



BANK OF GEORGIA

INVESTOR 20 DAY 20

Digital Platforms

Speaker:

Vakhtang Bobokhidze

CIO

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**RETAIL DIGITAL
CHANNELS**

A large green circle with a smaller white circle on its left edge.

**BUSINESS DIGITAL
CHANNELS**

A large dark blue circle with a smaller white circle on its left edge.

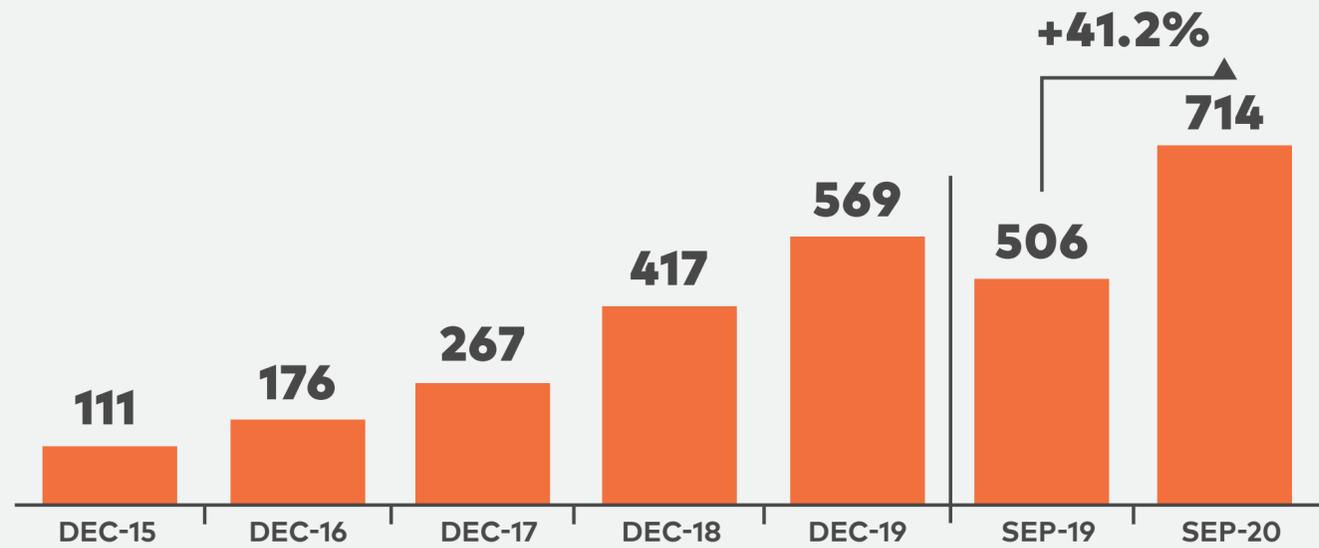
**MANAGING DIGITAL
ECOSYSTEM**



**RETAIL DIGITAL
CHANNELS**

NUMBER OF MBANK AND IBANK ACTIVE USERS

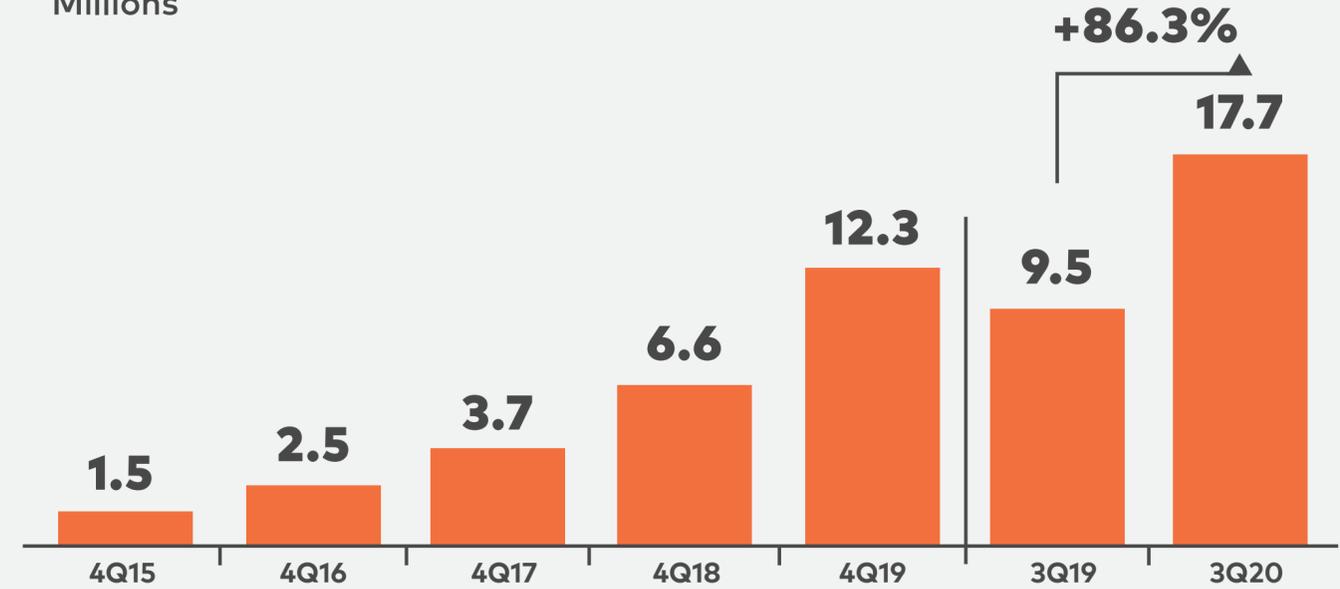
Thousands



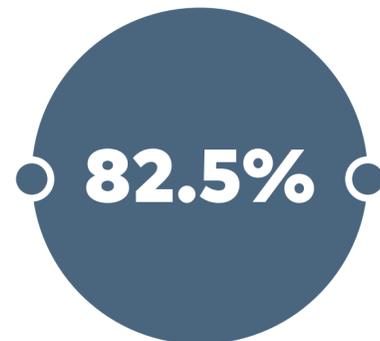
Active user – at least 1 login in the past 3 months

NUMBER OF MBANK AND IBANK TRANSACTIONS

Millions



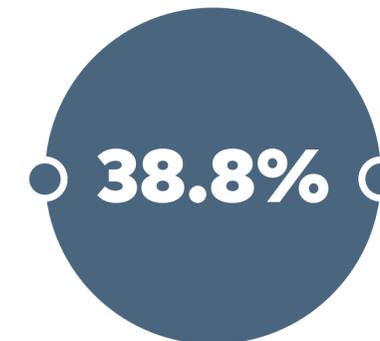
Number of transactions excludes digital product and service sales



