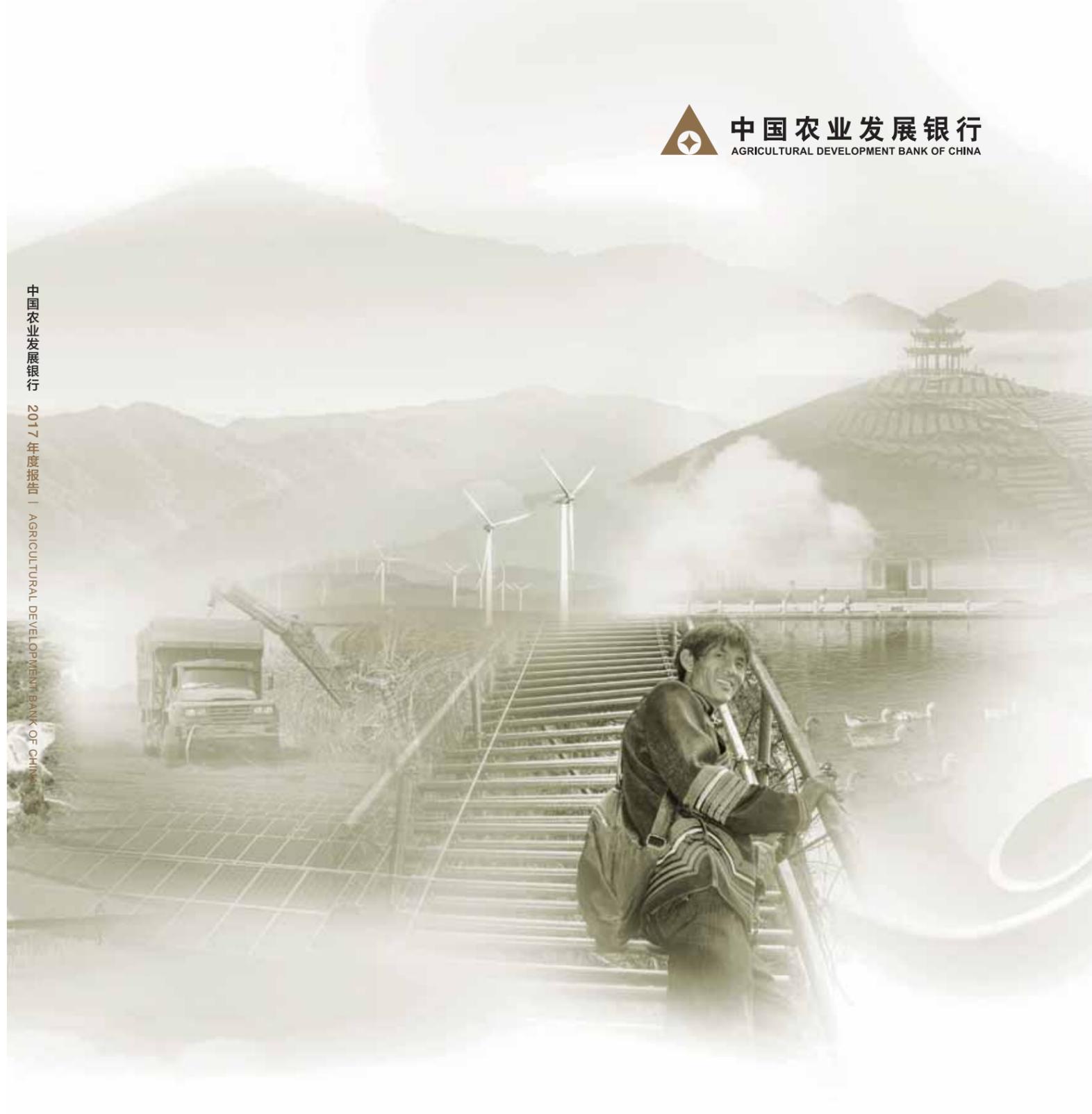




本报告采用环保纸张及油墨印制



中国农业发展银行 2017 年度报告 | AGRICULTURAL DEVELOPMENT BANK OF CHINA

中国农业发展银行

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社会责任报告 2017

Social Responsibility Report



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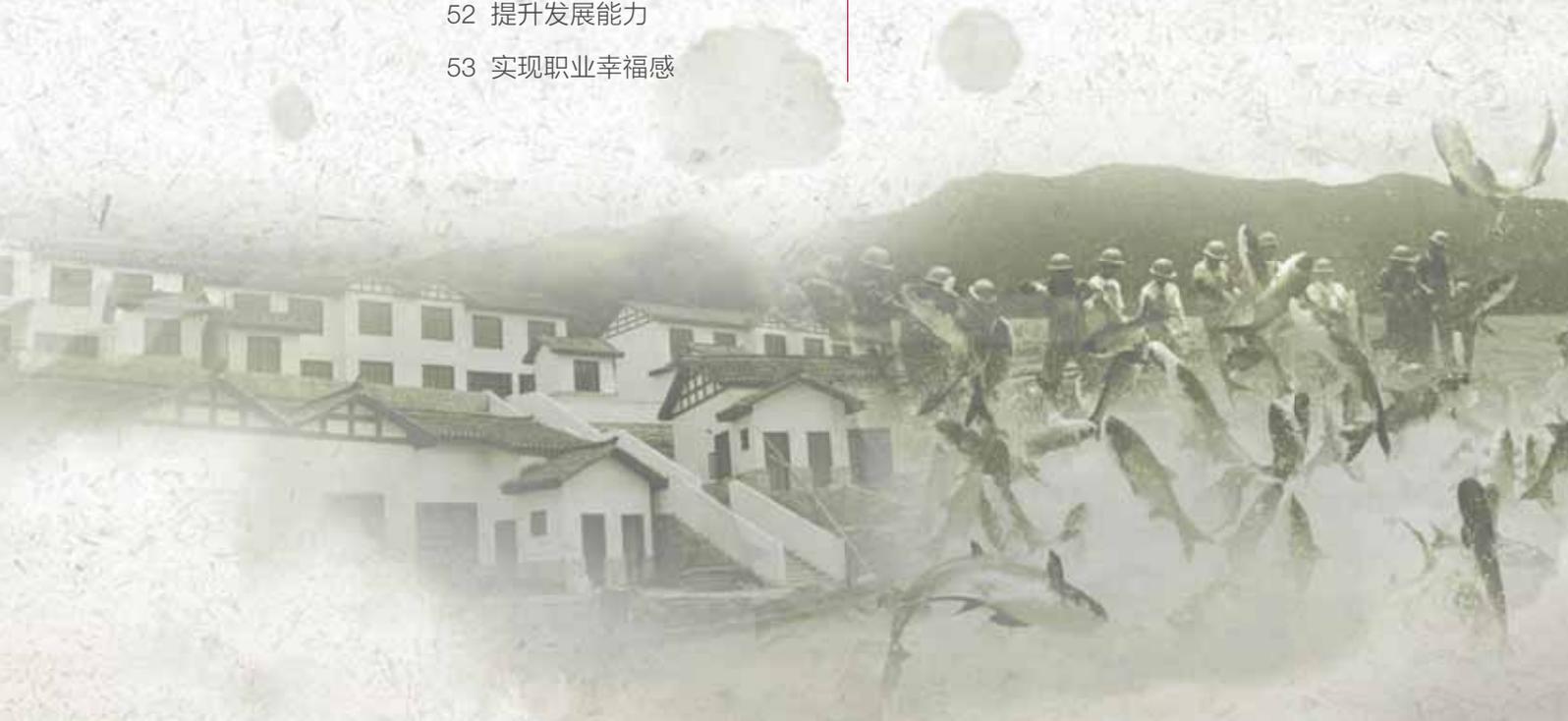


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董事长致辞



2017年，是实施“十三五”规划的重要一年，是供给侧结构性改革的深化之年。农发行深入贯彻党的十九大精神，全面落实全国金融工作会议、中央经济工作会议、中央农村工作会议等工作部署，坚持稳中求进工作总基调，落实新发展理念。全力服务农业供给侧结构性改革，积极支持农业农村现代化，不断提升服务国家战略和“三农”发展的能力，进一步发挥政策性金融在农业发展可持续、消除贫困、生态环境保护等领域的重要作用。

党建引领强根铸魂

坚持党对金融的领导，从战略和全局高度狠抓全面从严治党治党。严守政治纪律和政治规矩，促进全行员工进一步树立“四个意识”，增强“四个自信”，做到“四个服从”，推动中央决策部署在农发行落地生根。牢记宗旨使命，把支农报国作为崇高的理想和事业，积极投身到服务“三农”的伟大实践中去。

专注主业振兴乡村

农发行聚焦“三农”重点领域、薄弱环节和贫困地区，大力支持粮棉油收储，突出

精准全力服务脱贫攻坚，合规支持农业农村基础设施建设，创新支持农业现代化，助力决胜全面建成小康社会。全年累放贷款 1.56 万亿元，年末贷款余额 4.66 万亿元，较年初增加 5,614 亿元。多措并举筹措支农资金，引导社会资金反哺回流农业农村，全年累计发债筹资 1.04 万亿元，年末债券余额 3.81 万亿元，存款余额 1.47 万亿元。

夯实基础致力可持续

将防控风险摆在更加突出的位置，深入推进全面风险管理，对重点区域、重点产品实施专项管控措施，及时化解风险隐患，守住了不发生系统性风险的底线。坚持依法合规经营，深入开展“三套利”“三违反”“四不当”和市场乱象专项治理，着力完善内控体系。资产质量保持稳定，年末不良贷款率 0.81%，处于同业较好水平。

积极推进改革方案落实落地，把加强党的领导写入新修订的农发行章程，农发行监督管理办法和业务分类办法正式获批。完善体制机制，深化内审体制改革，增强内部审计的独立性权威性。加大产品服务和模式创新力度，创新推出教育扶贫、海洋

资源开发与保护等新产品，探索推广扶贫过桥、支农转贷等新模式，不断提升服务实体经济的质量和效率。筹建雄安分行，大力支持雄安新区建设。启动新核心系统建设，加强数据治理，信息系统安全稳定运行。

不忘初心开启新征程

2018 年，是全面贯彻十九大精神的开局之年，也是农发行高质量发展的起步之年。农发行将全面贯彻党的十九大精神，按照全国金融工作会议、中央经济工作会议、中央农村工作会议的部署，坚持和完善党的领导，坚持稳中求进工作总基调，以服务乡村振兴战略为总抓手，以服务农业供给侧结构性改革为主线，全力服务国家战略、宏观调控和“三农”发展，着力防控重点风险，统筹推进各项工作，奋力开启农发行高质量发展新征程，为决胜全面建成小康社会、实现社会主义现代化和中华民族伟大复兴而不懈奋斗！

科学智

行长致辞

2017年，农发行深入贯彻党中央方针政策，认真落实国务院决策部署，全面落实新发展理念，各项工作稳中有进、进中向好。一年来，全行上下迎难而上、开拓进取，忠诚履职、勇于担当，充分发挥在农村金融体系中的主体和骨干作用，不断提升服务国家战略能力，推动“三农”发展的协调与可持续。

全力支持粮棉油收储。积极应对粮棉市场化收购新形势新挑战，推广应用玉米信用保证基金模式，对棉花收储实行“一行两策”，统筹支持政策性收储和市场化收购，发挥了收储资金供应主渠道作用，切实维护了国家粮食安全和农民利益。

突出精准全力服务脱贫攻坚。围绕建档立卡贫困人口“两不愁、三保障”问题，聚焦“三区三州”等深度贫困地区，突出支持易地扶贫搬迁和产业扶贫。全力推进基础设施扶贫信贷工作，积极参与“万企帮万村”精准扶贫行动。创新方式方法，扎实推进政策性金融扶贫实验

示范区建设和定点扶贫工作。实施清单制管理，贷款精准度和扶贫成效大幅提升。全年累放精准扶贫贷款5,120亿元，余额比上年增长40%。

合规支持农业农村基础设施建设。坚决落实清理规范地方政府债务的政策要求，大力支持棚改、水利等重大民生项目，全年累放农业农村基础设施建设贷款8,591亿元，其中：累放棚改贷款4,273.9亿元，累放水利建设贷款783.5亿元、农村交通贷款1,049.8亿元、改善农村人居环境贷款714.8亿元，有力支持了一大批重大民生项目。

创新支持农业现代化。紧紧围绕构建现代农业产业体系、生产体系、经营体系，加大力度支持高标准农田建设、农村土地流转和适度规模经营、林业生态保护等，促进农业转型升级。全年累放各类农业现代化贷款1,236.9亿元，创新模式支持新建高标准农田2,251万亩、国家储备林基地等国土绿化472万亩。

积极有效防控风险。正确处理业务发展与防控风险的关系，打造具有自身特色的现代风险管理体系，提升风险管控能力和核心竞争力，切实守住风险底线，更好地服务实体经济，为顺利实现改革目标和全行高质量发展提供有力保障。年末不良贷款率 0.81%，拨备覆盖率 394%，风险抵补能力持续提升，国有资本保值增值能力不断增强。

2018 年，农发行将深入贯彻党中央、国务院各项方针政策，凝心聚力，砥砺前行，全力服务乡村振兴战略，充分发挥农业政策性银行职能作用，续写支农报国新篇章！

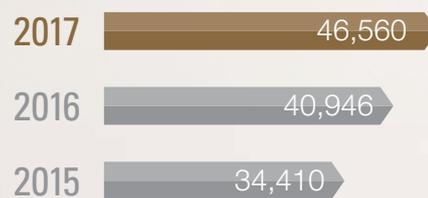
张立群



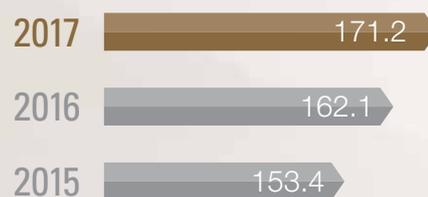
关键绩效

■ 经济绩效 (亿元为单位的数据已四舍五入)

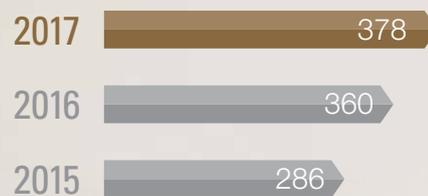
贷款余额 单位：亿元



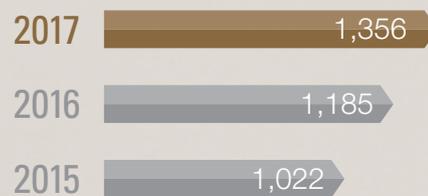
净利润 单位：亿元



不良贷款额 单位：亿元



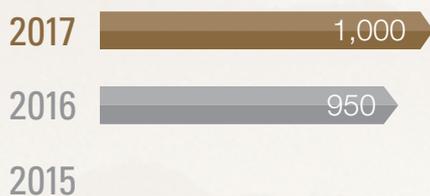
所有者权益 单位：亿元



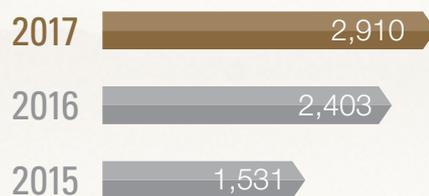
绩效领域	2017	2016	2015
发行人民币债券 (亿元)	10,400	12,384	10,560
不良贷款率 (%)	0.81	0.88	0.83
利息收回率 (%)	97.6	98.2	100.4
成本收入比 (%)	26.1	30.1	30.5
拨备覆盖率 (%)	394	316	328
纳税额 (亿元)	163	164	171
东部地区贷款余额 (亿元)	14,732	12,342	12,096
中部地区贷款余额 (亿元)	19,064	20,704	13,881
西部地区贷款余额 (亿元)	12,764	7,899	8,423
涉农贷款余额 (亿元)	45,428	40,143	33,885
小微企业贷款余额 (亿元)	16,995	12,157	8,133
棚户区改造贷款余额 (亿元)	6,613	2,565	521
保障性安居工程当年贷款新增额 (亿元)	4,276	2,134	617

■ 社会绩效

全年扶贫贷款总额 单位：亿元



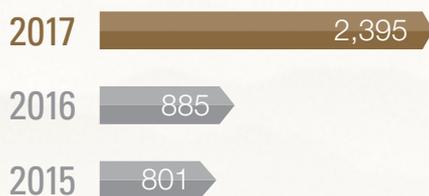
公益慈善投入总额 单位：万元



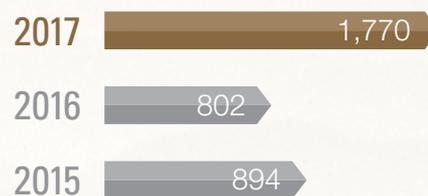
绩效领域	2017	2016	2015
客户满意度 (%)	99.99	99.97	99.99
服务老少边穷的网点数量 (个)	313	308	305
设置无障碍通道的网点数量 (个)	427	360	305
设置爱心窗口的网点数量 (个)	521	501	481
志愿者活动时长 (小时)	4,315	6,521	6,144
公益慈善项目数 (个)	276	209	167
员工总数 (人)	52,166	51,879	51,309
女员工总数 (人)	21,227	21,266	20,473
少数民族员工总数 (人)	5,148	4,970	4,791
员工培训经费支出 (万元)	9,524	8,706	7,953
员工培训 (人次)	48,930	44,463	53,515
生活帮扶金额 (万元)	1,121.8	1,141	1,121.5
帮助困难员工 (人次)	3,714	3,897	3,684

■ 环境绩效

节能环保项目贷款余额 单位：亿元



支持的节能环保项目数量 单位：个



绩效领域	2017	2016	2015
节能环保项目贷款余额同比增长率 (%)	170.63	10.44	11.99
办公耗水总量 (吨)	46,288	45,671	47,005
办公耗电总量 (度)	9,939,540	9,871,944	8,932,290
公务车耗油总量 (升)	25,520	25,996	21,765

注：耗水、耗电、耗油均为总行数据

关于我们

中国农业发展银行成立于1994年，注册资本570亿元，直属国务院领导，是我国唯一一家农业政策性银行。其主要任务是以国家信用为基础，以市场为依托，筹集支农资金，支持“三农”事业发展，发挥国家战略支撑作用。经营宗旨是紧紧围绕服务国家战略，建设定位明确、功能突出、业务清晰、资本充足、治理规范、内控严密、运营安全、服务良好、具备可持续发展能力的农业政策性银行。目前，全系统共有31个省级分行、339个二级分行和1,816个县域营业机构，员工5万多人，服务网络遍布中国大陆地区。

中国农业发展银行成立于1994年，
注册资本

570 亿元



全系统共有31个省级分行、339个二级
分行和1,816个县域营业机构，员工

5 万多人





专题

党建引领 强根铸魂

2017年，农发行以十九大会议部署为根本遵循，坚持党的领导这一重大政治原则，从战略和全局高度狠抓全面从严管党治行。牢固树立“四个意识”，促进全行员工进一步增强“四个自信”，牢记宗旨使命，把支农报国作为崇高的理想和事业，积极投身到服务“三农”的伟大实践中去。突出重点狠抓落实，深化推动干部人才、正风肃纪、基层党建，切实把纪律规矩立起来、严起来，推进全面从严管党治行延伸到基层、扎根到基层。

四个
意识

四个
自信



• 农发行党委书记、董事长解学智在延安市分行主持召开基层党建工作座谈会

坚决落实两个“一以贯之”

把坚持加强党的领导这一重大政治原则落实到经营管理各环节。农发行党委始终坚持党的领导，从“根”和“魂”的高度重视和加强党的建设，持续推动党的建设与加快农发行治理体系和治理能力现代化的紧密融合。把党建工作写入章程，从体制上确立党组织领导核心和政治核心地位。农发行在深化内部改革成立董事会过程中，落实“双向进入、交叉任职”领导机制，明确党委会与董事会职权，保证在实际工作中不折不扣执行党委决定，体现党委意图。把坚持和加强党的领导写入农发行章程，纳入农发行总体发展战略和“十三五”发展规划纲要，从全局和战略高度谋划党建工作。



积极建立科学机制

严格落实党委决策前置程序要求，着力解决党组织参与重大问题决策、落实党管干部原则两个关键问题，明确党组织在决策、执行、监督各环节的权责和工作方式，使党组织发挥作用组织化、制度化、具体化。



深入推进“两学一做”学习教育常态化制度化

农发行党委把推进“两学一做”学习教育常态化制度化作为重要政治任务，作为增强基层党组织凝聚力战斗力的有力抓手，紧扣“学”的内容、“做”的标准、“改”的要求，不断将“两学一做”学习教育常态化制度化工作引向深入。

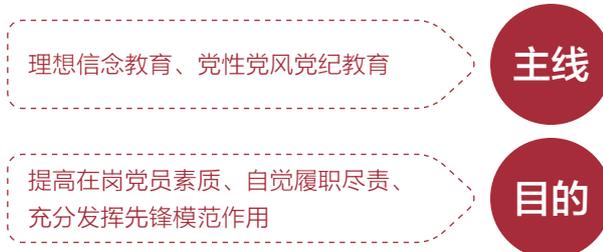


着力加强基层党组织建设

制定印发《关于进一步加强基层党组织建设的指导意见》等，完善党委书记抓基层党建工作述职评议制度，推行党员积分管理，开展党建专项督查和基层党组织建设督查调研，实施基层党组织党建工作量化考核。

认真开展党员教育培训工作

农发行坚持以理想信念教育、党性党风党纪教育为主线，以提高在岗党员素质、自觉履职尽责、充分发挥先锋模范作用为目的，将党员的教育培训与全行员工的教育培训相结合、与业务能力提高相结合，采取集中教育、办班培训、党校培训、网络培训等多种方式，有针对性地对党员进行教育培训。



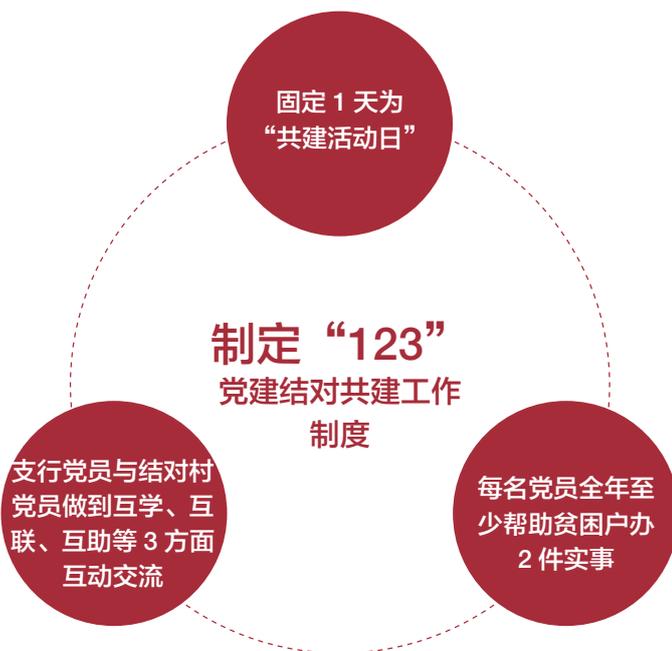
行动: 

