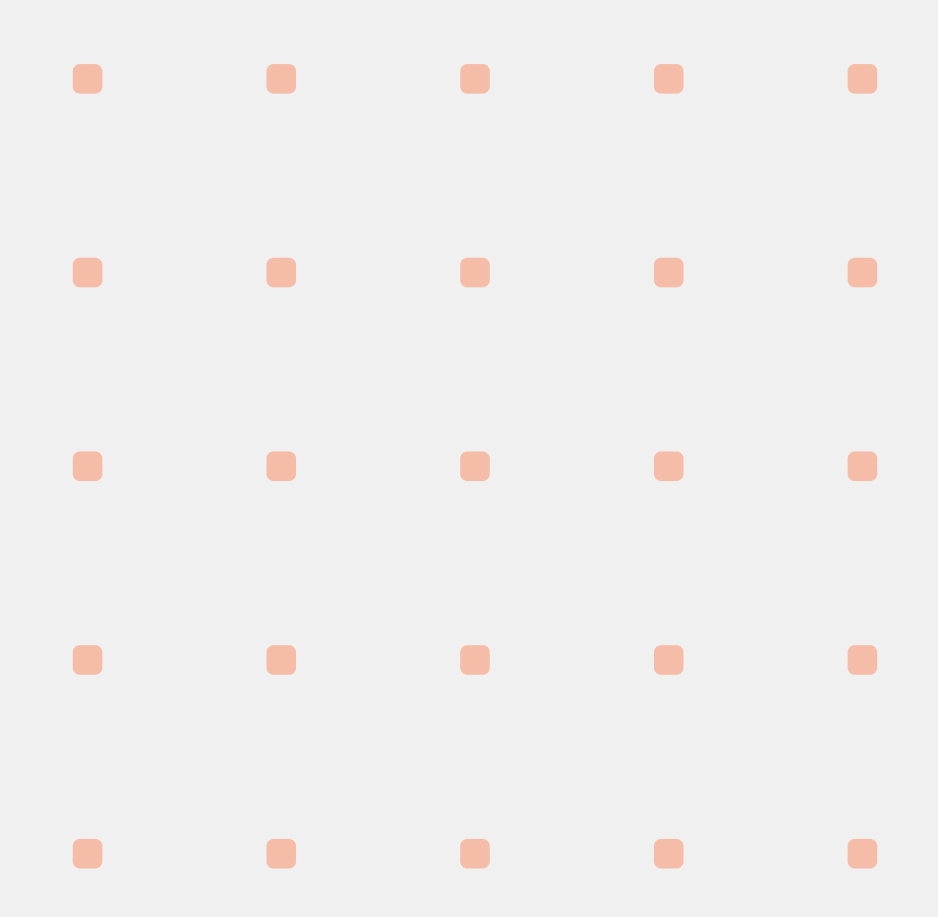
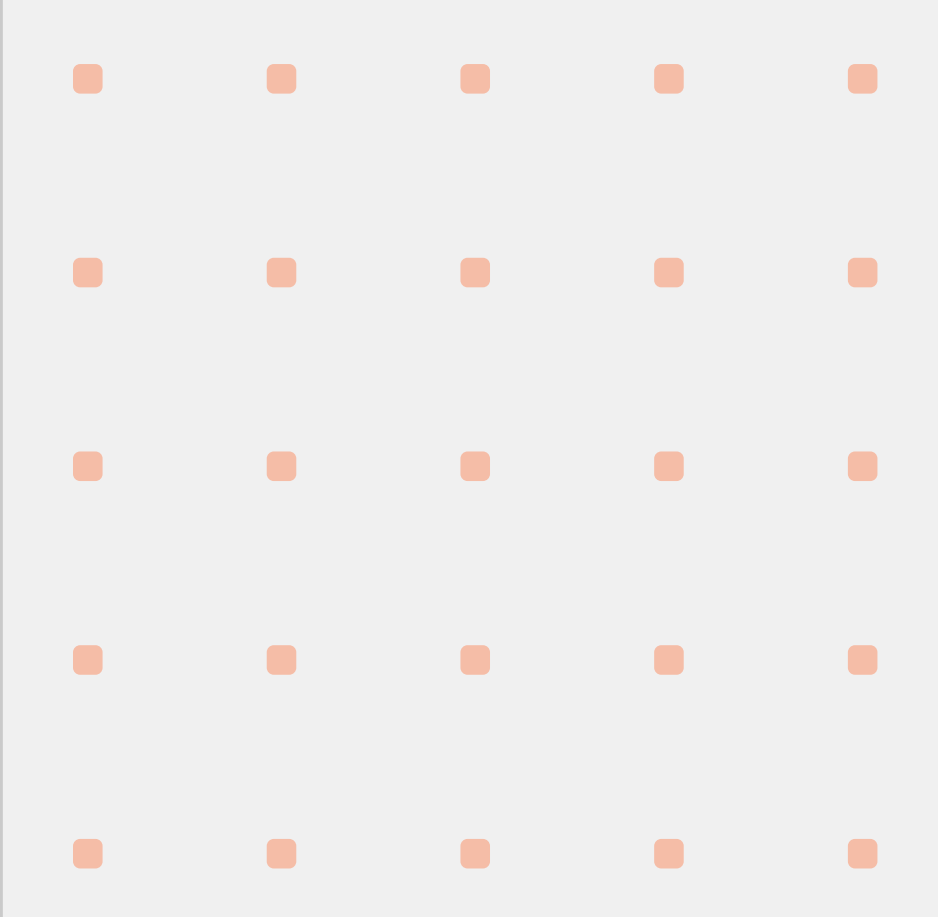