CSAT score



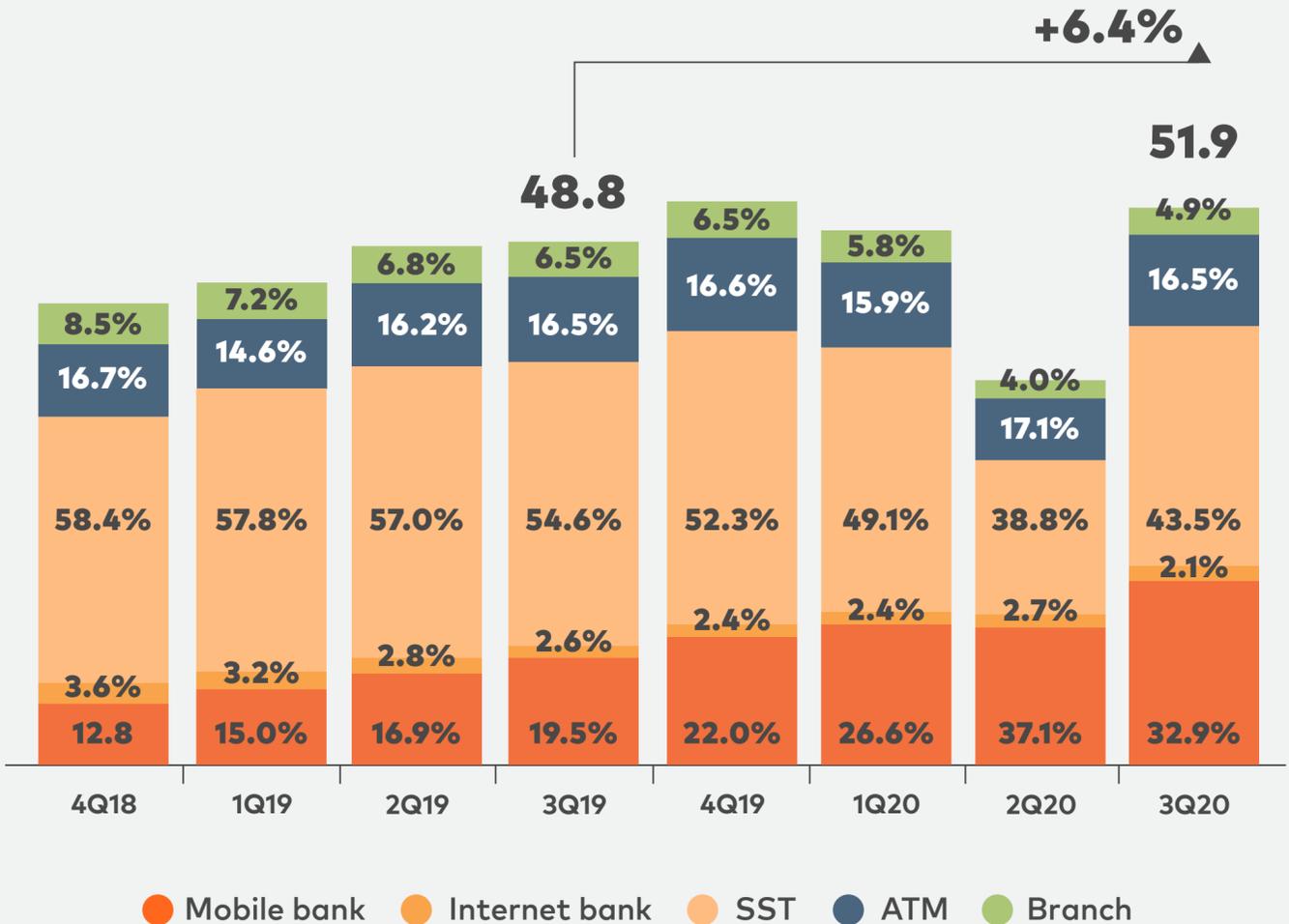
AVG transactions per user per month



DAU/MAU

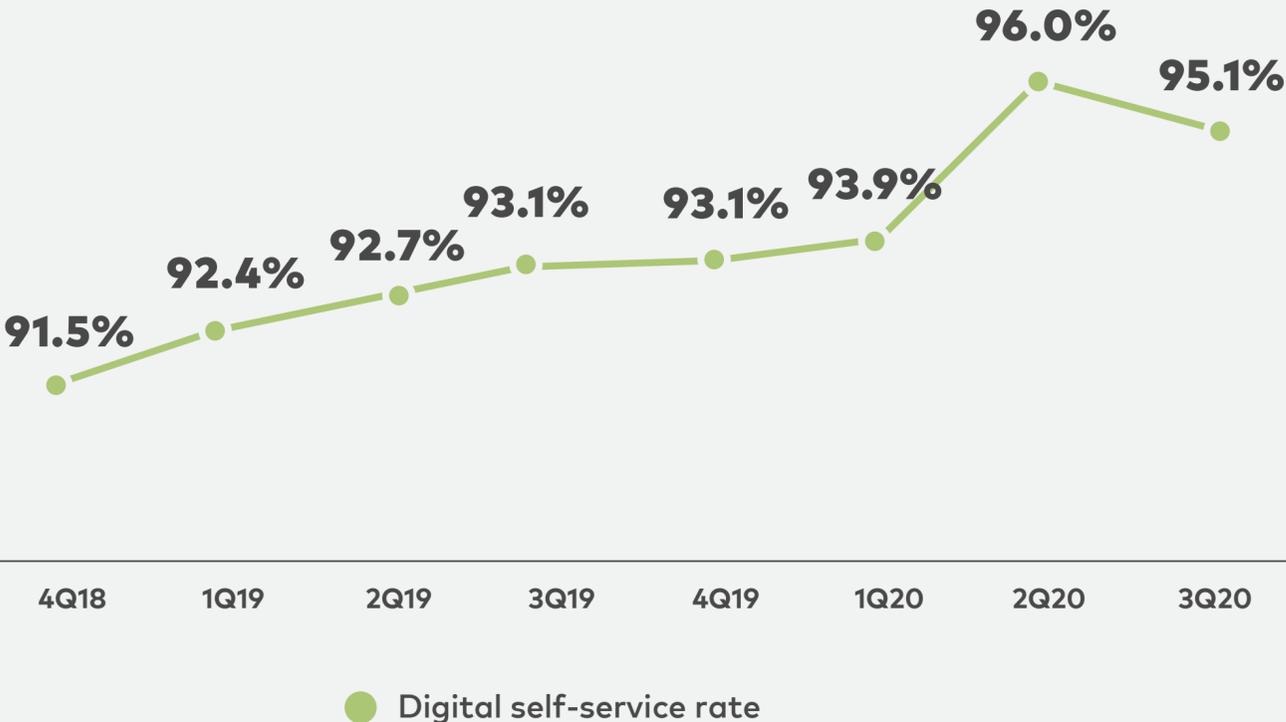
TRANSACTIONS OFFLOADING BREAKDOWN

Millions



SST – self-service terminals

TRANSACTIONS OFFLOADING RATE



Digital self-service – all digital (internet and mobile bank) and self-service channels (kiosks, ATMs)

