Early Warning System

ADB-59185-001

Bank of Tianjin Healthcare and Elderly Care Finance Project

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Quick Facts

Countries	China
Financial Institutions	Asian Development Bank (ADB)
Status	Approved
Bank Risk Rating	C
Voting Date	2025-12-10
Borrower	Bank of Tianjin Co., Ltd. (BOT)
Sectors	Education and Health, Finance
Investment Type(s)	Loan
Investment Amount (USD)	$ 100.00 million
Project Cost (USD)	$ 150.00 million

Project Description

According to the Bank’s website, ADB will provide a senior loan to Bank of Tianjin Co., Ltd. (BOT) of up to $100,000,000 (or its yuan equivalent) with a tenor of up to 5 years, for the Bank of Tianjin Healthcare and Elderly Care Finance Project in the People's Republic of China (PRC). The proposed project will support healthcare and elderly care providers by funding their capital investments in facilities, equipment and information technology systems and meeting their permanent working capital requirements. The project design also includes knowledge work to promote financial innovation and gender action plan for enhancing gender-responsive healthcare and elderly care financial services.

Early Warning System Project Analysis

OT's existing and proposed lending portfolios are expected to have either (i) minimal or no adverse environmental impacts for purchase of equipment, information technology systems, and financial services; and (ii) site-specific, reversible impacts that can be mitigated through appropriate measures for capital investments that may involve construction and/or reconstruction of hospitals/facilities. ADB financing will exclude sub-loans classified as Category A or high-risk for environmental impacts and/or are located inside environmentally sensitive areas.

BOT will not use ADB funds for sub-loans or subprojects (i) that require new or additional land acquisition, and (ii) classified as category A or B for involuntary resettlement.

The proposed investment is not expected to impact Indigenous peoples as BOT operates in urban areas.

Investment Description

- Asian Development Bank (ADB)

The financing amount is $100,000,000, which will be financed on a loan basis by ADB's ordinary capital resources.

Cofinancing from BOT's own resources: $50,000,000

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- Bank of Tianjin Co., Ltd. (Financial Intermediary)

Private Actors Description

According to the Bank's Report and Recommendation of the President to the Board of Directors, *Bank of Tianjin Co., Ltd.* is a city commercial bank that started operations in 1996 and was listed on the Hong Kong Stock Exchange in 2016. It has a diversified shareholder structure, with 7,226 shareholders and no de facto controlling shareholders at the end of the first half of 2025.

Contact Information

No contacts available at the time of disclosure.

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

- Report and Recommendation of the President