

 Early Warning System

EBRD-56044

FIF - TBC Leasing SME Loan II



Quick Facts

Countries	Georgia
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-04-15
Borrower	TBC Leasing
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 12.43 million
Loan Amount (USD)	\$ 12.43 million
Project Cost (USD)	\$ 12.43 million



Project Description

As stated by the EBRD, the project consists of a senior loan of up to EUR 11mn (or USD equivalent) to TBC Leasing under the Financial Intermediary Framework.

The proceeds of the loan will be used to finance local SME lessees in accordance with the terms and conditions set out in the Policy Statement under the Framework, and in line with the objectives of the Framework.



Early Warning System Project Analysis

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



Investment Description

- European Bank for Reconstruction and Development (EBRD)

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.

- [TBC Leasing](#) (Financial Intermediary) **is owned by** [JSC TBC Bank](#) (Parent Company)



Private Actors Description

As stated by the EBRD, TBC Leasing is the largest, universal leasing company in Georgia and a fully-owned subsidiary of JSC TBC Bank.



Contact Information

Financial Intermediary - TBC Leasing:

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ACCESS TO INFORMATION

You can request information by emailing: accessinfo@ebrd.com or by using this electronic form:

<https://www.ebrd.com/eform/information-request>

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 or you can submit a complaint online using an online form at:

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-50733 FIF - TBC Leasing SME Loan