	330,110	214.4%
Basic earnings per share	23.53	6.55	259.2%	7.53	212.5%
Diluted earnings per share	23.23	6.44	260.7%	7.31	217.8%

Acquisition of Ameriabank in March 2024 resulted in one-off items totalling GEL 668.8m comprising one-off gain on bargain purchase and acquisition-related costs. Operating income before cost of risk and subsequent lines in the income statement have been adjusted for these one-off items.

Due to the settlement of a legacy claim, the fair value revaluation of the receivable resulted in a one-off other income of GEL 1.5 million posted in 4Q23. Net other income has been adjusted for this one-off.

Balance sheet highlights

<i>GEL thousands</i>	Mar-24	Mar-23	Change y-o-y	Dec-23	Change q-o-q
BALANCE SHEET HIGHLIGHTS					
Liquid assets	12,754,830	9,413,665	35.5%	9,984,238	27.7%
<i>Cash and cash equivalents</i>	3,154,044	2,661,659	18.5%	3,101,824	1.7%
<i>Amounts due from credit institutions</i>	2,382,079	2,180,151	9.3%	1,752,657	35.9%
<i>Investment securities</i>	7,305,770	4,571,855	59.8%	5,129,757	42.4%
Loans to customers and finance lease receivables	27,698,817	16,992,844	63.0%	20,232,721	36.9%
Property and equipment	517,156	405,838	27.4%	436,955	18.4%
All remaining assets	1,474,751	890,735	65.6%	1,103,644	33.6%
Total assets	42,445,554	27,703,082	53.2%	31,757,558	33.7%
Client deposits and notes	28,330,513	18,309,528	54.7%	20,522,739	38.0%
Amounts owed to credit institutions	5,626,533	3,805,154	47.9%	5,156,009	9.1%
<i>Borrowings from DFIs</i>	2,163,086	1,692,346	27.8%	2,124,264	1.8%
<i>Short-term loans from central banks</i>	1,425,921	1,270,718	12.2%	2,101,653	-32.2%
<i>Loans and deposits from commercial banks</i>	2,037,526	842,090	142.0%	930,092	119.1%
Debt securities issued	1,330,631	607,910	118.9%	421,359	NMF
All remaining liabilities	1,125,439	487,106	131.0%	637,615	76.5%
Total liabilities	36,413,116	23,209,698	56.9%	26,737,722	36.2%
Total equity	6,032,438	4,493,384	34.3%	5,019,836	20.2%
Book value per share	135.96	98.51	38.0%	114.62	18.6%

Key ratios

KEY RATIOS¹

	1Q24	1Q23	4Q23
ROAA ²	4.7%	4.4%	4.2%
ROAE ³	27.7%	27.9%	26.7%
Net interest margin ⁴	6.4%	6.4%	6.3%
Loan yield ⁴	12.4%	12.5%	12.4%
Liquid assets yield ⁴	5.3%	4.3%	5.0%
Cost of funds ⁴	5.0%	4.5%	4.9%
Cost of client deposits and notes ⁴	4.2%	3.6%	4.2%
Cost of amounts owed to credit institutions ⁴	8.5%	8.3%	7.7%
Cost of debt securities issued ⁴	9.3%	7.2%	9.3%
Cost:income ratio	29.2%	29.1%	34.3%
NPLs to gross loans	1.9%	2.4%	2.3%
NPL coverage ratio ⁵	72.3%	72.8%	69.2%
NPL coverage ratio adjusted for the discounted value of collateral ⁵	127.9%	128.7%	117.6%
Cost of credit risk ratio ⁴	0.3%	1.0%	0.4%

1 Due to the settlement of a legacy claim, the fair value revaluation of the receivable resulted in a one-off other income of GEL 1.5 million posted in 4Q23. Net other income has been adjusted for this one-off. As a result, 4Q23 ROAA, ROAE and Cost:income ratios were adjusted for one-off other income.

2 ROAA is adjusted for the one-off gain on bargain purchase and acquisition-related costs resulting from the Ameriabank acquisition. ROAA is also adjusted to exclude the effect of Ameriabank's consolidation at the end of March on average balances.

3 ROAE is adjusted for the one-off gain on bargain purchase and acquisition-related costs resulting from the Ameriabank acquisition.

4 Net interest margin, loan yield, liquid assets yield, cost of funds, cost of client deposits and notes, cost of amounts owed to credit institutions, cost of debt securities issued, and cost of credit risk ratio are adjusted to exclude the effect of Ameriabank's consolidation at the end of March on average balances.

5 The NPL coverage ratio and the NPL coverage ratio adjusted for the discounted value of collateral have been adjusted to include the NPLs and respective ECL of standalone Ameriabank.

Definitions

Strategic terms

- **Active merchant** At least one transaction executed within the past month
- **Active POS terminal** At least one transaction executed within the past month
- **MAU (Monthly active user - retail or business)** Number of customers who satisfied pre-defined activity criteria within the past month
- **Digital monthly active user (Digital MAU)** Number of retail customers who logged into our mBank/iBank at least once within the past month; when referring to business customers, Digital MAU means number of business customers who logged into our Business mBank/iBank at least once within the past month
- **Digital daily active user (Digital DAU)** Average daily number of retail customers who logged into our mBank/iBank at least one within the past month
- **Payment MAU** Number of Bank's retail customers who made at least one payment with a BOG card within the past month
- **Net promoter Score (NPS)** NPS asks: on a scale of 0-10, how likely is it that you would recommend Bank of Georgia to a friend or a colleague? The responses: 9 and 10 – are promoters; 7 and 8 – are neutral; 1 to 6 – are detractors. The final score equals the percentage of the promoters minus the percentage of the detractors.