DIGITAL BANKING



Levan Gomshiashvili

Deputy CEO; Digital Banking,
Marketing, CX
Bank of Georgia

HOW WE BECAME THE BEST DIGITAL BANK IN THE WORLD

TWO CONSECUTIVE YEARS IN A ROW

GLOBAL
FINANCE

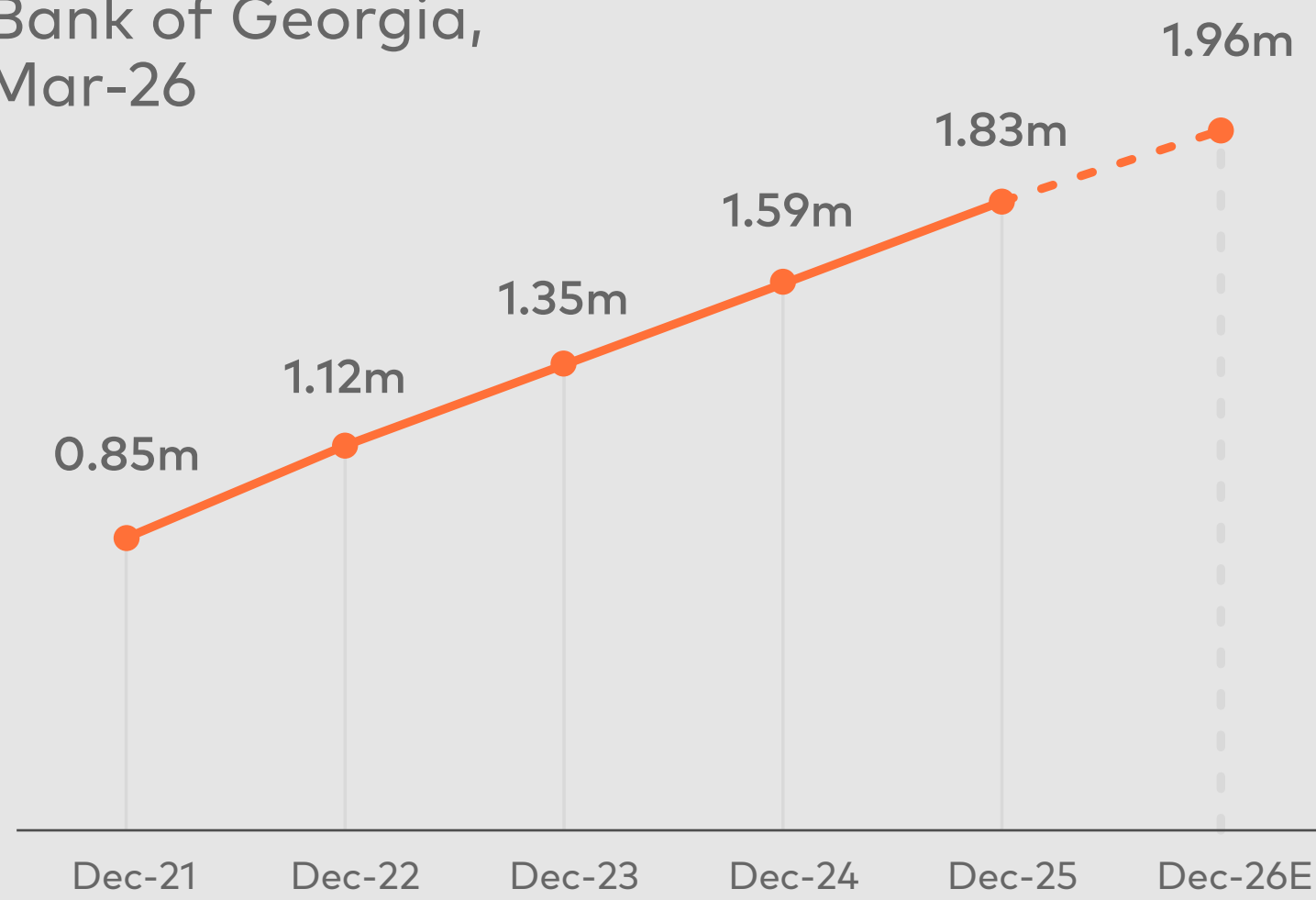
Engagement at an extraordinary scale



