

### *Bank of Georgia launches Solo - a fundamentally different approach to premium banking*

Bank of Georgia Holdings PLC (“**BGH**”), the holding company of JSC Bank of Georgia (“**the Bank**”), Georgia’s leading bank announces that the Bank has launched a new strategy for its premium banking service, Solo - a fundamentally different approach to premium banking. As part of the new strategy, the Bank’s Solo clients are given access to exclusive products and the finest concierge-style environment at our newly designed Solo lounges and are provided with new lifestyle opportunities, such as exclusive events and handpicked lifestyle products. In our Solo lounges, Solo clients are offered, at cost, a selection of luxury products and accessories that are currently not available in the country. Solo clients enjoy tailor-made solutions including new financial products such as bonds, which pay a significantly higher yield compared to deposits, and other securities developed by Galt & Taggart, the Bank’s Investment Banking arm.

“With Solo we are targeting the mass affluent retail segment and aim to build brand loyalty through exclusive experiences offered through the new Solo. We currently have only 8,000 Solo clients and an estimated market share of less than 13% in this segment. We have already opened two new Solo lounges and will increase number of lounges in line with the increasing number of clients. Our goal with the new strategy is to significantly increase our market share in this segment over the next three to four years,” said **Irakli Gilauri**, CEO of Bank of Georgia.

#### **Solo lounges:**



#### **About Bank of Georgia Holdings PLC**

Bank of Georgia Holdings PLC is a UK-incorporated holding company of Bank of Georgia. Bank of Georgia is the leading Georgian bank, based on total assets (with a 35.5% market share), total loans (with a 34.9% market share) and client deposits (with a 31.5% market share) as of 31 December 2014, all data based on standalone financial information filed by banks in Georgia with the National Bank of Georgia and includes Privatbank’s market shares. The Bank offers a broad range of corporate banking, retail banking, wealth management, brokerage and insurance and healthcare services to its clients. As of 31 December 2014, the Bank served approximately 1.5 million client accounts through one of the largest distribution networks in Georgia, with 219 branches, the country’s largest ATM network, comprising 523 ATMs, 2,239 Express pay (self-service) terminals and a full-service remote banking platform and a modern call center.

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

Standard & Poor’s	‘BB-/B’
FitchRatings	‘BB-/B’
Moody’s	‘B1/NP’ (FC) & ‘Ba3/NP’ (LC)

For further information, please visit [www.bgh.co.uk](http://www.bgh.co.uk), [www.bog.ge/ir](http://www.bog.ge/ir) or contact:

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