Ratio definitions

- **Basic earnings per share** Profit for the period attributable to shareholders of the Group divided by the weighted average number of outstanding ordinary shares over the same year
- **Book value per share** Total equity attributable to shareholders of the Group divided by ordinary shares outstanding at period-end; Ordinary shares outstanding at period-end equals number of ordinary shares at period-end less number of treasury shares at period-end
- **CBA** Central Bank of Armenia
- **Cost of credit risk ratio** Expected loss on loans to customers and finance lease receivables for the period divided by monthly average gross loans to customers and finance lease receivables over the same period (annualised where applicable)
- **Cost of deposits** Interest expense on client deposits and notes for the period divided by monthly average client deposits and notes over the same period (annualised where applicable)
- **Cost of funds** Interest expense for the period divided by monthly average interest-bearing liabilities over the same period (annualised)
- **Cost to income ratio** Operating expenses divided by operating income
- **FC** Foreign currency
- **Interest-bearing liabilities** Amounts owed to credit institutions, client deposits and notes, and debt securities issued
- **Interest-earning assets (excluding cash)** Amounts due from credit institutions, investment securities (but excluding corporate shares) and net loans to customers and finance lease receivables
- **LC** Local currency
- **Leverage (times)** Total liabilities divided by total equity
- **Liquid assets** Cash and cash equivalents, amounts due from credit institutions and investment securities
- **Liquidity coverage ratio (LCR)** High-quality liquid assets divided by net cash outflows over the next 30 days (as defined by the NBG). Calculations are made for Bank of Georgia standalone, based on IFRS.
- **Loan yield** Interest income from loans to customers and finance lease receivables for the period divided by monthly average gross loans to customers and finance lease receivables over the same period (annualised where applicable)
- **NBG** National Bank of Georgia
- **NBG (Basel III) Common Equity Tier I (CET1) capital adequacy ratio** Common Equity Tier I capital divided by total risk weighted assets, both calculated in accordance with the requirements of the NBG. Calculations are made for Bank of Georgia standalone, based on IFRS.
- **NBG (Basel III) Tier I capital adequacy ratio** Tier I capital divided by total risk weighted assets, both calculated in accordance with the requirements of the NBG. Calculations are made for Bank of Georgia standalone, based on IFRS.
- **NBG (Basel III) Total capital adequacy ratio** Total regulatory capital divided by total risk weighted assets, both calculated in accordance with the requirements of the NBG. Calculations are made for Bank of Georgia standalone, based on IFRS.
- **Net interest margin (NIM)** Net interest income for the period divided by monthly average interest earning assets excluding cash and cash equivalents and corporate shares over the same period (annualised where applicable)
- **Net stable funding ratio (NSFR)** Available amount of stable funding divided by the required amount of stable funding (as defined by the NBG). Calculations are made for Bank of Georgia standalone, based on IFRS.
- **Non-performing loans (NPLs)** The principal and/or interest payments on loans overdue for more than 90 days; or the exposures experiencing substantial deterioration of their creditworthiness and the debtors assessed as unlikely to pay their credit obligation(s) in full without realisation of collateral
- **NPL coverage ratio** Allowance for expected credit loss of loans and finance lease receivables divided by NPLs
- **NPL coverage ratio adjusted for discounted value of collateral** Allowance for expected credit loss of loans and finance lease receivables divided by NPLs (discounted value of collateral is added back to allowance for expected credit loss)
- **One-off items** – Significant items that do not arise during the ordinary course of business
- **Operating leverage** Percentage change in operating income less percentage change in operating expenses
- **Return on average total assets (ROAA)** Profit for the period divided by monthly average total assets for the same period (annualised where applicable)
- **Return on average total equity (ROAE)** Profit for the period attributable to shareholders of the Group divided by monthly average equity attributable to shareholders of the Group for the same period (annualised where applicable)
- **NMF** Not meaningful

Constant currency basis

To calculate the q-o-q growth of loans and deposits without the currency exchange rate effect, we used the relevant exchange rates as of 31 December 2023. To calculate the y-o-y growth without the currency exchange rate effect, we used the relevant exchange rates as of 31 March 2023.

Company information

Registered address

29 Farm Street, London
London W1J 5RL
United Kingdom

Registered under number 10917019 in England and Wales

Secretary

Computershare Company Secretarial Services Limited
The Pavilions
Bridgwater Road
Bristol BS13 8FD
United Kingdom

Stock listing

London Stock Exchange PLC's Main Market for listed securities
Ticker: "BGEO.LN"

Contact information

Bank of Georgia Group PLC Investor Relations
Telephone: +44 (0) 203 178 4052; +995 322 444444 (7515)
E-mail: ir@bgeo.com
www.bankofgeorgiagroup.com

Auditors

Ernst & Young LLP
25 Churchill Place
Canary Wharf
London E14 5EY
United Kingdom

Registrar

Computershare Investor Services PLC
The Pavilions
Bridgwater Road
Bristol BS99 6ZZ
United Kingdom

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Investor Centre Web Address - www.investorcentre.co.uk
Investor Centre Shareholder Helpline - +44 (0)370 873 5866

Share price information

Shareholders can access both the latest and historical prices via the website, www.bankofgeorgiagroup.com