Retail digital monthly active users

1.87m

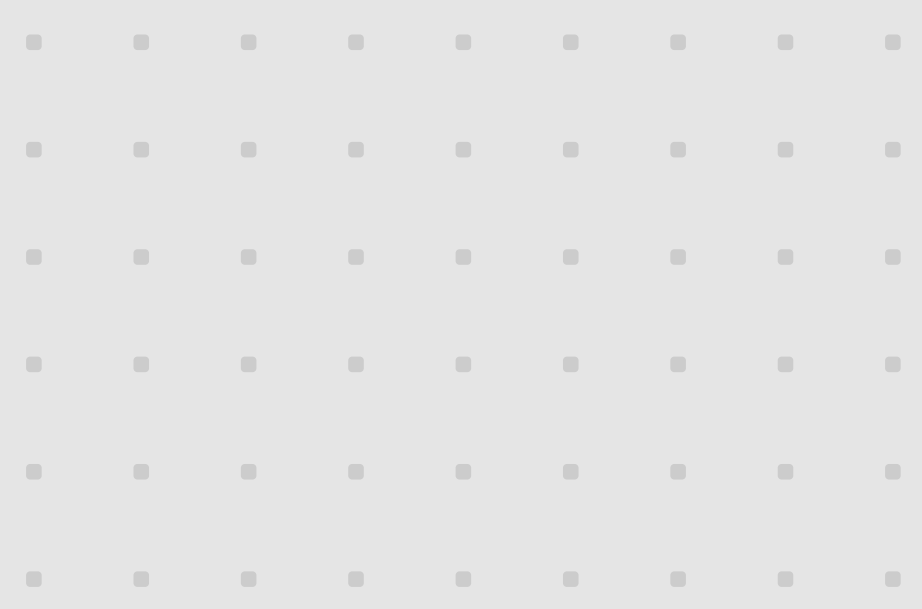
Bank of Georgia, Mar-26



Of them transactionally active

88.8%

Moving money, not just checking balances



Retail digital monthly active users

52.7%

Open the app every single day (Mar-26)



