

London, 8 April 2016

ANNUAL REPORT 2015

BGEO Group PLC (BGEO) (LSE: BGEO) has today published its Annual Report and Accounts for the financial year ended to 31 December 2015 (the Annual Report 2015).

A copy of the Annual Report 2015 has been submitted to the National Storage Mechanism and will shortly be available for inspection at www.morningstar.co.uk/uk/NSM. The Annual Report 2015 is also available on BGEO's website at www.bgeo.com.

BGEO's Annual General Meeting is scheduled for 26 May 2016 and the Notice of Annual General Meeting will be dispatched to shareholders on or about 25 April 2016.

About BGEO Group PLC

BGEO Group PLC is a UK incorporated holding company of a Georgia-based banking group with an investment arm. Its primary business is the leading Georgian bank JSC Bank of Georgia, which has a market share of 33.4% (based on total assets), 32.0% (based on total loans) and 33.0% (based on client deposits). The banking business offers a broad range of retail banking, corporate banking, investment management and P&C insurance services. As of 31 December 2015, the bank served approximately 2.0 million client accounts through one of the largest distribution networks in Georgia, with 266 branches, the country's largest ATM network, comprising 746 ATMs, 2,589 Express pay (self-service) terminals and a full-service remote banking platform and a modern call center. The investment business primarily consists of the largest healthcare group in Georgia (Georgia Healthcare Group), real estate business (m2) and utility business (Georgia Global Utilities).

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

Standard & Poor's	'BB-/B'
FitchRatings	'BB-/B'
Moody's	'B1/NP' (FC) & 'Ba3/NP' (LC)

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