



BANK OF GEORGIA

INVESTOR 20 DAY 20

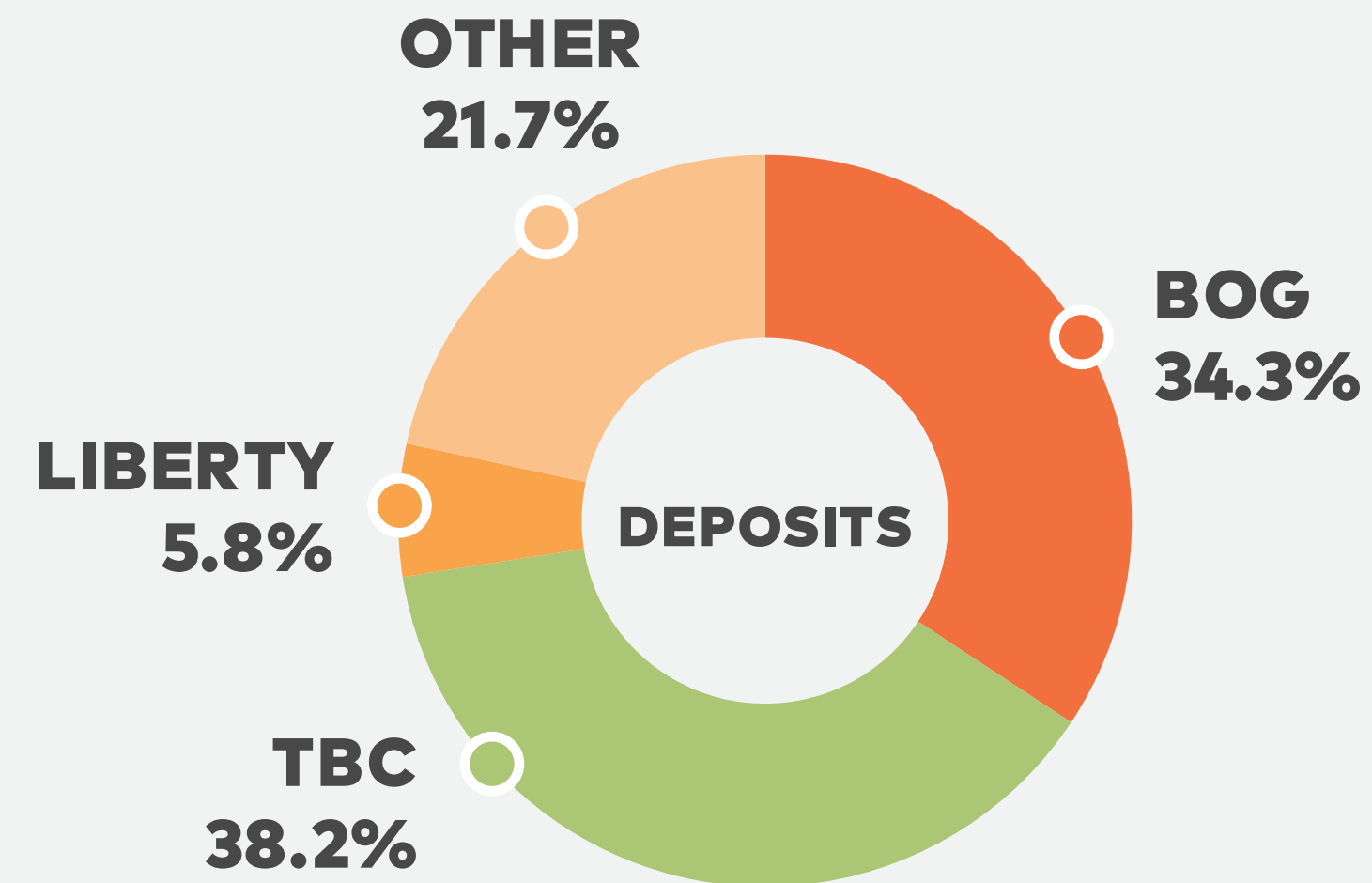
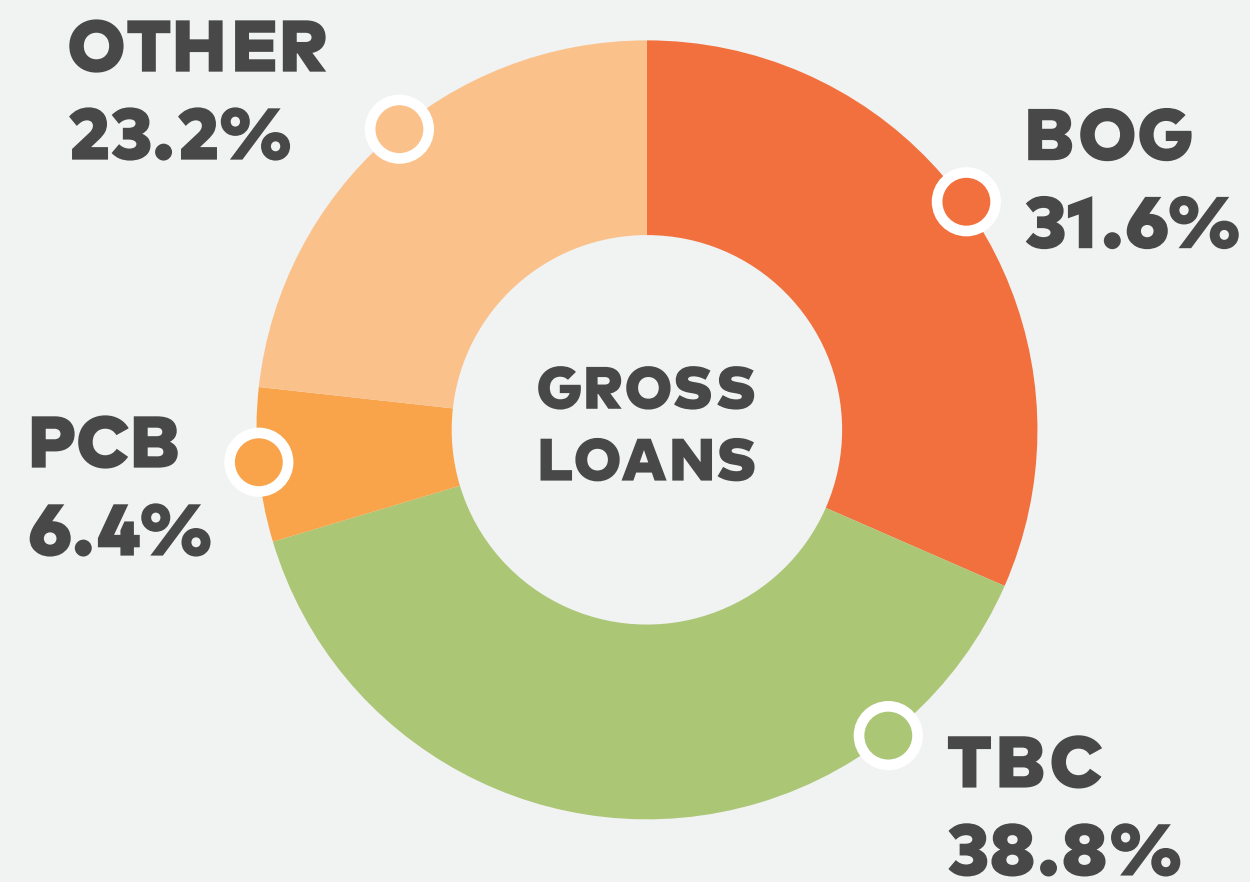
Corporate and Investment Banking

Speaker:

