

London, 24 September 2019

Bank of Georgia Group launches Optimo - a digital solution for MSME sales and operations

Bank of Georgia Group PLC (the “**Group**”) announces the launch of Optimo (“**Optimo**” or the “**Platform**”) – a digital solution for our customers to run their business sales and operations. The platform is designed to address the needs of micro, small and medium sized enterprises in optimising their day-to-day operations and better managing their businesses in general. Optimo’s cutting-edge digital solution, with integrated software and a rich variety of functions and analytical tools, enables businesses to easily access their most recent data on sales transactions, inventory, revenues and profitability, anytime and anywhere, and make timely decisions with relevant information at hand.

Archil Gachechiladze, the Group CEO commented: “I am very pleased to see that the Group’s support for MSMEs has extended to offering them superior digital solutions such as Optimo. In addition to being dedicated to designing the most needed financial products for MSMEs, we would like to further contribute to their success and development by offering them prompt and easy access to critical data on their businesses, as well as possible solutions to better manage their enterprises. Our aim with Optimo is to significantly improve and simplify the way MSMEs manage their business processes and help them focus on progress and future development.”

Name of authorised official of issuer responsible for making notification: Natia Kalandarishvili, Head of Investor Relations and Funding

About Bank of Georgia Group PLC

Bank of Georgia Group PLC (“**Bank of Georgia Group**” or the “**Group**” - LSE: **BGEO LN**) is a UK incorporated holding company, which comprises: a) retail banking and payment services, b) corporate and investment banking and wealth management operations and c) banking operations in Belarus (“**BNB**”). **JSC Bank of Georgia** (“**Bank of Georgia**”, “**BOG**” or the “**Bank**”), the leading universal bank in Georgia, is the core entity of the Group. The Group targets to benefit from superior growth of the Georgian economy through both its retail banking and corporate and investment banking services and aims to deliver on its strategy, which is based on at least 20% ROAE and c.15% growth of its loan book.

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

Fitch Ratings	'BB-/B'
Moody's	'Ba3/NP' (FC) & 'Ba2/NP' (LC)

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