



BANK OF GEORGIA

# INVESTOR 20 DAY 20

**Retail Banking - SOLO**

Speaker:

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Head of Premium Banking Business





**SOLO - distinct experience never seen before in Georgian banking.**

**Apart from superb financial services, SOLO experience means - distinguished non-financial opportunities for our customers.**



## SOLO BANKING

- SOLO Banker - a reliable partner and financial advisor
- SOLO Lounge - a work-friendly, comfortable environment
- Variety of premium products
- MR and PLUS programmes with special terms

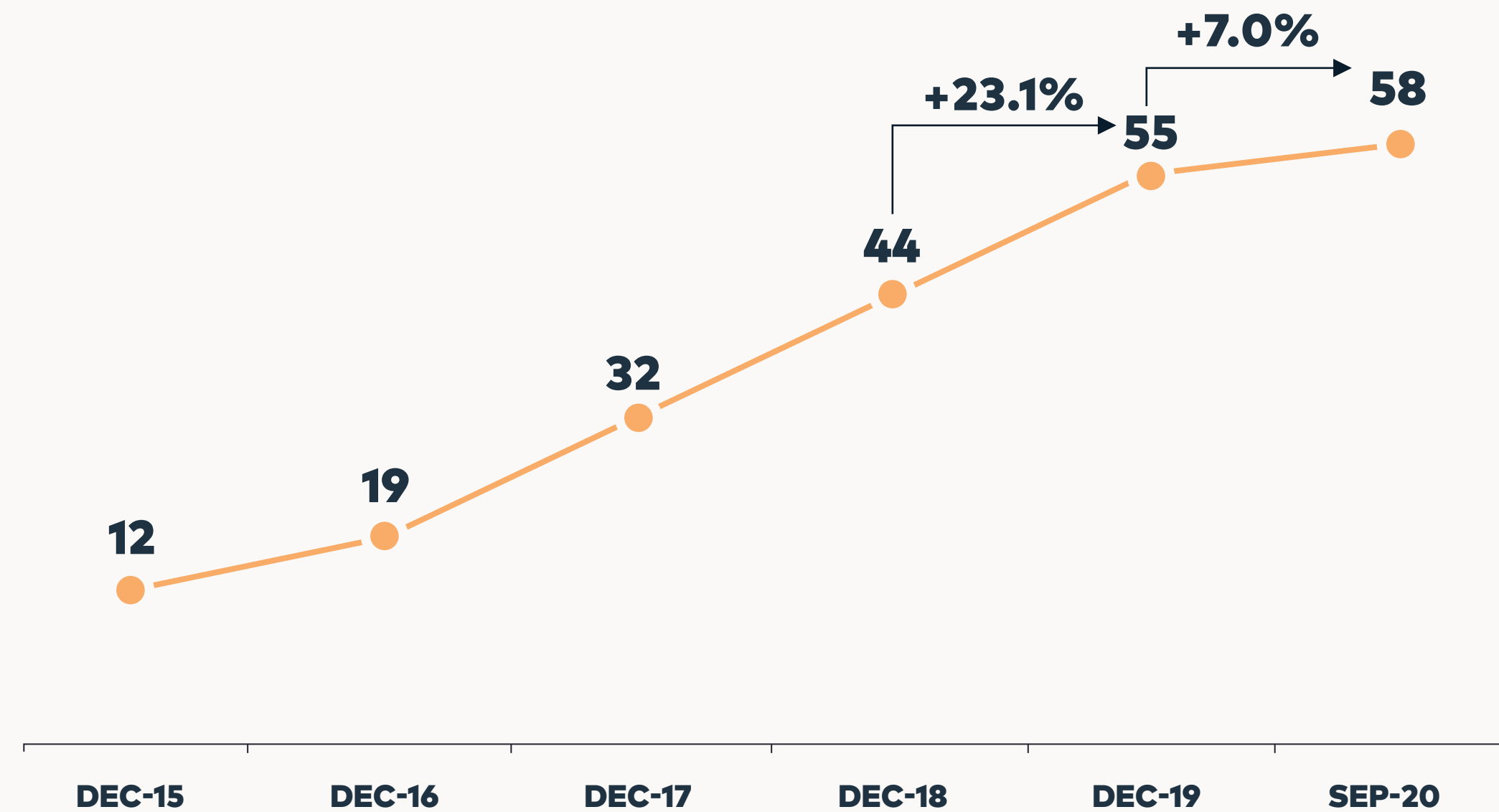
## SOLO LIFESTYLE

- SOLO hobbies, events, and tours
- SOLO seminars and master classes
- SOLO Boutique - distinctive and exclusive items at a special price
- Exclusive offers and discounts
- Personal Assistant service for top affluent clients