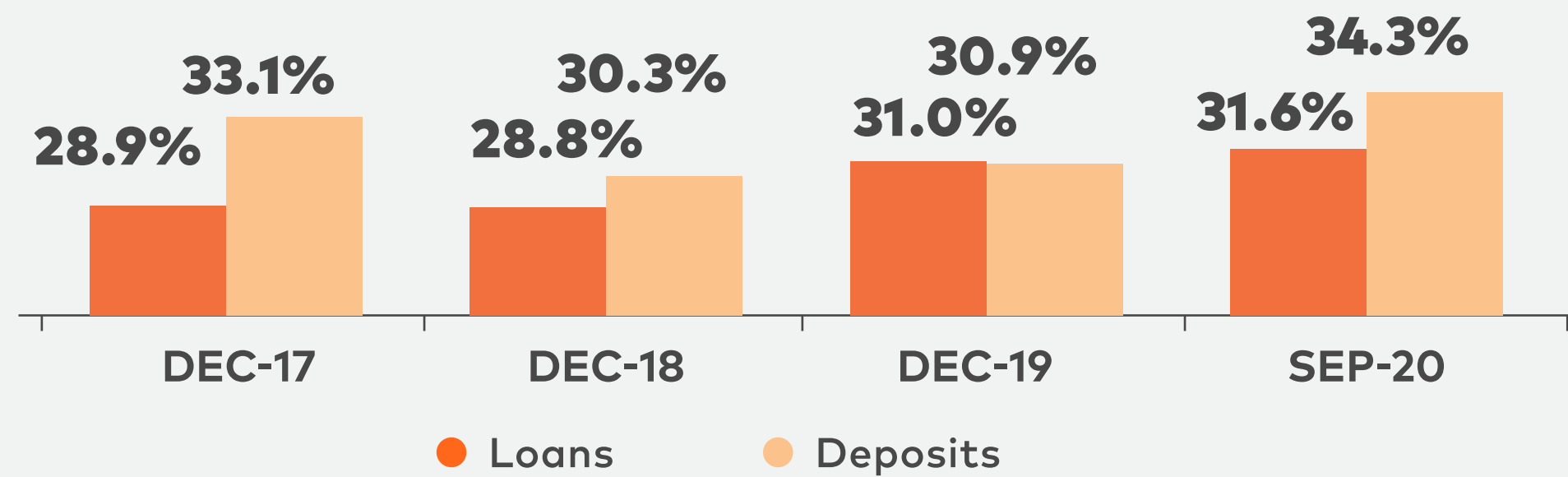
Zurab Kokosadze

Head of Corporate Banking

SEP-20 MARKET SHARES*



MARKET SHARES*



KEY METRICS

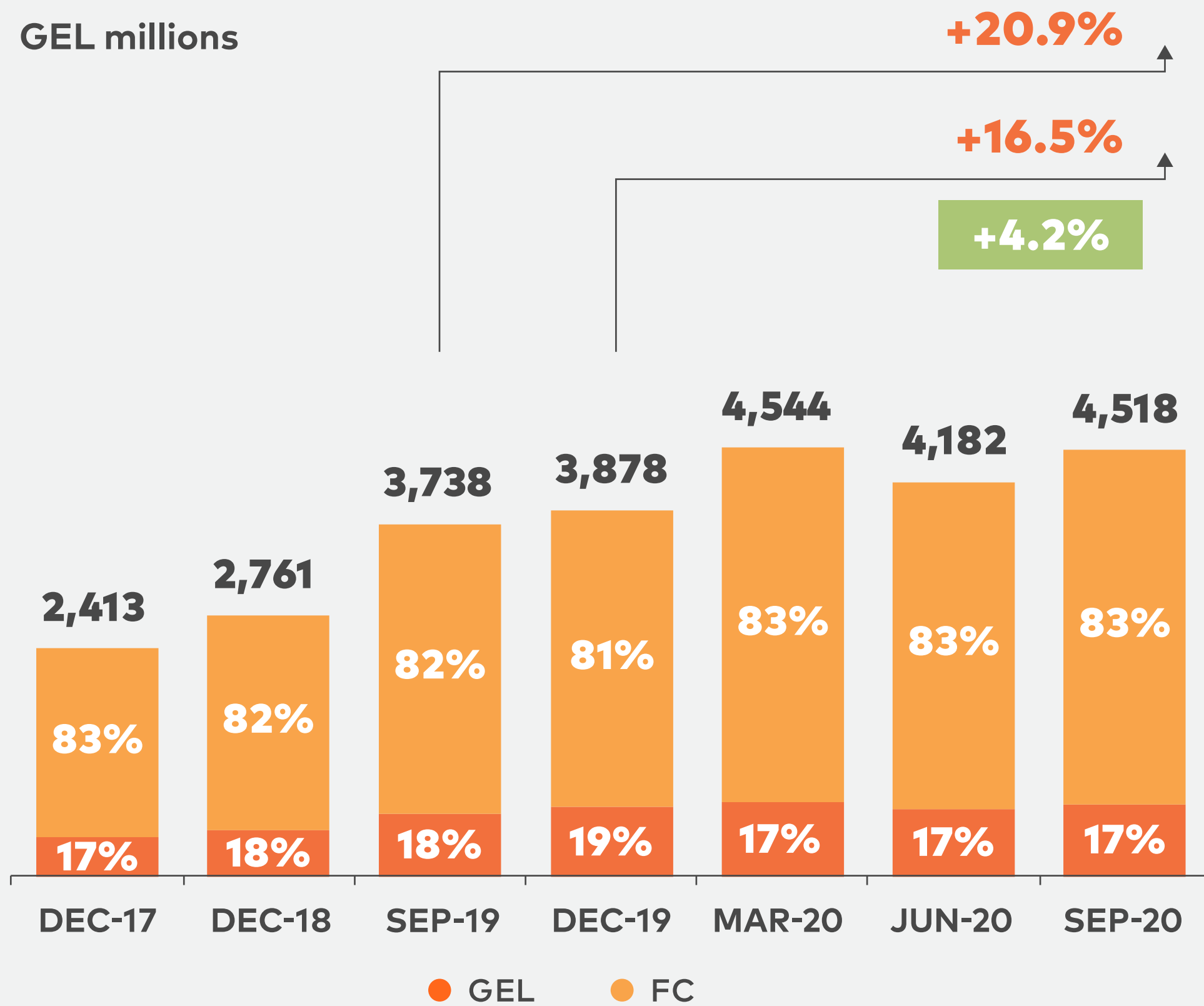
	ROAE(**)	Cost of credit risk	Cost to income
3Q20	30.7%	-1.1%	23.0%
9M20	17.1%	1.7%	21.8%
	2,700+ Corporate customers	1,500+ Corporate borrowers	200+ Employees

* Market share in loans and deposits of legal entities. Source: NBS

** Normalised ROAE was 22.2% and 22.3% in 3Q20 and 9M20, respectively (normalised for cost of credit risk, one-off modification losses incurred on loan restructurings and COVID-19 related other one-off costs)

