

 Early Warning System

EBRD-48735

FIF - TBC SME Credit Line



## Quick Facts

<b>Countries</b>	Georgia
<b>Financial Institutions</b>	European Bank for Reconstruction and Development (EBRD)
<b>Status</b>	Approved
<b>Bank Risk Rating</b>	FI
<b>Voting Date</b>	2017-03-22
<b>Borrower</b>	TBC Bank
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 20.00 million
<b>Loan Amount (USD)</b>	\$ 20.00 million
<b>Project Cost (USD)</b>	\$ 20.00 million



---

## Project Description

According to EBRD website, the project is a financing package up to US\$ 100 million in two equal tranches denominated in local currency for TBC Bank consisting of three transactions: up to US\$ 60 million equivalent in Georgian Lari credit line to assist local Small and Medium Enterprises (SMEs) comply with DCFTA requirements; up to US\$ 20 million equivalent in Georgian Lari Women in Business (WiB) financing programme to support SMEs run or managed by women and up to US\$ 20 million equivalent in Georgian Lari credit line for on-lending to local Small and Medium Enterprises (SMEs).

It intends to develop its lending programmes countrywide in the respective business segments, providing essential support for longer-term financing in local currency to SMEs. In addition, it will include the development of tailored financing instruments in local currency to support SMEs in overcoming DCFTA related challenges as well as addressing gender specific gaps in access to finance by supporting underserved women entrepreneurs. EBRD's support of TBC Bank will contribute to the overall lending capability of the banking sector in Georgia thereby increasing financial intermediation. Also, it will increase the supply of local currency funding to SMEs thereby increasing access to bank finance.



---

## Investment Description

- European Bank for Reconstruction and Development (EBRD)



---

## Contact Information

Project Contact: Tamar Kakulia Deputy  
CFO Capital Markets and Investor relations, TBC Bank  
Telephone No.: +995 32 227 27 27  
Website: [www.tbcbank.ge](http://www.tbcbank.ge)

General enquiries to EBRD:  
Telephone No.: +44 20 7338 7168  
Email Address: [projectenquiries@ebrd.com](mailto:projectenquiries@ebrd.com)

## ACCOUNTABILITY MECHANISM OF EBRD

The Project Complaint Mechanism (PCM) is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an European Bank for Reconstruction and Development (EBRD)-financed project. If you submit a complaint to the PCM, it may assess compliance with EBRD's own policies and procedures to prevent harm to the environment or communities or it may assist you in resolving the problem that led to the complaint through a dialogue with those implementing the project. Additionally, the PCM has the authority to recommend a project be suspended in the event that harm is imminent. You can contact the PCM at [pcm@ebrd.com](mailto:pcm@ebrd.com) or you can submit a complaint online using an online form, [http://www.ebrd.com/eform/pcm/complaint\\_form?language=en](http://www.ebrd.com/eform/pcm/complaint_form?language=en). You can learn more about the PCM and how to file a complaint at <http://www.ebrd.com/work-with-us/project-finance/project-complaint-mechanism.html>.



---

**Other Related Projects**

- EBRD-48734 FIF - EAP WiB - TBC Bank
- EBRD-48733 FIF - DCFTA - TBC SME Facility