

Annual Information Update for 12 months up to and including 17 May, 2012

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The following UK regulatory announcements have been made via a Regulatory Information Service:

Date of Publication	Description
17 May 2012	Bank of Georgia and subsidiaries unaudited interim condensed consolidated financial statement
16 May 2012	Bank of Georgia announces the fixed income investor meetings to take place from 17-22 May
8 May 2012	Bank of Georgia announces Q1 2012 results
3 May 2012	Bank of Georgia announces the acquisition of a controlling interest in Imedi L insurance company
3 May 2012	Bank of Georgia Holdings Plc Notice of Q1 2012 Results
12 April 2012	Bank of Georgia AGM notice
30 March 2012	Bank of Georgia and subsidiaries consolidated financial statements 2011
26 March 2012	Changes in the JSC Bank of Georgia Management Team
20 March 2012	Bank of Georgia Q4 2011 and full year 2011 results and expected

About Bank of Georgia

Bank of Georgia is the leading Georgian bank, based on total assets (with a 35.6% market share), total loans (with a 34.5% market share) and client deposits (with a 35.6% market share) as of 31 December 2011, all data based on standalone financial information filed by banks in Georgia with the National Bank of Georgia. The Bank offers a broad range of corporate banking, retail banking, wealth management, brokerage and insurance services to its clients.

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)

For further information, please visit www.bog.ge/ir or contact:

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Tbilisi, 18 May, 2011

	2011 dividends
19 March 2012	Bank of Georgia notice of Q4 2011 and full year 2011 results
8 March 2012	Notice of Termination of Deposit Agreement and Cancellation of GDRs
28 February 2012	Bank of Georgia Holdings PLC successfully completes tender offer shares to begin trading
24 February 2012	Bank of Georgia the EBRD and IFC loan conversion
21 February 2012	Bank of Georgia provides update on tender offer acceptance
15 February 2012	Bank of Georgia Assigned 'ilA' Standard & Poor's Maalot (Israel) National Scale Rating
13 February 2012	Bank of Georgia announces the appointment of Joint Corporate Broker
9 February 2012	Tender offer: information for GDR holders
8 February 2012	Notice of Redemption of Loan Participation Notes
29 December 2011	Bank of Georgia announces Q3 2011 and nine months YTD 2011 results
28 December 2011	Bank of Georgia signs a US\$ 40 million facility agreement with FMO and DEG
20 December 2011	Bank of Georgia announces tender offer for all outstanding shares
20 December 2011	Bank of Georgia's real estate subsidiary, SBRE to receive US\$20 million funding from FMO
20 December 2011	Bank of Georgia announces its upgrade by Fitch Ratings and Standard & Poor's
15 December 2011	Bank of Georgia announces update on premium listing plans: issuance of 1.5 million shares
15 December	Bank of Georgia launches Express Banking
14 December 2011	Bank of Georgia announces the acquisition of assets and liabilities of Partner by ABCI
6 December 2011	Bank of Georgia announces the start of proceeding to exit BG Capital, Ukraine
6 December 2011	Bank of Georgia announces the launch of four healthcare facilities by MFC
5 December 2011	Bank of Georgia announces its move to new Headquarters, the launch of its new website and its brand restyling
2 December 2011	Bank of Georgia signs a five year Georgian Agricultural Finance Facility with EBRD
18 November 2011	Bank of Georgia notice of Q3 2011 and 9 months 2011 results
16 November 2011	ABCI, Bank of Georgia's wholly-owned insurance subsidiary, secures US\$11.9 million Export Credit Facility from ING
2 November 2011	Bank of Georgia signs a Subcustodian Agreement with State Street Bank Increases client access to Georgian Securities
23 September 2011	Bank of Georgia publishes its 1H 2011 Audited Financial Results
22 September 2011	Bank of Georgia appoints Seymour Pierce as Corporate Broker
5 September 2011	Bank of Georgia Group to seek a premium listing on the London Stock Exchange and to incorporate a new holdings company in the

Tbilisi, 18 May, 2011

	UK
16 August 2011	Bank of Georgia announces Q2 AND 1H 2011 results, reports Q2 2011 ROAE ₁ of 26.1%
16 August 2011	Bank of Georgia notice of Q2 2011 and 1H 2011 Results
3 August 2011	Bank of Georgia cuts deposit rates and considers different wholesale funding options
16 June 2011	Bank of Georgia announces results of 2011 AGM
3 June 2011	Bank of Georgia announcement re 2011 AGM voting instruction cards
1 June 2011	Bank of Georgia receives award for outstanding marketing from American Express
26 May 2011	Annual information update
25 May 2011	Bank of Georgia AGM agenda and recommendations

Details of all regulatory announcements for the Company can be found on the London Stock Exchange website: www.londonstockexchange.com and on the Company website: www.bankofgeorgia.ge/ir

In addition to the announcements as published on the Company website, the following have been filed with the Financial Supervisory Agency (“FSA”) of Georgia and Georgian Stock Exchange (“GSE”) according to the Securities Laws and Regulations of Georgia.

Date of Publication/Filing with the FSA	Title
26 April 2012	Bank of Georgia and subsidiaries audited interim condensed consolidated financial statements together with its translation
5 April 2012	Current report on changes in the Management Board
30 March 2012	Bank of Georgia and subsidiaries audited interim condensed consolidated financial statements as of December 31 2011
9 March 2012	Current report on major transactions and on share control
29 September 2011	Bank of Georgia and subsidiaries interim condensed consolidated financial statements as of June 30 2011
15 August 2011	Bank of Georgia and subsidiaries unaudited interim condensed consolidated financial statements as of June 30 2011
29 June 2011	Current report on major transactions and changes in the Management Board

The copies of the documents referred in this Annual Information Update as published on 18 May 2012, can be obtained upon request from Bank of Georgia Investor Relations at the Company’s registered office at 29a Gagarini Street, Tbilisi, Georgia 0160 or from the Company website: www.bog.ge/ir.