## 3<sup>RD</sup> BANK IN GEORGIA BY PORTFOLIOS

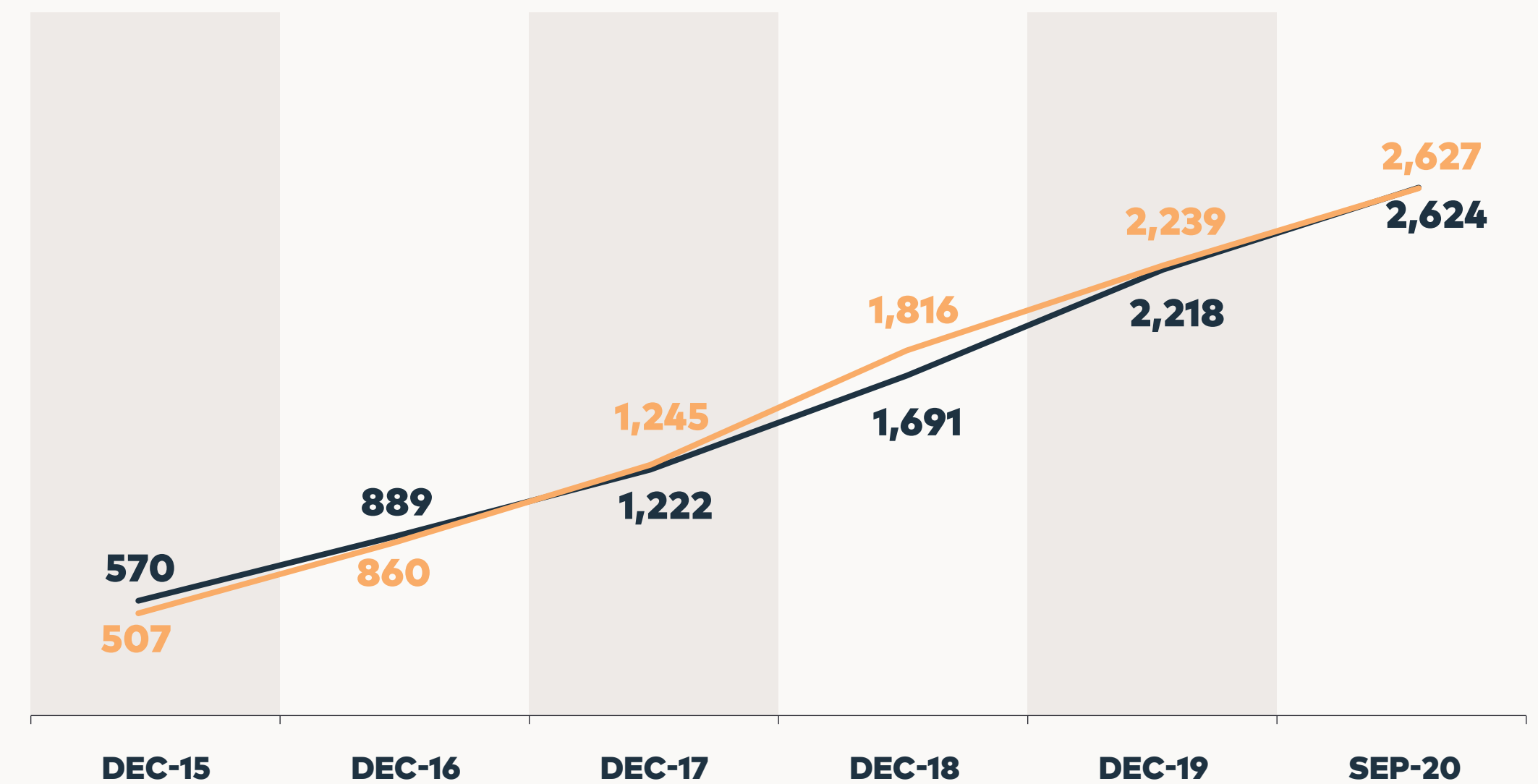
### NUMBER OF CUSTOMERS

Thousands



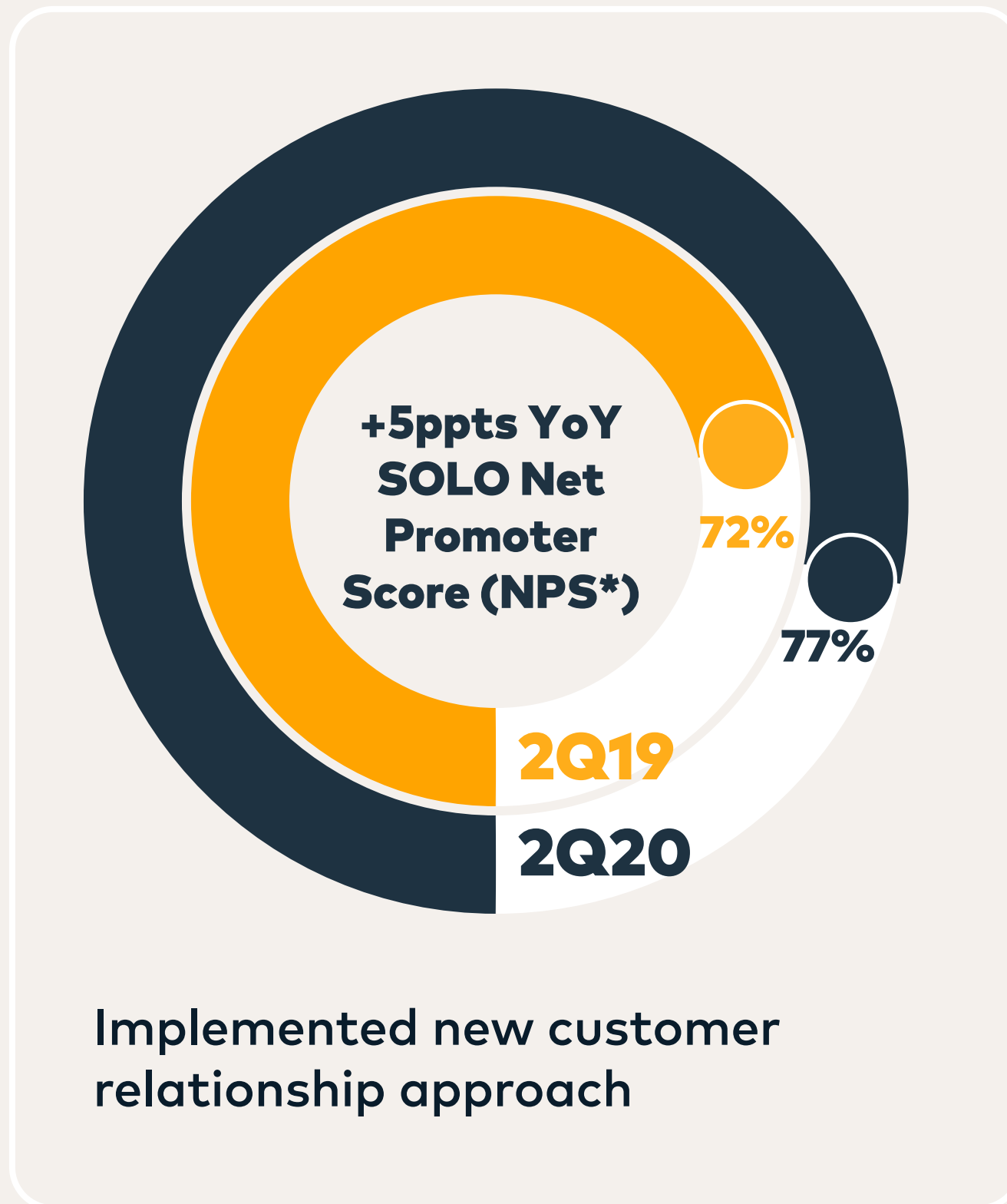
### LOAN AND DEPOSIT PORTFOLIOS

GEL millions

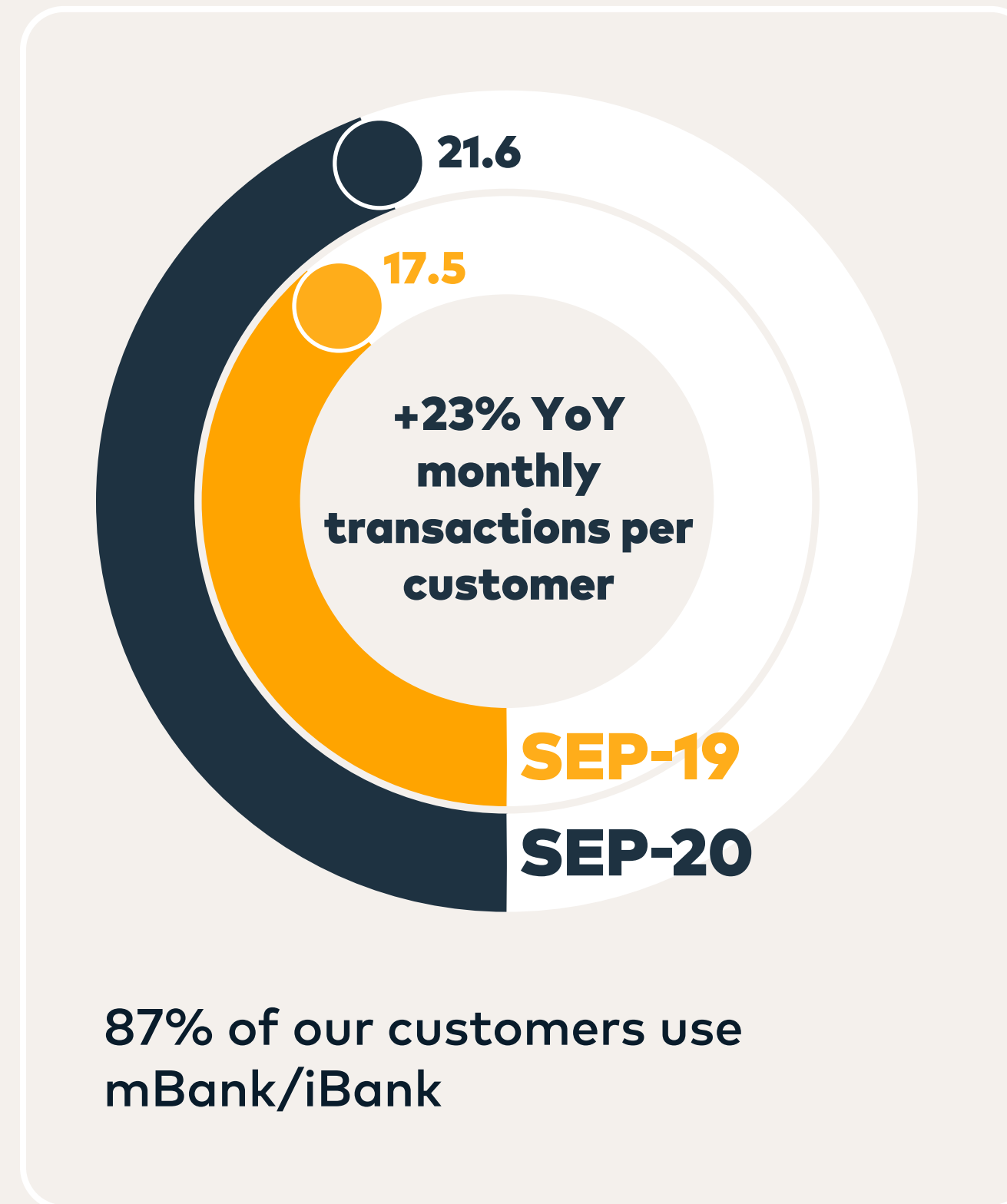


**Loan growth +22.0% YoY**  
**Deposit growth +21.9% YoY**  
 SEP-20

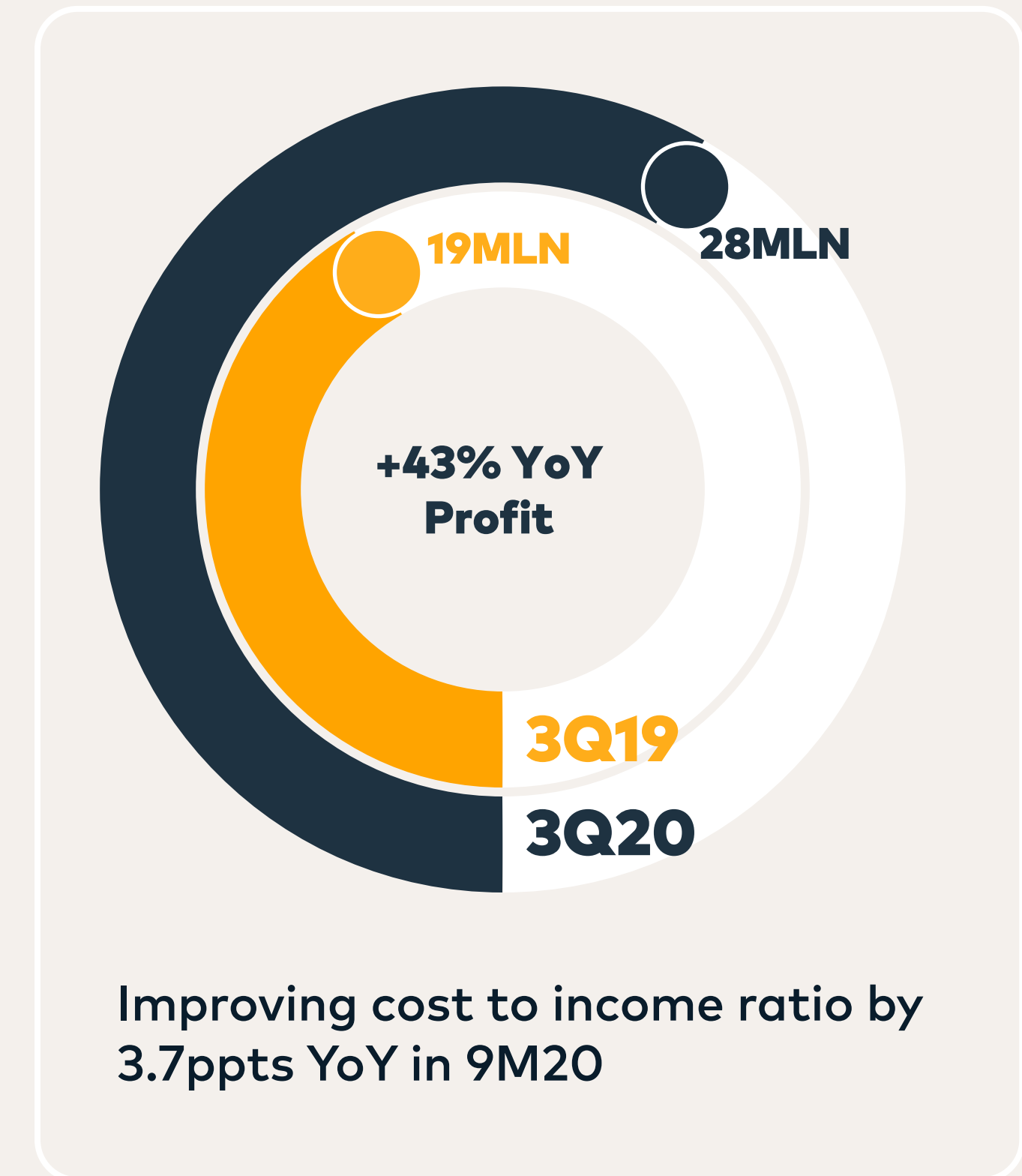
— Deposits    — Loans



**EXCELLENCE IN CUSTOMER SERVICE**



**HIGHER DIGITALISATION**

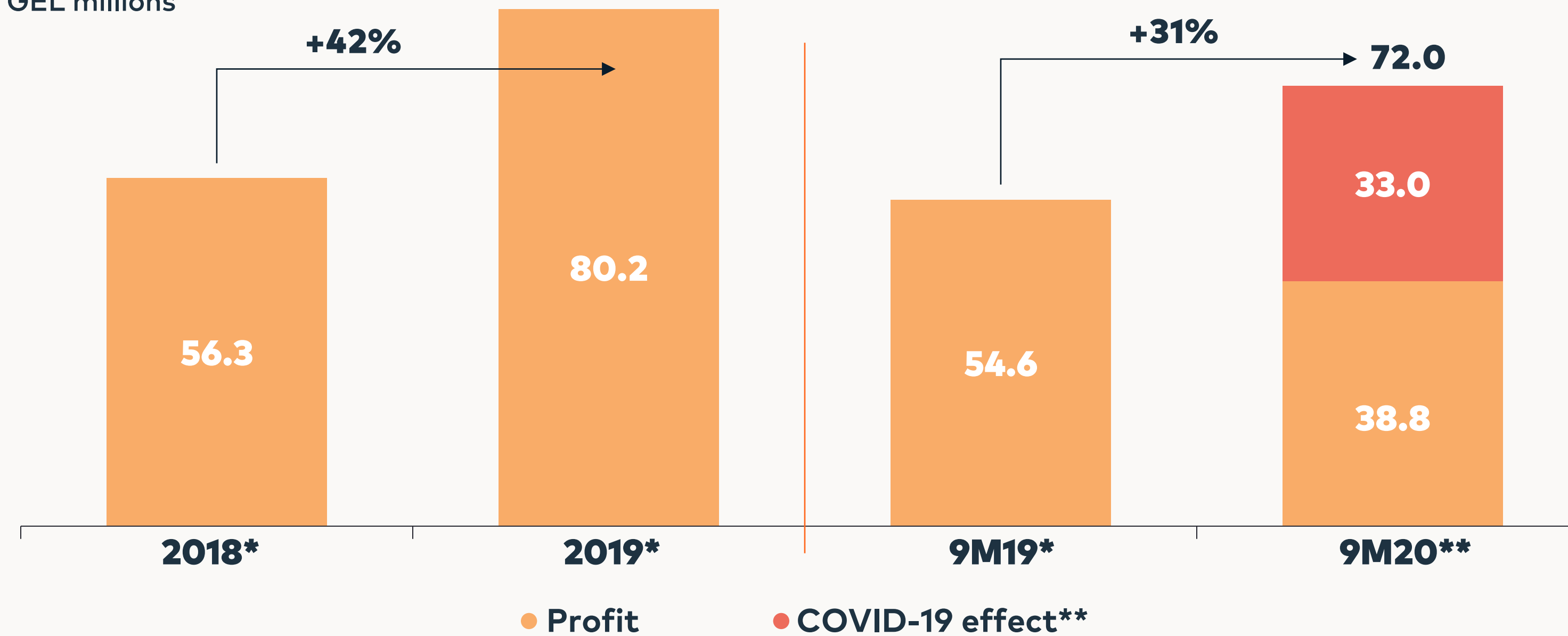