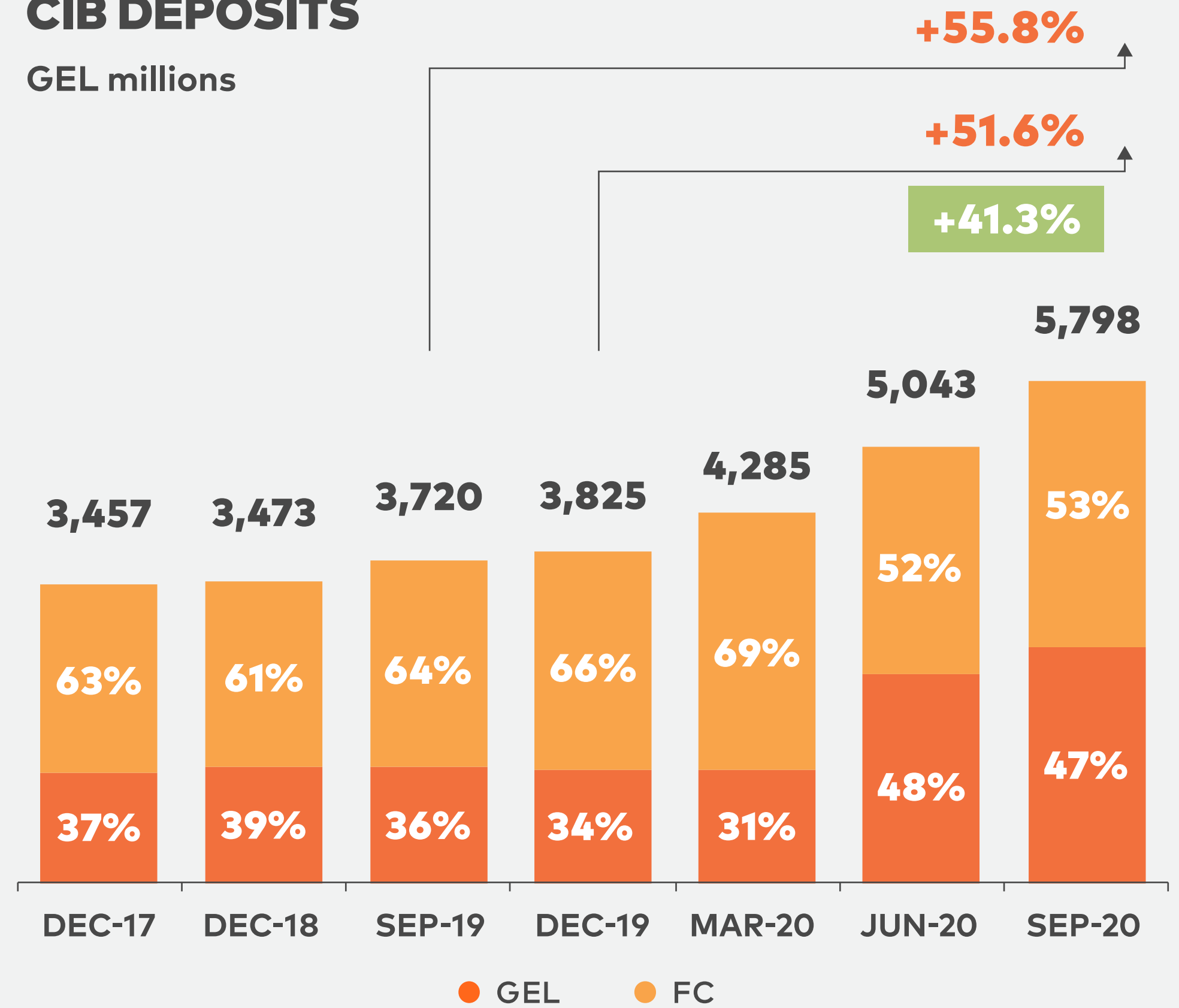
CIB GROSS LOANS

GEL millions



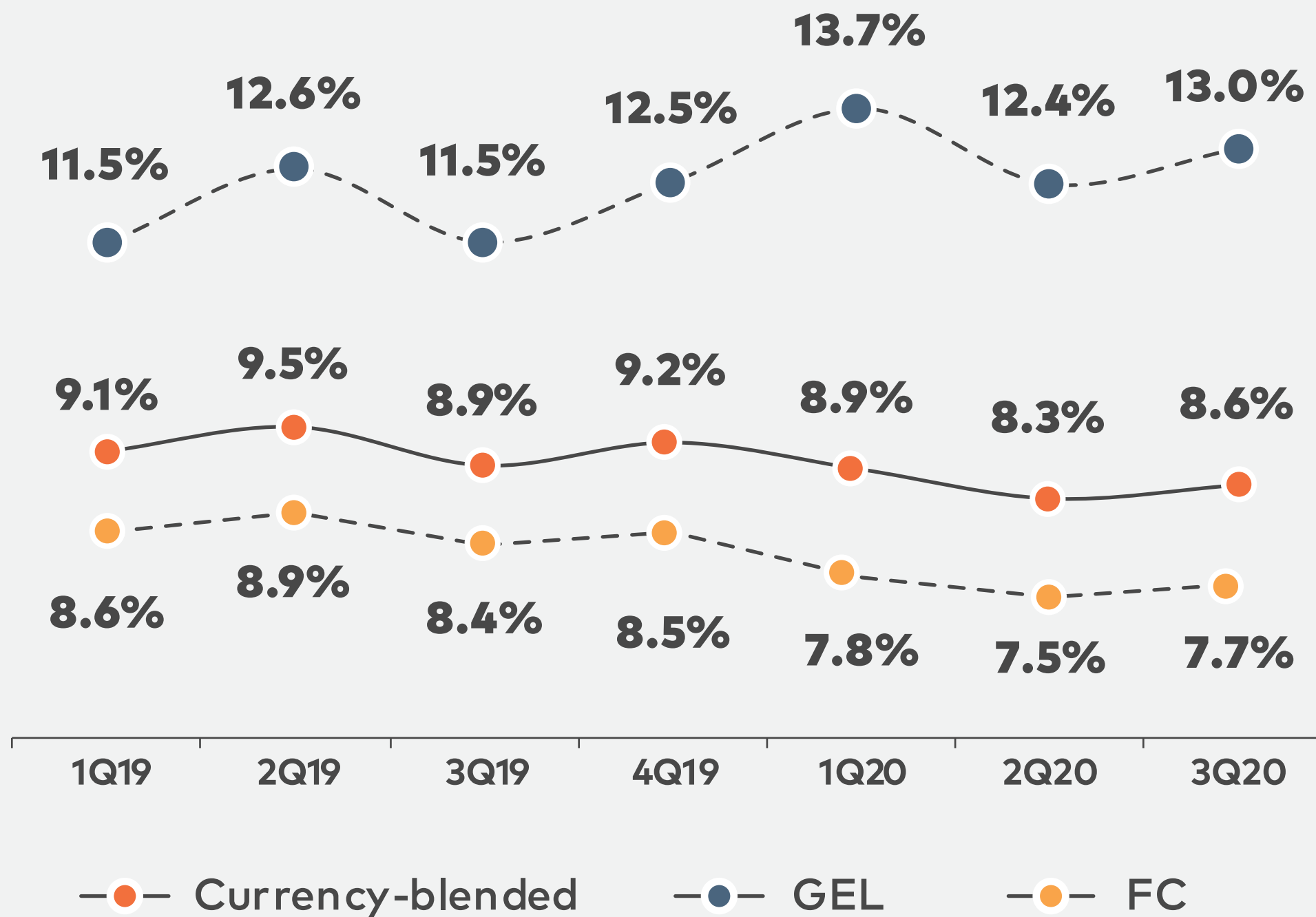
CIB DEPOSITS

GEL millions

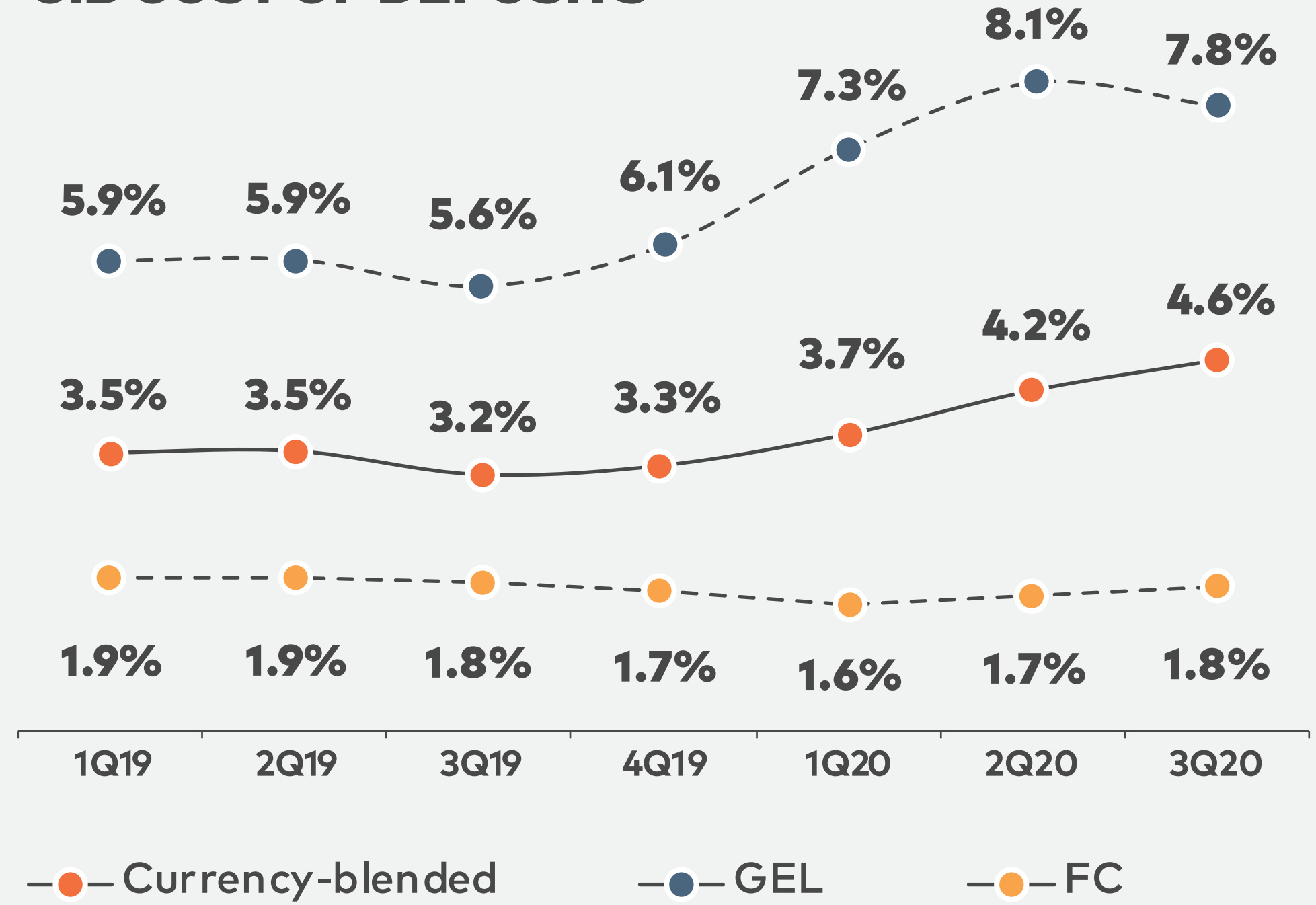


■ Growth on a constant currency basis

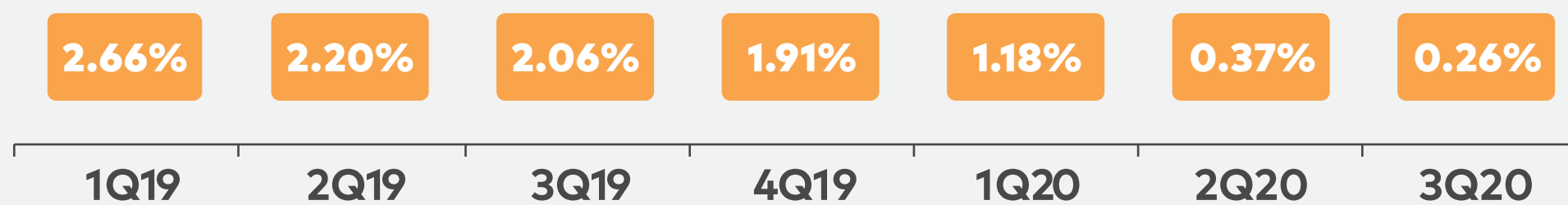
CIB LOAN YIELD