44.6%

54.0%

Dec-21

Dec-26E



Retail: what that engagement converts into

Bank of Georgia, Mar-26

Of all retail products sold digitally

71%

Mar-26



30%

Dec-21

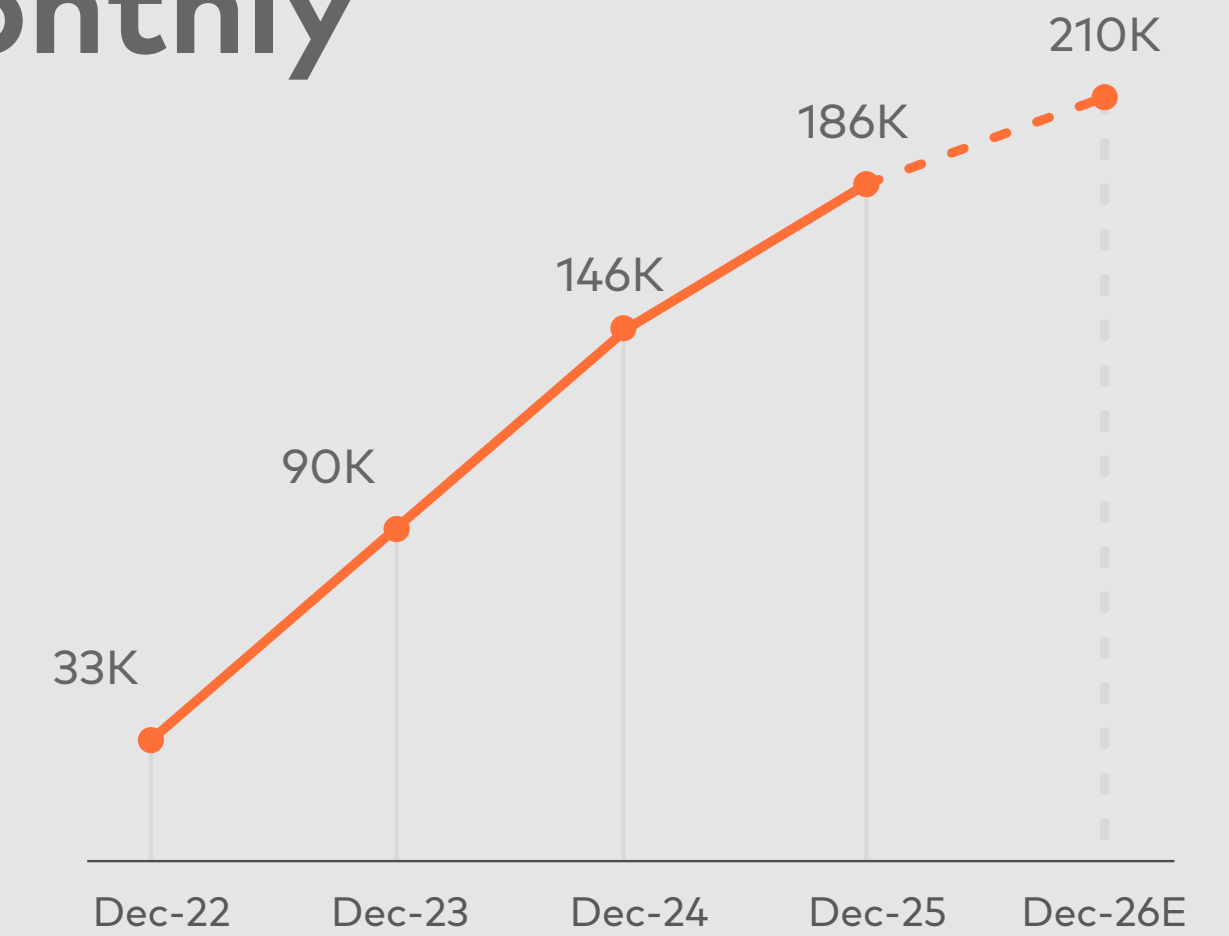
74%

Dec-26E

sCoolApp monthly active users

183K

Our financial app for under 18 year olds



93%



Customer satisfaction score