安徽岳西支行打造基层党建“样板行”



• 暴雨时节岳西支行党员干部帮助港河村转移贫困户

岳西支行积极与西畈村党支部结对共建，制定“123”党建结对共建工作制度，即每月固定1天为“共建活动日”，每名党员全年至少帮助贫困户办2件实事，支行党员与结对村党员做到互学、互联、互助等3方面互动交流；坚持创先争优，以“不与同业比待遇，敢与同行比服务”的奉献精神，一切为了客户，做到政策宣传解读到位、主动上门服务到位、信息跟踪共享到位、问题沟通反馈到位，不断提高金融服务质量。



行动: 

内蒙古巴彦淖尔分行创新党建宣传载体

巴彦淖尔市分行积极创新，主动发挥党建阵地的宣传引领作用。按照“功能完善、一室多用，内外结合、突出特色”的原则，市分行打造“党建之家”，划分党史记忆区、成果展示区、荣誉陈列区、图书阅读区、档案展览区等，集中展示该行党的建设及经营管理情况。利用手机高效便捷、易被大众接受

的优势，创建了党建微信群，打造“指尖党建”平台，宣传党的方针政策，提供党课及廉政党课视频，宣扬典型事迹，强化党性教育。创办《党建动态》，打造“内部交流”平台，从不同视角实时反映全行党建工作开展情况及成果。



• 巴彦淖尔分行党员在“党建之家”重温入党誓词



• 巴彦淖尔市分行编制的党建宣传资料

行动: 



• 2017年10月，农发行总行机关组织在京的总行行领导和总行机关200余名干部员工一同参观“砥砺奋进的五年”大型成就展，亲身感受党的十八大以来党和国家事业发生的历史性变革



• 四川什邡市支行组织开展“听老兵故事，忆峥嵘岁月”主题活动

服务乡村振兴

20 保障国家粮食安全

22 服务脱贫攻坚

27 推进农业农村现代化



保障国家粮食安全

推进农业现代化

服务脱贫攻坚

促进农村现代化

助力改善农村人居环境

推动乡村绿色发展

深化定点扶贫和实验示范区工作

支持农业生产能力提升

瞄准重点领域加大投入

服务产业融合发展

参与推动农村改革

推动质量兴农





支持农村
交通建设

聚焦深度贫困
地区重点发力

坚守精
准方略

服务国家重大
水利工程

保障政策性收
储资金需要

支持粮棉油收
储市场化改革

助力粮棉油产
业转型升级

服务国家粮食流
通重要节点建设

支持棚户
区改造

保障国家粮食安全

2017年，农发行坚定不移履行政策性银行职责，积极主动做好粮棉油收购资金供应，统筹开展政策性收购和市场性收购，充分发挥粮棉油主导银行作用，为国家粮食安全和农民利益提供了强有力保障。

2017年新进展

持续推进东北地区玉米收购信贷保证基金，有效缓解中小企业融资难、融资贵问题，巩固玉米市场化改革成效。

加大粮油市场性收购资金供应力度，主动调整完善信贷政策，在防控风险的前提下，积极支持市场性收购。



认真落实国家宏观调控政策，继续做好稻谷小麦最低价收购资金供应。

密切配合落实国家棉花目标价格改革，进一步完善“一行两策”的信贷策略，继续加大对新疆棉花收购信贷投入。

支持“菜篮子”工程，保障城乡农产品供给和食品安全



注：数据为截至 2017 年末

案例

支持优质优价收购，引导种植结构调整

农发行创新信贷产品，按照以销定贷、优质优价的原则，积极支持多元主体入市开展市场化收购，多渠道解决粮食收购问题，特别是支持优质粮食收购，确保优质粮“种的好、卖得出”，有效推动农业供给侧结构性改革不断深化。河南省分行以支持优质小麦收购为市场化收购支持重点，通过与豫粮集团、中原粮油集团、郑粮集团等国有大型粮食企业签订战略合作协议，支持优质龙头加工企业开展订单收购。同时，与粮食融资担保平台合作，采取产供销一体的供应链模式，支持各地市骨干收储企业收购优质小麦等多种方式，积极引导小麦种植结构调整，促进农业提质增效。2017 年夏粮期间，河南分行已累计投放优质小麦收购贷款 4.17 亿元，支持企业收购优质小麦 5.5 亿斤。

服务脱贫攻坚

2017年，农发行认真落实精准扶贫精准脱贫方略，围绕建档立卡贫困人口“两不愁、三保障”问题，聚焦“三区三州”等深度贫困地区，重点支持易地扶贫搬迁和产业扶贫。全力推进基础设施扶贫信贷工作，积极参与“万企帮万村”精准扶贫行动。创新方式方法，扎实推进政策性金融扶贫实验示范区建设和定点扶贫工作。实施清单制管理，进一步提升贷款精准度和扶贫成效。

2017年累放精准扶贫贷款5,120亿元，比上年增长40%；易地扶贫搬迁贷款余额2,538.58亿元，惠及搬迁人口768万人，其中建档立卡搬迁人口524万人，占比68%；累计向“三区三州”深度贫困地区投放贷款678.9亿元，较年初增加416.5亿元，增速52.8%。

2017年累放精准扶贫贷款

5,120 亿元

比上年增长40%



易地扶贫搬迁贷款余额

2,538.58 亿元

惠及搬迁人口768万人，其中建档立卡搬迁人口524万人，占比68%



聚焦重点精准发力

在支持领域上，聚焦建档立卡贫困人口“两不愁、三保障”问题，切实加大支持力度，以易地扶贫搬迁为重点，统筹支持产业扶贫、基础设施扶贫、职业教育扶贫、生态保护扶贫和转移就业扶贫等。

在支持区域上，重点支持国家级贫困县摘帽，解决区域性整体贫困；积极支持建档立卡贫困村退出，加快改善贫困村生产生活条件。其中，特别要把贫困地区中的革命老区、农发行定点扶贫县和政策性金融扶贫实验示范区作为支持的重中之重，加大投入和优惠力度。



在支持模式和支持手段上，重点推进承贷主体创新、信贷产品创新、贷款方式创新、管理手段创新等。

行动: 

扎实推进易地扶贫搬迁



行动：

“万企帮万村”

2017年，农发行下发《关于进一步明确支持“万企帮万村”精准扶贫行动有关信贷政策的通知》，明晰政策，明确导向，推动工作持续深入开展。

2017年10月10日在国家扶贫日论坛上，全国“万企帮万村”精准扶贫行动领导小组向116家民营企业授予了“万企帮万村”精准扶贫行动先进民营企业称号，其中我行已支持企业30家，占评选总数的26%。

我行已支持企业

30家

占评选总数的26%



- **搭建平台。**24个省级分行正式建立合作机制，深入与全国工商联交流座谈及观摩调研。
- **建立项目库。**支持企业911家，贷款余额514.75亿元，共带动及帮扶贫困人口约73.93万人，项目库企业覆盖31个省级分行及农发行所有业务领域。
- **遴选示范企业。**经各省分行推荐、总行遴选确定农发行首批示范企业116家，已支持企业102家，贷款余额160亿元。
- **开展模式探索。**创新推出“金特贷”产品，探索推广“吕梁模式”、扶贫批发贷款和支农转贷款，积极支持农村双创和致富带头人。

（数据为截至2017年末）

案例

福猪工程

江西正邦集团是农业产业化国家重点龙头企业，以饲料生产、生猪养殖为主。正邦集团通过“龙头企业+贫困户”和“四提供两担保”，把农业产业化龙头企业与贫困户结成稳定的利益共同体。

贫困户建一个500头规模的小型生态养殖场，由正邦集团免费提供猪苗、饲料、防疫服务和养殖技术，并对其建设养殖场的贷款进行担保、对商品猪回收价格进行担保，确保合作贫困户每饲养1头商品猪的纯收入达150-200元，一年两栏，年收入可达20万元。

贫困户不仅可以实现当年脱贫，而且可以实现持续增收。这种扶贫模式被称为“福猪工程”。

江西省分行以正邦集团为突破口，创新支持模式，综合运用循环贷款、中期流动资金贷款、项目贷款、应收账款质押等多种产品和方式，探索出支持“万企帮万村”精准扶贫行动新路径。

行动: 

旅游扶贫

农发行通过发放旅游扶贫贷款，有效支持贫困地区旅游产业发展。截至 2017 年末，旅游扶贫贷款业务覆盖全国 23 个省、直辖市、自治区，累计发放旅游扶贫贷款 67.28 亿元。

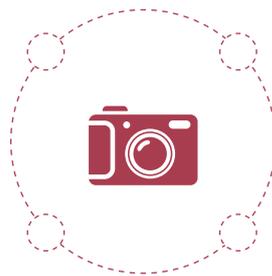
累计发放旅游扶贫贷款

67.28 亿元



积极搭建政银合作平台。与国家旅游局通过签订战略合作协议、进行联合发文、派员参加旅游扶贫培训班等方式，将农发行与旅游主管部门的合作逐步推向深入。

创新旅游扶贫信贷支持模式。通过挖掘各地资源禀赋，找准业务切入点，有效推动旅游扶贫业务发展，逐步形成“红色旅游 + 扶贫”、“健康旅游 + 扶贫”、“乡村旅游 + 扶贫”等支持模式。



加强条线业务督导工作。不断加大现场与非现场业务督导力度，了解分行业务发展现状，对总行最新业务政策进行宣贯与解读。

深入了解旅游扶贫贷款需求。对全国 4A 级以上旅游风景区旅游扶贫贷款融资需求情况进行摸底并组织分行积极对接。

案例

支持少数民族贫困人口脱贫增收

青岛分行支持东西部扶贫协作，开辟绿色通道，支持柏兰公司赴新疆收购辣椒，带动少数民族贫困人口脱贫增收。



• 柏兰公司将收购的辣椒和玉米摆成了国旗图样

“这车辣椒卖了 12,880 元，去了成本费用，至少能挣 5,000 多元哩！”

——新疆策勒县其格勒格艾日克村的贫困村民用不太流利的汉语说道。

“感谢农发行的大力支持啊，这 2,000 万基准利率贷款让我们在新疆种辣椒、收辣椒更有底气了！今年农户们种多少，我们就收多少，当场现金结算，决不拖欠一分钱。”

——柏兰公司董事长郭培正

支持四川中法农业科技园旅游扶贫项目

中法农业科技园项目以旅游扶贫为切入点，突出新农业、新旅游、新生活、新交流四大主题，集生态农业、循环农业、精品农业、观光农业于一体，是将传统农业发展成为种植、养殖、休闲等于一体的现代农业与循环农业。

项目通过建设产业融合的旅游综合体，积极开发乡村旅游资源，加快脱贫步伐。项目区覆盖 2 个贫困村、609 名建档立卡贫困人口。目前，公司与 15 名建档立卡贫困人口签订了帮扶协议，项目建成后，还将通过“土地入股”、“两统两返”、“劳务承包”、“公司+产业合作社”等多种方式带农增收，帮助贫困人口脱贫致富。

电商扶贫

安徽淮南寿县“互联网+电商物流园”项目是分行和地方政府致力于脱贫攻坚，深度融合一二三产业，提升农业农产品产值效益，实现农产品与电商有机结合的新型扶贫模式。

2017 年，分行投放农村流通体系建设中长期扶贫贷款 3 亿元支持项目建设。项目实施将引导本地物流企业入驻园区，开展集中统一配送试点，健全农产品仓储配送网络，实现末端零售网点统一

配送、共同配送。

项目建成后，将帮助当地农民从一产向二、三产转移，惠及建档立卡贫困人口 14,819 人，通过农业与电子商务结合的模式，帮助农民将农作物推向市场。同时，形成规模化群聚效应，引导农业产业升级，推动寿县本地具有特色的农副产品通过电商渠道迅速走出去，提高当地农户收益，加快劳动成果转化率。

光伏扶贫



麻城市高新投 70 兆瓦光伏扶贫电站是目前湖北第二大、黄冈第一大光伏扶贫发电站，该项目是一个农光互补、三产融合的大型扶贫新能源项目，是麻城市能源投资开发有限公司未来规划 220 兆瓦光伏扶贫电站项目的一期工程，由麻城市和省高新投技术产业公司共同投资 5.6 亿元建设。电站并网后，每年将确保 2,800 户贫困户不低于 3,000 元的收益，还能节约标准煤 2.35 万吨。

——《鄂东晚报》评论

推进农业农村现代化

农发行聚焦农业农村现代化的重点领域和薄弱环节，紧紧围绕构建现代农业产业体系、生产体系、经营体系，着力支持高标准农田建设、农村土地流转和适度规模经营、林业生态保护，促进农业转型升级，夯实乡村振兴产业基础；合规支持农业农村基础设施建设，不断加大棚改、水利、农村交通、人居环境改善等领域的信贷倾斜力度，全力服务农村现代化。

2017年累放各类农业现代化贷款1,236.9亿元，创新模式支持新建高标准农田2,251万余亩、国家储备林基地等国土绿化472万亩；棚改贷款当年发放4,273.9

亿元，比年初净增加4,048.7亿元，占全行中长期贷款增量的70%，2017年当年审批贷款共支持棚户区拆迁19453万平方米，新建安置房4523万平方米，可有效改善123万户、409万人的住房条件；发放水利建设贷款783.5亿元，已支持国家172项重大水利工程中的76个项目；农村交通贷款1,049.8亿元，支持集中连片特困地区等区域的交通建设项目609个；改善人居环境改善贷款发放714.8亿元，支持农村污水垃圾处理、农村危房改造项目437个。

累放各类农业现代化贷款

1,236.9 亿元



创新模式支持新建高标准农田2,251万余亩、国家储备林基地等国土绿化472万亩

棚改贷款当年发放

4,273.9 亿元



比年初净增加4,048.7亿元，占全行中长期贷款增量的70%

行动：

河北张家口市储备林项目

河北省分行以张家口市全面开展植树造林、构建北京生态屏障、承办绿色奥运为契机，充分利用我行政策优势和业务优势，积极与省林业厅及当地政府对接，因地制宜、因项目制宜，量身定制融资方案，

按照统贷统还模式进行项目运作，支持张家口市国家储备林基地建设重点项目（融资需求共98亿元）。截至2017年底，我行已发放贷款33.3亿元，有效保障了冬奥项目的顺利实施。



• 农发行支持的崇礼太子城绿化项目

行动：

支持江西省统筹推进高标准农田建设

农发行全力服务国家“藏粮于地、藏粮于技”战略，积极创新融资模式，支持江西省统筹推进高标准农田建设。作为全国首个全省统筹推进的高标准农田建设投融资项目，江西省的做法无先例和经验可循。为积极配合项目推进，农发行主动创新投融资模式，通过“涉农资金整合、省级公司承贷、综合收益覆盖、全省统筹推进”，以专业高效的金融服务确保项目顺利实施。

项目总投资 348 亿元，建设范围覆盖全省 93 个县（区、市）和省属农场。农发行共审批贷款 242.45 亿元，截至 2017 年底，完成首批资金 59.7 亿元投放。项目全部建成后，江西省高标准农田占比将由原来的 30% 提高到 50%。

截至 2017 年末，全行累计支持高标准农田建设项目 166 个，涉及金额 409.05 亿元，通过投贷联动等方式实现投放 172.85 亿元。



• 农发行支持的江西省高标准农田建设项目

最大限度体现优先优惠。根据高标准农田建设一次性投入大、建设周期长、后期管护成本高等特点，通过将贷款期限延长到 20 年、执行基准利率等方式，为项目提供长期低成本的信贷资金支持。

科学设计投融资方案。以江西省深入开展涉农资金整合改革试点为基础，研究推出实体企业承贷、市场化运作的投融资方案，得到江西省委、省政府和有关部门的充分肯定。

全面提升金融服务质量。高标准农田建设具有较强的季节性特征，各项筹备工作和资金必须在农闲前到位。为确保建设资金及时足额供给，农发行集中抽调大批业务骨干强力攻坚，从全部项目的调查审批到首批贷款投放到位仅用 30 多天时间，使各地区项目均在晚稻收割后顺利开工。



行动：安徽分行创新支持现代农业产业联合体发展

2017年，安徽分行成功向省定贫困县蒙城县投放1.5亿元农村土地规模经营扶贫贷款，用于支持蒙城县辖内8家现代农业产业联合体和体内101家新型农业经营主体发展多种形式适度规模经营。

贷款的投放可带动400个建档立卡贫困人口就业，人均增收6,500元左右，平均每100万元贷款能为400个建档立卡贫困人口累计增收约26,500元，实实在在地帮助实现“真脱贫”。该笔贷款还将有效延伸产业链、提升价值链、拓宽增收链和完善利益链，使产业化联合体内的龙头企业与各新型农业经营主体建立紧密的利益联结关系和高效的产供销衔接关系，可节省农业生产成本约10%-20%，销售成本下降10%左右。

该贷款满足了联合体生产经营方面的资金需求，将使得联合体内成员的农业种植模式由原有的分散购种购

肥、分散耕种、分散植保，分散管理向统一供种供肥、统一耕种、统一植保、统一管理转变，提高了农业综合能力，保证了种肥质量。土地利用率先由原来的80%提高到95%，产出率提高15%以上，实现农业增效和农民增收，促进传统农业向现代农业转型跨越。



知识延伸

蒙城县现代农业产业联合体是以“农业企业为龙头、农民专业合作社为纽带、家庭农场为基础”的一体化经营组织形式，采取“农业企业+合作社+家庭农场”的运行模式，按照“1+2+10”的思路，即每个联合体由1家带动能力强的产业化龙头企业、2家农民专业合作社和10家左右的家庭农场自愿组合，灵活有效的串起了龙头企业、合作社和种粮大户，形成了“你中有我，我中有你”一体化发展格局。

蒙城现代农业产业化联合体贷款采取“银政担企”四位一体的融资模式，充分发挥多方支农合力，按照“政府引导、多方合作、联合增信、批量授信”原则，由当地农发行提供贷款，地方政府出资成立的公司根据8个联合体实际需求统一承贷，通过“统贷-分用-统还”方式将资金全部用于联合体内企业及新型主体发展规模化经营。

江苏徐州分行支持潘安湖湿地项目

徐州潘安湖区域曾是采煤塌陷区，坑塘遍布，杂草丛生。

徐州分行积极行动，先后支持湖区内水系综合治理、防洪排涝工程建设、塌陷地生态修复工程。

如今，潘安湖国家湿地公园已成为全国资源枯竭城市生态环境再造的典范，取得了显著的经济效益、社会效益和环境生态效益。

潘安湖湿地核心区水系综合治理项目。贷款 0.8 亿元，完成清淤土方 430 万方，建设小型桥涵 4 座，栽种水生植物 50 万平方米，植物 2 万棵。

潘安湖西区防洪排涝工程建设项目。贷款 4.6 亿元，支持湖底清淤、湖底铺设粘土生态防渗工程，湖区护岸工程等。

潘安湖综合整治二期工程项目。贷款 1.2 亿元。完成护坡及土地整理工程土方量 280 万立方米；清淤水面面积 79 万平方米，清淤总土方量 58 万立方米；修复水面 136 万平方米，种植湿生灌木、挺水植物等面积 75 万平方米。

贾汪区潘安湖塌陷地生态修复工程项目。以重点建设基金投资 5,000 万元为项目资本金，支持土方整理、景观绿化、道路管网桥梁码头等景观及基础配套设施建设。



• 江苏徐州分行支持的潘安湖湿地项目

案例

发挥政策性职能 助推民生工程

中国农业发展银行浙江省义乌市支行围绕义乌市有机更新发展大局，充分发挥农业政策性金融优势，精准发力，在省、市、县“三级联动”和持续推进下，利用短短两个月时间内于2017年10月顺利获批义乌市仓后01地块、湖大塘01、02地块、向阳上片西区地块棚户区安置房项目贷款，该笔棚改项目获批金额490,000万元，是迄今为止全国农发行系统获批的县级单笔额度最大棚改项目贷款。

该项目共新建安置房27栋，安置套数1,814套，同时完成相关配套基础设施建设，截止2017年末，该笔贷款共投放信贷资金15.4亿元，用于仓后、湖大塘、向阳上片等区块安置房建设费用支出，其中9.4亿元资金采用人行抵押补充贷款利率，很好地体现了农业政策性金融的支农惠农政策，得到了地方政府、企业和拆迁户的一致好评。



• 仓后 01 地块



• 向阳上片西区地块

充分发挥农业政策性金融作用，支持国家 172 项重大水利工程建设

重庆市观景口水利枢纽工程是国务院确定的 172 项节水供水重大水利工程中的标志性工程之一，也是重庆市重点水源工程之一，项目总投资约 38.68 亿元，以城市供水为主，同时兼顾沿线小城镇、农业灌溉及农村人畜用水的综合水利工程。

重庆市分行把 172 项重大水利工程建设作为优先支持重点，增强做好重大水利工程建设贷款工作的紧迫感、责任感和使命感，提前营销对接、全程跟踪服务、制定金融服务方案，采取专项过桥贷款和重点建设基金组合支持的方式，保证项目按时开工和顺利实施。截止 2017 年末，重庆市分行向该项目发放重大水利工程建设 PSL 资金专项过桥贷款 6 亿元，投放中国农发重点建设基金 7 亿元。通过 13 亿资金投入，有力保证了重大水利工程建设按期顺利推进，认真履行政策性银行职能，更好地发挥了稳增长、惠民生的作用。