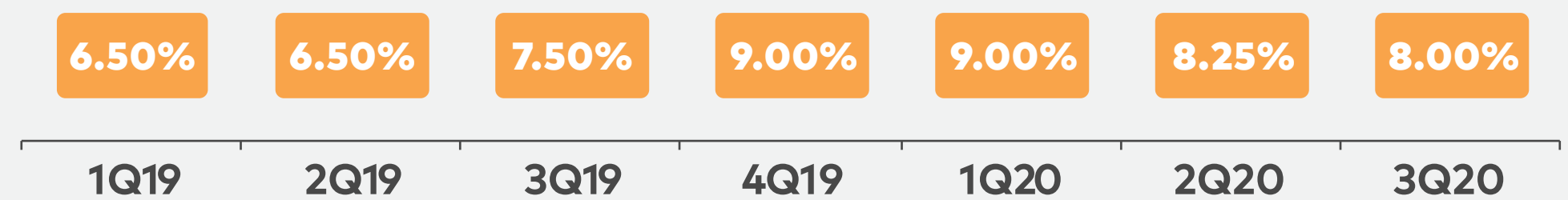
CIB COST OF DEPOSITS



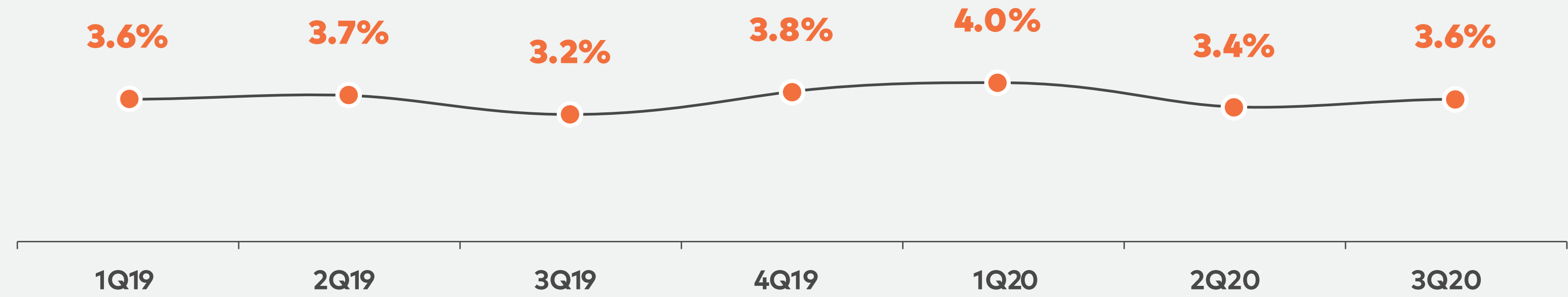
LIBOR 6 MONTHS



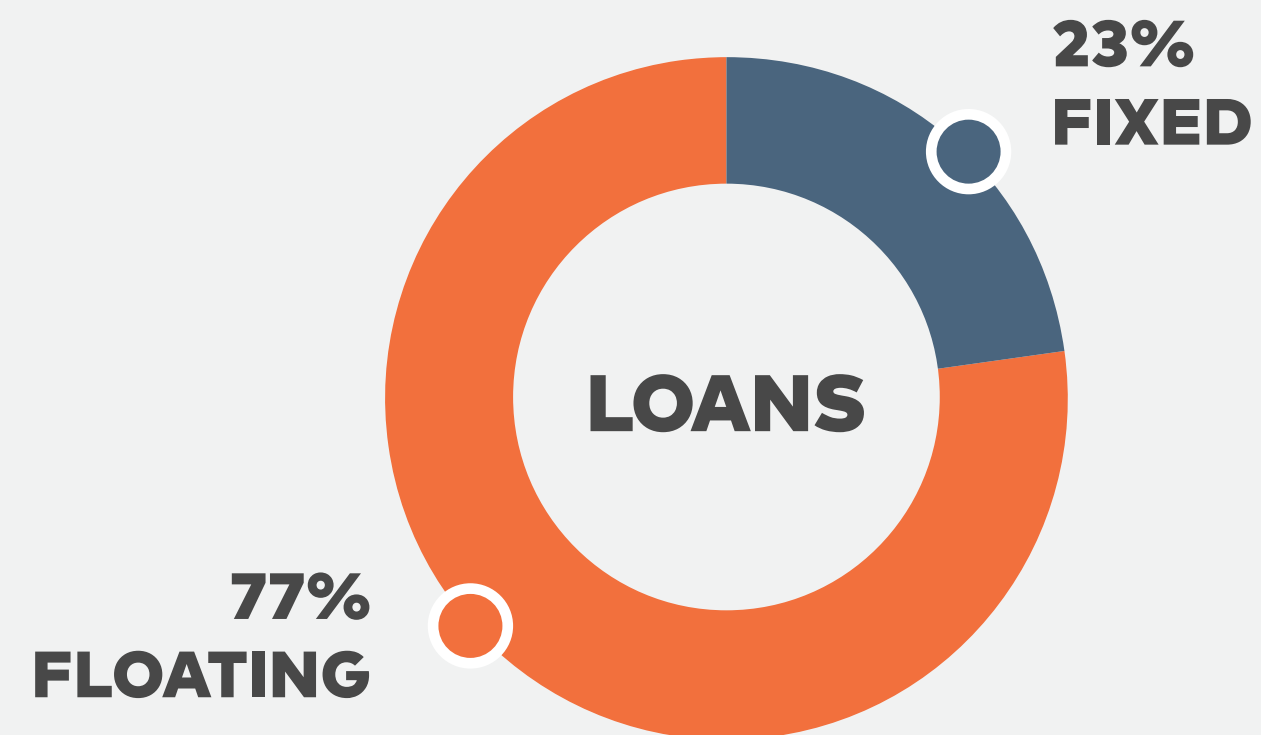
NBG POLICY RATE



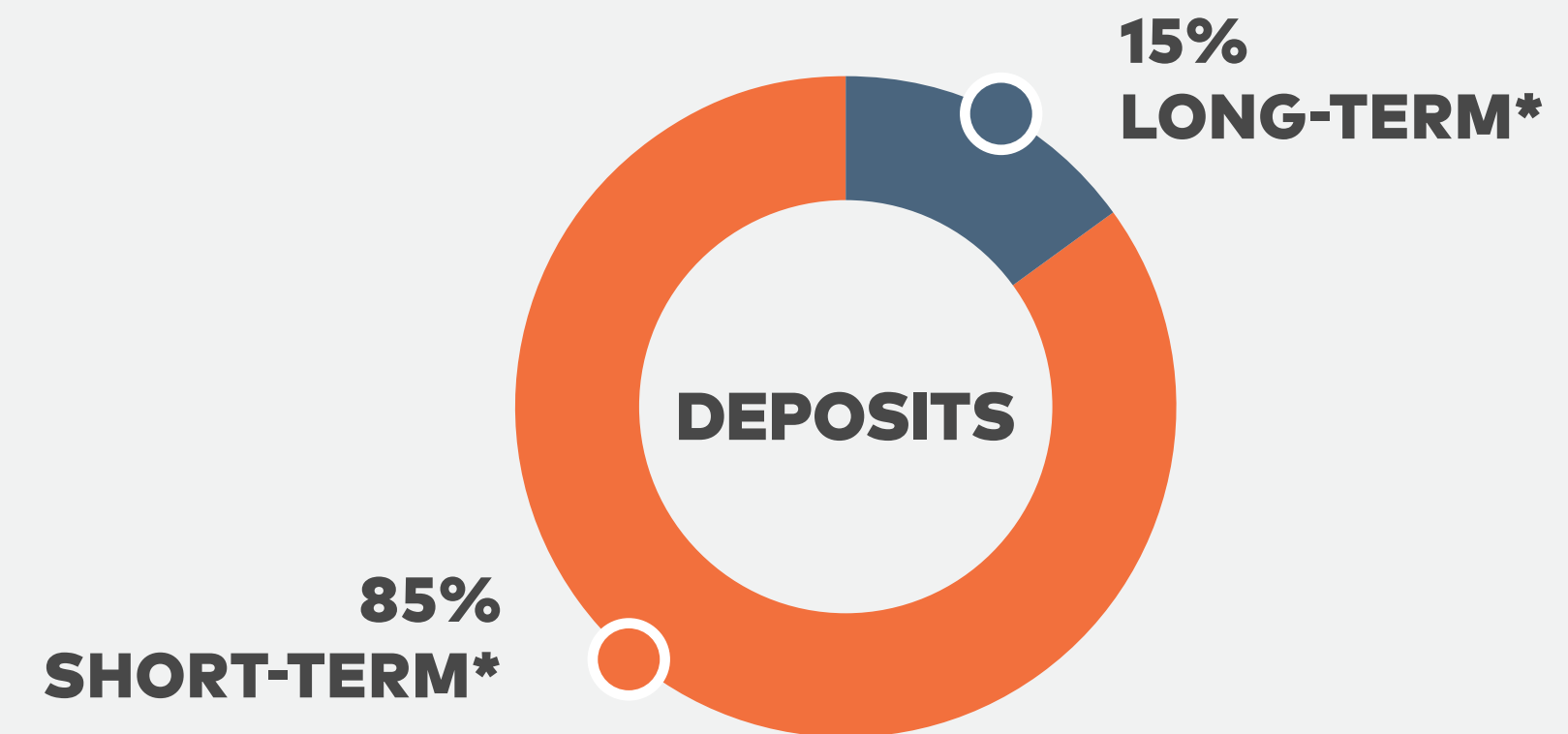
CIB NIM



BREAKDOWN BY INTEREST RATE TYPE SEP-20

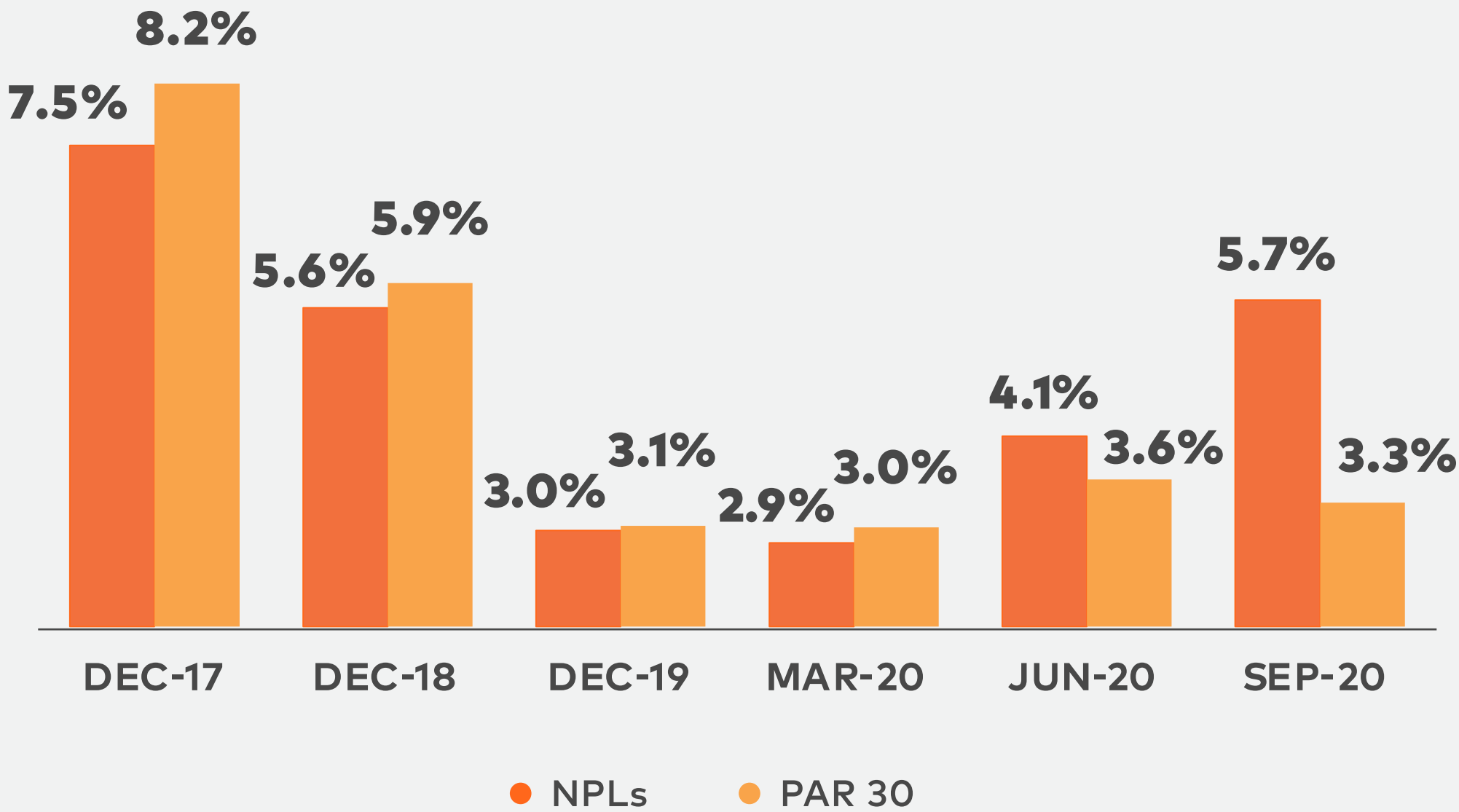


BREAKDOWN BY MATURITY SEP-20

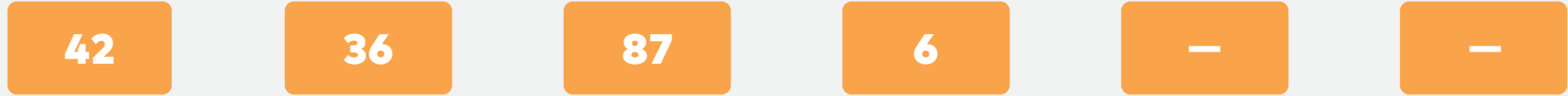


* Short-term deposits comprises current accounts and demand deposits and time deposits with less than one year maturity. Long-term deposits comprises time deposits with maturity of more than one year