**SWIFT RECOVERY AFTER PANDEMIC OUTBREAK**

\* Based on internal survey of BOG clients

## PROFIT EVOLUTION

GEL millions



	Cost to income	Cost of credit risk	ROAE
9M20	29.5%	1.9%	25.9%**
9M19	33.2%*	0.5%	21.0%*

\*Adjusted for one-off termination costs of former CEO and executive management

\*\*Normalised for cost of credit risk, one-off modification losses incurred on loan restructurings and COVID-19 related other one-off costs. These are included in COVID-19 effect in the chart above. 9M20 ROAE - 14.0%



## REACTIVE SALES

<2018

- Mortgage loans
- Deposit products
- SOLO Loyalty universal programme
- Lifestyle experiences

## DATA-DRIVEN PROACTIVE SALES

2019-2020

- Mortgage and investment loans
- Deposit and investment products
- Need-based SOLO Loyalty
- Interest-based lifestyle experiences

## TAILOR-MADE BUNDLED OFFERINGS

2020<

- Lending products
- Increase in investment products usage with more awareness
- Tailor-made SOLO Loyalty
- Tailor-made lifestyle experiences

## BANKING

- **800K+ UNIQUE OFFERS AND CAMPAIGNS**
  - Sales offers
  - Client relationship campaigns
  - Client onboarding campaigns
- **GEL 100MLN+ INVESTMENT LOANS**
  - Mortgage investment
  - Investment property
  - Private equity
  - Trading products

## LIFESTYLE

- **500+ SOLO EXCLUSIVE OFFERINGS**
  - Exclusive offers and discounts with merchants and developers
  - Need-based offerings
  - Insurance product offerings
- **100+ LIFESTYLE EXPERIENCES**
  - SOLO Hobby, tours, and travel guides (NPS 98.8%)
  - SOLO Education (NPS 98.8%)
  - Personal Assistant (Satisfaction score - 9.2 out of 10)



**EXCELLENCE IN CUSTOMER  
SERVICE**

**HIGHER DIGITALISATION**

**TAILOR-MADE BUNDLED  
OFFERINGS**

**DOUBLING PROFIT IN 2018-2021 TO GEL 112 MLN**

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