App rating: 4.8 iOS, 4.7 Android

90%



Of sCoolApp users transfer to the main app at 18

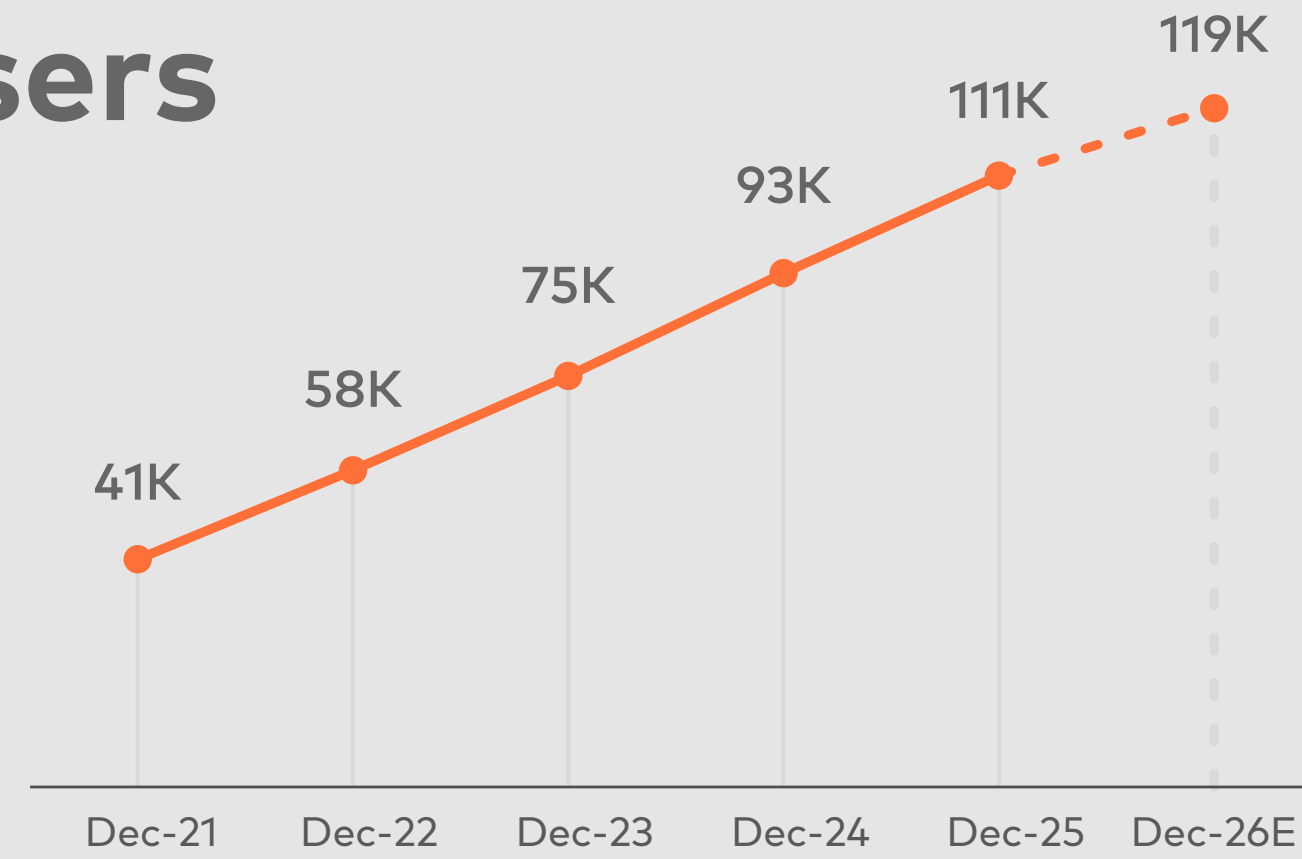
Same experience throughout every channel

Business digital banking

Bank of Georgia, Mar-26

Business active monthly users

108K



Digital penetration of business customers

83%

Almost every business in our book (Mar-26)