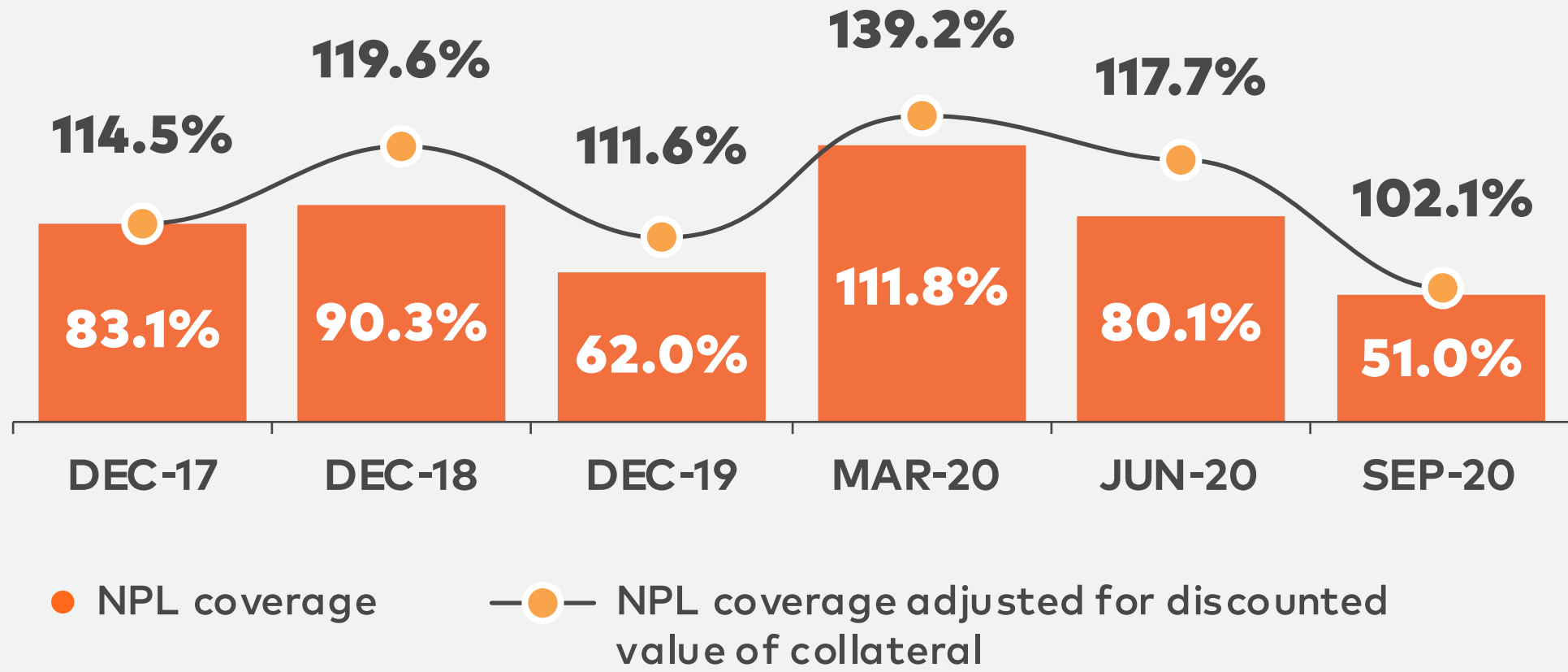
NPL AND PAR 30



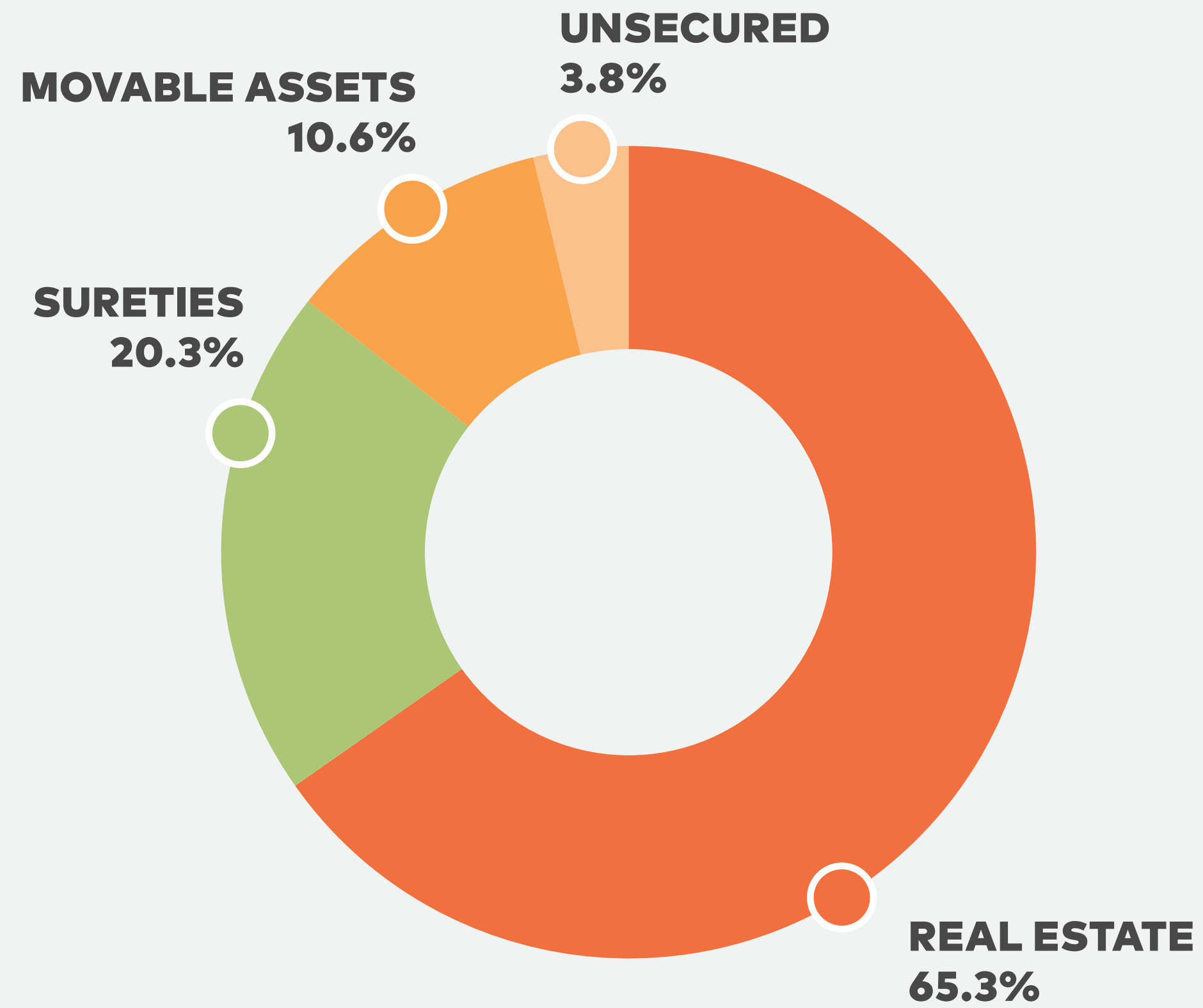
WRITE-OFFS (GEL MILLIONS)