• 重庆市观景口水利枢纽工程

案例

江西分行支持井冈山市农村公路改造工程项目

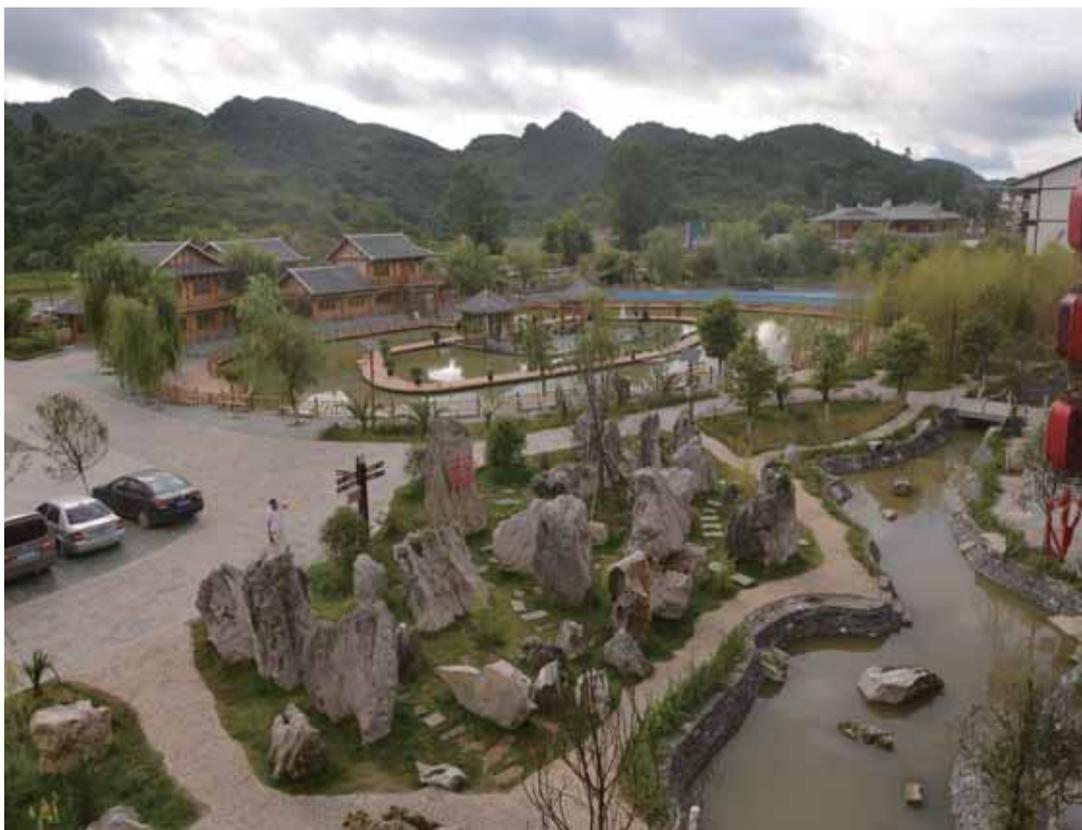
中国农业发展银行贷款支持井冈山市农村公路改造工程项目（一期），对井冈山市内 29 条（座）县道、乡道、建制村道及危桥进行改造升级，建设总里程 117.4 公里。该项目总投资 27,865 万元，我行贷款 19,370 万元，占总投资的 69.52%。该项目升级改造县道 3 条 30 公里，拓宽乡道双车道 8 条 54.2 公里，拓宽建制村优选通达线路 8 条 25.3 公里，改造危桥 6 座 230.4 米，改造安全生命防护工程 2 段 32.3 公里，项目的实施使项目沿线的城乡居民受益，有利于构建井冈山市革命老区城郊与县城核心区的道路网架，改善农村生产生活条件，促进井冈山市社会经济发展，为井冈山在全省实现首批脱贫奠定了坚实的基础。该项目服务建档立卡贫困人口 432 人，占项目惠及总人口的 10.02%，为项目精准扶贫贷款。



• 江西分行支持的井冈山市农村公路改造工程项目

贵州六枝特区第一批次改善农村人居环境建设项目

六枝特区第一批次改善农村人居环境建设项目位于贵州省西部，属六盘水市辖区域。该项目贷款金额79,000万元，期限20年，宽限期1年，采取抵押+质押担保方式，目前已全部投放完毕，主要用于六枝特区大用镇、郎岱镇、岩脚镇、落别乡农村人居环境改善建设，本项目建设郎岱镇属于其中30个省级示范镇之一，岩脚镇属于其中70个市（州）示范镇之一。其中：大用镇主要建设内容有小康路、小康水建设，“四在农家”房屋改造等；郎岱镇主要建设内容有农村硬化工程、农村住房改造、污水处理、垃圾处理工程等；岩脚镇主要建设内容有古镇改造、停车场建设、文化广场等；落别乡主要建设内容有河道整治、排洪沟建设、环境卫生整治等。



• 六枝特区支行信贷支持的六枝特区第一批次改善农村人居环境建设项目 - 落别乡牛角广场一角

案例



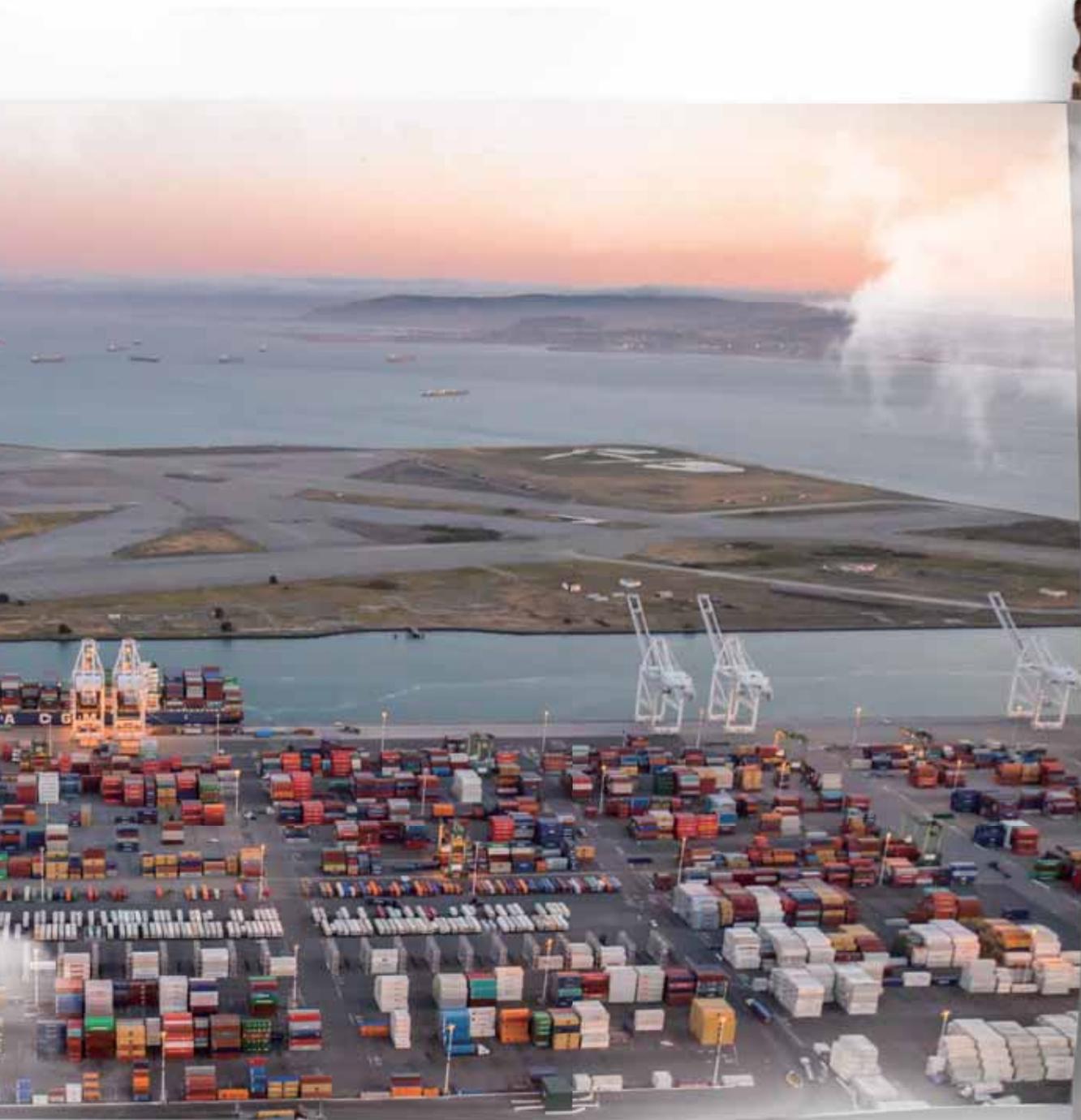
- 甘肃省分行发放农村基础设施建设中长期贷款 59 亿元用于甘肃省 2013-2018 年农村公路建制村通畅工程项目



- 农发行支持的蓟县新城示范镇及于桥水库环境治理项目 - 于桥水库

服务区域协调发展







农发行积极推动“一带一路”、京津冀协同和长江经济带发展，大力支持雄安新区建设。加大“一带一路”农业发展与“走出去”分析研究，着力支持疏解北京非首都功能，“融资+融智”服务雄安新区基础设施、生态环境等建设，推动长江经济带基础设施建设、产业转型升级，全力落实区域协调发展战略。

一带一路

2017年，农发行继续以积极稳妥的方式支持国家“一带一路”战略，继续以外汇贷款及融资性保函的方式支持企业“走出去”。同时加大调研力度，深入分析研究，完成《关于我国农业“走出去”和农产品国际贸易政策》、《“一带一路”与农业发展银行》专题报告，为进一步深化业务开展、更好服务“一带一路”夯实基础。截至2017年末，通过融资性保函业务已累计支持4家企业在“一带一路”沿线国家或地区开展境外融资，累计支持金额1.06亿美元。

通过融资性保函业务已累计支持4家企业在“一带一路”沿线国家或地区开展境外融资，累计支持金额

1.06 亿美元



行动:

支持优化港口功能布局

上海分行大力支持上海临港新城东港区公用码头一期工程扩建及陆域配套工程项目。项目实施一方面满足上海自由贸易区发展的实际需求，同时有利于健全区域内的农村路网体系，使得农副产品的进出口渠道更加通畅，推动区域农业产业升级。



• 上海临港码头扩建及配套项目效果图

京津冀协同

农发行围绕《京津冀协同规划纲要》中集中疏解北京非首都功能，调整优化京津冀城市布局 and 空间结构等要求，结合雄安新区“世界眼光、国际标准、中国特色、高点定位”的创新发展理念，大力支持新区基础设施、生态环境、植树造林、特色小镇等建设。

行动：

筹建雄安分行

2017年6月1日，农发行雄安分行筹备组正式成立，全力服务新区建设。截至2017年末，已审批支持雄安新区建设项目2个，审批额度809亿元，发放林业贷款项目1个，贷款余额1.25亿元。

已审批支持雄安新区建设项目2个，
审批额度

809 亿元



融资先“融智”

雄安分行筹备组积极参与《新区植树造林工作手册》的编写工作，主动发挥农发行林业贷款专业优势，为新区10万亩苗景兼用林项目量身定做金融服务方案，着力为新区建设提供融智服务。

创新金融产品

河北省分行根据新区项目建设特点开发专项信贷产品，研发前期贷款产品，为重大工程项目在正式实施前提供过渡性资金安排，以保证工程及时启动和不间断实施。

创新办贷模式

河北省分行精简项目审批材料，对客户实行“容缺后补”的办贷机制，全力保障资金及时到位。同时，优化办贷流程，总行、雄安分行筹备组、省分行创新处、信用审批处等前后台联动办贷，提高效率，打造高效的“办贷模式”。



• 正定新区展翅启航—农发行支持的石家庄正定新区新农村安居工程项目



• 截至2017年末，农发行发放贷款33.3亿元支持张家口国家储备林建设，储备林改善了张家口的生态环境，支持了2022年冬奥会绿色奥运的生态环境建设

长江经济带建设

农发行支持“长江经济带建设”项目近千个，涵盖棚户区改造等民生改善建设、重大水利工程等三农建设、轨道交通等城市基础设施建设、增强制造业核心竞争力等转型升级项目。同时，以重点建设基金对项目进行资本金投资，降低项目融资成本，减轻地方政府和项目业主落实资本金的压力，有效带动社会资本投入国家重大战略项目。

行动：

支持重庆“两区同建”

早在 2010 年 10 月 28 日，重庆市分行审批发放县域城镇建设中长期贷款 65.8 亿元，用于重庆两江新区复盛片区基础设施建设。截至 2017 年末，分行已完成对项目贷款全部发放。

项目建成后，将大大提升项目区基础设施建设水平，改善农民居住环境和出行条件，通过优化当地投资的软硬件环境，吸引大量的企业入驻，从而扩大农村人口就业渠道，增加农民收入，实现农业、农村和农民的可持续发展，对两江新区的建设起到推动和示范作用。



• 重庆沙坪坝地区西永整体城镇化“两区同建”项目

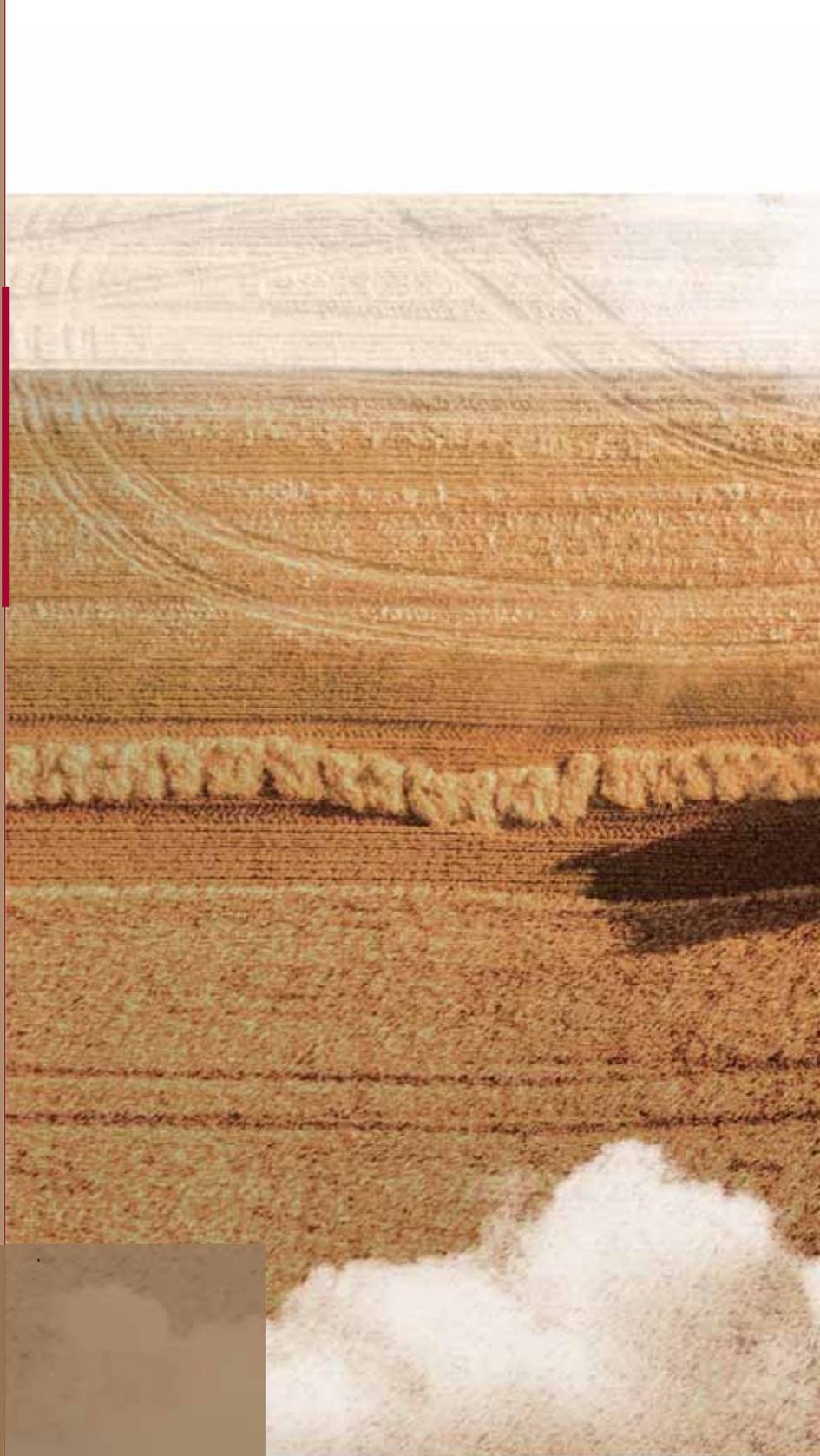
夯 实 可 持 续 发 展 基 础

44 风险防控

46 债券筹集

50 客户服务

51 员工发展





风险防控

推进全面风险管理

2017年，农发行深入推进全面风险管理。制定印发了全面风险管理体系建设规划纲要，明确时间表和任务图。完善风险管理组织架构，开展全面风险管理咨询，定期发布全面风险管理报告，推行贷款损失准备分省计提，启动风险加权资产（RWA）计量系统建设，加快推动全面风险管理体系建设工作。

2017年新进展

完善风险管理组织架构。明确各类风险的归口管理部门和各级行的风险管理职能定位，逐步建立多层次、相互衔接、有效制衡的运行机制。成立全面风险管理体系建设领导小组，统筹全行全面风险管理体系建设工作。切实履行风险与内控管理委员会职能，充分发挥其在全面风险管理工作中的审议、决策职能。

开展全面风险管理咨询。结合监管要求、同业做法和我行实际，加强内外部沟通交流，充分掌握全面风险管理工作的难点和重点问题，围绕资本管理、全面风险管理、RWA系统建设等内容开展专题研讨，提出全面风险管理体系建设咨询服务需求。正式与外部咨询机构开展合作，成立咨询项目组，着手对我行现有的管理体系进行梳理，形成差异分析报告和改进方案。

定期发布全面风险管理报告。按季起草全行全面风险管理报告，揭示总体风险和各类主要风险点，提出工作建议，供管理层决策。有效积累风险数据，按季制作风险报告配套图表集，提升报告可视化水平。



启动风险加权资产（RWA）计量系统建设。正式开展风险加权资产系统建设咨询工作，系统盘点全行全口径业务现状、分析数据质量，提出风险加权计量RWA系统建设需求，着力推动风险加权资产（RWA）系统尽快上线运行，实现农发行风险信息建设的实质性突破。

推行贷款损失准备分省计提。结合监管要求和银行同业做法，按照“谁放款，谁计提”的原则，制定我行贷款损失准备计提制度，明确贷款损失准备计提范围、方法、流程和部门职责，按季计提贷款损失准备，落实省级分行风险成本责任，真实反映贷款质量和成本收益。

夯实内控合规建设

2017年，农发行着力加强内控体系建设，推动内控制度体系基本形成，创新内控评价方式，大力加强合规管理，扎实开展反洗钱工作，内控合规防线建设取得较大成效。

2017年新进展

- **持续推进内控管理体系建设。**制定内部控制基本制度，对农发行内部控制体系总体要求、职责分工、制度建设管理、制度执行与监督、各项内部控制管理措施、内部控制评价、内部控制信息与沟通等进行统一规范，形成全行内部控制建设总体框架基础性制度设计和安排，推动建立“横向到边、纵向到底”的内控管理体系。
- **构建内控制度体系。**加强制度“立改废释”管理，严把制度立项关，提高各项制度出台的严肃性和规章制度之间的衔接度。以章程和监管办法为顶层、19个内控制度为框架的内控制度体系基本形成，“8+2”内控信息监督管理系统启动研发。
- **创新内控评价方式。**积极探索“两结合、两为主”的综合评价方式，实行业务部门履职检查与内控管理监督检查相结合、现场评价与非现场评价相结合的工作方式方法，初步实现内控评价的集约化。首次组织对全部省级分行开展非现场评价，并将评价结果与当年绩效考评、授权管理等挂钩。
- **加强合规管理。**市场乱象系列整治有效推进。科学规范开展授权，授权工作向扶贫业务倾斜，向发展需要迫切的业务倾斜，向新业务、新领域倾斜，高效办理“三州三区”等深度贫困地区的扶贫业务授权事项，快速办理雄安新区等相关项目的特别授权事项，为全行各项业务发展服务。大力宣传合规文化，及时编发合规要情，提高农发行各级行和员工的依法合规意识。
- **扎实开展反洗钱工作。**修订完善《反洗钱工作管理办法》、《客户洗钱和恐怖融资风险等级分类管理办法》等规章制度，夯实管理基础。作为人民银行第一批报送机构中第一家完成反洗钱数据监测标准改造、通过银行业大额交易和可疑交易报送数据接收平台校验并顺利上报反洗钱监测数据。有效开展客户身份识别、客户身份资料保存和大额、可疑交易监测报告工作，实现人民银行对农发行反洗钱工作评分评级逐年提升。
- **完善反腐制度机制。**创新载体抓手，先后制定下发《纪委书记履职指引》、《中国农业发展银行省级分行领导班子党风廉政建设责任制考评办法》、《中国农业发展银行纪检监察条线考核方案》等，强化监督检查，推动责任落实常态化制度化。为24个省级分行配备专职纪委书记，在总行和省级分行建立特邀监察员制度，在省级分行逐步建立巡察制度，持续强化监督执纪问责。

债券筹集

债券发行情况

农发行以信贷支农为导向，加强市场预判，科学制定全年发债策略。深挖投资者需求，坚持多期限品种债券齐发的发行方式，满足不同投资者在不同时期对于债券期限品种的需求。

2017年农发行累计发行各类债券209期，发行政策性金融债券10,400.4亿元（剔除本年重点建设基金专项债券政策性停发因素，较上年多发766.4亿元）；新发债券加权平均发行期限5.09年，较上年缩短1.44年；新发债券加权平均发行利率4.12%，较上年上升101个基点。全年未发生一期流标。

发行政策性金融债券 单位：亿元



新发债券加权平均发行期限 单位：年



新发债券加权平均发行利率 单位：%



债券兑付情况

恪守发行人义务，农发行按时兑付债券本金及利息，全力维护良好信誉和金融市场秩序。自发债以来，未发生一期债券违约事件。2017年，农发行累计兑付境内外到期债券本金6,055.1亿元（含境外到期本金18.5亿元），利息1,257.82亿元（含境外兑付利息0.31亿元）。年末存量债券余额为38,114.5亿元，债券加权平均剩余期限为4.03年，同比缩短0.08年。

年末存量债券余额为

38,114.5 亿元

债券加权平均剩余期限为4.03年，同比缩短0.08年。



参与债券市场建设

2017年，农发行在债券市场积极作为、开拓创新，进一步加大市场建设力度，更好地服务市场投资机构，全年完成多个“首次”。作为我国唯一一家农业政策性银行和银行间债券市场第三大发行主体，农发行不断完善市场化筹融资机制，持续推动中国债券市场创新发展，积极塑造支农社会责任银行形象。

