

 Early Warning System

AIIB-000971

Georgia: TBC Bank Social Infrastructure On-Lending Facility



Quick Facts

Countries	Georgia
Financial Institutions	Asian Infrastructure Investment Bank (AIIB)
Status	Proposed
Bank Risk Rating	U
Voting Date	2025-08-01
Borrower	JSC TBC Bank (TBC), Maia Kacharava
Sectors	Education and Health, Finance, Infrastructure
Investment Type(s)	Loan
Investment Amount (USD)	\$ 100.00 million
Loan Amount (USD)	\$ 100.00 million
Project Cost (USD)	\$ 100.00 million



Project Description

As stated by the AIIB, the Project aims to improve access to essential health and education services in Georgia, particularly in underserved areas, by financing infrastructure sub-projects through TBC Bank.

The Project constitutes an up to USD100 million, three-year, senior unsecured loan to TBC Bank with two equal tranches, to be disbursed either in USD or in GEL. The proceeds of the loan would be used to finance sub-projects in the social infrastructure segment.



Early Warning System Project Analysis

The AIIB categorized the environmental and social risk of the project as 'FI'.



Investment Description

- Asian Infrastructure Investment Bank (AIIB)

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.

- [JSC TBC Bank](#) (Financial Intermediary)



Private Actors Description

As stated by Bloomberg, TBC Bank JSC provides banking services. The Bank provides personal and commercial banking, home loans, investment management, deposits, debit and credit cards, loans, business financing, money transfers, and insurance services. TBC Bank serves customers in Georgia.



Contact Information

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ACCESS TO INFORMATION

You can submit an information request for project information at: <https://www.aiib.org/en/contact/information-request/index.html>

ACCOUNTABILITY MECHANISM OF AIIB

The AIIB has established the Accountability Mechanism for Project-Affected People (PPM). The PPM provides an opportunity for an independent and impartial review of submissions from Project-affected people who believe they have been or are likely to be adversely affected by AIIB's failure to implement the ESP in situations when their concerns cannot be addressed satisfactorily through Project level GRMs or AIIB Management processes. Two or more project-affected people can file a complaint. Under the current AIIB policy, when the bank co-finances a project with another development bank, it may apply the other bank's standards. You can refer to the Project Summary Information document to find out which standards apply. You can learn more about the PPM and how to file a complaint at: <https://www.aiib.org/en/about-aiib/who-we-are/project-affected-peoples-mechanism/how-we-assist-you/index.html>

The complaint submission form can be accessed in Arabic, Bahasa Indonesia, Bengali, Chinese, English, Tagalog, Hindi, Nepali, Russian, Turkish, or Urdu. The submission form can be found at: <https://www.aiib.org/en/about-aiib/who-we-are/project-affected-peoples-mechanism/submission/index.html>



Bank Documents

- [Project Summary \(July 18, 2025\)](#) [\[Original Source\]](#)