

London, 28 July 2014

Bank of Georgia raises US\$25 million Trade Finance Club Facility

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 closed a US\$25 million one-year Trade Finance Club Facility with Citi. The facility will allow the Bank to support the growth of its trade finance portfolio and further strengthen its leading position in the corporate banking sector. This is the first Trade Finance Club Facility arranged by Citi for a Georgian bank.

“We are delighted to be one of the first companies in the region to take advantage of the Trade Finance Club facility with Citi. The new facility is intended to meet the evolving needs of our diverse corporate client base and to reinforce our competitive advantage in the market”, said **Irakli Gilauri**, Bank of Georgia CEO. “I would like to thank Citi for a fruitful collaboration with our Trade Finance team and successful completion of the transaction.”

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 32.8% market share), total loans (with a 31.6% market share) and client deposits (with a 29.0% market share) as of 30 June 2014, all data based on standalone financial information filed by banks in Georgia with the National Bank of Georgia. 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 March 2014, the Bank served approximately 1.3 million client accounts through one of the largest distribution networks in Georgia, with 203 branches, the country’s largest ATM network, comprising 497 ATMs, 1,423 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, www.bog.ge/ir or contact:

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