案例

成功发行全球首单“债券通”金融债券



• “债券通”发行启动仪式

农发行抓住债券市场对外开放有利契机，配合央行助力“债券通”相关政策落地，推动两岸基础设施相互连接，在时间紧、任务重、头绪多的情况下，用短短27天时间，集中全力准备“债券通”农发债的首发及香港路演工作。

7月3日“债券通”正式启动首日，农发行面向境内外投资者公开招标发行160亿元首单“债券通”金融债券，认购倍率达10倍以上，创中国利率类债券（国债、政策性金融债等）的历史峰值，境外机构踊跃投标，中标占比13.44%；平均发行利率创近3个月市场新低。

发行全球首单“债券通”绿色金融债券

11月16日，以公开招标方式，在上海清算所面向全球投资者成功发行30亿元“债券通”绿色金融债券，发行期限为2年期，发行利率为4.48%。这是全球首单“债券通”绿色金融债券，也是上清所发行的首支政策性金融债券，有利于推动中国债券市场基础设施互联互通、促进上海国际金融中心及上海自由贸易港的建设。



存量“农发债”首次进入柜台市场交易

7月17日，农发行发行的3支存量政策性金融债券，通过中国银行首次进入柜台市场交易，标志着农发行全面打通银行间市场、柜台市场及全球市场等债券发售渠道，进一步丰富社会公众的投资选择。

截至2017年末，农发债共有9支债券实现柜台销售，在短短5个月时间内累计销售15.05亿元，约占全年柜台债券市场销售总量的4.36%，并荣获中央结算公司“柜台业务创新贡献奖”。

创新发行扶贫债券

全年共组织发行扶贫类债券458亿元，其中扶贫专项金融债260亿元，募集资金已全部投放到易地扶贫搬迁贷款项目；及时推出精准扶贫、深度扶贫等资金投放领域具有鲜明扶贫特色的金融债券。

扶贫专项金融债

260 亿元

募集资金已全部投放到易地扶贫
搬迁贷款项目



案例

绿色金融债券信息披露

2017年，农发行下发《中国农业发展银行绿色金融债券资金筹措与使用管理办法》，对绿债发行、募集资金使用管理和职责分工做出明确规定。同时配合第三方机构，组织开展2016年度绿债资

金使用情况专项审计，按季向市场公告绿债资金使用情况，高质量完成绿色债券信息披露，树立具有公信力的“绿色银行”品牌形象。

案例

积极开拓国际市场



• 农发行发债团队赴境外开展非交易路演

自境外发债以来，农发行持续加强与境外机构包括债券发行在内多领域的交流与互动，争取以农发债为载体，引导境外资金回流境内“三农”领域，促进国际资本与我国农业产业融合发展，推动人民币债券市场发展。

2017年9月，农发行发债团队赴境外开展非交易路演工作，宣传介绍农发行和农发债。路演覆盖40余家当地具有较大影响力且对新兴市场国家债券感兴趣的各类机构，得到当地投资者的高度认同和良性互动。

在境内，农发行借助境外投资机构的各种反路演，向来华的境外央行、主权基金及金融机构宣传推介农发债，激发境外机构的投债热情。

2017年农发行在原有1家外资银行的基础上，首次于年中再次引入两家颇具实力的外资机构入团，使农发行债券承销团成员类型及范围得到进一步延伸。

客户服务

强化科技支撑

完善 IT 治理，推动企业级 IT 架构落地实施，在服务经营、防控风险、提升支撑能力、实现业务与科技融合等方面取得新进展。通过优化运维机制、完善运维制度、强化运维管理等措施，全年保持各信息系统安全稳定运行；完成新核心业务系统筹备工作，综合业务系统等 5 个系统、9 个版本投产上线，有效满足业务发展急需和监管部门要求，提高系统服务及风控能力；

完成企业网银业务技术上线及业务开办准备工作，努力提升离柜结算服务能力；完成数据治理成熟度评估报告，明确农发行数据治理“十三五”目标，制定数据治理组织框架及数据标准管理流程，完成 1,010 项基础数据标准和 700 项指标数据标准制定，为提升农发行数据治理水平奠定基础。

普及金融知识

2017 年，按照人民银行、银监会和银行业协会要求，农发行组织全行开展“普及金融知识万里行”、“普及金融知识，守住‘钱袋子’”、“金融知识进万家”、“金融知识普及月”等金融知识普及活动，提高消费者对金融新业务的认知和理解，增强消费者风险意识和责任意识。

积极开展“金融知识进万家”宣传服务月活动，活动中始终坚持“公益性原则，服务性原则、持续性原则”；坚持“集中宣传与常规宣传相结合、监管协调与本机构组织相结合、线上宣传和线下宣传相结合”。

2017 年新进展



立足网点。泉州市分行开展“和谐金融·青年共建”金融知识大闯关宣传活动，创新形式，以青年人为目标群体开展体验式教育；设立咨询服务台，通过与客户一对一交流宣传，了解客户诉求，并向客户普及个人征信知识、客户维权、防范金融诈骗和非法集资等金融安全知识。



深入校园和社区。龙岩分行组织员工前往龙岩学院参与金融知识集中宣传活动，向在校学生、街头群众宣传防范“校园贷”、保护个人金融信息安全、防范电信诈骗等金融知识；连江县支行深入福建商学院设点，向高校学生宣传用卡安全和个人信息防盗知识。



增设新媒体渠道。三明市分行通过微信群普及金融知识宣传的覆盖面；龙岩分行充分利用微信公众号，发布“电子支付五大典型骗局”等信息，同时积极向行内员工、客户推送金融知识公益宣传文章，进一步提升了宣传认识度。

深化交流合作

2017年6月，农发行承办亚太农协第68届执委会会议暨“金融服务和减贫”地区政策论坛，来自15个国家及3个国际机构的59位亚太农协执委会代表参加会议。全体与会代表就进一步加强亚太地区涉农金融机构间交流合作，提升金融机构在各国扶贫减贫战略中的作用等议题进行了广泛而热烈的讨论。

先后在上海、深圳两地成功首发政策性金融债，与卢森堡交易所深入交流，积极推动与卢森堡交易所的战略合作，并探讨农发债在卢交所的信息披露等事宜。

与国家旅游局、国家海洋局、体育总局、商务部等4个中央部委，与内蒙古自治区、江西省、新疆维吾尔自治区、新疆建设兵团、湖北省、青岛市、宁波市政府等地方政府签订合作协议。

员工发展

建设人才队伍

2017年，农发行着眼业务发展需要，优化调整内设机构和分支机构，多渠道引进人才，加强人才发展规划，为改革发展提供坚实人力资源保障。

全行共招聘2,705名新员工，具有硕士以上学历644人，占23.8%，员工队伍结构进一步优化。组织18个省级分行开展首次社会招聘工作，招录186名有金融相关工作经验的人员。

全行共招聘新员工

2,705 名

具有硕士以上学历644人，占23.8%。

招录186名有金融相关工作经验的人。



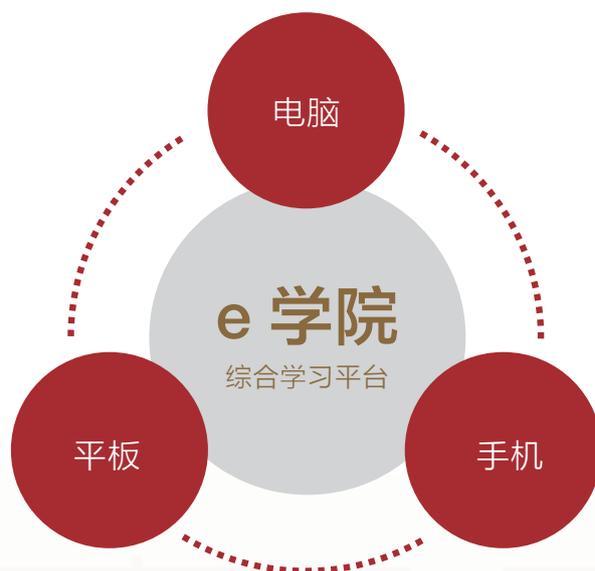
积极推进专业岗位聘任管理改革。着眼发挥专业岗位的激励导向作用，在深入调研基础上，修订印发了《中国农业发展银行专业岗位聘任管理办法》，实行专业岗位和管理岗位双线运行、互不兼职，调整职数设置，明晰专业序列，规范聘任程序。严格选聘条件，做好高级专业岗位的审核批复工作。

提升发展能力

2017年，农发行深化运行机制改革，提高教育培训系统化科学化水平。培训项目覆盖新入行员工、中高级管理人员、业务骨干等各层级人员。改革创新教育培训手段措施，建立教材库和师资库，强化培训效果。

通过借鉴和吸收银行同业经验，研发移动学习平台——农发行“e学院”。“e学院”使用阿里云为基础支撑，实现电脑、手机和平板多种终端使用的综合学习平台，解决员工学习工作矛盾，实现随时随地学习。同时，从培训精准管理出发，将全辖所有省级分行、二级分行员工纳入培训管理体系，通过层层统计报表和分析，为培训管理提供有力抓手。截至2017年末，6,879名员工上线学习7.22万小时，人均10.5小时。

组织全行开展《信贷全流程标准化管理操作手册》微课竞赛活动，通过视频会议系统，网上辅导等多种远程方式指导督促帮助各级行制作微课。全行共制作课件990件，经省级行筛选上报总行566件，涵盖信贷全流程操作手册的近百个知识点。



综合学习平台员工

6,879名

上线学习7.22万小时，人均10.5小时。



全行共制作课件

990件

涵盖信贷全流程操作手册的近百个知识点。



实现职业幸福感

农发行广泛听取员工心声并将员工意见纳入管理决策中，全系统 31 个省级分行召开职工代表大会，实现省级分行及以下分支机构职代会全覆盖。关爱员工身心健康，开展丰富多彩的文体活动，鼓励员工积极参与志愿者活动，在实现自我价值中创造出更多的社会价值。



大力开展评先评优工作，面向基层、面向一线，开展总行级“五一劳动奖状、奖章”、“模范职工之家”、“工会三优”、“五一巾帼标兵岗”以及“十大杰出青年”、“青年文明号”、“青年岗位能手”等评选活动，全年共有 **15 个**集体、**32 名**个人获得金融系统以上级荣誉。



开展首届“中国农业发展银行优秀创新成果奖”评选工作，**12 个**优秀创新成果获奖。



举办“最美农发行人”表彰会，制作下发“最美农发行人”先进事迹和表彰会光盘，新疆分行黄伟同志荣获“银行业最美人物”称号。



推进职工之家建设，走访慰问扶贫任务重的基层工会组织，对 **72 个**偏远边贫基层行工会补助经费 **720 万元**，促进职工之家建设整体推进。



认真开展双节“送温暖”活动，全行用于双节“送温暖”资金共计 **744.44 万元**，慰问困难员工 **3538 人次**。



坚持实施特困救助制度，向 **43 名**特困员工发放特困救助金 **235.5 万元**。积极争取中国金融工会支持，慰问我行困难员工和劳模 **15 名**，慰问金额 **6.9 万元**。



组织女职工开展“农发巾帼助脱贫·爱心开启幸福路——大手拉小手”活动和青年扶贫志愿行动。



以“跃青春·悦奉献·越担当”为主题开展青年文化月活动，引导广大青年员工奉献青春，担当作为，积极投身农发行事业发展。



组织开展青年员工思想状况调查，对全系统 **15,970 名** 40 岁以下青年员工进行问卷调查，形成《农发行青年员工思想状况调查报告》。



组织 **60 名**优秀员工开展疗休养活动。



组织新疆 **40 名**优秀驻村干部开展专项疗休养活动。



在福建省长汀县河田镇水土保持科教园组织开展“中国农业发展银行巾帼生态林”植树活动。



- 农发行女职工委员会赴国家级贫困县内蒙古鄂伦春自治旗，开展“农发巾帼助脱贫·爱心开启幸福路——大手拉小手”现场捐赠活动

• 2017年10-11月，农发行青年志愿者分赴总行定点扶贫县开展青年扶贫志愿公益活动。通过捐赠教学设备、篮球场、留守儿童之家，为孩子们上音乐课、计算机课，举办趣味运动会等形式，为孩子们带去了陪伴、知识与欢乐



- 农发行举办“永远跟党走共筑中国梦”主题合唱比赛现场

• 农发行退休干部参观建军 90 周年主题展



• 农发行在福建长汀县开展“中国农业发展银行巾帼生态林”植树活动



• 农发行在二连浩特市天鹅湖湿地公园“中国农业发展银行青年林”植树基地开展植树活动



附录

■ 奖项和荣誉

获奖单位	奖项 / 荣誉名称	颁奖机构
中国农业发展银行(总行)	年度卓越社会责任金融品牌	金融时报
	全球 50 家最安全银行 (连续六年入选)	美国《环球金融》杂志
	2016 年度中国银行业最佳社会责任实践案例奖	中国银行业协会
	中国金融扶贫突出贡献奖	《半月谈》杂志社
	2017 年度成就大奖——年度最佳本币债券发行奖	《亚洲金融》杂志
	2017 年度 3A 国家大奖——年度最佳本币债券发行奖	《财资》杂志
	亚洲区 2017 年度资本市场大奖——年度最佳本币发行奖	《全球资本》杂志
	优秀发行机构奖	中央国债登记结算 有限责任公司
	优秀自营机构奖	
	柜台业务创新贡献奖	
	中债绿色债券指数成分券优秀发行机构奖	
	中国银行业协会最佳中间业务社会贡献奖	中国银行业协会
	优秀发行人	上海清算所
优秀货币市场交易商	中国外汇交易中心	
中国农业发展银行资金部	全国巾帼文明岗	中华全国总工会
	巾帼文明岗	中华全国妇女联合会
辽宁省大连市分行营业部		
山东省日照市分行财务会计部	全国巾帼文明岗	中华全国总工会
湖南天心区支行	全国文明单位	中央文明委
西藏自治区分行		
西藏自治区分行扶贫业务处	全国工人先锋号	中华全国总工会
四川省分行	第六届金融教育多媒体课件一等奖	中国教育技术学会
山西省分行	2016 年山西银行业服务实体经济系列活动先进单位	山西银监局

获奖单位	奖项 / 荣誉名称	颁奖机构
内蒙古自治区分行	2017 年度金融支持自治区重大项目建设贡献奖	内蒙古自治区人民政府
辽宁省分行	2017 年度辽宁省思想政治工作先进单位	辽宁省政研会
江苏省分行	2017 年“江苏省金融创新奖”	江苏省财政厅、江苏省人民政府等单位
浙江省分行	2016 年度金融机构支持浙江经济社会发展一等奖	浙江省人民政府
安徽省分行	2017 年度银行业金融机构支持全省经济社会发展考核评比第一名	安徽省政府
山东省分行	2017 年度山东金融业“最具社会责任奖”	大众报业集团
	山东省服务“三农”优秀金融产品奖	山东银行业协会
湖南省分行	2015-2017 年省直和中央驻湘单位驻村帮扶工作优秀单位	湖南省委省政府
广东省分行	年度最具社会责任奖	南方新闻网
广西壮族自治区分行	年度服务八桂综合贡献奖	广西银行业协会
	年度服务八桂“三农”贡献奖	
重庆市分行	年度最具社会责任金融机构奖	重庆银行业协会
四川省分行	第五届四川金融业传媒大奖—服务实体经济奖	四川日报社
贵州省分行	贵州省分行（金特贷）荣获支持实体经济创新金融产品一等奖	贵州省委金融工委、省政府金融办
陕西省分行	2017 年四季度陕西省金融精准扶贫绩效评估优秀机构	陕西省脱贫攻坚指挥部
	精准扶贫攻坚突出贡献奖	青海省人民政府
青海省分行	脱贫攻坚先进单位	青海省委、青海省人民政府
宁夏回族自治区分行	2016 年度金融支持贡献一等奖	宁夏回族自治区金融改革领导小组
新疆维吾尔自治区分行	“防惠聚”优秀组织奖	新疆维吾尔自治区党委、人民政府

■ 报告说明

报告时间 2017年1月1日至12月31日

报告周期 年度报告

编制依据

国际标准化组织 ISO《ISO 26000：社会责任指南 (2010)》

国家标准 GB/T36000-2015《社会责任指南》

全球报告倡议组织 (GRI)《可持续发展报告指南 (G4)》

中国银监会《关于加强银行业金融机构社会责任的意见》

中国银行业协会《中国银行业金融机构企业社会责任指引》

报告范围

本报告涵盖中国农业发展银行总行各部门及分支机构。为便于表述，在报告中“中国农业发展银行”以“农发行”、“全行”、“我们”、“我行”表示。

数据说明

数据源于公司内部文件、报表和相关统计数据

报告发布形式

报告以印刷版、电子版、图说三种形式同时发布

报告以中、英文两种文字发布，两种文本理解上发生歧义时，请以中文文本为准

印刷用纸 环保纸张

编制单位 中国农业发展银行

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The background of the cover is a soft-focus landscape. In the foreground, there is a field of low-lying, textured vegetation, possibly a crop field, with some white mist or steam rising from the bottom right. The middle ground features several layers of rolling hills and mountains, their details softened by a thick layer of mist or haze. The sky is a pale, uniform color, contributing to the overall serene and atmospheric quality of the image.

社会责任报告 **2017**
Social Responsibility Report

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Message from the Chairman

The year 2017 was an important year for the implementation of the 13th Five-Year Plan and the year of deepening the supply-side structural reform. ADBC thoroughly implemented the spirit of the 19th National Party Congress, carried out the working plans formulated at the National Financial Work Conference, the Central Economic Work Conference and the Central Rural Work Conference, continued to make progress while maintaining stability and put into practice the new development concepts. In addition, ADBC spared no effort in serving the supply-side structural reform in agriculture, and actively supported the agricultural and rural modernization, while continuing to enhance our ability to serve national strategies and the development of the "agriculture, farmers and rural areas", thus enabling policy-based finance to play an important role in the sustainable development of agriculture, poverty elimination and ecological environment protection.

Bolstering our foundational and spiritual strength through Party building

ADBC upheld the leadership of the Party over financial affairs and comprehensively exercised strict Party self-supervision and self-governance from a strategic and overall perspective. To strictly comply with political disciplines and political rules, ADBC urged all the staff of the Bank to further foster the "consciousness of the need to maintain political integrity, think in big-picture terms, uphold the leadership core, and keep in alignment", strengthen "confidence in the path, theory, system and culture" and exercise "the principles that individual Party members defer to Party organizations, the minority defers to the majority, lower-level Party organizations defer to higher-level Party organizations, and all organizations and members of the Party defer to the National Congress and the Central Committee of the Party", and promoted the implementation of decisions and plans of the central government within ADBC. ADBC adhered closely to its mission to support agriculture and serve the country as its top ideal and career, and actively participated in the great endeavors of serving the development of the "agriculture, farmers and rural areas".

Focusing on the main business to revitalize rural areas

ADBC centred on the development of "agriculture, farmers, and rural areas", weak links and underdeveloped regions, provided full support for the purchase and reserve of cotton, grain and edible oil, enhanced assistance in the programs of targeted poverty alleviation, offered compliance support to the construction of agricultural and rural infrastructure, and comprehensively supported agricultural modernization through innovations, so as to help build a moderately prosperous society in all aspects. Throughout the year, ADBC granted loans amounting to RMB1.56 trillion in total, with the balance of loans totaling RMB4.66 trillion at the end of the year, representing an increase of RMB561.4 billion over the beginning of the year. ADBC implemented various policies to raise funds to support agricultural development and guide social funds to flow back to agriculture and rural areas. Throughout the year, ADBC raised a total of RMB1.04 trillion through bond issuance, with year-end balance of bonds amounting to RMB3.81 trillion and balance of deposits reaching RMB1.47 trillion.

Solidifying foundations to achieve sustainable development

ADBC placed more importance on risk control, deepened comprehensive risk management, and implemented special control measures for key areas and products to resolve potential risks in a timely manner, thus preventing the occurrence of any systematic risk. Moreover, ADBC continued to operate in compliance with laws, devoted special efforts to address the issues concerning "three arbitrages", "three violations", "four improper behaviors" as well as market disorders and strived to improve internal control system. As a result, the asset quality remained stable, and the non-performing loan ratio was 0.81% at the end of the year, a satisfactory level in the industry.

Furthermore, ADBC actively promoted the implementation of its reform plan, incorporated the requirement to strengthen the leadership of the CPC in its newly revised Articles of Association, and obtained official approval for the Regulation on Agricultural Development Bank of China and its business classification methods. Moreover, ADBC improved systems and mechanisms, pushed forward its internal auditing system reform and enhanced

the independence and authority of internal auditing. In addition, ADBC devoted more efforts into product services and models innovation and launched various innovative products such as poverty alleviation through education, marine resource development and protection while developing and promoting new product models such as bridge loans for poverty alleviation and agriculture support loans to continuously improve the quality and efficiency of serving real economy. Furthermore, ADBC organized and established Xiong'an Branch to maximize its support for the construction of Xiong'an New Area. Lastly, ADBC commenced the construction of new core system to strengthen the data management and ensure the safe and stable operation of the information system.

Staying true to our mission and embarking on a new journey

The year 2018 marks the first year for the comprehensive implementation of the spirit of the 19th National Party Congress and the starting year for ADBC's high-quality development. In 2018, ADBC will comprehensively implement the spirit of the 19th National Party Congress, carry out the working plans formulated at the National Financial Work Conference, the Central Economic Work Conference and the Central Rural Work Conference, adhere to and improve the leadership of the Party and the general work guideline of seeking progress while maintaining stability, and take rural revitalization strategy as its main direction. Moreover, with a strong focus on serving the supply-side structural reform in agriculture, the Bank vows to provide full support for the national strategies, macro-control and the development of the "agriculture, farmers and rural areas", strive to prevent and control key risks and promote coordinated implementation of various commitments, so as to embark on a new journey to pursue high-quality development for ADBC and make further contributions to building a moderately prosperous society in all aspects, thus achieving modernization of socialism and the great rejuvenation of the Chinese nation.



Message from the President

In 2017, ADBC thoroughly carried out the guidelines and policies of the CPC Central Committee, earnestly implemented the decisions and arrangements of the State Council and comprehensively implemented new development concepts. As a result, we saw gradual and satisfactory progresses on all fronts. Over the past year, the Bank worked hard in spite of difficulties, fulfilled its responsibilities with a sense of mission and exerted itself in acting as the major player and the backbone in the rural financial system. ADBC also continued to improve itself in serving national strategies and promoting the coordinated and sustainable development of “agriculture, farmers and rural areas”.