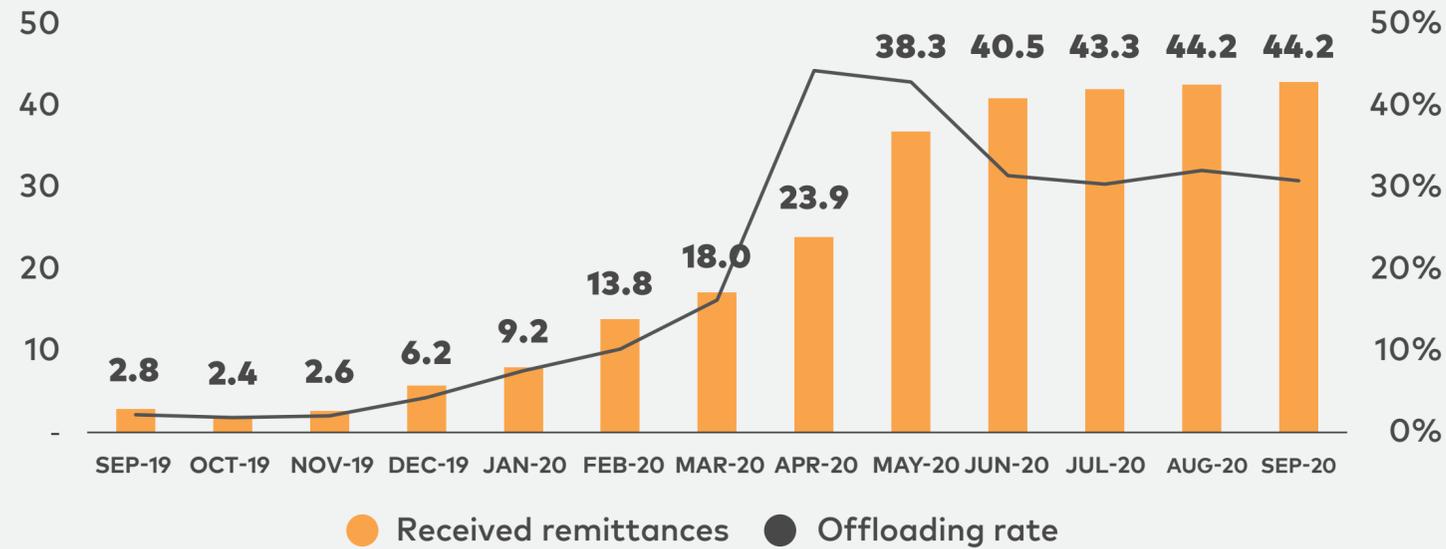
12% 2019 OFFLOADING RATE

18% SEP-20 OFFLOADING RATE

25% PROJECTED OFFLOADING RATE BY DEC-20

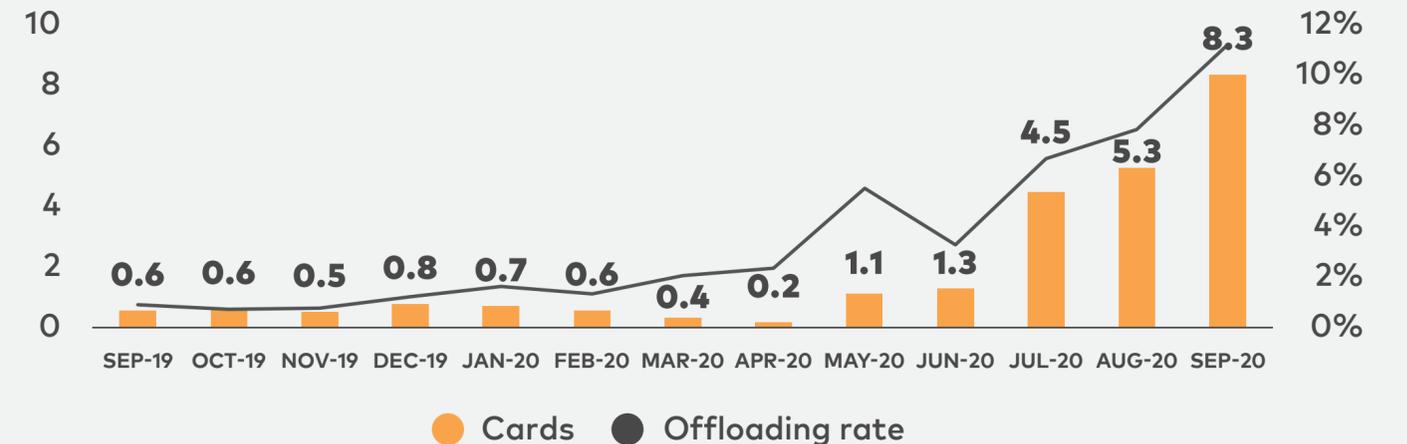
RECEIVED REMITTANCES

Thousands



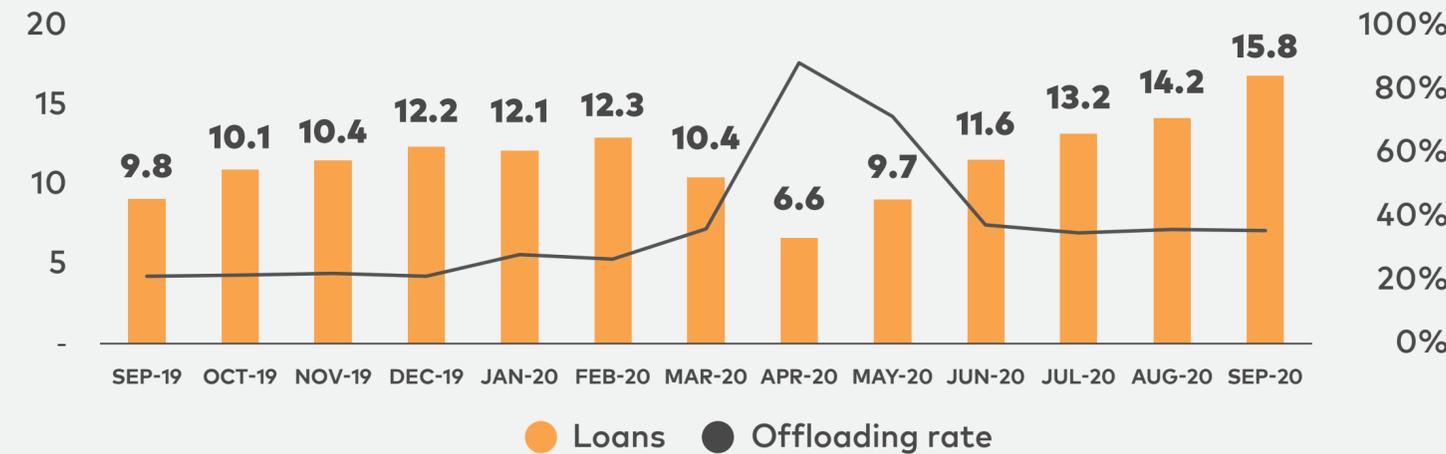
CARDS

Thousands



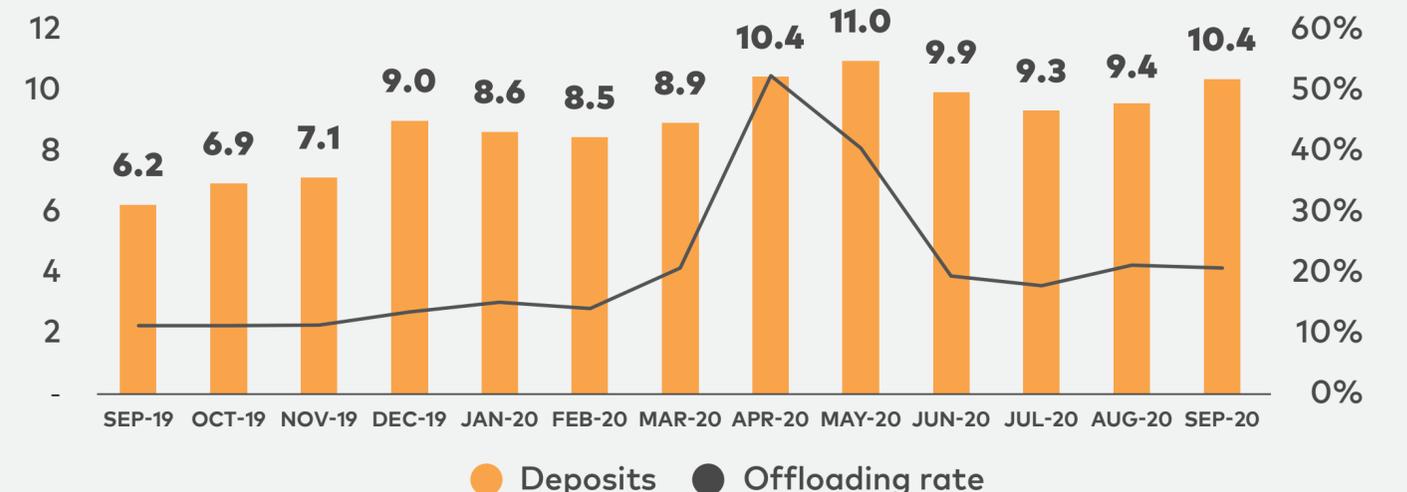
LOANS

Thousands