65%

Dec-21

84%

Dec-26E

493

Targeted offers created via Business Manager platform

Local merchants advertising to retail

93%

Business customer satisfaction score

App rating: 4.9 iOS, 4.9 Android

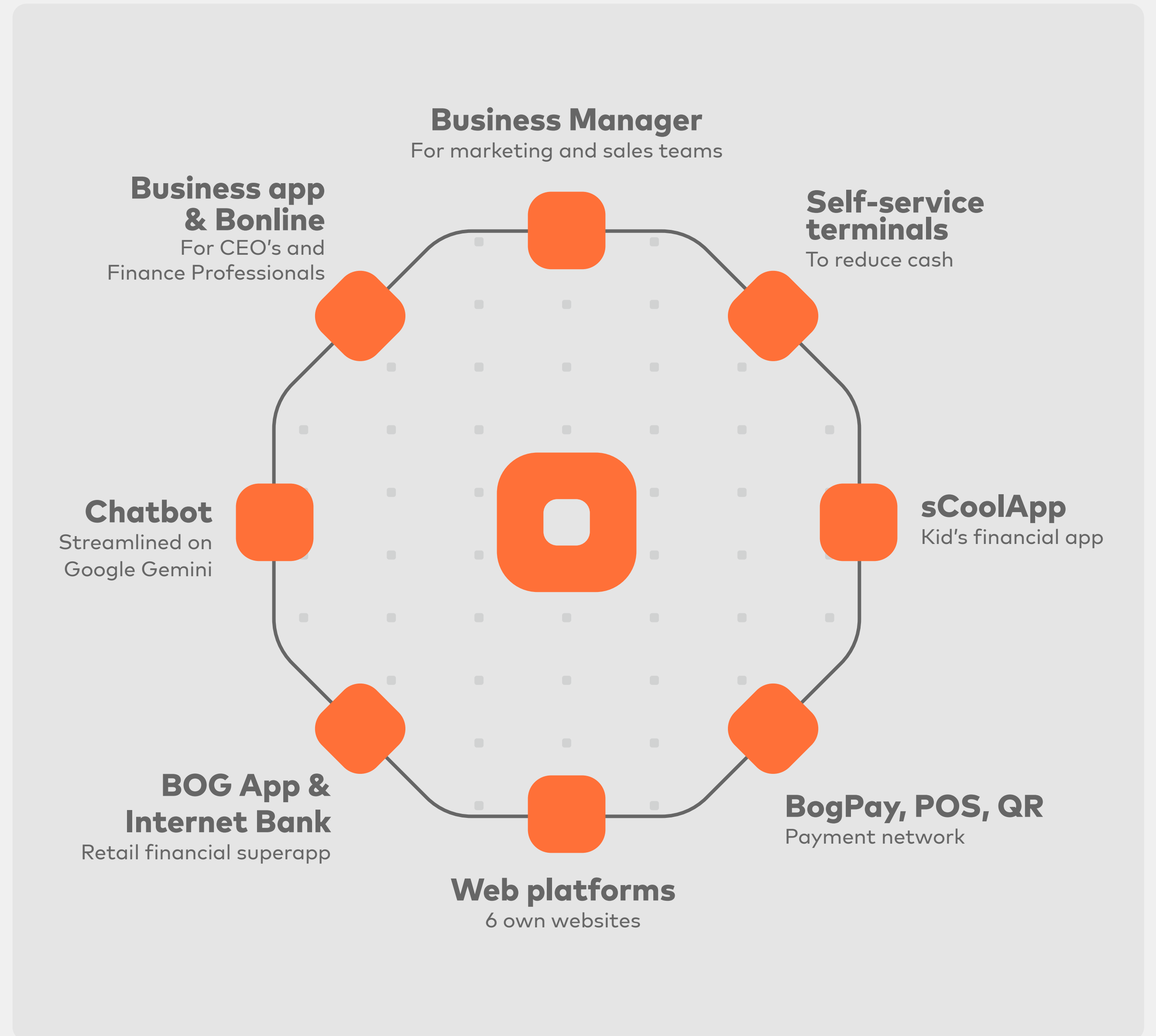
The digital estate | one design system | one data layer