ADBC vigorously supported the purchase and storage of cotton, grain and edible oil. ADBC actively accommodated new situations and challenges in the process of the market-oriented purchase of grain and cotton, promoted the application of the credit guarantee fund model for corns, and carried out “One Bank, Two Policies” for the purchase and storage of cotton. In addition, ADBC coordinated and supported policy-backed purchase and reserve as well as market-based purchases. In carrying out its functions as a major source of funds for purchase and storage, ADBC earnestly safeguarded national food security and the interests of farmers.

ADBC highlighted targeted strategy in serving poverty elimination. To address the issue of “no worry about food and clothing with compulsory education, basic medical care and housing guaranteed” for registered poor households and focusing on poverty-stricken areas such as “three districts and three prefectures” (Tibet, the four districts in southern Xinjiang, Tibetan area in Sichuan, Linxia Prefecture in Gansu Province, Liangshan Prefecture in Sichuan Province and Nujiang Prefecture in Yunnan Province), ADBC focused on

supporting poverty alleviation through relocation and industrial development, strived to advance the credit work on poverty alleviation through infrastructure, actively participated in the targeted poverty alleviation campaign of “10,000 enterprises assisting 10,000 villages”, and progressed with the establishment of pilot zones for policy-backed poverty alleviation through finance and other targeted poverty alleviation tasks in selected regions while innovative measures and methods were applied in related projects. ADBC adopted detailed lists for loan management which greatly improved the accuracy of loans and the effectiveness of poverty alleviation. Throughout the year, ADBC granted loans for targeted poverty alleviation projects totaling RMB512.0 billion with the loan balance increasing by 40% over last year.

ADBC ensured policy compliance while supporting the construction of infrastructure for agriculture and rural areas. ADBC vigorously implemented the policy to clean up and regulate local government debts, and gave strong support to major projects concerning people’s livelihood, such as renovation of rundown urban areas and water conservancy. Throughout the year, loans totaling RMB859.1 billion were granted for the construction of infrastructure for agriculture and rural areas, out of which RMB427.39 billion was for renovation of rundown urban areas, RMB78.35 billion for water conservancy construction, RMB104.98 billion for rural area transportation and RMB71.48 billion for improvement of living environment, hence substantially supporting a large number of major livelihood projects.

ADBC supported agricultural modernization in an innovative way. For the task to build up a modern agricultural industrial system, production system and operation system, ADBC intensified its efforts to support high-standard farmland construction, rural land transfer and moderately scaled operation, forestry ecological environment conservation, etc.,

so as to promote agricultural transformation and upgrading. ADBC granted loans totaling RMB123.69 billion for various agricultural modernization projects, which supported the construction of 22.51 million mu of high-standard farmlands and 4.72 million mu of greenery areas including national reserve forest base through the use of innovative models.

ADBC prevented and controlled risks in an active and effective way. ADBC trod a fine line between business development and risk control by creating a modern risk management system with its own features, improving its risk control ability and core competitiveness and effectively keeping risks under the bottom line. ADBC aimed to better serve the real economy and provide strong support to successfully achieve the reform targets and the high quality development of the Bank. As at the year end, the Bank's non-performing loan ratio was 0.81%, provision coverage ratio was 394%, with its risk compensation capability continuing to improve and its ability to preserve and gain value for state-owned capital continuing to enhance.

In 2018, ADBC will thoroughly carry out the guidelines and policies of the CPC Central Committee and the State Council, forge ahead in concerted efforts to serve the rural revitalization strategy and save no effort in serving the country through supporting agricultural and rural development in its capacity as a policy bank.

张立群

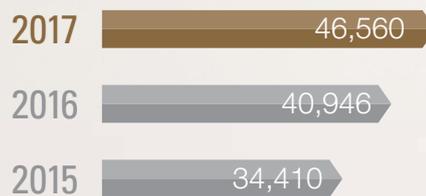


Key Performance Indicators

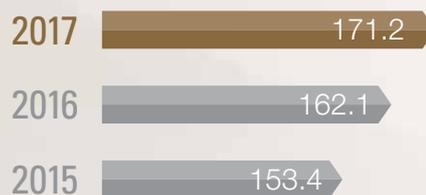
■ Economic indicators

(Amounts in 100 million have been rounded off)

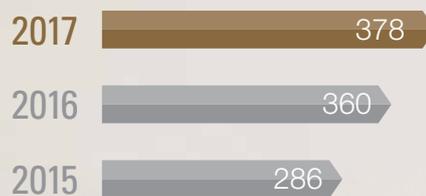
Balance of loans (RMB100 million)



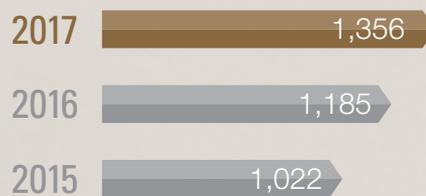
Net profit (RMB100 million)



Amount of non-performing loans (RMB100 million)



Owner's equity (RMB100 million)



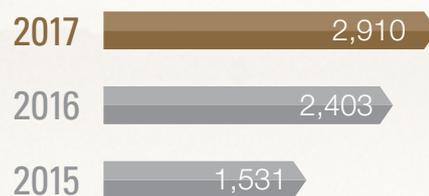
Type of indicator	2017	2016	2015
RMB bonds issued (RMB100 million)	10,400	12,384	10,560
Non-performing loan ratio (%)	0.81	0.88	0.83
Interest collection rate (%)	97.6	98.2	100.4
Cost-income ratio (%)	26.1	30.1	30.5
Provision coverage ratio (%)	394	316	328
Taxes paid (RMB100 million)	163	164	171
Balance of loans originated from the eastern region (RMB100 million)	14,732	12,342	12,096
Balance of loans originated from the central region (RMB100 million)	19,064	20,704	13,881
Balance of loans originated from the western region (RMB100 million)	12,764	7,899	8,423
Balance of loans dedicated to agriculture (RMB100 million)	45,428	40,143	33,885
Balance of loans granted to small and medium-sized enterprises (RMB100 million)	16,995	12,157	8,133
Balance of loans for renovating urban rundown areas (RMB100 million)	6,613	2,565	521
Increase in loans for government-subsidized housing projects in the year (RMB100 million)	4,276	2,134	617

■ Social indicators

Total loans for poverty alleviation (RMB100 million)



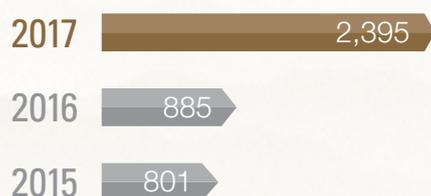
Total input into charity projects (RMB10,000)



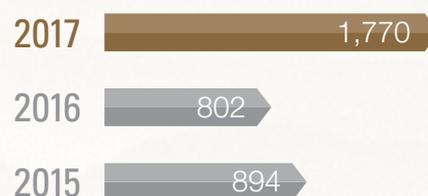
Type of indicator	2017	2016	2015
Customer satisfaction (%)	99.99	99.97	99.99
Number of outlets in old revolutionary base areas, areas inhabited by minority nationalities, remote and border areas and poverty-stricken areas	313	308	305
Number of outlets equipped with handicapped accessible passage	427	360	305
Number of outlets equipped with loving care counter	521	501	481
Hours of volunteer activities (hours)	4,315	6,521	6,144
Number of charity projects	276	209	167
Total employees (person)	52,166	51,879	51,309
Female employees (person)	21,227	21,266	20,473
Ethnic minority employees (person)	5,148	4,970	4,791
Expenses on staff training (RMB10,000)	9,524	8,706	7,953
Employee trainings (person)	48,930	44,463	53,515
Aid for living (RMB10,000)	1,121.8	1,141	1,121.5
Financially-challenged employees who received aids (person)	3,714	3,897	3,684

■ Environmental indicators

Balance of loans for energy saving and environmental protection projects (RMB100 million)



Number of energy saving and environmental protection projects receiving subsidies from ADBC



Type of indicator	2017	2016	2015
Year-on-year growth rate of loan balance for energy saving and environmental protection projects (%)	170.63	10.44	11.99
Total water consumption for administrative purpose (tonnes)	46,288	45,671	47,005
Total power consumption for administrative purpose (kilowatt hour)	9,939,540	9,871,944	8,932,290
Total fuel consumption of official vehicles (liter)	25,520	25,996	21,765

Note: The water consumption, power consumption and fuel consumption all refer to data of the head office.

About Us

Established in 1994 with a registered capital of RMB57 billion, the Agricultural Development Bank of China is the only agricultural policy bank in China under the direct leadership of the State Council. Our mission is to raise funds through market based on national credit, and to act as a strategic pillar of the country in supporting the development of agriculture, rural areas, and farmers. Our objective is to build a policy bank with a definite positioning, well-performed functions, clearly-defined business lines, adequate capital, sound management, strict internal control, safe operation, quality service and the capability of sustainable development. Currently, ADBC has a total of 31 provincial-level branches, 339 second-level branches and 1,816 county-level sub-branches with a staff of over 50,000 and a service network covering the whole country.

Established in 1994 with a registered capital of

RMB57 billion



ADBC has a total of 31 provincial-level branches, 339 second-level branches and 1,816 county-level sub-branches with a staff of over

50,000





Topic:

Bolstering our Foundational and Spiritual Strength through Party Building

In 2017, ADBC closely followed the guiding principles of the 19th National Congress of the Communist Party as its fundamental rules and emphasized the Party's leadership as its major political principle, through which the Bank strengthened Party self-supervision and Bank self-governance on strategic and overall basis. ADBC urged all the staff of the Bank to foster the "consciousness of the need to maintain political integrity, think in big-picture terms, uphold the leadership core, and keep in alignment", further enhance "confidence in the path, theory, system and culture", adhere closely to its mission to support agriculture and serve the country as its top ideal and career, and actively participate in the great endeavors of serving the development of the "agriculture, farmers and rural areas". ADBC also prioritized key areas and paid close attention to the implementation of various plans, and promoted community-level Party building through attracting talents, improving Party conduct and enforce Party discipline, thus ensuring that the overall Party self-governance and Bank self-governance was extended down to the community level.

Four
Consci-
ousness

Four
Faith



- Xie Xuezi, Secretary of the Party Committee and Chairman of the Board of Directors of ADBC, was presiding over a symposium on community-level Party building at Yan'an Branch

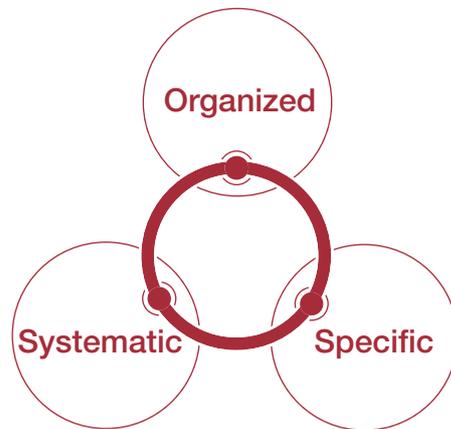
ADBC put into practice the basic principles of Party's leadership over state-owned enterprises and the establishment of a modern enterprise system in reforming state-owned enterprises.

ADBC implemented the major political principle of strengthening the Party's leadership in all aspects of business operation and management. The Party Committee of ADBC always emphasized the leadership of the Party and paid great attention to Party building on a foundational and spiritual height. Also, the Bank made continuous efforts to integrate Party building and the modernization of its system and capacity for governance. Party building has been incorporated into ADBC's Articles of Association to highlight the core political leadership role of the Party organization. In making further inroad into the internal reform of the establishment of the board of directors, ADBC has adopted a system according to which the members of the Party Committee become part of the board of directors, the board of supervisors, and the managerial team, while at the same time Party members of such board and team would sit on the Party Committee in accordance with relevant regulations, to ensure that the Party Committee's decision and intention can be strictly implemented, along with a clear definition of their respective functions and powers. The general principles of upholding and strengthening the leadership of the Party have been duly included in ADBC's Articles of Association, its overall development strategy and its specific development plan for the "Thirteenth Five-Year Plan" period, to enable Party building to be carried out from the overall and strategic perspective.



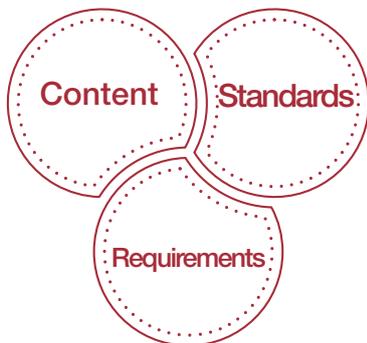
ADBC proactively established scientific mechanisms

Following closely the requirement of putting the Party Committee first in decision-making process, ADBC focused on solving the two key issues of Party organization's participation in decision-making on major issues and Party's management over its management personnel. Through these efforts, the Bank has clarified the rights and responsibilities and working methods of Party organizations in decision-making, implementation, supervision and other links in an effort to allow the Party organizations to play its role in an organized, systematic and specific way.



ADBC further regularized and institutionalized the requirement to have a solid understanding of the Party Constitution, Party regulations, and related major policy addresses and meeting Party standards

The Party Committee of ADBC regularized and institutionalized the requirement to have a solid understanding of the Party Constitution, Party regulations, and related major policy addresses and met Party standards as an important political task and an effective method to enhance the cohesion and competence of primary-level Party organizations, and further promoted the regularization and institutionalization according to the content, standards and requirements of the Party Constitution, Party regulations and Party standards.

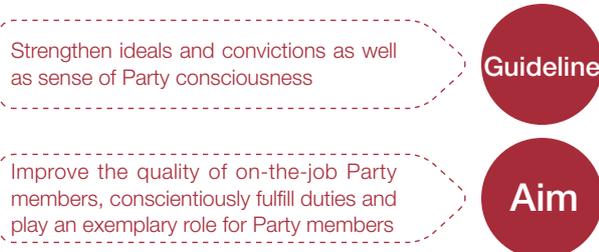


ADBC devoted its efforts to strengthen the building of primary-level Party organizations

ADBC has formulated and issued the *Guiding Opinions on Further Strengthening the building of primary-level Party Organizations* and other documents and sought to improve the system for Party secretaries to report and comment on primary-level Party building, promoted point management system for Party members, conducted special inspections on Party building and supervision over and investigation into the construction of primary-level Party organizations and carried out a quantitative assessment on the Party building of community-level Party organizations.

ADBC attached great weight to the education and training of Party members

ADBC stuck to the underlying guideline to strengthen ideals and convictions, sense of Party consciousness, Party conduct and Party discipline, with an aim to improve the quality of on-the-job Party members and urge them to conscientiously fulfill their duties, play an exemplary role for Party members, integrated the education and training of Party members with that of all its staff to improve business skills and adopted various methods such as intensive education, class training, Party school training, and network training to provide selective education and training to Party members.



ADBC built Yuexi Sub-branch in Anhui into a model bank in improving Party building



• Party members and cadres of Yuexi Sub-branch were helping relocate poor households in Ganghe Village during heavy rain season

The Yuexi Sub-branch actively cooperated with the Party branch of Xifan Village to build the “123” collaboration system for Party building. According to the system, one day in a month will be designated as a “co-construction day”, during which each Party member should commit to assisting poor households to solve two problems throughout the year; Party members of the sub-branch and those of the village will learn from, interconnect and help each other; they will persistently pursue excellence and emphasize the principle of “comparing with competitors with respect to service quality instead of salary” and the customer-centered philosophy to ensure a good understanding of the policy, actively provide visiting service, track and share information, and communicate and give feedback on issues to continuously improve its quality of financial services.



In action: 

Bayannur Branch of Inner Mongolia developing new ways to promote the Party building

The Bayannur Branch was dedicated to innovation and played a leading role in promoting Party building. The branch strove to build a “Party Building Center” that was characterized with “comprehensive function, multi-purpose room, internal and external integration and prominent features”. It was divided into the Party history area, achievement exhibition area, honor display area, reading area and archival exhibition area to showcase the building, operation and management of the Party. In consideration of the efficiency and convenience that mobile phones can

deliver and be easily accepted by the general public, the Party created a WeChat group to form a “fingertip” Party building platform, through which the branch publicized the Party’s guidelines and policies, and provided videos of Party lectures on clean politics to promote classic stories and strengthen sense of Party consciousness. The Party Building Stories was established to create a platform for internal communication and give a real-time view of the implementation and achievement of Party building from different perspectives.



• Bayannur Branch’s Party members were reviewing the Party’s oath in the “Party Building Center”



• Promotion materials for Party building prepared by Bayannur Branch

In action: 



• In October 2017, the head office of ADBC was organizing its leaders and more than 200 cadres and staff in Beijing to visit the large-scale exhibition themed “Five Years of Striving” to experience the historic changes of Party’s and national undertakings that have taken place since the 18th National Congress of the Party.



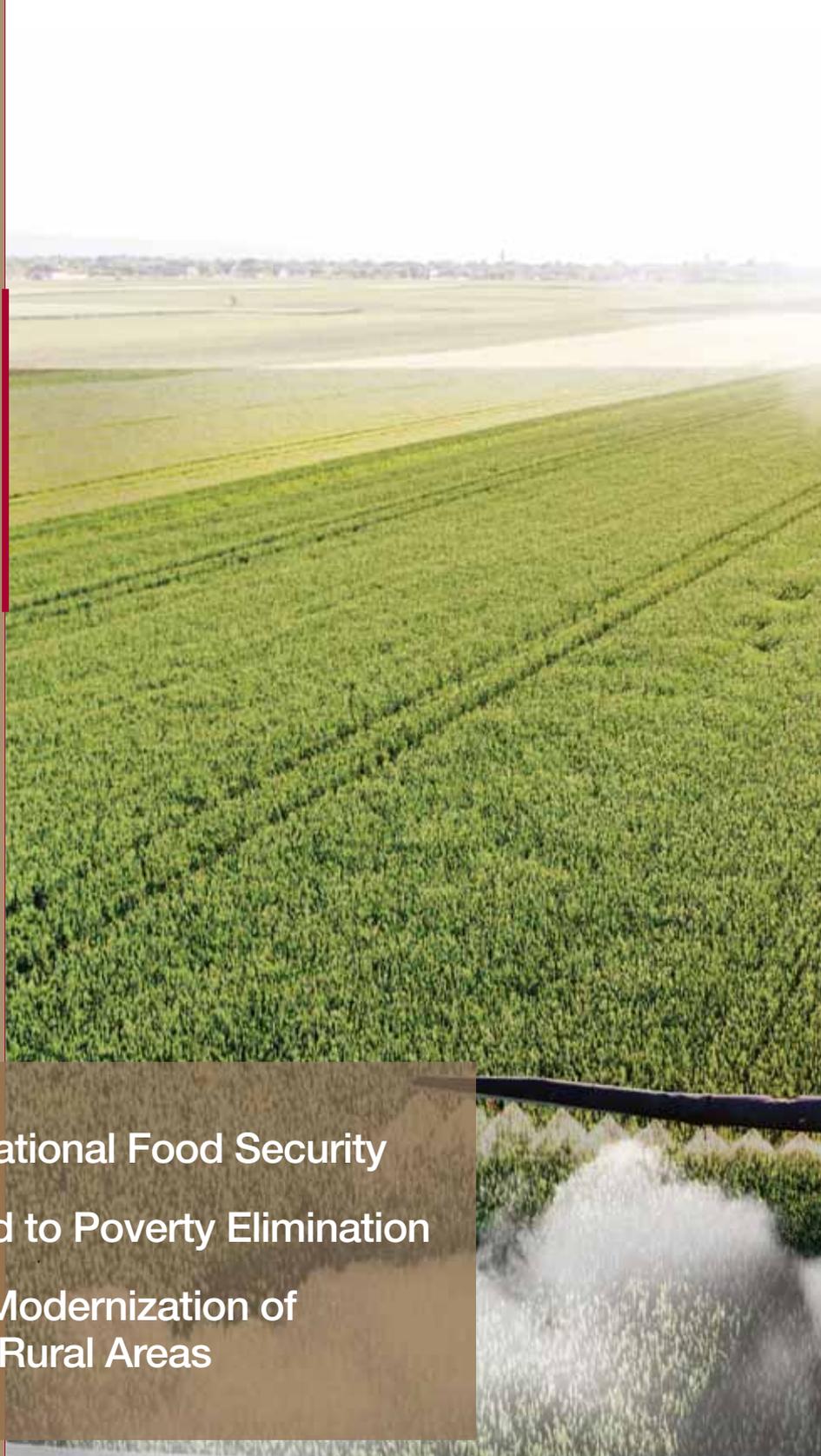
• The Shifang Sub-branch of Sichuan was organizing activities themed “Listen to Veterans’ Stories, and Cherish the Memory in Those Tumultuous Years”

Serving Rural Revitalization

20 Safeguarding National Food Security

22 Being Dedicated to Poverty Elimination

27 Advancing the Modernization of
Agriculture and Rural Areas





Safeguarding national food security

Advancing agricultural modernization

Being dedicated to poverty elimination

Advancing rural modernization

Helping improve the rural living environment

Promoting green development in rural areas

Further promoting targeted poverty alleviation and the establishment of pilot demonstration areas

Boosting agricultural production capacity

Increasing investment in key sectors

Serving industry integration

Participating in promoting rural reform

Promoting rural vitalization strategy by quality



Funding the rural traffic construction

Providing focused assistance to extreme poverty-stricken areas

Adhering to the targeted strategy

Serving the country's major water conservancy projects

Providing the funds needed in policy-backed purchase and storage

Supporting the market-oriented reform in the purchase and storage of cotton, grain, and edible oil

Accelerating the upgrading and transformation of cotton, grain, and edible oil industries

Serving the construction of key links of national grain circulation

Supporting the renovation of shanty areas



Safeguarding National Food Security

In 2017, ADBC earnestly performed its duties as a policy bank by providing funds for the purchase of grain, cotton and edible oil. The Bank also gave full play to its role as the dominant bank in the grain, cotton and edible oil market by coordinating the implementation of policy-backed purchase and market-based purchase, providing a strong guarantee for national food security and the benefits of farmers.

Progress made in 2017

ADBC continued to promote the application of the credit guarantee fund model for corn purchase in Northeast China, which effectively addressed the financing difficulties and high financing cost of medium and small-sized enterprises, and consolidated the achievements of the market-oriented reform of corn.

ADBC provided more funds for the market-based purchase of grain and edible oil, actively adjusted and improved its credit policies to support the market-based purchase on the premise of preventing and controlling risks.