DEPOSITS

Thousands





BEST CONSUMER DIGITAL BANK IN GEORGIA 2020

BEST ONLINE PRODUCT OFFERINGS IN CENTRAL AND EASTERN EUROPE 2020

DIGITAL CARD

FULLY DIGITAL CONSUMER LENDING PROCESS

PEER-TO-PEER PAYMENTS

EMBEDDED ONLINE CHAT

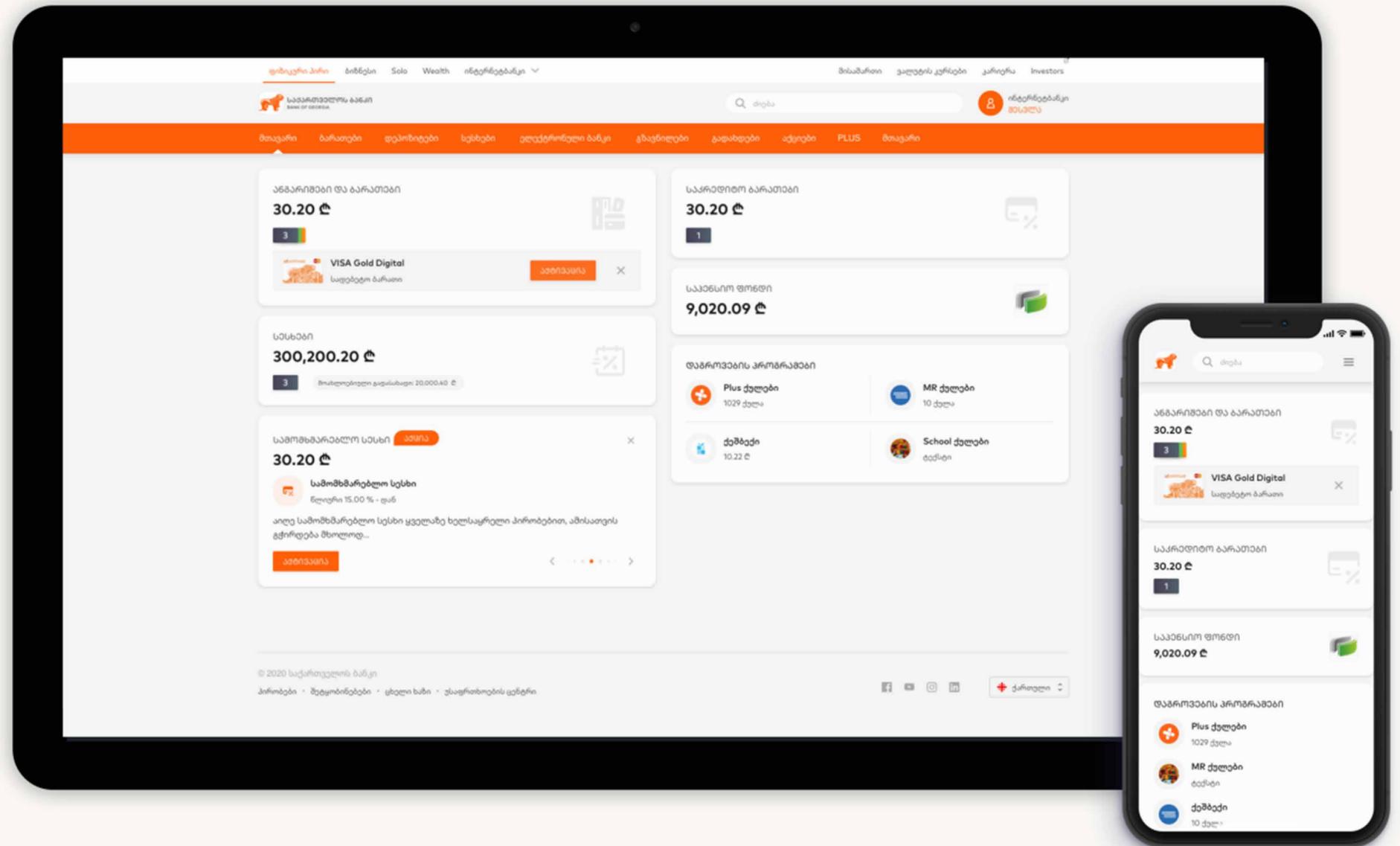


**FULLY REDESIGNED
IBANK**

DIGITAL ONBOARDING