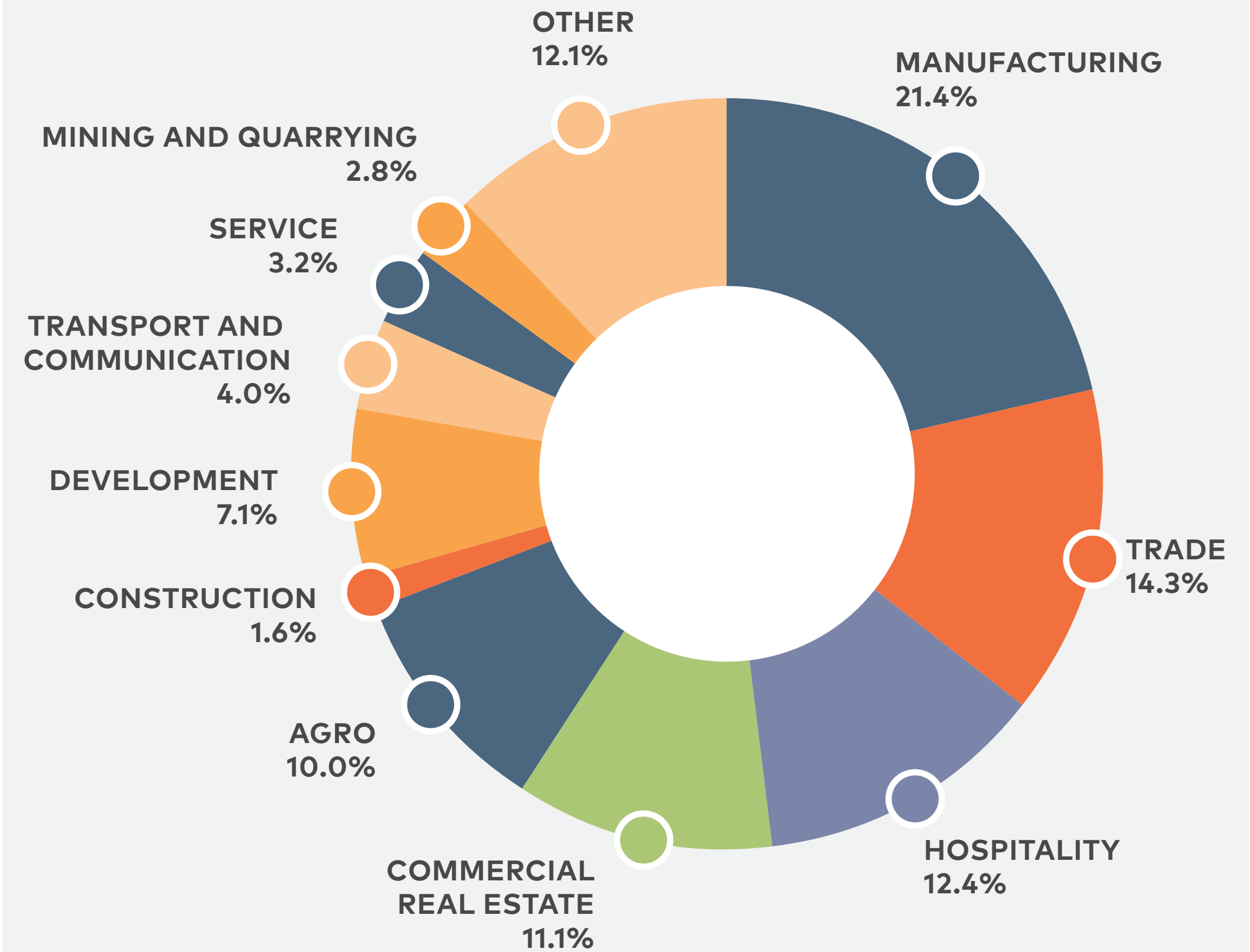
NPL COVERAGE



PORTFOLIO COLLATERALISATION SEP-20

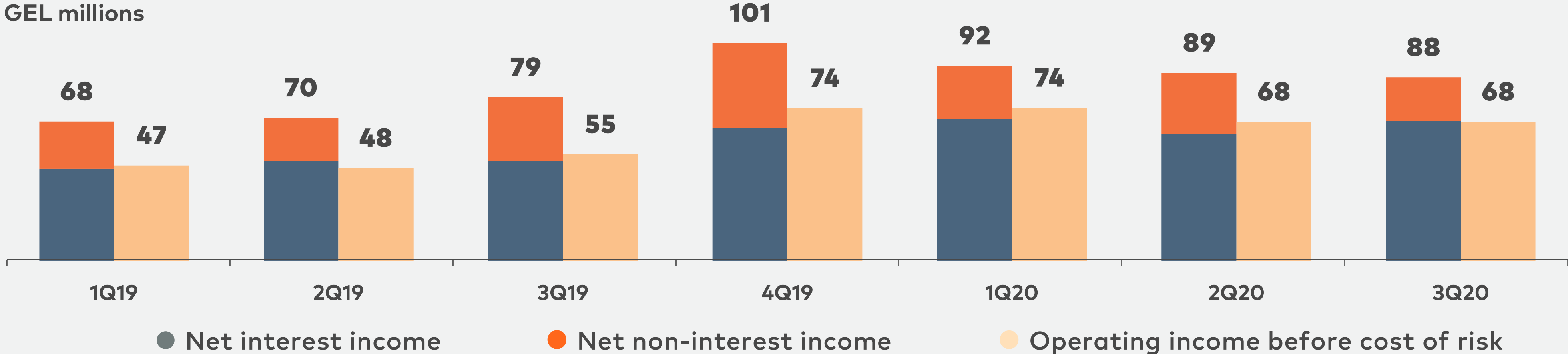


CIB LOAN BOOK COMPOSITION SEP-20



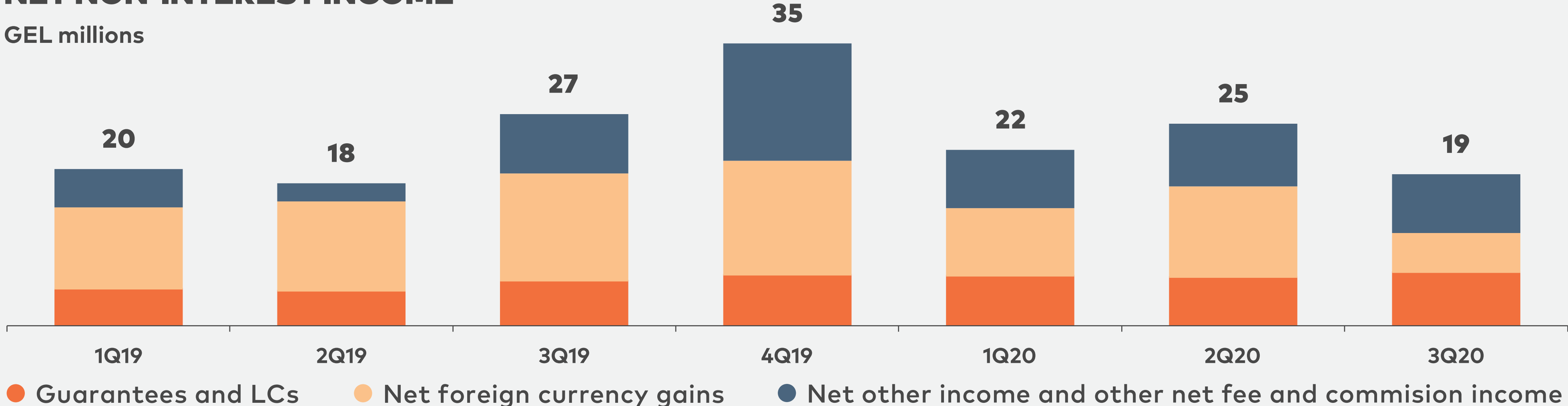
OPERATING INCOME

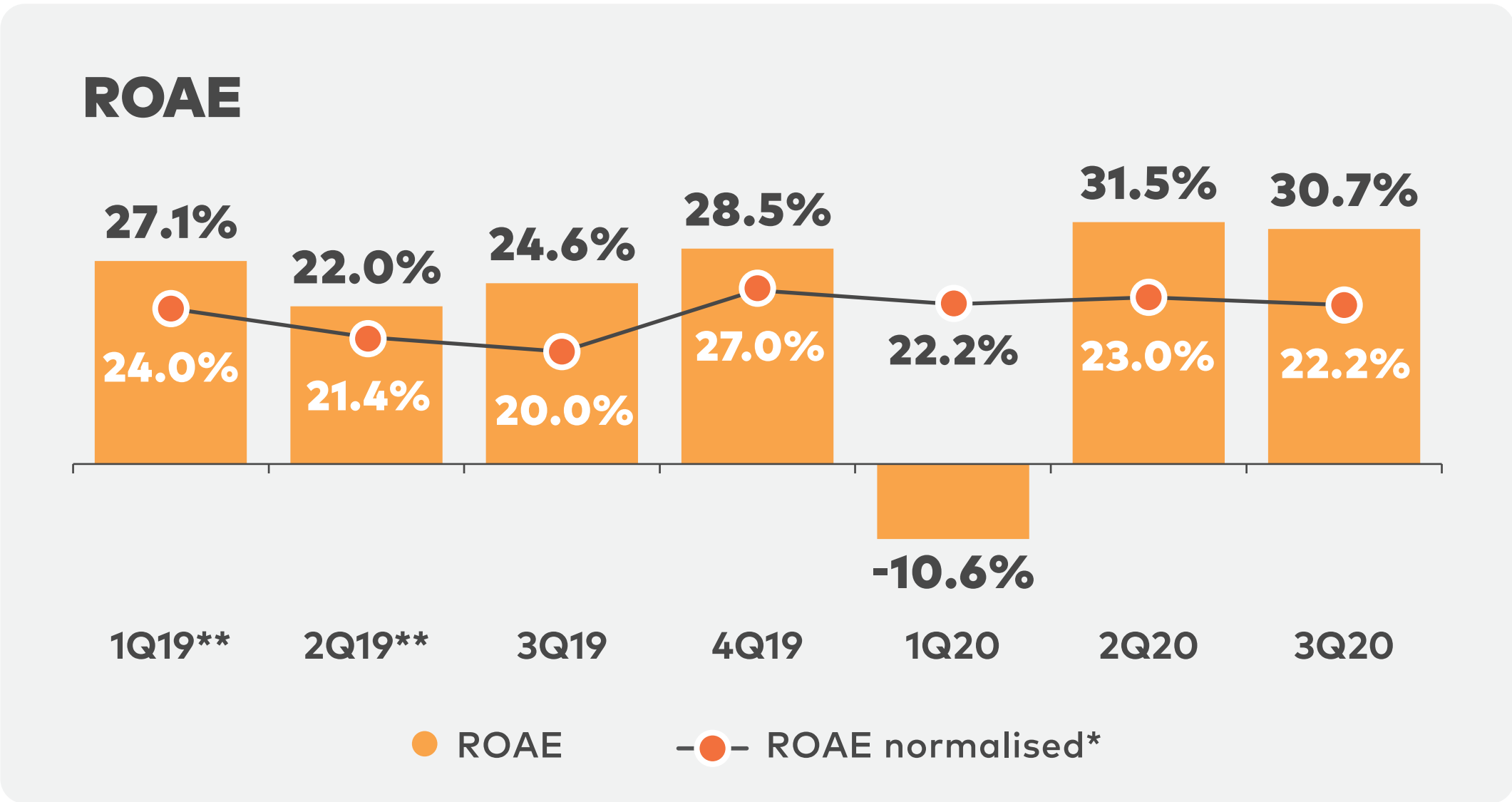
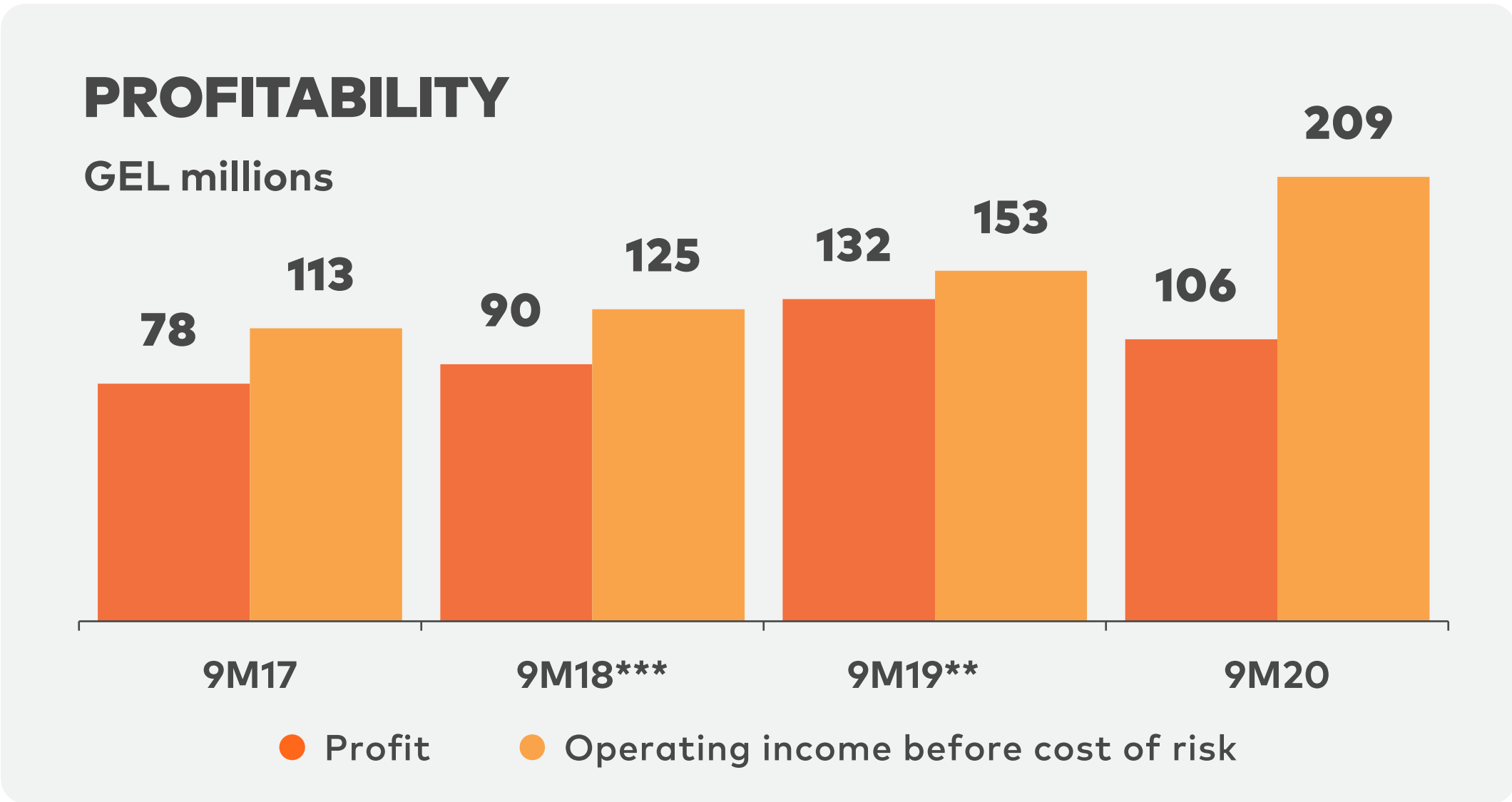
GEL millions



