

Bank of Georgia Assigned 'ilA' Standard & Poor's Maalot (Israel) National Scale Rating

JSC Bank of Georgia, the leading bank in Georgia, announced that it was assigned 'ilA' Standard & Poor's Maalot (Israel) National Scale Rating. Ratings above 'ilA-' are considered investment grade ratings in Israel, and are generally required by local institutional investors for potential investments.

Bank of Georgia currently holds the following global scale ratings:

Standard and Poor's:	'BB-'/B
Fitch Ratings:	'BB-'/B
Moody's Investor Services:	B1/NP' (for foreign currency deposits) & 'Ba3/NP' (for local currency deposits, as well as senior unsecured notes until their redemption last week)

For more information contact:

Thea Jokhadze

Head of Funding
29a Gagarin Street
Tbilisi 0160 Georgia
+995 32 2444 192
tjokhadze@bog.ge

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:

Irakli Gilauri Chief Executive Officer +995 322 444 109 igilauri@bog.ge	Macca Ekizashvili Head of Investor Relations +995 322 444 256 ir@bog.ge
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