

## JSC Bank of Georgia

### Annual Information Update for 12 months up to and including 25 May, 2011

This annual information update is filed pursuant to Prospectus Rule 5.2 made by the Financial Services Authority and not for any other purpose and by filing this annual information update neither the Company, nor any other person, takes any responsibility for, or makes any representation, express or implied, as to the accuracy or completeness of, the information contained or referred to below herein. The information referred to below is not necessarily up to date as at the date of this annual information update and the Company does not undertake any obligation to update any such information in the future. Furthermore, such information may have been prepared in accordance with the laws or regulations of a particular jurisdiction and may not comply with or meet the relevant standards of disclosure in any other jurisdiction. Neither this annual information update, nor the information referred to below constitutes, by virtue of this communication, an offer of any securities addressed to any person and should not be relied on by any person.

The following UK regulatory announcements have been made via a Regulatory Information Service:

Date of Publication	Description
25 May 2011	JSC Bank of Georgia AGM Agenda and Recommendations
9 May 2011	JSC Bank of Georgia announces pricing and final results of the Invitation in respect of the U.S.\$200 million 9.0 per cent. Loan Participation Notes due 2012
29 April 2011	JSC Bank of Georgia AGM record date announcement
28 April 2011	JSC Bank of Georgia Annual Financial Report
18 April 2011	JSC Bank of Georgia Q1 2011 Results Conference Call Invitation
18 April 2011	JSC Bank of Georgia announces Q1 2011 results, reports GEL 30.6 million Consolidated Net Income excluding extraordinary item
18 April 2011	JSC Bank of Georgia notice of Q1 2011 Results
7 April 2011	JSC Bank of Georgia signs merchant acquiring agreement with Diners Club International

#### About Bank of Georgia

Bank of Georgia is the leading Georgian bank offering a broad range of corporate banking, retail banking, wealth management, brokerage and insurance services to its clients in Georgia, Ukraine and Belarus. Bank of Georgia is the largest bank in Georgia by assets, loans, deposits and equity, with 36% market share by total assets (all data according to the NBG as of 31 March 2011). The bank has 143 branches and more than 1.2 million retail and corporate current accounts.

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

Standard & Poor's	'B/B'
Fitch Ratings	'B+/B'
Moody's	'B1/NP' (FC) & 'Ba3/NP' (LC)

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

#### Irakli Gilauri

Chief Executive Officer  
+995 32 444 109  
igilauri@bog.ge

#### Macca Ekizashvili

Head of Investor Relations  
+44 (0) 20 3178 4052  
ir@bog.ge

Tbilisi, 26 May, 2011

4 April 2011	JSC Bank of Georgia announces management bonuses for 2010 performance
31 March 2011	JSC Bank of Georgia receives the Global Finance award as the Best Bank in Georgia 2011
18 February 2011	JSC Bank of Georgia announces the sale of 80% equity interest in BG Bank Ukraine
9 February 2011	JSC Bank of Georgia Investor Day Schedule
24 January 2011	JSC Bank of Georgia Reports Q4 2010 and Full Year 2010 Results
21 January 2011	JSC Bank of Georgia notice of Q4 2010 and Full Year 2010 Results
13 January 2011	JSC Bank of Georgia announces Investor Days to be held in London and New York
6 December 2010	JSC Bank of Georgia signs US\$ 50 million 5 year loan agreement with ADB
24 November 2010	JSC Bank of Georgia announces result of EGM
11 November 2010	JSC Bank of Georgia signs US\$ 50 million 7-year Financing Package agreement with EFSE
4 November 2010	JSC Bank of Georgia Announces Q3 2010 and YTD 2010 Results
3 November 2010	JSC Bank of Georgia Notice of Q3 2010 and YTD 2010 results
2 November 2010	JSC Bank of Georgia Announces the Extension of the Contract of the CEO and New Executive Compensation Policy
2 November 2010	JSC Bank of Georgia Announces the Agenda of the Extraordinary General Meeting of the Shareholders
12 October 2010	JSC Bank of Georgia Announces the record date of Extraordinary General Meeting of Shareholders
25 August 2010	JSC Bank of Georgia sets up Representative Office in London
23 August 2010	JSC Bank of Georgia Announces Q2 2010 and 1H 2010 Results
20 August 2010	JSC Bank of Georgia notice of Q2 2010 and 1H 2010 Results
19 August 2010	JSC Bank of Georgia's Subsidiary BG Capital to Hold Investor Conference in Kyiv, Ukraine on September 23-24
13 August 2010	JSC Bank of Georgia signs loan agreements with EBRD in the aggregate amount of US\$ 50 million
10 August 2010	Fitch Ratings upgrades Bank of Georgia
20 July 2010	JSC Bank of Georgia and American Express Launch the new AMERICAN EXPRESS® BLUE credit card in Georgia
9 July 2010	JSC Bank of Georgia receives the Euromoney Award for Excellence as the Best Bank in Georgia
8 July 2010	JSC Bank of Georgia completes the sale of 19.99% equity interest in BNB to IFC
22 June 2010	JSC Bank of Georgia receives the Global Finance award as the Best Sub-Custodian Bank in Georgia in 2010
4 June 2010	JSC Bank of Georgia opens an account with Euroclear Bank
3 June 2010	JSC Bank of Georgia announces multiple US dollar and euro currency swaps with IFC

Tbilisi, 26 May, 2011

Details of all regulatory announcements for the Company can be found on the London Stock Exchange website: [www.londonstockexchange.com](http://www.londonstockexchange.com) and on the Company website: [www.bog.ge/ir](http://www.bog.ge/ir)

In addition to the announcements as published on the Company website, the following have been filed with the National Bank of Georgia and Georgian Stock Exchange (“GSE”) according to the Securities Laws and Regulations of Georgia.

<b>Date of Publication/Filing with the FSA</b>	<b>Title</b>
24 June 2010	JSC Bank of Georgia Current Report on Changes in the Supervisory Board
16 August 2010	Unaudited Consolidated Half Yearly Report of JSC Bank of Georgia and its Subsidiaries
12 October 2010	Notice of the JSC Bank of Georgia EGM Record Date
22 October 2010	Consolidated Half Yearly Report of JSC Bank of Georgia and its Subsidiaries Reviewed by Auditors
2 November 2010	Agenda and Recommendations of the JSC Bank of Georgia EGM
7 December 2010	JSC Bank of Georgia Current Report on Changes in the Supervisory Board and New Compensation Plan
4 March 2011	JSC Bank of Georgia Current Report on Sale of BG Bank
31 March 2011	Consolidated Annual Report of JSC Bank of Georgia and its Subsidiaries
29 April 2011	Notice of the JSC Bank of Georgia AGM Record Date

The copies of the documents referred in this Annual Information Update can be obtained upon request from Bank of Georgia Investor Relations at the Company’s registered office at 3 Pushkin Street, Tbilisi, Georgia 0105 or from the Company website: [www.bog.ge/ir](http://www.bog.ge/ir).