

# INVESTOR DAY 2019

**Retail Banking - SOLO**

Speaker:

Eter Iremadze, Head of SOLO Business Banking



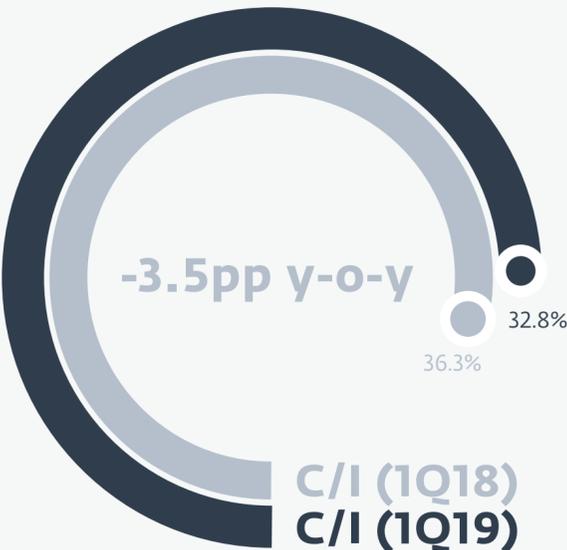
# LEADER IN PREMIUM RETAIL BANKING



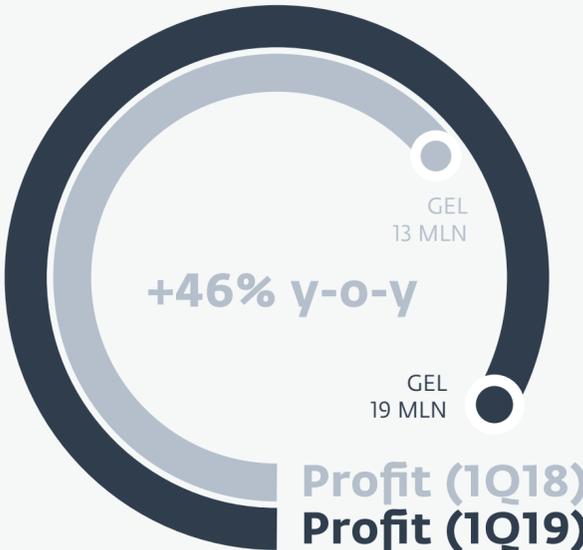
**Leader in premium retail banking**



**Balanced loan and deposit portfolios**



**Improved cost/income ratio  
-9.1pp from 1Q17**



**Strong profitability  
20%+ ROAE**

<sup>(1)</sup> Client base and loan and deposit portfolios are presented as at 31 March 2019  
<sup>(2)</sup> 1Q19 profit, ROAE and cost to income ratio are adjusted for one-off employee costs related to former CEO and executive management termination benefits

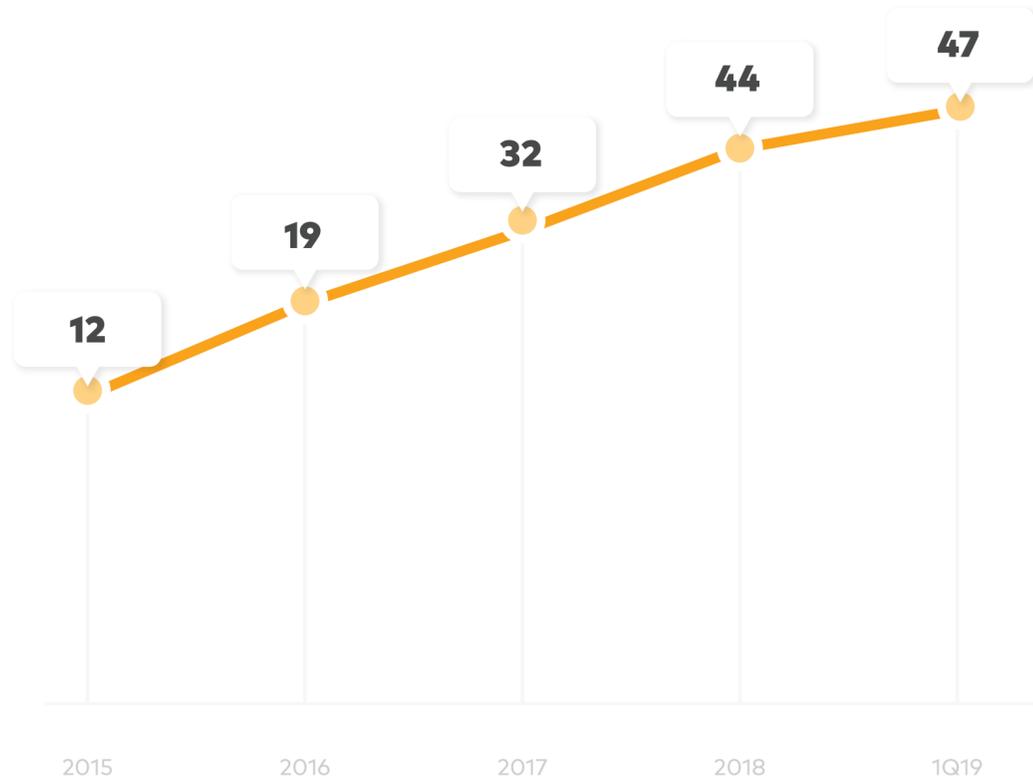
# 3<sup>RD</sup> LARGEST BANK IN GEORGIA



