

JSC Bank of Georgia

Annual Information Update for 12 months up to and including 19 May, 2009

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

Date of Publication	Description
5 May 2009	Bank of Georgia signs International Swaps and Derivatives Association Master Agreement with IFC
30 April 2009	Annual Financial Report Part 2
30 April 2009	Annual Financial Report Part 1
29 April 2009	Notice of Results
27 March 2009	Statement re Amendments to the Terms and Conditions of the Global Depositary Receipts
24 March 2009	JSC Bank of Georgia Receives the Global Finance Award as Best Bank in Georgia 2009
2 March 2009	JSC Bank of Georgia Q4 2008 and full-year 2008 results conference call replay details

About Bank of Georgia

Bank of Georgia, Georgia's leading bank with operations in Georgia, Ukraine and Belarus, is the largest bank by assets, loans, deposits and equity in Georgia, with 34.3% market share by total assets (all data according to the NBG as of 31 March 2009). The bank has 142 branches and over 878,000 retail and more than 140,000 corporate current accounts. The bank offers a full range of retail banking and corporate and investment banking services to its customers across Georgia. The bank also provides corporate and retail insurance products through its wholly-owned subsidiary, Aldagi BCI, as well as asset & wealth management services.

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

Standard & Poor's
FitchRatings
Moody's

'B/B'
'B/B'
'B3/NP' (FC) & 'Ba3/NP' (LC),

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

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Tbilisi, 19 May, 2009

27 February 2009	Final Results
26 February 2009	Notice of Results
31 December 2008	JSC Bank of Georgia receives US\$39 million financing package from OPIC
29 December 2008	Statement re Strategy implementation update
29 December 2008	Issue of Debt
22 December 2008	JSC Bank of Georgia receives the Bank of the Year Award by The Banker
16 December 2008	JSC Bank of Georgia announces change of name of its Ukrainian subsidiary
3 December 2008	JSC Bank of Georgia becomes exclusive partner of American Express for Credit Card Acquiring and Issuing in Georgia
31 October	3rd Quarter Results
30 October 2008	Notice of Results
20 October 2008	Bank of Georgia confirms discussions on a proposed funding transaction with the International Finance Corporation and other potential lenders
14 October 2008	Director/PDMR Shareholding
13 October 2008	Director/PDMR Shareholding
7 October 2008	JSC Bank of Georgia Announces New Senior Appointments
3 October 2008	Director/PDMR Shareholding
26 September 2008	Bank of Georgia becomes Georgia's first Issuing Bank for IFC's Global Trade Finance Program; will receive trade finance line of US\$20 million
1 September 2008	Half-yearly Report
29 August 2008	Notice of Results
19 August 2008	Director/PDMR Shareholding
15 August 2008	Bank of Georgia 15 August 2008 Investor Call Details
14 August 2008	JSC Bank of Georgia - update for investors 14 August 2008
13 August 2008	JSC Bank of Georgia establishes a fund to support the victims of the conflict in South Ossetia
13 August 2008	JSC Bank of Georgia - update for investors 13 August 2008
12 August 2008	Bank of Georgia - update for investors 12 August 2008
11 August 2008	JSC Bank of Georgia – Notice of Investor Conference Call
11 August 2008	JSC Bank of Georgia - update for investors
8 August 2008	JSC Bank of Georgia Regarding News Flow on South Ossetia
25 July 2008	Bank of Georgia announces the Appointment of Global Head of Retail Banking
24 July 2008	JSC Bank of Georgia announces that UBPD was assigned the Principal Member status by Visa International
23 July 2008	JSC Bank of Georgia Completes A US\$30 Million Subordinated Loan Transaction With FMO And DEG
18 July 2008	Bank of Georgia announces a US\$30 million increase of its Loan Passthrough Notes

Tbilisi, 19 May, 2009

3 July 2008	Bank of Georgia Receives The Euromoney Award For Excellence As The Best Bank in Georgia 2008
1 July 2008	Bank of Georgia announces the successful launch of Micro and Small Enterprise lending program in Ukraine
June 27 2008	Notification to JSC Bank of Georgia's shareholders about merger of subsidiary
20 June 2008	Result of AGM
19 June 2008	Director/PDMR Shareholding
10 June 2008	JSC Bank of Georgia Announces Successful Placement of US\$ 110 million Loan Passthrough Notes
4 June 2008	JSC Bank of Georgia Announces its Intention to Participate in the Capital Increase of UBDP; Changes in the Supervisory Board; Appointment of the CEO
30 May 2008	JSC Bank of Georgia Announces the Launch of a New Integrated Internet and Mobile Banking Platform
27 May 2008	JSC Bank Of Georgia Announces Consolidated Q1 2008 Results
23 May 2008	Notice of Q1 2008 Results
20 May 2008	Annual Information Update

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.bog.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 NSCG	Title
15 May 2009	Bank of Georgia Audited Consolidated Financial Results
29 April 2009	Notice of the JSC Bank of Georgia AGM Record Date
1 April 2009	2008 Annual Accounts as per requirement of Georgia's Securities Laws
20 August 2008	Half Yearly Report as per requirement of Georgian Securities Laws
	Director Shareholding
	Results of EGM (held on 22 February 2008) and AGM (held on 30 May 2008)
16 July 2008	JSC Bank of Georgia Current Report
	Acquisition of Belarusky Narodny Bank in Belarus by Bank of Georgia
13 June 2008	JSC Bank of Georgia Current Report
	Results of AGM and the Changes in the Share Ownership

Tbilisi, 19 May, 2009

	Structure
	Updated Edition of the Bank of Georgia Charter

The copies of the documents referred in this Annual Information Update as published on 19 May 2009, can be obtained upon request from Bank of Georgia Investor Relations at the Company's registered office at 3 Pushkin Street, Tbilisi, Georgia 0105 or from the Company website: www.bog.ge/ir.