**BILL SPLITTING AND
MONEY REQUEST**

**SECURITY DESIGN WITH
STRONG AUTHENTICATION**



PRIMARY ALL-IN-ONE CHANNEL FOR CUSTOMERS COVERING DAILY FINANCIAL AND NON-FINANCIAL NEEDS





**BUSINESS DIGITAL
CHANNELS**

NUMBER OF DIGITAL ACTIVE BUSINESS CUSTOMERS

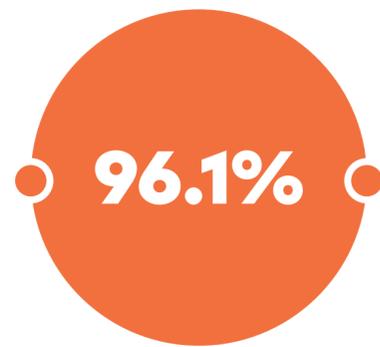
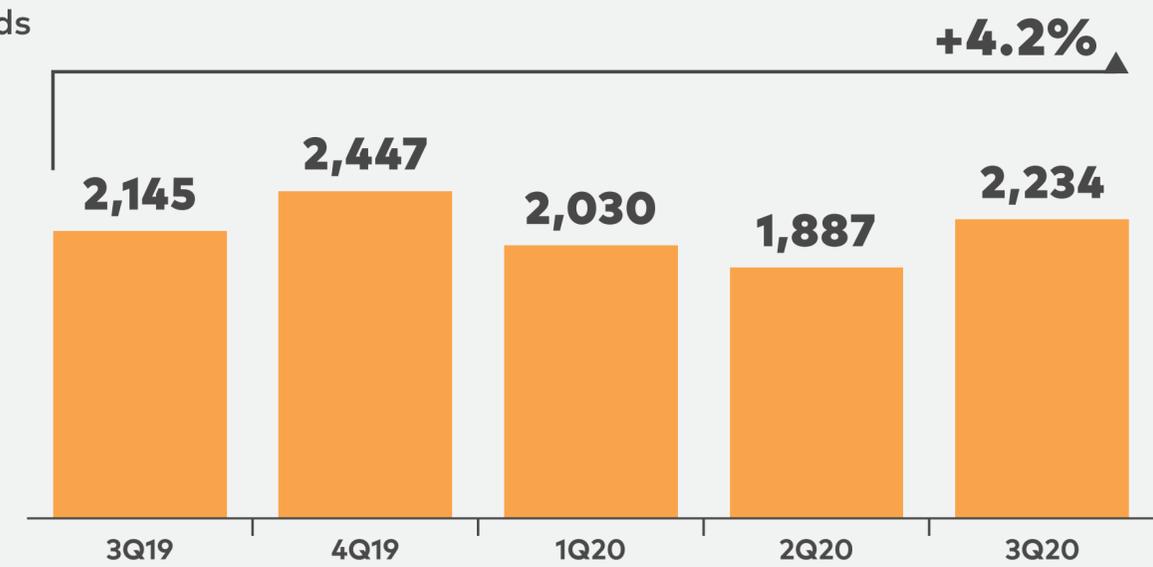
Thousands