ADBC earnestly implemented the national micro-control policy and continued to provide funds for the purchase of rice and wheat at minimum purchase prices.

ADBC thoroughly supported the implementation of the national target price reform in cotton, further improved the credit strategy of "One Bank, Two Policies" to increase credit investment in Xinjiang's cotton purchase.

Supporting “Non-Staple Food” Project to ensure the agricultural product supply and food safety in urban and rural areas



Note: The data is as at the end of 2017

Case

ADBC guided planting structure adjustment by supporting the purchase of high-quality products at competitive prices

ADBC developed new credit products to support various market entities to enter the market and carry out market-based purchase in accordance with the principle of granting loans based on sales volume and competitive prices for high quality. By such credit products, the Bank developed more channels to make grain purchases, particularly the high-quality grain purchases, thus ensuring good grain products to make active markets after good harvests, and effectively promoting agricultural structural reforms on the supply side. The Henan Branch focused on financing the purchase of high-quality wheat to support market-based purchase. By entering into strategic cooperation agreements with large state-owned grain companies such as Yuliang Group, Zhongyuan Grain and Oil Group and Zhengliang Group, ADBC supported leading-edge processing companies of high-quality to purchase based on orders. At the same time, the Bank adopted the supply chain model integrated with the production, supply and sales in cooperation with the grain-related financing guarantee platform, and supported leading purchasing and storage companies in prefectural cities to acquire high-quality wheat. Furthermore, the Bank actively guided the upgrading of wheat planting structure, with an ultimate aim to promote the quality and efficiency of agriculture. During the summer of 2017, the Henan Branch granted loans totaling RMB417 million to support enterprises purchasing 550 million catties of high-quality wheat.

Being Dedicated to Poverty Elimination

In 2017, the Bank supported poverty alleviation through relocation and developing competitive industries to ensure that registered poor households had “no worry about food and clothing with compulsory education, basic medical care and housing guaranteed”, and focused on poverty-stricken areas including “three districts and three prefectures” (Tibet, the four districts in southern Xinjiang, Tibetan area in Sichuan, Linxia Prefecture in Gansu Province, Liangshan Prefecture in Sichuan Province and Nujiang Prefecture in Yunnan Province). ADBC devoted its efforts to advance poverty alleviation through granting credit for infrastructure construction. In addition, the Bank has actively participated in the targeted poverty alleviation activity of “10,000 enterprises assisting 10,000 villages”. Different innovative approaches and means were used to steadily promote progress in the pilot zones of poverty alleviation through policy-backed finance, and the poverty alleviation in designated regions. In order to enhance the precision of loans for poverty alleviation and consolidate the achievements, the Bank has implemented a list-based management system.

In 2017, ADBC released loans totaling RMB512.0 billion for targeted poverty alleviation, representing a year-on-year increase of 40%. The balance of loans for poverty alleviation through relocation was RMB253.858 billion, benefiting a total number of 7.68 million people, of which 5.24 million (68%) was from registered poor households. Loans totaling RMB67.89 billion were granted for poverty-stricken areas including “three districts and three prefectures” (Tibet, the four districts in southern Xinjiang, Tibetan area in Sichuan, Linxia Prefecture in Gansu Province, Liangshan Prefecture in Sichuan Province and Nujiang Prefecture in Yunnan Province), representing an increase of RMB41.65 billion, or 52.8% from the beginning of the year.

In 2017, ADBC released anti-poverty loans totaling

RMB512.0
billion

representing a year-on-year increase of 40%



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Targeted actions in prioritized areas

As for policy priorities, ADBC focused on ensuring that registered poor households have “no worry about food and clothing with compulsory education, basic medical care and housing guaranteed”, as well as poverty alleviation through relocation and coordinated poverty alleviation through developing competitive industries, infrastructure, vocational education, ecological protection and creating more jobs for rural surplus labor force.

As for supported areas, ADBC paid great attention to poverty alleviation in national poor counties and strove to solve regional overall poverty problems; made great efforts to lift registered poor counties out of poverty and improved the production and living conditions in poor villages. Among all these areas, special emphasis will be made to old revolutionary base areas, selected poor counties and pilot zones of poverty alleviation to channel the Bank's support through policy-backed finance, along with more input and favorable policies.



As for support models and measures, ADBC focused on allowing more people to be eligible to receive loans and the innovation in credit products, methods of granting loans, as well as management methods.

In action: 

Being dedicated to poverty alleviation through relocation



ADBC vigorously implemented the relocation policy. Based on the national and provincial plan of poverty alleviation through relocation for the “Thirteenth Five-Year Plan” period, the Bank focused on the relocation of registered poor households by materializing the planning. To do this, the Bank maintained close supervision over the use of loans and strict standards on loans eligibility, and strictly followed the standards set for registered poor households in terms of per capita housing construction area. The Bank also strictly complied with the laws and regulations concerning government procurement service, and strengthened targeted support to ensure legal compliance of the loans granted for poverty alleviation through relocation.

ADBC constantly improved relevant policies and regulations. According to the task and development of the work on poverty alleviation through relocation, ADBC issued the amended *China Agricultural Development Bank’s Regulations on Special Loans for Poverty Alleviation through Relocation* to further improve the credit policy in this regard and standardize the related operations.

ADBC further introduced preferential policies for poverty alleviation. ADBC proactively supported the poverty alleviation through relocation in areas of extreme poverty and pioneered the financial system in introducing the Opinions on *How to Support Areas of Extreme Poverty and win the Battle against Poverty Alleviation*, according to which the Bank highlighted its preferential policies in credit access, risk tolerance, interest rate pricing, new models and policy measures for government-bank-enterprise cooperation in order to intensify its support for the poverty-alleviation work in areas of extreme poverty. On top of interest reduction of loans, the *Notice on Exemption of Settlement Fees for Loans for Poverty Alleviation through Relocation* was issued to further release the burden on the poverty-stricken areas.

ADBC actively developed new product models. The Bank devised a variety of new approaches: Exploring new credit support models in poverty alleviation through developing competitive industries; promoting the new model of risk compensation fund of loans for poverty alleviation through developing competitive industries across the board as adapted from Lvliang city (“Lvliang Model”); fully leverage the organizational, location and financial advantages of the local government and the Bank’s edge as a policy-based bank; opening up a new path for providing credit support for the follow-up industrial development after the relocation.



In action:

“10,000 enterprises assisting 10,000 villages”

In 2017, ADBC issued the *Notice on Further Clearly Identifying the Credit Policies for Supporting the Targeted Poverty Alleviation Action of “10,000 enterprises assisting 10,000 villages”* to clearly define related policies and the orientations, with an aim to make continuous progress.

On October 10, 2017, at the National Poverty Alleviation Day Forum, the national leading task force for targeted poverty alleviation action of “10,000 enterprises assisting 10,000 villages” awarded 116 private enterprises the title of “Advanced Private Enterprises” for their contribution. The Bank has supported 30 companies, accounting for 26% of the total awarded.

The Bank has supported

30 companies

accounting for 26% of the total awarded



- ADBC established a platform. 24 provincial branches formally established cooperation mechanisms and engaged in in-depth discussion with the National Industry and Commerce Union, and conducted learning and survey.
- ADBC set up a project-related database. The project-related database that covered 31 provincial branches and all business areas of the Bank, managed to provide support for 911 enterprises with a loan balance of RMB51.475 billion, helping 739,300 people in need of financial assistance.
- ADBC selected model enterprises. Through the recommendation of provincial branches, the head office has designated the first batch of 116 enterprises as the demonstration enterprises of ADBC. Among these companies, 102 received support with the loan balance of RMB16 billion.
- ADBC explored product models. ADBC was the first bank to launch “Jinte Loan” product, explored and promoted the “Lvliang Model”, and issued poverty alleviation wholesale loans and loans converting from transfer payment, to actively support rural entrepreneurship and innovation, as well as leaders in creating wealth.

(The data is as at the end of 2017)

Case

The “Lucky Pig Project”

Jiangxi Zhengbang Group is a national key leading enterprise in the industrialization of agriculture, mainly engaged in fodder production and pig raising. Zhengbang Group has established a stable community of communal interests of poor households by a model of “leading enterprises plus poor households” through provision of piglets, fodder, epidemic prevention services, and guaranteed loans for the construction of farms with guaranteed pigs purchase price.

The poor households built a small-scale ecological farm of 500 pigs with free piglets, fodder, epidemic prevention services provided by Zhengbang Group. With guaranteed loans for the construction of farms and repurchasing price of pigs, each farmer can be assured of a net income of RMB150-RMB200 per pig, and a maximum annual income of RMB200,000.

By this project, poor households can not only get rid of poverty during the year, but also achieve continuous income growth. Therefore, this mode of poverty alleviation is commonly known as the Lucky Pig Project.

Taking Zhengbang Group as a breakthrough, Jiangxi Branch had deployed a combination of various products and methods such as revolving loans, medium-term working capital loans, project loans, mortgages over accounts receivable, etc., to explore new approaches in supporting the targeted poverty alleviation action of “10,000 enterprises assisting 10,000 villages”.

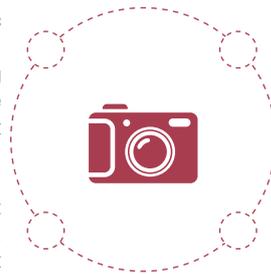


Poverty alleviation through tourism

ADBC effectively supported the development of the tourism industry in poverty-stricken areas by the provision of loans for poverty alleviation through tourism. As at the end of 2017, the loan business to reduce poverty through tourism covered 23 provinces, municipalities directly under the Central Government and autonomous regions, with a total of RMB6.728 billion.

ADBC actively built a government-bank collaboration platform. In cooperation with the National Tourism Administration (now it is known as the Ministry of Culture and Tourism) through strategic cooperation agreements, issuing joint documents, and designating staff to participate in training courses on poverty alleviation through tourism, the cooperation between ADBC and tourism competent authorities was gradually deepened.

ADBC promoted innovation in credit support model of poverty alleviation through tourism. Through exploring tourism resources throughout the country and identifying starting points of business, ADBC effectively promoted poverty alleviation through tourism, and gradually consolidating support models such as "Red Tourism plus Poverty Alleviation", "Healthy Tourism plus Poverty Alleviation", and "Countryside Tourism plus Poverty Alleviation".



Loan for poverty alleviation through tourism totaled

RMB6.728 billion



The Bank also strengthened the supervision over all lines of business. The Bank constantly intensified the supervision on on-site and off-site operations to understand the current status of branch business development and publicize and interpret the latest business policies set by the head office.

ADBC identified the needs for loans for poverty alleviation through tourism. The Bank conducted research on the financing needs for loans for poverty alleviation through tourism of scenic areas with a grade above AAAA in the country and organized its branches to actively contact those in need.

Case

ADBC lifted poor ethnic minorities from poverty and helped them increase their income

In supporting the East-West poverty alleviation collaboration, the Qingdao Branch has created a green channel to facilitate Bolan's acquisition of chili in Xinjiang, thus helping the poverty-stricken minority population get rid of poverty and increase their income.



- Bolan Company was depicting a national flag pattern with the chillies and corns they purchased

“These chillies packed on the truck were sold for RMB12,880. After deducting the cost, we can at least earn RMB5,000!”

— — said the poor villagers in the Qigelege Airike village in Qira County, Xinjiang in less fluent Chinese.

“We are grateful to ADBC for its strong support. The RMB20 million-loan at benchmark interest rate had gave us more confidence in planting chili and collecting chili in Xinjiang! No matter how many chillies the farmers plant this year, we will purchase the same with cash settlement on the spot. We will never owe a penny.”

— — Guo Peizheng, Chairman of Qingdao Bolan Group Co., Ltd.

ADBC supported the tourism-based poverty alleviation project of Sichuan Sino-French Agricultural Science and Technology Park

The Sino-French Agricultural Science and Technology Park project utilized poverty alleviation through tourism as the starting point, and highlighted the four major themes of new agriculture, new tourism, new life, and new exchanges. It embodied ecological agriculture, recycling agriculture, quality-oriented agriculture, and tourism agriculture, and transformed the traditional agriculture into a modern agriculture and recycling agriculture integrated with planting, breeding, and leisure functions.

The project actively developed rural tourism resources and accelerated the pace of poverty alleviation through

the construction of a tourism complex with industrial integration. The project managed to benefit 2 poverty-stricken villages and 609 registered poor people. At present, the Company has signed assistance agreements with 15 registered poor people. After the project is completed, approaches such as “becoming shareholders via land,” “giving technological guidance, unifying packaging and marketing of agricultural products, returning 5% of the profit of products to farmers,” “labor contracting,” and “company plus industry cooperatives” will also be rolled out to help increase farmers’ income and help the poor get rid of poverty.

ADBC promoted poverty alleviation through e-commerce

Based on the commitment to poverty alleviation, ADBC branches and local governments sought to integrate the primary, secondary and tertiary industries, enhance the efficiency of agricultural output and realize the organic integration of agricultural products and e-commerce. The “Internet+E-commerce Logistics Park” project in Shou County, Huainan City in Anhui is a good example of the new poverty alleviation model.

In 2017, the Bank launched a total of RMB300 million of medium and long-term poverty alleviation loans to support project construction of the rural circulation system. In the implementation of the project, local logistics companies were directed to settle in the park to conduct centralized and unified distribution pilots, improve the warehousing and distribution network of agricultural products, and

achieve unified delivery and joint distribution of terminal retail outlets.

Once the project is completed, it will allow local farmers to be transited from the primary industry to the secondary and the tertiary industries, benefiting 14,819 registered poor people. The project will also assist farmers in marketing their crops through the combination of agriculture and e-commerce. At the same time, the project will serve to consolidate large-scale clustering effect to guide the upgrading of the agricultural industry, and to promote the rapid development of local agricultural and sideline products with distinctive local features in Shou County through e-commerce channels. In the long term, it will serve to increase the income of local farmers and accelerate the conversion of their efforts into profits.

ADBC led poverty alleviation through the photovoltaic power station



The Macheng 70-MW Photovoltaic Power Station, jointly invested by Macheng Municipal Government and Hubei Provincial High Technology Industry Investment Co., Ltd for poverty alleviation with an investment of RMB560 million, is currently the second largest photovoltaic power plant in Hubei and the largest in Huanggang. This project is a new large-scale poverty-alleviation energy project that integrates agricultural and photovoltaic resources, and embodies the efforts of the primary, secondary and tertiary industries. It is the first-phase project of a 220-MW photovoltaic power plant for poverty alleviation, which is under the planning of Macheng Energy Investment Development Co., Ltd. Once the power station is connected to the grid, it will enable 2,800 poor households to earn no less than RMB3,000 each year and save 23,500 tonnes of standard coal at the same time.

—Comments from Hubei East Evening News

Advancing the Modernization of Agriculture and Rural Areas

Attaching importance to the key sectors and areas of weaknesses of agricultural and rural modernization, ADBC focused on establishing industrial, production, and business operation systems for modern agriculture, intensified efforts to support the construction of high-standard farmland, rural land transfer and moderately scaled operation, and forestry ecosystem protection, so as to promote agricultural transformation and upgrading and consolidate the industrial foundation for rural revitalization. The Bank also supported the construction of agricultural and rural infrastructure in manners that comply with relevant regulations, and continued to raise the loans for renovation in urban rundown areas, water conservancy, rural transportation, and improvement of living conditions in rural areas. All these measures were aimed at supporting rural modernization.

In 2017, the Bank released loans totaling RMB123.69 billion to support various projects of agricultural modernization, provided support for the construction of a total of 22.51 million mu high-standard farmland, and expanded the green area of national reserve forest bases by 4.72 million mu. Loans for renovation of rundown urban areas amounted to RMB427.39 billion, a net increase of RMB404.87 billion since the beginning of the year, accounting for 70% of the Bank's medium and long-term loan increment. In 2017, the approved loans granted by ADBC supported the demolition of 194.53 million square meters of shantytowns in total and the new construction of 45.23 million temporary dwellings, which effectively improved the living conditions of 1.23 million households with 4.09 million people. Also loans amounting to RMB78.35 billion were granted for water conservancy construction, which supported 76 out of the 172 national major water conservancy projects. Rural transportation loans amounted to RMB104.98 billion, which supported 609 transportation construction projects in contiguous areas of extreme poverty. Lastly, loans serving people's livelihood amounted to RMB71.48 billion, which supported 437 projects for rural sewage and garbage treatment and renovation of dilapidated houses in rural areas.

the Bank released loans totaling

RMB123.69 billion



Construction of more than 22.51 million mu of high-standard farmlands and 4.72 million mu of greenery areas including national reserve forest base through the use of innovative models

Loans for renovation of rundown urban areas was

RMB427.39 billion



Net increase of RMB404.87 billion since the beginning of the year, accounting for 70% of the Bank's medium and long-term loan increment

In action: 

Reserve forest project in Zhangjiakou City, Hebei

In response to the re-forestation campaign of Zhangjiakou city of Hebei province for setting an ecological barrier for Beijing and embracing the Green Winter Olympics, Hebei Branch capitalized on the Bank's strength in policy and expertise and tabled to the Forestry Department of Hebei province and local governments financial proposals tailored in accordance with local and unique

project conditions. Relevant projects were conducted in the model of "centralized extension and repayment" to support the key programs of national reserve forestry base in Zhangjiakou (financing requirements totaling RMB9.8 billion). As at 31 December 2017, ADBC granted a total of RMB3.33 billion loans for this purpose, effectively ensuring the smooth progress of projects for Winter Olympics.



• Taizicheng Green Project in Chongli supported by ADBC

Facilitating the coordinated construction of high-standard farmland in Jiangxi

ADBC has been fully committed to serving the country's strategy of "food production strategy based on farmland management and technological application," by actively innovating financing models to support and coordinate the construction of high-standard farmland in Jiangxi. As the first national investment and financing project for the promotion of high-standard farmland development, there were no precedents or experience for Jiangxi to learn from. In order to push forward the project, ADBC has innovated the investment and financing model which can be best summarized as "integrating agriculture-related funds to grant loans to provincial-level company with comprehensive revenue coverage and make overall progress across the province". Through such professional and efficient financial services, it aimed to ensure the successful implementation of the project.

The total investment in the project amounted to RMB34.8 billion, covering 93 counties (regions, cities) and provincial farms within the province. ADBC approved a total of RMB24.245 billion of loans and as at the end of 2017, the first batch of fund amounting to a total of RMB5.97 billion had been released and used for the project. Once the project is completed, the proportion of high-standard farmland in Jiangxi will be increased from 30% to 50%.

As at the end of 2017, the Bank has supported 166 high-standard farmland construction projects in total amounting to RMB40.905 billion, and released loans of RMB17.285 billion through inter-connected investment.



• Construction project of high-standard farmland in Jiangxi supported by ADBC

ADBC gave more preferences to pioneering projects. Taking into account the characteristics of high-standard farmland construction such as requirement for high one-time investment, long construction period, and high cost of management and maintenance in the later period, the Bank provided long-term and low-cost credit funds for the project by extending the loan period to 20 years with benchmark interest rates.

ADBC designed scientific investment and financing program. Based on the pilot project of the integration reform of agriculture-related funds in Jiangxi, ADBC developed an investing and financing program for brick-and-mortar businesses with market-oriented operation, which was recognized by Jiangxi Provincial Party Committee, the provincial government and relevant departments.

ADBC comprehensively improved the quality of financial services. The seasonality of the construction of high-standard farmlands requires that all preparatory work and funds must be ready before the agricultural off season. In order to ensure timely and full supply of construction funds, ADBC mobilized a significant squadron of key officers to serve the program. Only 30 or so days were required to cover the whole process from projects verification and approval to confirming the first batch of loans, enabling projects in all regions to start after the harvest of late rice.



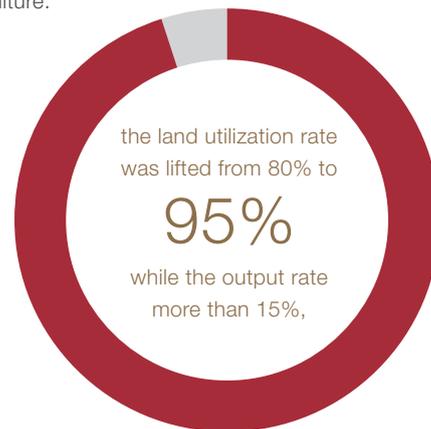
Anhui Branch developed new ways to support the development of modern agriculture-industry consortium

In 2017, Anhui Branch successfully released a RMB150 million-loan for poverty alleviation through the large-scale operation on rural land to Mengcheng County, one of the designated poverty-stricken counties in Hebei, to boost the development of moderately scaled agricultural operations in various forms, and 101 new-type agricultural business entities from 8 modern agriculture-industry consortia within the county.

The release of the loan can create job opportunities for 400 registered poverty-stricken people with an average per capita income of about RMB6,500. On average, every RMB1 million loan can generate a cumulative income of about RMB26,500 for every 400 registered poverty-stricken persons, providing hands-on assistance in poverty alleviation with actual results. The loan would also effectively extend the industrial chain and enhance the value chain, and broaden channels for income increase and benefit more people, so much so that the leading enterprises and the new-type agricultural business entities in an industry-based consortium could join together into a closer alliance of interest and foster an efficient link between production, supply and sales. The cost of agricultural production could also be reduced by about 10%-20%, and the cost of sales about 10%.

The loan satisfied the funding needs of the consortium's production and operation, and would enable the agricultural

planting model of the consortium's members to shift from a scattered fertilizer and seed purchase, cultivation, plant protection, and management model to a centralized model, ultimately improving comprehensive agricultural capacity, and ensuring the quality of seed and fertilizer. All in all, the land utilization rate was lifted from 80% to 95% while the output rate more than 15%, which in turn enhanced agricultural efficiency and farmers' income, and boosted the transition from traditional agriculture to modern agriculture.



Extension of knowledge

The modern agriculture-industry consortium of Mengcheng County is an integrated operation organization featuring the leadership by agricultural enterprises to be connected by farmers' cooperatives with a basis in family farms. Adopting the "agricultural enterprises + cooperatives + family farms" operating model as based on the "1+2+10" approach, that each consortium is to be assembled by the voluntary combination of 1 leading industrialized enterprises, 2 agricultural cooperatives, and 10 or so family farms. This consortium served to forge a flexible and effective link among leading enterprises, cooperatives and large grain farmers, thus forming an intertwined and integrated development model.

