

London, 6 February 2019

Bank of Georgia supports launch of a real estate digital platform

Bank of Georgia Group PLC ("**the Group**") announces that the Group has launched a cutting-edge full-service real estate digital platform Area.ge - a platform that is unique in doing business in the Georgian real estate market. Area.ge offers a single space for the more convenient, timely and efficient interaction and information exchange to all stakeholders involved in buying, selling, renting and developing real estate in Georgia. The platform stands out with the most up-to-date, comprehensive and reliable offerings in the Georgian real estate market and is the first platform which is fully integrated with the Bank to provide its users a "one-click" live credit limit appraisal and mortgage application experience. The portal can be accessed through the following link: <https://beta.area.ge>

Levan Kobakhidze, Area.ge's general manager commented: "Area.ge is a technologically advanced real estate platform that offers its clients a new standard of online services, web search and navigation, and credibility of its offerings. Our main goal is to bring together all real estate stakeholders, namely, the agents, developers, landlords, renters, buyers and funding providers under a single umbrella and offer them a unique opportunity to communicate, stay informed and execute the best possible transactions. Area.ge is equipped with customer propensity detecting systems that enable us to show our clients tailor-made offers within their financial capacity and deliver superior customer experience."

Archil Gachechiladze, Bank of Georgia's CEO commented: "Bank of Georgia continues to be at the top of digital offerings in the local market, and Area.ge is our latest investment in this endeavour. Our focus is to harness our market expertise and access to modern technology in order to give our existing and potential clients unique opportunities to get even more benefits from their relationship with Bank of Georgia."

Name of authorised official of issuer responsible for making notification: Natia Kalandarishvili, Head of Investor Relations and Funding

About Bank of Georgia Group PLC

Bank of Georgia Group PLC ("**Bank of Georgia Group**" or the "**Group**" – LSE: BGEO LN) is a UK incorporated holding company, which comprises: a) retail banking and payment services, b) corporate investment banking and wealth management operations and c) banking operations in Belarus ("**BNB**"). JSC **Bank of Georgia** ("**Bank of Georgia**", "**BOG**" or the "**Bank**"), the leading universal bank in Georgia, is the core entity of the Group. The Group targets to benefit from superior growth of the Georgian economy through both its retail banking and corporate investment banking services and aims to deliver on its strategy, which is based on at least 20% ROAE and 15%-20% growth of its loan book.

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

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| Fitch Ratings | 'BB-/B' |
| Moody's | 'Ba3/NP' (FC) & 'Ba2/NP' (LC) |

For further information, please visit www.bankofgeorgiagroup.com or contact:

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