01 One design system across every touchpoint

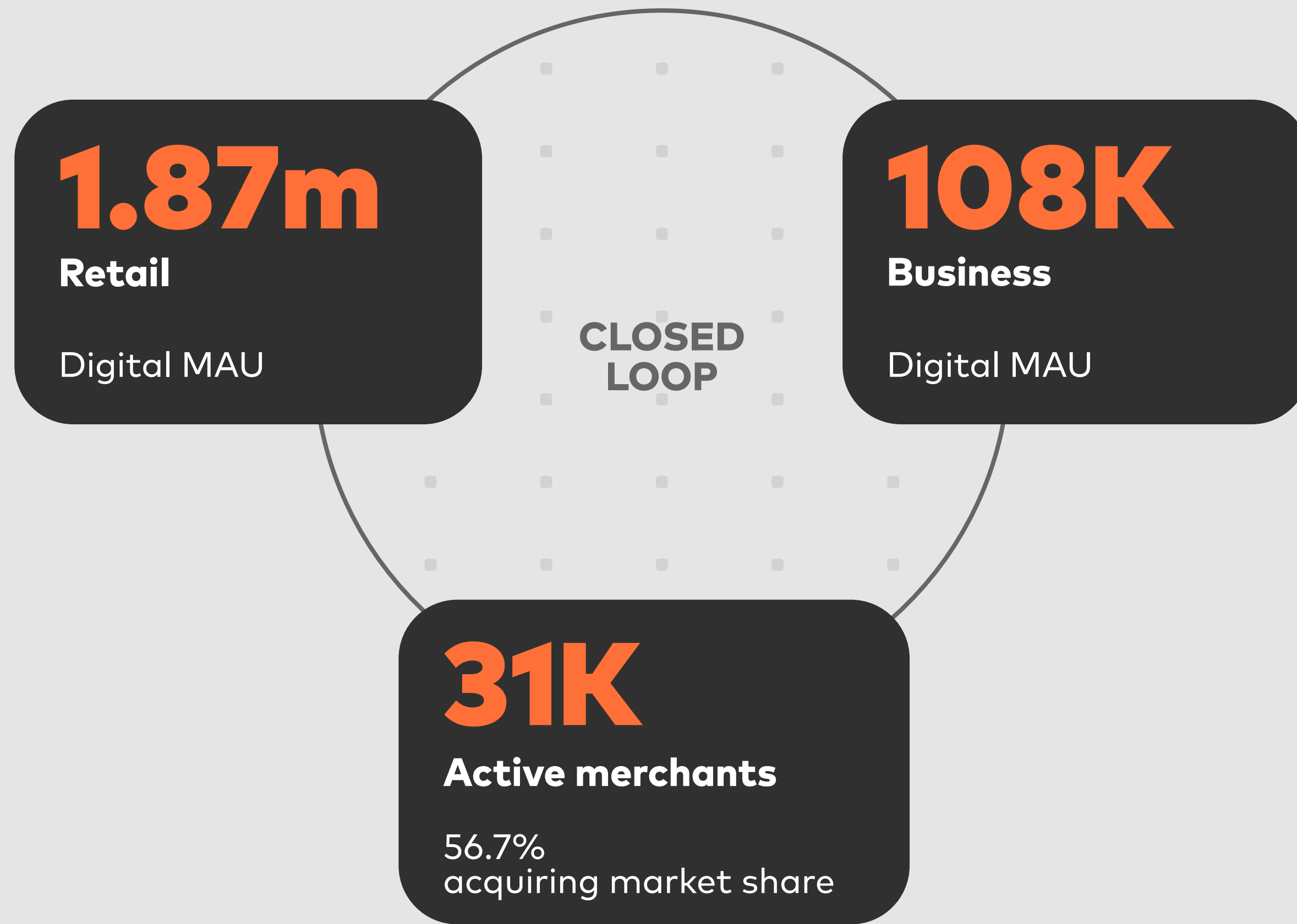
The look and feel a child gets in sCoolApp is the same a corporate treasurer gets in our business internet bank. Most banks have a different visual language for every product.

02 One shared data layer

Every action a customer takes on any touchpoint informs every other. The design system makes us feel like one product. The data layer makes us behave like one product on the back end.



Owned reach | closed loop | the network effect most banks cannot build



Local merchants now target **1.9 million** bank customers directly through our platform like **Meta** through a bank