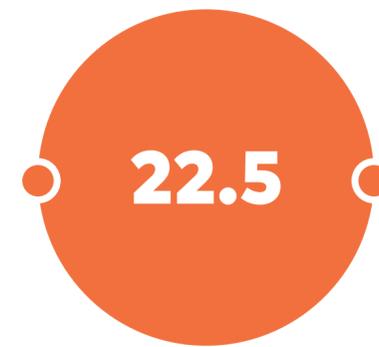
Digital active business customer – at least one login in the past three months

NUMBER OF TRANSACTIONS

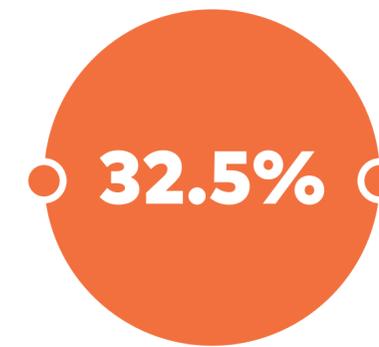
Thousands



Offloading rate



AVG transactions per user per month



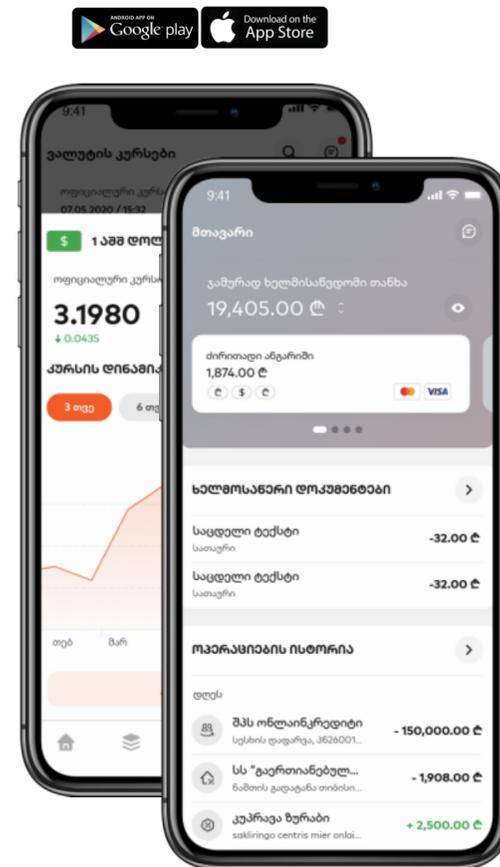
DAU/MAU

BUSINESS IBANK

- Business finance management
- Payroll management
- Business digital onboarding

ALREADY LAUNCHED IN 2020

BUSINESS MBANK APP



TO BE LAUNCHED BY THE END OF 2020

API MARKETPLACE

- Payments as a service
- Data as a service
- Banking as a service

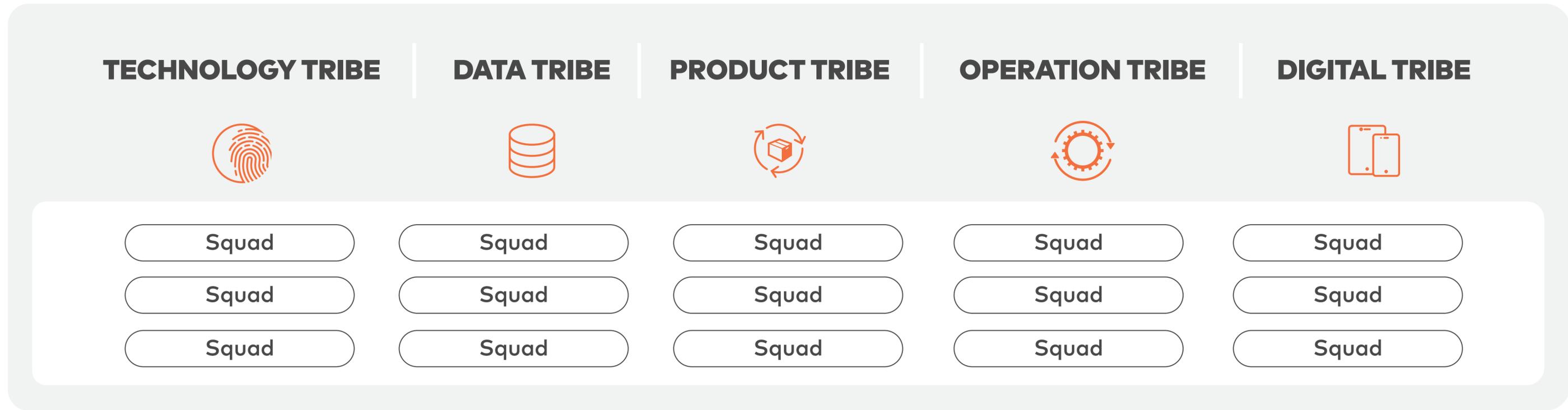
TO BE LAUNCHED IN 2021



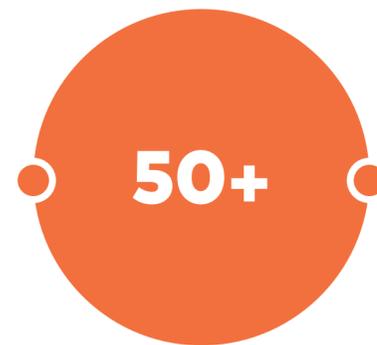
**MANAGING DIGITAL
ECOSYSTEM**



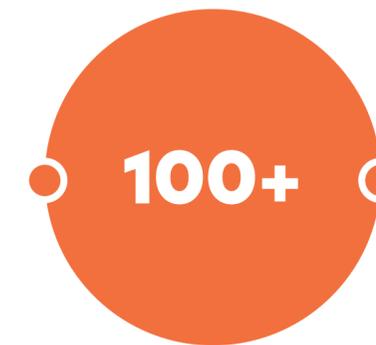
