

 Early Warning System

ADB-54459-001

Zhujiang Financial Leasing Small and Medium-Sized Enterprises  
Finance Project



### Quick Facts

Countries	China
Specific Location	Nation-wide
Financial Institutions	Asian Development Bank (ADB)
Status	Proposed
Bank Risk Rating	FI
Voting Date	2021-08-26
Borrower	Zhujiang Financial Leasing Company Limited
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 40.00 million
Loan Amount (USD)	\$ 40.00 million
Project Cost (USD)	\$ 40.00 million



### Project Description

According to the bank document, "a proposed loan of up to \$40,000,000 (or its yuan equivalent) to Zhujiang Financial Leasing Company Limited (ZFL). ADB's financing will support ZFL's funding requirements for long-term funding for SMEs, which is in short supply in the PRC. This will enable the company to provide longer-tenor lease finance to underserved segments, improve its asset-liability profile, and diversify its funding sources".



### Investment Description

- Asian Development Bank (ADB)



### Private Actors Description

Zhujiang Financial Leasing Co., Ltd. is wholly owned by Guangzhou Rural Commercial Bank (listed in Hong Kong, 1551.HK). The company was registered in China (Guangdong) Pilot Free Trade Zone Nansha Area of Guangzhou in December 2014 with the register capital as RMB\$1bm. The company focused on Financial Inclusion System (agriculture, farmer, rural areas and SMEs) and Green Financial Leasing Business with an emphasis on development of professionalization and specialization. The bank has most clients based in Guangdong Province extending to the whole country covering industries including agriculture, farmer and rural areas, medicine and healthcare, environmental, tourism and education.



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	AMTD Group Company Limited	Investor	-
-	-	-	-	Guangzhou Rural Commercial Bank	Parent Company	-
-	-	-	-	Zhujiang Financial Leasing Company Limited	Client	-



### Contact Information

**Drivers of Change:** Private sector development

**Responsible ADB Officer:** Huang, Biao

\*There is no further information being disclosed at this stage of the project\*

### ACCESS TO INFORMATION

You can submit an information request for project information at: <https://www.adb.org/forms/request-information-form>

ADB has a two-stage appeals process for requesters who believe that ADB has denied their request for information in violation of its Access to Information Policy. You can learn more about filing an appeal at <https://www.adb.org/site/disclosure/appeals>

### ACCOUNTABILITY MECHANISM OF ADB

The Accountability Mechanism is an independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an Asian Development Bank-financed project. If you submit a complaint to the Accountability Mechanism, they may investigate to assess whether the Asian Development Bank is following its own policies and procedures for preventing harm to people or the environment. You can learn more about the Accountability Mechanism and how to file a complaint at: <http://www.adb.org/site/accountability-mechanism/main>.



### Bank Documents

- [Project Disclosure PDF](#) [Original Source]
- [Zhujiang Financial Leasing Small and Medium-Sized Enterprises Finance Project: Initial Poverty and S](#) [Original Source]