750K

Monthly visitors across 6 own websites

18K

Daily branch touchpoints

2.8M

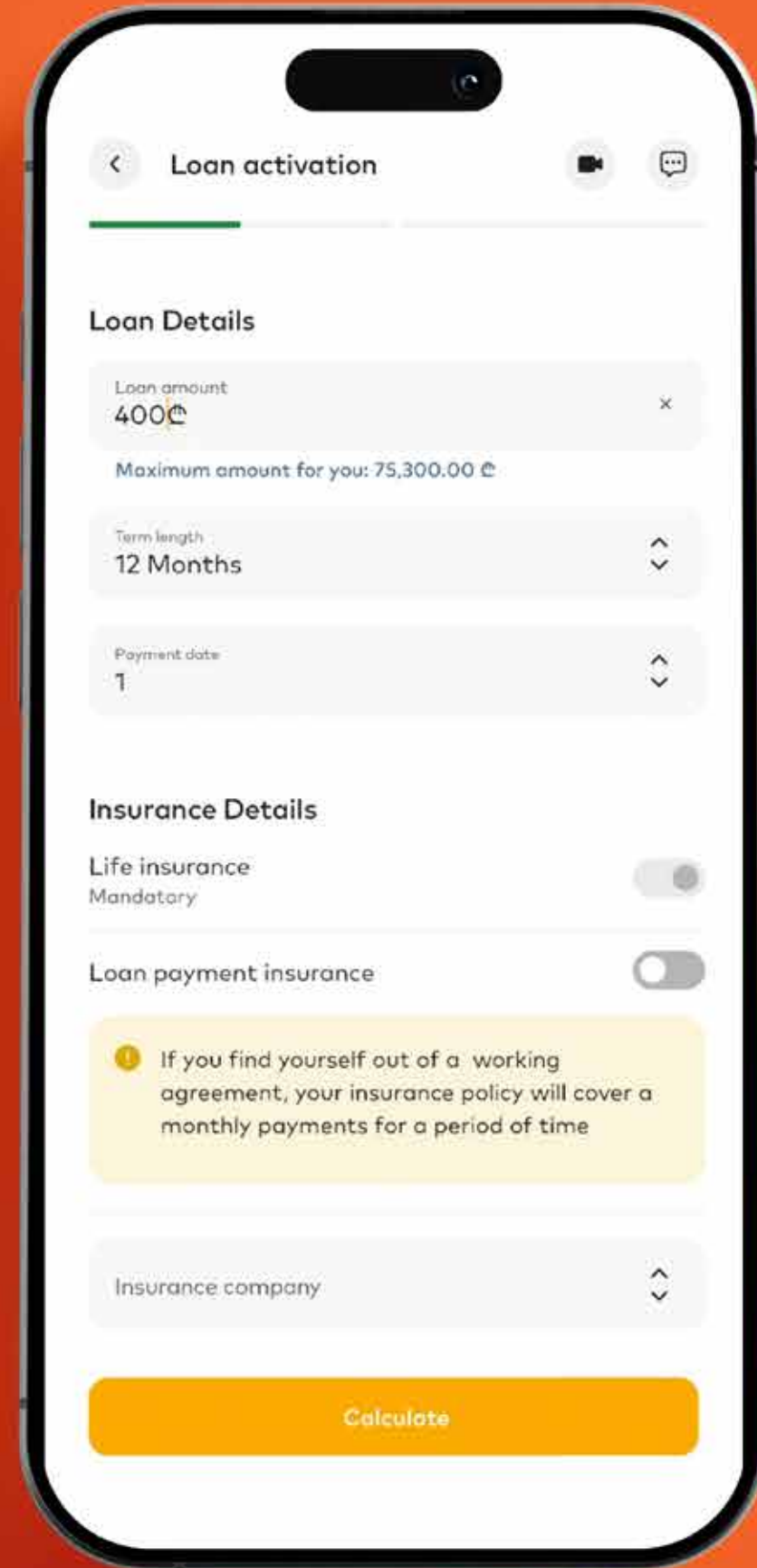
Active contacts on push, SMS, email

10K

Daily call center interactions



Digital moat | 1 million daily decisions



In-app notification to a fully approved and disbursed unsecured loan, end-to-end, in under 15 seconds

88%

Of all loans originated digitally
AI underwriting

15SEC

From notification to cash in account
For 99% of unsecured loans is fully AI automated

4.7

Products held per digital customer
Versus 2.2 per non-digital customer

69%

Of queries resolved by GenAI Chatbot
87.2% CSAT; powered by Gemini no human intervention

NPS ↑

Digital customers rate us higher

State of the art customer intelligence - measuring every step

Quantitative insights:

CX research: 170,000+ data points annually

Medallia: 640,000+ feedbacks annually

Brand tracking study: 32,000+ unique respondents across 8 regions

Attribution tracking: how customers activate every product

Qualitative insights:

How customers behave within our ecosystem and UI, and what their interests are based on real payment data

Market insights:

Global product dynamics, traction, opportunities, competitor offering and gap analysis

How we use it:

- • • • • **To compound** the switching cost
- • • • • **To increase** products per client
- • • • • **To personalise** next-best-offer at scale
- • • • • **To decrease** cost of acquisition
- • • • • **To build** journeys for micro-target groups
- • • • • **To run** geo-targeted campaigns
- • • • • **To make** every product better, faster

850K+ RESEARCH DATA POINTS GENERATED EVERY YEAR

The digital is now the primary channel

Digital-only products in our portfolio:



Investments



Crypto



Car space



Gift cards



Insurance marketplace



Buy-now-pay-later

What customers can expect next:



AI-driven hyper personalisation



Conversational AI assistant

WE BUILT SEVERAL BUSINESSES INSIDE ONE ECOSYSTEM

ROBINHOOD

COINBASE

STRIPE

KLARNA

PLAID

META-STYLE ADS

GOV.SERVICES



BANK OF GEORGIA

WITH THE BALANCE SHEET OF A SYSTEMIC BANK

THANK YOU



Disclaimer

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