SCALE-UP OF AGILE DELIVERY MODEL



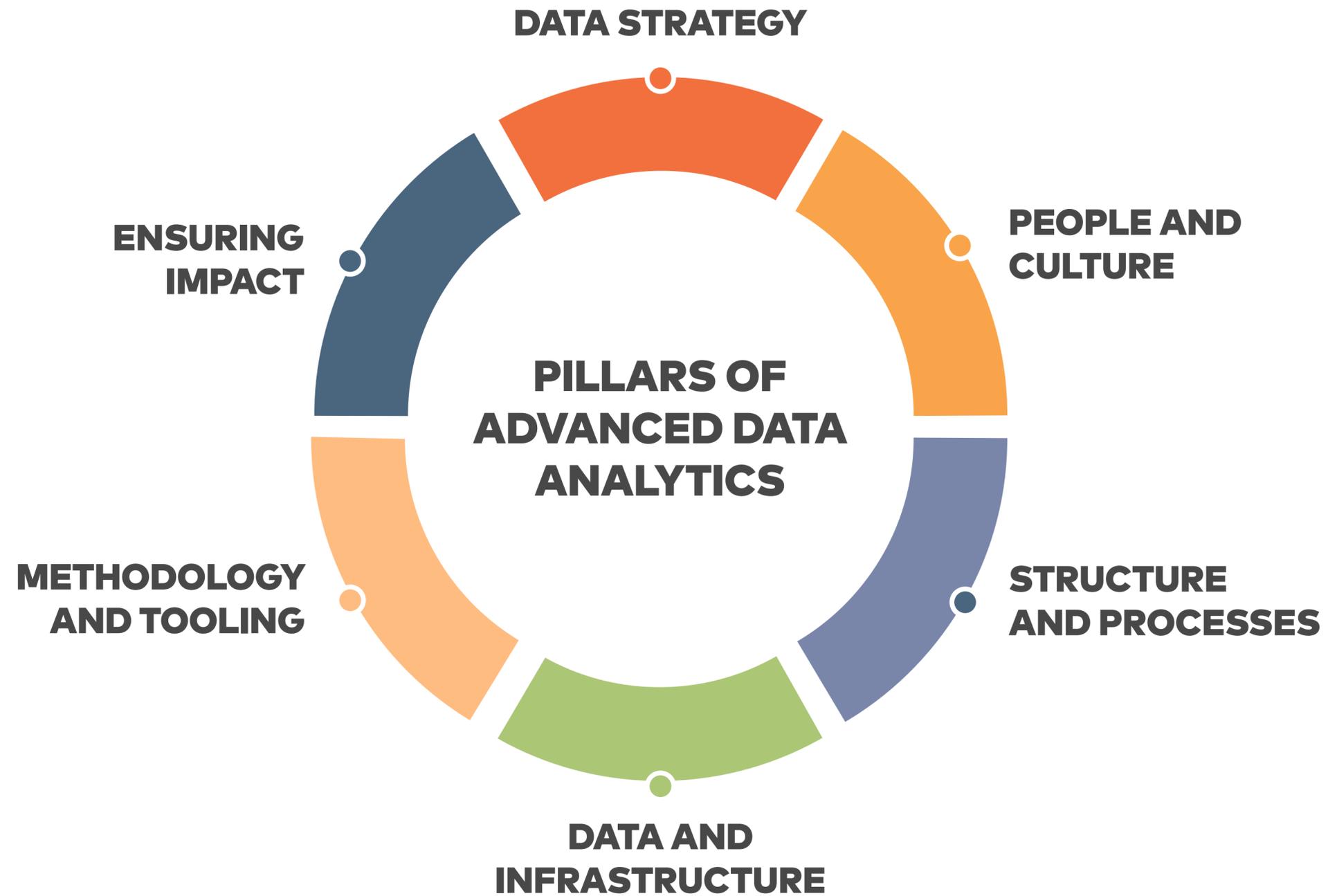
Increase in number of employees



Squads in Agile Delivery



Releases per month
3x increase as a result of transformation



98 DATA MODELS ONLINE
56 IN 2019

40+ DATA SPECIALISTS

KEY INITIATIVES

- Open Banking
- Microservice-based architecture
- Cloud adoption strategy
- Big data processing environment
- Modern data warehouse and BI
- Data-driven campaign management platform



KEY ASSETS FOR BUILDING ECOSYSTEM

- PAYMENTS
- DATA
- SINGLE SIGN-ON
- LOYALTY



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- PAYMENTS
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- PAYMENTS
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- LOYALTY

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