The loans granted to the modern agriculture-industry consortium of Mengcheng County were in accordance with the four-in-one financing model of "governments, banks, guarantee companies and small and micro enterprise sharing together the risk of loss of loan principals", so as to leverage multi-sector support for agriculture. Based on the principle of "government guidance, multi-party cooperation, joint credit enhancement, and batched credit approval", local ADBC branches released loans to the company established by the local government according to the actual funding needs of the 8 consortia. The funds would be used to develop large-scale operations of enterprises of such consortia and new-type entities through the "centralized extension, allocation and centralized repayment" method.

The Xuzhou Branch in Jiangsu supported the wetland project in Pan'an Lake

The Pan'an Lake area in Xuzhou was once a coal mining subsidence area, with pits and ponds overgrown with weeds.

Xuzhou Branch adopted a series of actions to support comprehensive water treatment in the lake area, the construction of flood prevention and drainage projects, and the ecological restoration project in the subsidence area.

Nowadays, the Pan'an Lake National Wetland Park has become a model of eco-environment restoration among national resource-exhausted cities and achieved remarkable economic, social, and environmental benefits.

Comprehensive water treatment project in the core area of Pan'an Lake. A loan of RMB80 million was released to help to clean 4.3 million square meters of dredged earth, build 4 small bridges and culverts, and plant 500,000 square meters of aquatic plants, covering 20,000 plants.

Flood prevention and drainage construction project in the western area of the Pan'an Lake. A loan of RMB460 million was provided to support the dredging of the bottom of the lake, the ecological anti-seepage project of laying clay on the bottom of the lake, and the bank protection project around the lake.

Phase II of the comprehensive treatment project of Pan'an Lake. A loan of RMB120 million was released to complete slope protection and land consolidation (which involved 2.8 million cubic meters of earthwork); to clean and dredge a total water surface of 790,000 square meters; to dredge a total earthwork of 580,000 cubic meters; to restore a total water surface of 1.36 million square meters; and to plant hydrophytes such as shrubs, emergent plants and other plants, covering an area of 750,000 square meters.

Ecological restoration project of the subsidence area of Pan'an Lake in Jiawang District. A key construction fund of RMB50 million for the restoration project was extended to support the construction of landscape and infrastructure facilities such as land consolidation, landscape afforestation, and roads, tunnels, bridges and wharves.



• The wetland project in Pan'an Lake supported by Xuzhou Branch in Jiangsu

Case

Giving full play to policy functions to boost people's livelihood

Focusing on the overall situation of Yiwu's organic renewal and development, and under the "three-level linkage" and continuous promotion of provinces, cities and counties, Zhejiang Yiwu Branch of ADBC was successfully granted the loan for the shantytown resettlement housing projects covering Plot 01 in Canghou, Yiwu, Plot 01 and 02 in Hudatang, and west plot in Xiangyang Shangpian in October 2017 within just two months by giving full play to the agricultural policy-based financial advantages and making targeted efforts. The approved loan for the shantytown renovation project amounted to RMB4.9 billion, which is the largest county-level single loan granted to the shantytown renovation projects by the national ADBC system to date.

A total of 27 new temporary dwellings were built under this project, with a total number of 1,814 housing units. Meanwhile, the construction of relevant supporting infrastructure has been completed. As at the end of 2017, of the loan, a credit facility of RMB1.54 billion in total was released to finance the construction of housing placements in Canghou, Hudatang, Xiangyang Shangpian and other block areas, of which RMB940 million carried interests at the pledged supplementary lending rate of the People's Bank of China, which well reflected the policies of supporting agriculture and benefiting farmers of agricultural policy-based finance and won the unanimous praise from local governments, enterprises and relocated households.



• Plot 01 in Canghou



• West plot in Xiangyang Shangpian

Giving full play to the role of agricultural policy-based finance to support the construction of 172 national major water conservancy projects

Chongqing Guanjingkou water conservancy project is one of the landmark projects among the 172 major water saving and supply projects designated by the State Council, as well as one of the key water source projects in Chongqing, with a total investment of approximately RMB3.868 billion. It is a comprehensive water conservancy project with focus on urban water supply, while accommodating agricultural irrigation and rural human and livestock water in small towns along the line.

Chongqing Branch gave priority to the construction of 172 major water conservancy projects, strengthened the sense of urgency, responsibility and mission in extending loans for major water conservancy projects. By means of early marketing docking, whole-process tracking service, formulation of financial service plans, adoption of special bridging loan and key construction fund portfolio support, the branch aimed to ensure the on-time construction and successful implementation of the project. As at the end of 2017, Chongqing Branch granted RMB600 million of PSL special bridging loan for the construction of the major water conservancy project and invested RMB700 million as China's key agricultural development fund. With an investment of RMB1.3 billion, the branch ensured the smooth progress of major water conservancy projects on schedule, conscientiously fulfilled the functions of policy banks and played a better role in stabilizing growth and benefiting the people.



• Chongqing Guanjingkou water conservancy project

Case

Jiangxi Branch funded the rural road reconstruction project of Jinggangshan

ADBC offered loans for the rural road reconstruction project of Jinggangshan (phase I) to reconstruct and upgrade 29 county roads, township roads, administrative village roads and dangerous bridges covering a construction mileage of 117.4 kilometers in Jinggangshan City. The total investment of the project was RMB278.65 million, of which, a loan of RMB193.70 million was released by the Bank, representing 69.52% of the total investment. The project upgraded and reconstructed 3 county roads covering 30 kilometers, widened 8 township dual-lane roads covering 54.2 kilometers, widened 8 preferred access road lines in administrative villages covering 25.3 kilometers, reconstructed 6 dangerous bridges covering 230.4 meters and renovated 2 sections of safety life protection projects covering 32.3 kilometers. The implementation of the project not only benefited the rural and urban residents along the project, but also facilitated to build a road network in the suburban and county core areas in Jinggangshan old revolutionary base areas, improve rural production and living conditions and promote the social and economic development of Jinggangshan City, thus laying a solid foundation for Jinggangshan to be among the first batch of cities getting rid of poverty in the province. The project served 432 registered poor people, accounting for 10.02% of the total population benefited from the project. As a result, the Bank contributed to targeted poverty alleviation projects through extension of loans.



• Jinggangshan rural road reconstruction project funded by Jiangxi Branch

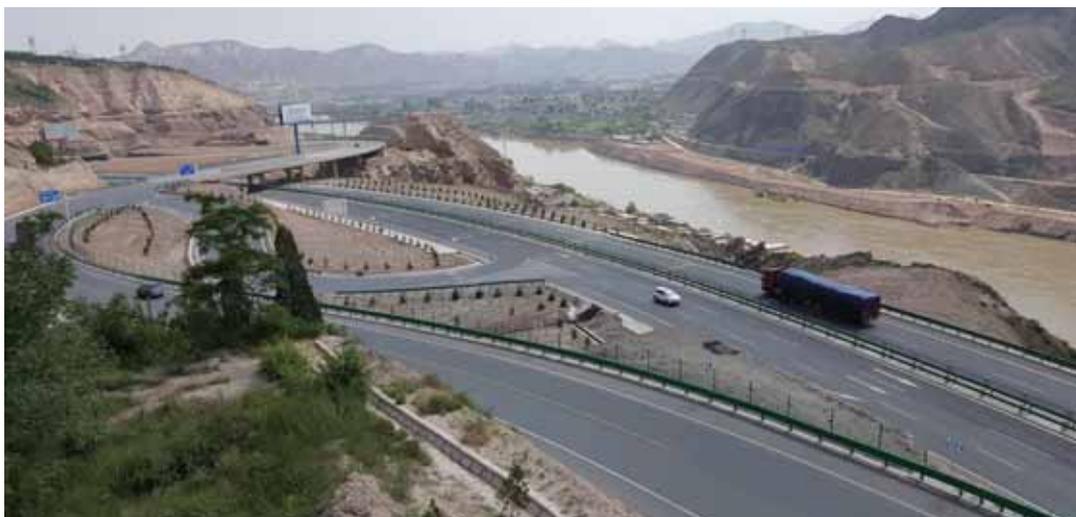
The first batch of living environment improvement projects of Liuzhi Special District, Guizhou

The first batch of living environment improvement projects of Liuzhi Special District are in the west of Guizhou Province, under the jurisdiction of Liupanshui City. The loan for the projects amounted to RMB790 million, with a term of 20 years and a grace period of 1 year, and the mortgage + pledge guarantee mode is adopted. Currently, the entire amount has been invested, mainly for improving the rural living environment in Dayong Town, Langdai Town, Yanjiao Town and Luobie Town in Liuzhi Special District. Langdai Town is one of the 30 provincial demonstration towns and Yanjiao Town is one of the 70 municipal (prefectural) demonstration towns under the project. The main constructions of Dayong Town include Xiaokang Road, Xiaokang Water Conservancy Construction, “New-look Farming Households” housing renovation, etc. The main constructions of Langdai Town include hardening of rural roads, rural housing renovation, sewage treatment and garbage disposal projects, etc. The main constructions of Yanjiao Town include old town renovation, parking lot construction and cultural square construction, etc. The main constructions of Luobie Town include river channel improvement, drainage ditch construction, environmental hygiene control, etc.



- The first batch of living environment improvement project of Liuzhi Special District supported by loan from Liuzhi Special District branch - Horn Square in Luobie Town

Case



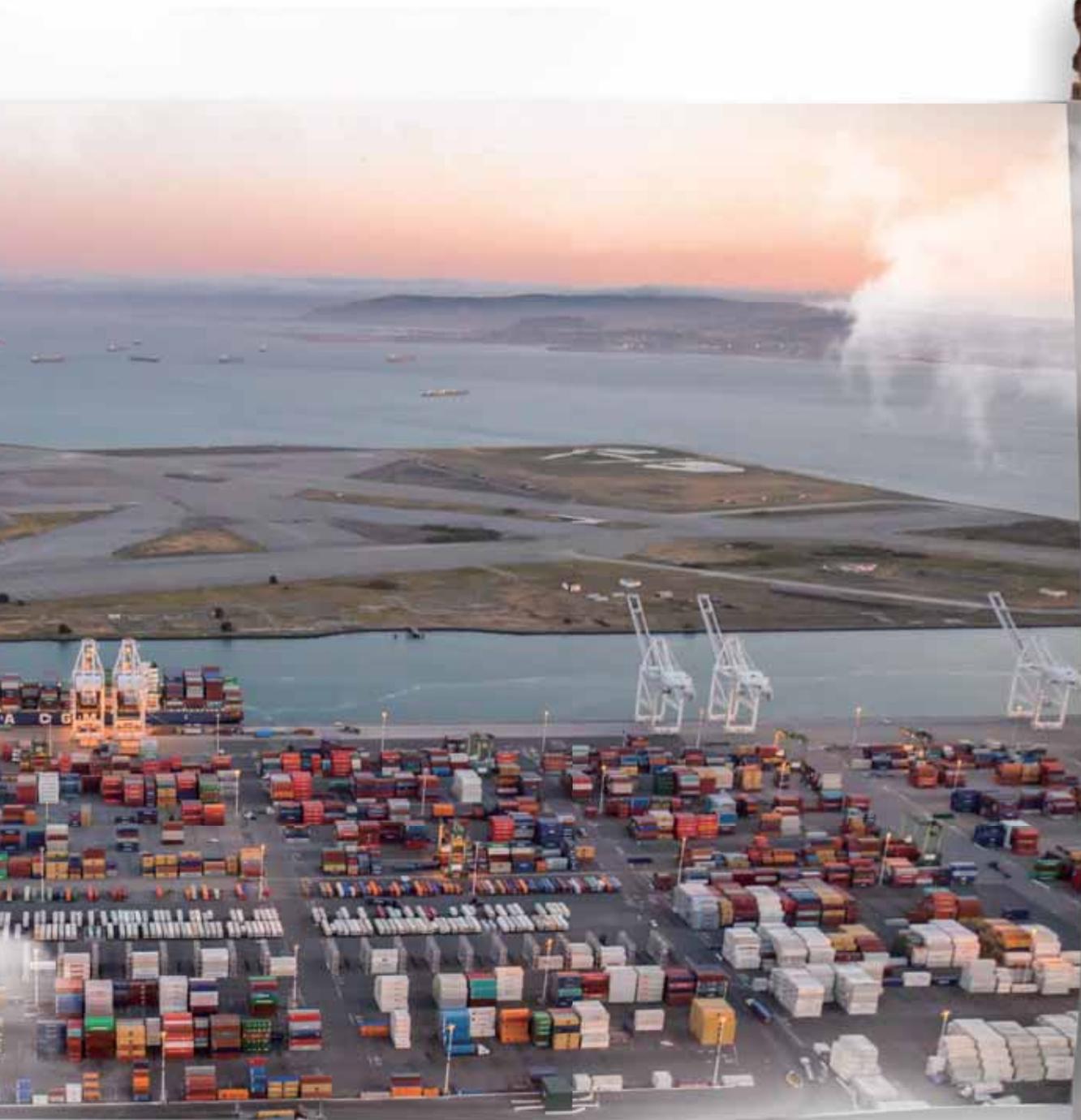
- The Gansu Provincial Branch granted medium and long-term loans of rural infrastructure construction in the amount of RMB5.9 billion for rural road network construction project (2013-2018), that connects all administrative villages of Gansu.



- Ji County Demonstration New Town and Yuqiao Reservoir Environmental Improvement Project – Yuqiao Reservoir funded by ADBC

Serving Coordinated Regional Development







ADBC has been playing an active role in fostering the development of the “Belt and Road” Initiative, the Beijing-Tianjin-Hebei integration, the Yangtze Economic Belt and the construction of Xiong’an New Area. The Bank further expanded its analysis and research on the agricultural development and the “going global” along the “Belt and Road”, and gave high priority to supporting the relocation of the non-capital functions of Beijing, as well as fostering the development of infrastructure and the ecological conservation of Xiong’an New Area through a “Financing + Think tank” model. The Bank also worked to promote infrastructure construction and industrial transformation along the Yangtze Economic Belt and fully implemented the coordinated regional development strategy.

The Belt and Road initiative

In 2017, ADBC continued to actively and prudently support the national strategy of the “Belt and Road”, and back up the “going global” of enterprises through means such as foreign exchange loan and financing guarantee. At the same time, the Bank stepped up its research and analysis and rolled out special reports including How China’s Agriculture Can “Go Global” and International Trade Policies for Agricultural Products and the “Belt and Road” and Agricultural Development Bank, in order to further business development and provide better services for the Belt and Road Initiative. As at the end of 2017, ADBC supported a total of 4 companies through its financing guarantee business to carry out overseas financing in countries or regions along the “Belt and Road”, with an accumulated amount of US\$106 million.

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In action: 

Supporting to optimize the function layout of ports

The Shanghai Branch strongly supported the first-stage expansion and construction of territorial supporting project of public pier in Donggang District, Lingang New City, Shanghai. The project will serve to meet the practical demands of the development of the Shanghai Free Trade Zone, contribute to the establishment of a sound rural road network system in the region, smoothen the import and export channel of agricultural and sideline products, and promote the upgrade of regional agricultural industry.



• Sketch of the expansion and supporting project of public pier in Liangang, Shanghai

Coordinated development of Beijing-Tianjin-Hebei region

ADBC closely followed the requirements of relocating all non-capital functions of Beijing, and the requirement to re-adjust and optimize the city layout and space structure in the Beijing, Tianjin and Hebei area as set out in the Outline of the Plan for Coordinated Development for the Beijing-Tianjin-Hebei Region, with a close follow-through on the innovative development concepts of Xiong'an New Area which highlighted "global insight, international standard, Chinese characteristics and high positioning" to provide full support for the construction of infrastructure, ecological environment, afforestation, and featured towns in new areas.

In action: 

ADBC organized and established Xiong'an Branch

On 1 June 2017, the preparatory group of ADBC Xiong'an Branch was officially established to serve the construction of the new area. As at the end of 2017, the branch granted loans totaling RMB80.9 billion to finance two construction projects in Xiong'an New Area and a loan amounting to RMB125 million for a forestry project.

The branch granted loans totaling

RMB80.9 billion



to finance two construction projects in Xiong'an New Area

Provision of funds while offering advice

The preparatory group of Xiong'an Branch took an active part in the preparation of the Manual of Afforestation Work in New Area, and took the lead to customize financial service plans for the seeding and landscaping forest project covering an area of 100,000 mu in the new area leveraging on ADBC's expertise in forestry loans, and focused its efforts on providing consultancy for the construction of the new area.



- Zhengding New District is ready to go- New rural housing project of Zhengding New District of Shijiazhuang financed by ADBC

Innovation in financial products

The Hebei Province Branch developed special credit products and front-end loan products tailored to the construction projects of the new area in order to make transitional funding arrangement for major projects prior to the commencement and ensure timely project commencement and continuous implementation.



- As at the end of 2017, ADBC granted loans amounting to RMB3.33 billion for the construction of the national reserve forest in Zhangjiakou to improve the ecological environment of Zhangjiakou and to meet the requirements of ecological environment construction for 2022 Winter Olympic Games which is themed "Green Olympics".

Innovation in the model of loan-extension

The Hebei Province Branch streamlined materials for project examination and approval and implemented "post-submission" loan extension mechanism for customers to fully guarantee the fund in place timely. In addition, the branch optimized the loan extension procedures and implemented an efficient loan extension model that featured advantages such as "interaction between front and back offices of the head office, the preparatory group of Xiong'an Branch, Innovation Division of Hebei Province Branch and credit approval office" to improve efficiency.

The construction of the Yangtze River Economic Belt

ADBC assisted in nearly 1,000 projects within the scope of the Yangtze River Economic Belt Construction Program. The projects covered areas such as livelihood improvement construction projects (such as renovation in rundown urban areas), construction projects related to “agriculture, farmers and rural areas” (such as major water conservancy projects), urban infrastructure construction projects (such as rail transits) and transformation and upgrade projects (such as projects to enhance the core competitiveness of the manufacturing industry). In addition, ADBC invested key construction funds in projects as capital investment to reduce project financing costs, so as to relieve the pressure of local government and project owners on raising capital, and effectively stimulate social capital investment in national key strategic projects.

In action: 

ADBC supported the “simultaneous construction of two areas” in Chongqing

As early as 28 October 2010, ADBC Chongqing Branch extended a total of RMB6.58 billion in medium-term and long-term loans for county town construction to finance the construction of infrastructure in Fusheng area, Liangjiang New District, Chongqing. As at the end of 2017, the branch granted the loans entirely for the project.

Upon the completion of the project, the infrastructure level in the project area, rural living environment and transportation convenience is expected to be significantly improved. Enterprises are to be attracted to move in by the local enhanced software and hardware environment for investment. This move will provide more employment opportunities for farmers, raising their income and achieve sustainable development of agriculture, rural areas and farmers, and in the end promoting and setting an example for the development of Liangjiang New District.



• The “simultaneous construction of two areas” project of overall urbanization in Xiyong, Shapingba District, Chongqing



Laying a Solid Foundation for Sustainable Development

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Risk Control

Promoting comprehensive risk management

In 2017, ADBC further advanced on comprehensive risk management, and for this purpose ADBC formulated and issued the Plan for the System of Comprehensive Risk Management that defined the schedule and all tasks clearly. ADBC also commenced tasks that included the optimization of the organizational structure of risk management, launched comprehensive risk management consulting and issued the periodical comprehensive risk management reports detailing the loan loss provision by province. Furthermore, ADBC initiated the risk-weighted assets (RWA) measurement system and accelerated the construction of a comprehensive risk management system.

New progresses in 2017

Optimizing organizational structure of risk management. ADBC clarified the centralized management departments of all types of risks and the risk management functions of the banks at all levels, through which the Bank gradually established a multi-level, interconnected, effective and balanced operation mechanism. ADBC also established a leading group for the construction of a comprehensive risk management system to coordinate the construction of a comprehensive risk management system across the Bank. Furthermore, ADBC effectively leveraged the functions of the risk and internal control management committee, and effectively utilized its deliberation and decision-making functions in the comprehensive risk management.

Consultation on comprehensive risk management. Based on regulatory requirements, practices in the banking sector, and the practical situation of the Bank, ADBC worked to strengthen its internal and external communication, and fully assessed the difficulties and key issues in comprehensive risk management. The Bank also conducted focused studies on capital management, comprehensive risk management, and RWA system construction, and launched a formal consultation for the construction of a comprehensive risk management system. ADBC also commenced formal cooperation with an external consulting agency and set up a consulting project team to streamline its existing management system and tabled a differentiation analysis report and an improvement plan.

Publishing comprehensive risk management report on a regular basis. ADBC prepared the comprehensive risk management report of the Bank on a quarterly basis to disclose its overall risk profile and major risk areas in different categories, and to present work suggestions accordingly to the management for relevant decision-making. All in all, ADBC managed to build up an accumulated risk data warehouse effectively and present quarterly risk report with visual aids to enhance visualization of the reports.



Initiation of construction on risk-weighted assets (RWA) measurement system. ADBC initiated consultation on the construction of risk-weighted asset system. The Bank systematically reviewed the overall business status across the Bank and analyzed data quality to present a demand for the construction of risk-weighted measurement RWA system, and sought to put the risk-weighted asset (RWA) system in motion as soon as possible to achieve substantial progress in the construction of risk information system of ADBC.

Implementation of a provincial loan loss provision system. Based on regulatory requirements and practices in the banking sector, ADBC implemented a loan loss provision system in accordance with the principle of “whoever releases the loans makes the loan loss provision” to define the scope, methods, procedures, and departmental responsibilities for loan loss provisions, and concluded loan loss provision on a quarterly basis, in order to hold provincial branches accountable for risk and cost and to reflect more accurately loan quality and cost benefits.

Consolidating internal control and compliance

In 2017, ADBC strengthened the construction of internal control system and promoted the basic formation of an internal control institutional system, used innovative internal control evaluation methods, vigorously strengthened compliance management and steadily carried out anti-money laundering, with great results achieved in internal control and compliance defense line construction.