# STRONG GROWTH IN CLIENT BASE AND PORTFOLIO

## CLIENT EVOLUTION

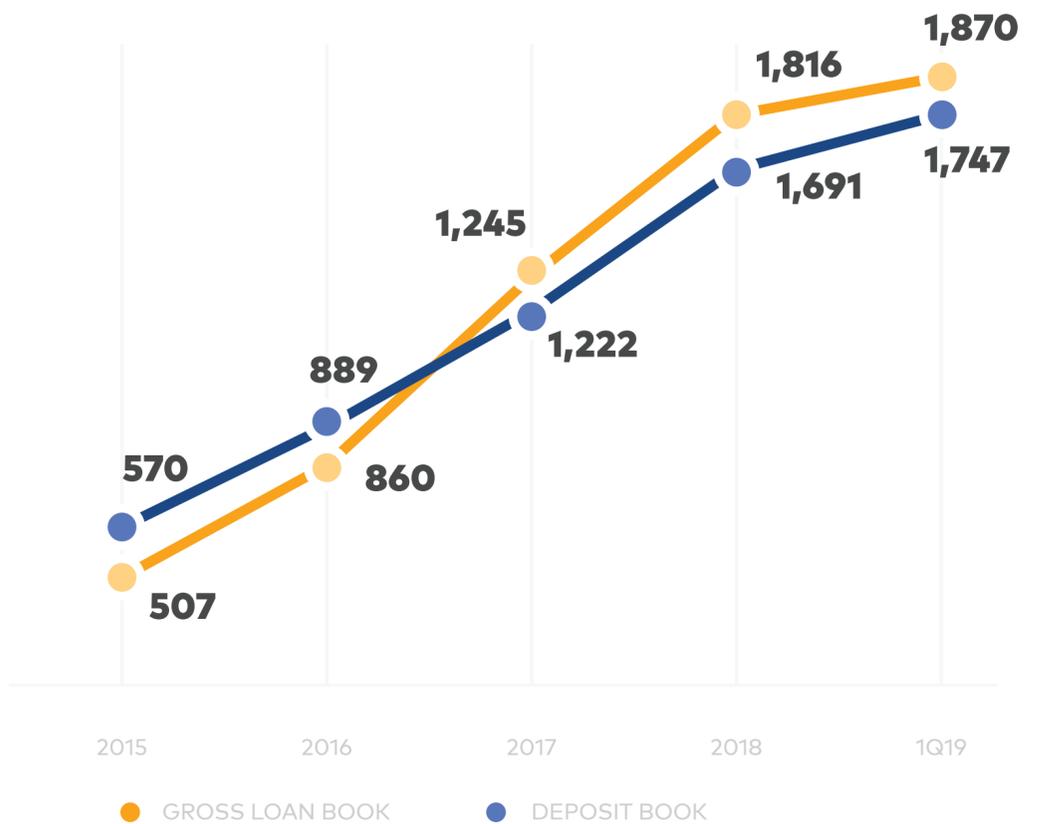
THOUSANDS



**31% y-o-y growth in 1Q19**

## PORTFOLIO EVOLUTION

GEL MILLIONS



**45% y-o-y loan growth in 1Q19**  
**38% y-o-y deposit growth in 1Q19**



Customer-centric approach maximisation



## TOP AFFLUENT

Advisory services in banking and lifestyle solutions

## MASS AFFLUENT

Personal banking and lifestyle offering



• EDUCATION



• TRAVEL



• ENTERTAINMENT



• HEALTH

## MID-TERM KEY OBJECTIVE



A large, solid orange circle is positioned behind the word 'QUESTIONS?'. The circle is centered horizontally and vertically on the page. The word 'QUESTIONS?' is written in a bold, dark grey, sans-serif font, with the letters overlapping the orange circle.

**QUESTIONS?**

## DISCLAIMER - FORWARD LOOKING STATEMENTS

This presentation contains forward-looking statements, including, but not limited to, statements concerning expectations, projections, objectives, targets, goals, strategies, future events, future revenues or performance, capital expenditures, financing needs, plans or intentions relating to acquisitions, competitive strengths and weaknesses, plans or goals relating to financial position and future operations and development. Although Bank of Georgia Group PLC believes that the expectations and opinions reflected in such forward-looking statements are reasonable, no assurance can be given that such expectations and opinions will prove to have been correct. By their nature, these forward-looking statements are subject to a number of known and unknown risks, uncertainties and contingencies, and actual results and events could differ materially from those currently being anticipated as reflected in such statements. Important factors that could cause actual results to differ materially from those expressed or implied in forward-looking statements, certain of which are beyond our control, include, among other things: currency fluctuations, including depreciation of the Georgian Lari, and macroeconomic risk; regional tensions and instability; loan portfolio quality; regulatory risk; liquidity risk; operational risk, cyber security, information systems and financial crime risk; and other key factors that indicated could adversely affect our business and financial performance, which are contained elsewhere in this document and in our past and future filings and reports of the Group, including the 'Principal Risks and Uncertainties' included in Bank of Georgia Group PLC's Annual Report and Accounts 2018. No part of this presentation constitutes, or shall be taken to constitute, an invitation or inducement to invest in Bank of Georgia Group PLC or any other entity within the Group, and must not be relied upon in any way in connection with any investment decision. Bank of Georgia Group PLC and other entities within the Group undertake no obligation to update any forward-looking statements, whether as a result of new information, future events or otherwise, except to the extent legally required. Nothing in this presentation should be construed as a profit forecast.