NET NON-INTEREST INCOME

GEL millions





* Normalised for 0.8% cost of credit risk for all periods presented. In addition, 1Q20 and 2Q20 ROAE are adjusted for one-off losses incurred in relation to loan restructurings and other COVID-19 related one-off costs
 ** Adjusted for one-off employee costs related to former CEO and executive management termination benefits
 *** 9M18 profit excludes demerger related expenses and one-off impact of re-measurement of deferred tax balances

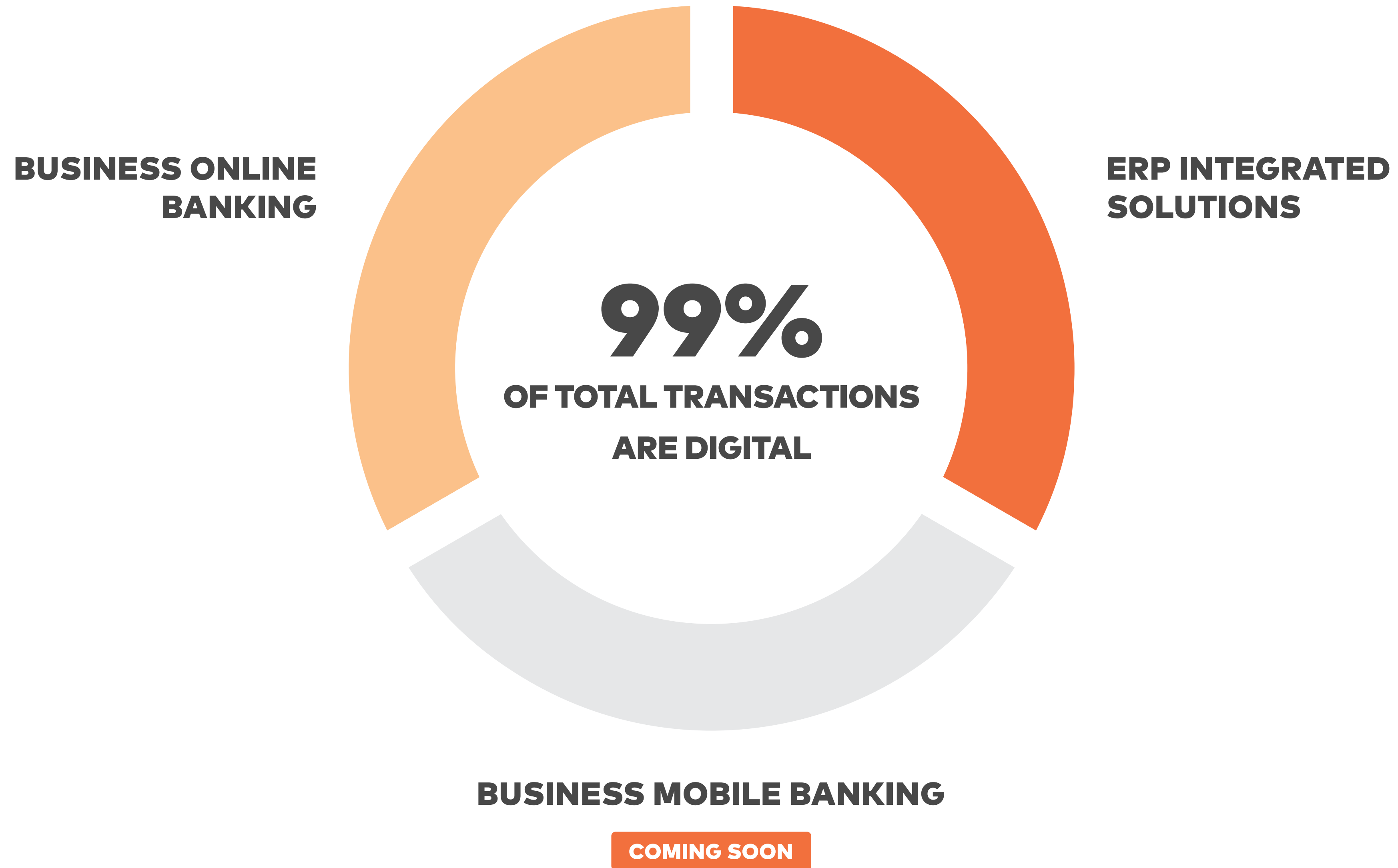
UNIVERSAL BANK OF CHOICE

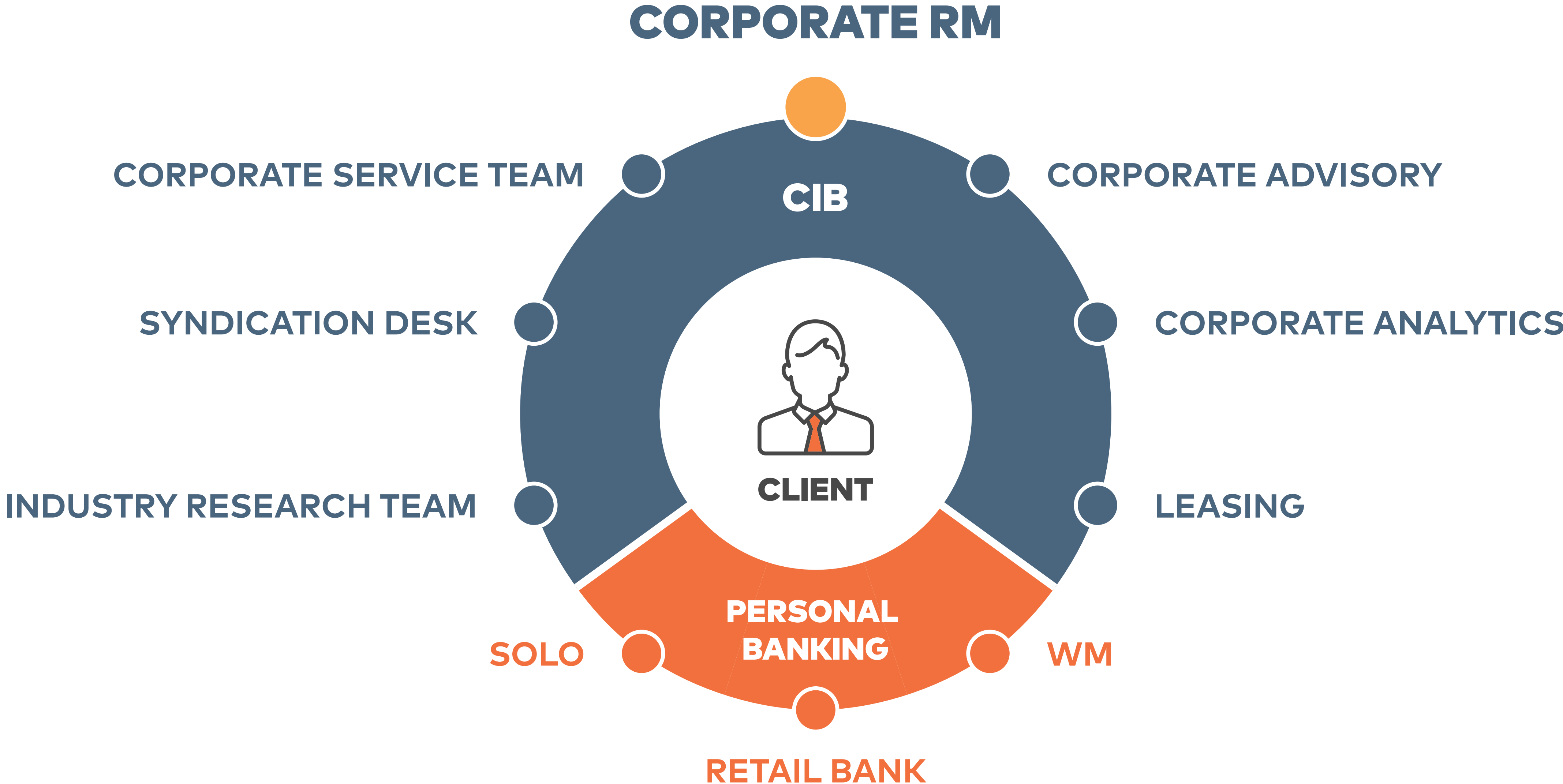
 **SOUND CREDIT QUALITY**

 **OPERATING EXCELLENCE**

 **ATTRACTION OF GREAT TALENT**

 **ADVISORY MINDSET**







STARTED IN 2018
SIX-MONTH INTERNSHIP PROGRAMME
PROMOTION RATE - 68%
RETENTION RATE - 86%



**INDUSTRY-SPECIFIC KNOWLEDGE DEVELOPMENT
IN-DEPTH TRAINING PROGRAMMES
DEFINED PROMOTION SCHEMES**



85% INTERNALLY PROMOTED MANAGERS
INDUSTRY-SPECIFIC EXPERTISE
ADVISORY CULTURE



STRONG FRANCHISE



SOLID PROFITABILITY



OPERATING EXCELLENCE



**ROAE
20%+**

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THANK YOU