New progresses in 2017

- **Continuously advancing internal control management system construction.** ADBC formulated a basic internal control system to have unified regulation over the overall requirements, the division of duties, system construction and management, system implementation and supervision, internal control management measures, internal control evaluation, internal control information and communication under the scope of its internal control system. The basic framework design and arrangement for the overall internal control system will guide and regulate the development of the internal control function of ADBC and facilitate the establishment of an all-inclusive internal control management system applied to all levels of the bank.
- **Construction of the internal control institutional system.** ADBC strengthened the “formulation, amendment, abolishment and explanation” management of systems, strictly controlled system establishment and improved the seriousness of the introduction of various systems and the cohesion between rules and regulations. An internal control institutional system with constitution and regulatory measures as the top level and 19 internal control systems as framework was basically formed. The development and research of “8+2” internal control information supervision and management system was initiated.
- **Innovative internal control evaluation methods.** ADBC actively explored a comprehensive evaluation method featuring “two combinations and two mains”, and adopted a method combining business department performance inspection with internal control management supervision inspection, on-site evaluation with off-site evaluation, which preliminarily realized the intensification of internal control evaluation. An off-site evaluation on all the provincial-level branches was organized for the first time, and the evaluation results were linked to the performance appraisal and authorization management of the year.
- **Strengthening compliance management.** Effective progress was made in improving market chaos. ADBC conducted authorization in a scientific and standardized manner. The authorization work was oriented towards poverty alleviation business, businesses in urgent need of development, new businesses and new areas. ADBC effectively handled poverty alleviation business authorization matters in poverty-stricken areas such as “three prefectures and three districts” and quickly handled the special authorization matters of related projects in Xiong’an District, serving the business development of the whole bank. ADBC vigorously promoted compliance culture, compiled and issued compliance information in a timely manner and raised the legal compliance awareness of banks and employees at all levels of ADBC.
- **Steadily conducting anti-money laundering.** ADBC amended and improved Administrative Measures on Anti-money Laundering, Classification and Classified Management Measures of Risks of Customer Money Laundering and Terrorists Financing and other rules and regulations, and consolidated management foundation. As the first bank completing anti-money laundering data monitoring standards transformation among the first batch of reporting agencies of the People’s Bank of China, ADBC passed the verification of the data receiving platform for large-sum and suspicious transactions in the banking industry and successfully reported the anti-money laundering monitoring data. Moreover, ADBC effectively carried out customer identification, customer identity data retention as well as large-sum and suspicious transactions monitoring and reporting, so that the scoring and rating by the People’s Bank of China on the anti-money laundering related works of ADBC will improve year by year.
- **Improving anti-corruption system and mechanism.** ADBC strengthened supervision and inspection and promoted the normalization and systematization of performance of responsibilities by using innovative methods as well as formulating and releasing the administrative measures such as Guidance on the Performance of the Disciplinary Committee Secretary, Assessment Measures for the Responsibility System for Improving the Party’s Work Style and Building a Clean Government by the Leadership of the Provincial Branches of ADBC and the Appraisal Program for Discipline Inspection and Supervision Work of ADBC. To further strengthen supervision and disciplines as well as accountability, ADBC appointed a special secretary of committee for discipline inspection for each of its 24 provincial-level branches, and established an extraordinary-appointed supervisor system at its headquarter and all provincial-level branches, in order to gradually develop an inspecting system to cover all provincial-level branches.

Bond Financing

Bond issuance

Emphasizing its mission of providing credit support for agricultural businesses, ADBC exerted its efforts to the enhancement of its market projection capabilities, and to devise an annual bond issuance strategy on a scientific basis. By exploring customers' demands in greater depth and by emphasizing simultaneous launching of bonds with varying maturity terms, the Bank can satisfy different investors' demands for different bond terms in different periods.

In 2017, ADBC issued an accumulated sum of 209 tranches of bonds of various types and policy-backed financial bonds in a total amount of RMB1,040.04 billion (a hike of RMB76.64 billion comparing with last year, while not taking into account the termination of special bond issuance for key construction fund due to policy reasons this year). The weighted average term of newly issued bonds was 5.09 years, which was 1.44 years shorter compared with last year; the weighted average yield rate of newly issued bonds was 4.12%, registering a rise of 101 base points compared with last year. No trench of bonds was suspended in the year due to lack of bidders' interest.

Policy-backed financial bonds (RMB100 million)



Weighted average term of newly issued bonds (years)



Weighted average yield rate of newly issued bonds (%)



Bond repayment

ADBC highly recognized its obligation as bond issuer by repaying the principal and interests of bonds on schedule, and strived to maintain good reputation and financial market orders. The Bank did not default on any bond since the issuance of the first tranche of bonds. In 2017, the Bank had repaid a total of RMB605.51 billion in principal (including RMB1.85 billion of principal due outside of China) and a total RMB125.782 billion of interest (including interest of RMB31 million paid outside of China) for matured bonds at home and abroad. The principal of outstanding bonds at the end of the year amounted to RMB3,811.45 billion, with a weighted average residual maturity of 4.03 years, a year-on-year decrease of 0.08 years.

The principal of our outstanding bonds at the end of the year had a sum of

**RMB3,811.45
billion**



with a weighted average residual maturity of 4.03 years, a year-on-year decrease of 0.08 years

Our role in bond market development

In 2017, ADBC played an active and creative role in the bond market, by lending greater support for the development of the bond market and being innovative in new products and practices to better serve the investment institutions in the market. As the only agricultural policy bank in China and the third largest issuer in the inter-bank bond market, ADBC has been constantly working on the improvement of its market-based fund raising and financing mechanism, constantly promoting innovation in the China's bond market and consolidating its image as a socially responsible bank focusing on its mission of supporting agricultural development.

Case

ADBC's successful issuance of the world's first "Bond Connect" financial bond



• Launching ceremony for "Bond Connect"

In view of favorable opportunities presented by the opening up of the bond market, ADBC coordinated with the Central Bank to help put related policies of "Bond Connect" into practice and promoted the connection of facilities on both sides of the Taiwan Straits. Facing a short schedule, with challenging tasks and varying circumstances ahead, ADBC successfully completed the preparative work in only 27 days and was ready to issue its bonds under the "Bond Connect" scheme and launch roadshows in Hong Kong.

On July 3, the first day of the official launch of "Bond Connect", ADBC issued the first trench of "Bond Connect" financial bonds in an amount of RMB16 billion to investors at home and abroad through public bidding, with a more than 10-fold oversubscription which represented a new record high for China's interest rate bonds (national bonds, policy financial bonds and others). Overseas organizations took an active part in the bid with a successful bid rate of 13.44%; while the average yield rate reached a new low in the market in the last three months.

ADBC issued the world's first "Bond Connect" green financial bond

On November 16, ADBC successfully issued a sum of RMB3 billion of "Bond Connect" green financial bonds to global investors at Shanghai Clearing House through public bidding, with a term of 2 years and a coupon interest rate of 4.48%. As the world's first "Bond Connect" green financial bond and the first financial policy bond issued by Shanghai Clearing House, it would foster connectivity of infrastructures within China's bond market system and was beneficial to the development of Shanghai as an international financial center and a free trade port.



Outstanding ADBC financial bonds traded in over-the-counter market for the first time

On July 17, three outstanding policy financial bonds issued by ADBC were traded in the over-the-counter market for the first time through the Bank of China, which marked the success of ADBC in developing sales channels as inter-bank market, over-the-counter market, global market, and others, and diversifying investment options for the public.

As at the end of 2017, ADBC offered 9 financial bonds for sale through the over-the-counter market and total proceeds of RMB1.505 billion were raised in mere five months, which accounted for about 4.36% of the total proceeds from bond sales through the over-the-counter market in the whole year. The product won the "Innovative Contribution Prize for Over-the-counter Business" from China Central Depository & Clearing Co., Ltd. (CCDC).

ADBC innovated in the issuance of poverty alleviation bonds

Throughout the year, ADBC had issued a total amount of RMB45.8 billion in poverty alleviation bonds, including RMB26 billion of special financial bonds for poverty alleviation projects. All the raised funds had since been applied towards poverty alleviation through relocation. Furthermore, the Bank also launched financial bonds in time dedicated to poverty alleviation efforts with distinct features such as targeted poverty alleviation, deepened poverty alleviation, and others.

including

RMB26 billion

of special financial bonds for poverty alleviation projects



Case

Information disclosure of green financial bonds

In 2017, ADBC issued the *Administrative Measures for the Financing and Use of Green Finance Bonds of the Agricultural Development Bank of China* for the regulation of the issuance and management of the use of raised funds, and the division of duties and responsibilities concerning green financial bonds. At the same time, the Bank worked with third-party

institutions to conduct special audit on the utilization of green bond funds in 2016, and report the use of raised funds to investors in the market on a quarterly basis. The Bank managed to fulfill its disclosure obligation concerning green bonds to a high standard, further establishing an image of a credible “Green Bank”.

Case

Actively expanding into international markets



- The bond issuance team of ADBC went overseas to carry out a non-deal roadshow

Since its first overseas bond issuance, ADBC has been working to strengthen exchanges and interactions with overseas institutions in various fields including bond issuance, and to channel overseas funds via bond issuance into areas that serve to facilitate the development of China’s agriculture, farmers and rural areas. This may serve to promote the integrated development of international capital and agriculture in China and boost the development of the RMB bond market.

In September 2017, the bond issuance team of ADBC conducted a non-deal global roadshow to promote the Bank and its series of bonds. The roadshow attracted more than 40 local institutions with significant influence and interested in government bonds from emerging markets. These efforts were well received and brought forth positive interaction from local investors.

In addition, ADBC also took advantage of reverse roadshows participated by overseas investment institutions to promote and introduce its bonds to overseas central banks, sovereign funds, and financial institutions visiting China, so as to spark high interest among foreign institutions to invest in our bonds.

The bond underwriting team of ADBC previously had one foreign-owned bank among its members. In the middle of 2017, the Bank successfully introduced another two well-established foreign institutions into the team to enrich the composition of the team and extend its range of services.

Customer Service

Strengthening technological support

The Bank had made improvement in IT governance by rolling out an enterprise-level IT infrastructure for all bank services. The Bank also made further headways in areas such as service operations, risk prevention, support enhancement, and business and technology integration. Through optimizing the operation and maintenance mechanism and system, and strengthening related management, the Bank has managed to maintain security and stability in information systems throughout the year. In addition, the Bank completed the preparation for launching the new system for core businesses. In addition, 5 IT systems including integrated business system involving 9 versions had been rolled out, to effectively meet the urgent needs of

business development and the requirements of regulatory authorities, and to improve system service and risk control. The Bank also completed the creation of on-line technical services and pre-launch preparation of the corporate Internet banking service, and worked to enhance the capacity of off-counter settlement services. Furthermore, the Bank also made up a data governance assessment report and outlined its targets in data governance in the “Thirteenth Five-Year Plan” period, set up a data governance organizational framework and data standard management process. These facilities served to set the standards for 1,010 base data and 700 benchmark data, paving the way for ADBC’s data governance improvement.

Spreading financial knowledge

In 2017, following the requirements of the People’s Bank of China, the China Banking Regulatory Commission, and the Banking Association, ADBC launched a number of campaigns to promote financial knowledge including “Travelling ten thousand miles to popularize financial knowledge,” “Using financial knowledge to keep our money safe”, “Making financial knowledge widely known,” and “Financial knowledge month”, with the aim of enhancing consumers’ awareness and understanding of new financial services, as well as risk awareness and sense of responsibility.

Throughout the whole month of “Making financial knowledge widely known”, ADBC practiced the principles of “public welfare, service, and sustainability”, and abided by the idea of “Integrating centralized promotion with regular publicity activities, tallying duties of activity supervision with organizational structure, and joining online and offline promotional efforts.”

Progress made in 2017



Working out of bank outlets. The Bank’s Branch in Quanzhou adopted innovative methods to promote financial literacy through the “Youngsters’ role in building harmonious finances” publicity campaign, targeting young audience through an immersive approach. The Bank also set up consulting service desks to communicate with customers on a one-on-one basis in order to understand their needs, and enhance their knowledge of personal credit, customer rights protection, financial fraud prevention, and illegal fund-raising.



Gaining public involvement on campuses and in communities. The Bank’s branch in Longyan organized its staff to visit Longyan College to take part in financial knowledge publicity campaigns, to promote financial knowledge to school students and the general public on topics such as how to be cautious on “school loans” and telecommunication fraud, how to protect personal financial information security. Its Lianjiang County Sub-branch also attempted to gain public involvement by setting an outlet in Fujian Business School to promote knowledge of card use security and personal information theft prevention to college students.



Utilizing channels in new media. The Bank’s branch in Sanming expanded the coverage of its financial knowledge publicity activities through utilizing WeChat groups. The branch published information such as “Five typical scams for electronic payment” through its WeChat public account, and actively pushed forward promotional articles on topics in financial knowledge to its employees and customers, further enhancing their awareness.

Deepening exchanges and cooperation

In June 2017, ADBC hosted the 68th Executive Board Meeting and regional policy forum under the theme of “Financial Service and Poverty Alleviation”. 59 representatives of the Asia-Pacific Association of Agriculture and Forestry Executives from 15 countries and 3 international agencies attended the meeting. All participants proactively took part in extensive dialogues on the further strengthening of exchanges and cooperation among agriculture-related financial institutions in the Asia-Pacific region, and the enhancement of the role of financial institutions in poverty alleviation strategies in various countries.

ADBC has successively issued policy-backed financial bonds in Shanghai and Shenzhen. The Bank was also engaged in in-depth exchanges with the Luxembourg Stock Exchange, and promoted a strategic cooperation with Luxembourg Stock Exchange, and explored topics including the disclosure of its bonds in the exchange.

ADBC has signed cooperation agreements with four central ministries (including the National Tourism Administration (now the Ministry of Culture and Tourism), the State Oceanic Administration, the General Administration of Sport and the Ministry of Commerce), the local governments of Inner Mongolia Autonomous Region, Jiangxi Province, Xinjiang Uygur Autonomous Region, Hubei Province, Qingdao City and Ningbo City and Xinjiang Production and Construction Corps.

Staff Development

Building a talent team

In view of business development needs in 2017, ADBC optimized and adjusted its internal institutions and branches to attract talents through multiple channels, and strengthened its own talent development plan to prepare an abundant human resource base for its reform and development.

Over the year, a total of 2,705 new employees were recruited, of which 644 or 23.8%, had a master's degree or above, thus further optimizing the Bank's workforce structure. ADBC also organized 18 of its provincial branches to conduct their first round of social recruitment, through which the Bank recruited 186 personnel with financial related work experience.

The Bank also spearheaded its reform in the appointment and management of professional posts. In order to raise incentives in professional posts, ADBC has revised and issued the *Administrative Measures for Appointment of Professional Posts of China Agricultural Development Bank* as based on in-depth research. The study stipulated that professional posts and management positions should remain independent of each other without crossing-over of duties, along with adjustment in the number of relevant staff vacancies, and further clarified ranks in professional posts as well as standardizing recruitment procedures. The Bank also exercised strict control over the criteria of selection and terms of employment, to fine-tune the review and approval process of senior professional posts.

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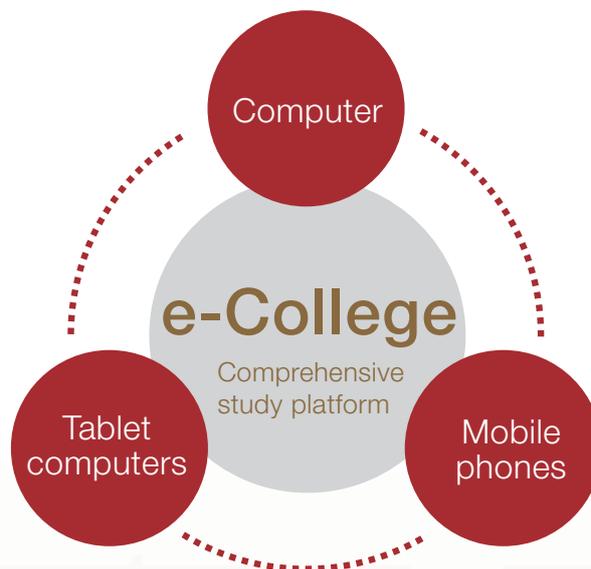


Enhancing development capability

In 2017, ADBC made further headways in its reform of operating mechanism and strove to adjust its training programs in more systematic and scientific approaches. Its training projects covered new employees, middle and senior management personnel, professional backbones, and personnel of all levels. ADBC also made innovations in the means and measures of educational training and established a textbook base and a teaching faculty base to enhance training effects.

Furthermore, ADBC developed the mobile study platform “ADBC e-College” by referring to the experience of fellow banking institutions. With services provided by the AliCloud serving as the foundation, “ADBC e-College” is a comprehensive study platform which can be deployed on multiple terminals including computers, mobile phones and tablet computers. The platform will resolve the conflict between study and work for employees by enabling them to study anywhere at any time. Meanwhile, ADBC has included employees of provincial-level branches, second-grade branches into the training management system, and provided a powerful tool for training management through statistical statements and analysis collected at all levels, as per the Bank’s goals in targeted management training. By the end of 2017, 6,879 employees have studied online for 72,200 hours with an average of 10.5 hours per person.

ADBC also conducted a bank-wide micro-lecture contest on the *Operation Manual for the Standardized Management of the Whole Process of Granting Credit*. The Bank also provided online tutoring to branches at all levels to develop its own micro-lectures through remote mediums such as video conference system, online instructions and others. All in all, a total of 990 PPTs were developed in-house by the Bank, covering nearly 100 knowledge points in the operation manual, of which 566 were selected and reported to the Head Office by the provincial-level branches.



Employees studied on the comprehensive study platform

6,879

Studied online for 72,200 hours with an average of 10.5 hours per person



All in all, a total of

990 PPTs

covering nearly 100 knowledge points in the operation manual



Achieving happiness on the job

ADBC always seeks opinions from the staff and tries to include advices from the staff into its managerial decision-making. Over the year, 31 provincial-level branches in the whole system convened local workers' congresses and extended the coverage of workers congresses to all provincial-level branches and their subordinated organizations. ADBC showed loving care for employees' physical and mental health by organizing various recreational and sports activities, and encouraged employees to actively take part in volunteer activities so that they could create more social values while realizing their own self-values.



Performing appraisals and performance evaluations for front and back office staff. Among them, the Head Office held "First of May Labor Awards and Medals", "Home of Model Employees", "Three Best Labor Union", "Women Pacesetter of May 1" and "Top 10 Outstanding Youths", "Youth Civilization", "Excellent Professional Youth" and others. Totally **15** organizations and **32** individuals won honors above the national financial system level throughout the year.



Carrying out the first "ADBC Outstanding Innovation Results Prize" assessment activity, awarding **12** prizes.



Holding the "Prettiest ADBC Figure" commendation meeting, making and distributing relevant VCDs. Comrade Huang Wei from Xinjiang Branch won the title of "Prettiest Figure in the Bank Industry".



Pushing ahead with the construction of Employees Home: visiting and extending greetings to the labor unions at community-level which shouldered heavy poverty alleviation responsibilities, granted allowances of **RMB7.2 million** to **72** labor unions at community-level in remote and poor areas to promote the overall advance of their Employees Home construction.



Carrying out the "Showing Care" activity in two festivals: a total of **RMB7.4444 million** was invested in the activities, benefiting **3,538 employees** in need of financial assistance.



Committing ourselves to implementing the aid system for employees living in extreme poverty: granted **RMB2.355 million** of subsidies to **43 employees** living in extreme poverty; under the support of Chinese Financial Workers' Union, granted **RMB69,000** of subsidies to **15 employees** in need of financial assistance and model workers of the Bank.



Organizing women employees to carry out the activity of "ADBC Women Helping Alleviate Poverty: Love Leads the Way to Happiness - Big and Little Hands Held Together" and the youth volunteer activity on poverty alleviation.



Launching the youth cultural month campaign which was themed "Being Active in Youth, Being Glad to Contribute, Being More Responsible" to guide young employees to dedicate their youth, shoulder responsibilities and take actions to serve ADBC's development.



Conducting a survey on young employees' ideological status: carried out a survey on **15,970 employees** under age of 40 within the whole Bank by questionnaire, formulating the Report on the Ideological Status of ADBC's Young Employees.



Organizing **60** outstanding employees to carry out recuperative and recreational activities.



Organizing **40** outstanding cadres stationed in villages in Xinjiang to carry out special recuperative and recreational activities.



Organizing the "ADBC Women Ecological Forest" tree planting activity at Water and Soil Conservation Scientific Education Park in Hetian Town, Changting County, Fujian.



- ADBC Women Employees Committee went to the poverty-stricken county, Oroqen Autonomous Banner, Inner Mongolia to carry out on-site donation activity of "ADBC Women Helping Alleviate Poverty: Love leads the Way to Happiness – Big and Little Hands Held Together".

- From October to November in 2017, ADBC's young volunteers went to the poverty-stricken counties designated by the Head Office to conduct volunteer public welfare activities. Through donating teaching facilities, the construction of basketball fields and Home for Left-behind Children, and providing music, computer lessons to children, holding fun sports meetings and others, they spent precious time with the children and brought them knowledge and joy.



- Site of the chorus contest held by ADBC themed "Always Following the Party's Leadership and Jointly Working for the Chinese Dream"

- ADBC's retired cadres visited the theme exhibition for the 90th anniversary of the founding of the PLA



- ADBC hosted the "ADBC Women Ecological Forest" tree planting activity in Changting County, Fujian

- ADBC carried out the "ADBC Young Forest" tree planting activity at Swan Lake Wetland Park, Erenhot City



Appendix

Awards and Honors

Recipient	Name of award/honour	Awarding entity
ADBC (Head Office)	Outstanding Social Responsibility Financial Brand of the Year	<i>Financial Times</i>
	Global Top 50 Safest Banks (listed for six consecutive years)	<i>Global Finance</i> " (magazine) from the US
	Award for Best Social Responsibility Practice Case in Chinese Banking Industry of 2016	China Banking Association
	Outstanding Contribution Prize for Chinese Poverty Alleviation through Finance	<i>China Comment</i> (magazine)
	2017 Annual Awards – the Best Local Currency Bond Issue Award"	<i>Finance Asia</i> (magazine)
	2017 AAA National Award – the Best Local Currency Bond Issue Award	<i>The Asset</i> (magazine)
	2017 Asian Capital Market Annual Award – the Best Local Currency Bond Issue Award	<i>Global Capital</i> (magazine)
	Outstanding Issuer Award	China Central Depository & Clearing Co., Ltd.
	Outstanding Proprietary Organization Award	
	Award for Counter Business Innovation Contribution	
Outstanding Issuer Award for China Green Bond Index Constituents		
Best Intermediate Business Social Contribution Award of China Banking Association	China Banking Association	
Outstanding Issuer	Shanghai Clearing House	
Outstanding Currency Market Trader	China Foreign Exchange Trade System	
ADBC Treasury Department	National Women Civilization Post	All-China Federation of Trade Unions
	Women Civilization Post	All-China Women's Federation
Banking Department of Dalian Branch, Liaoning	National Women Civilization Post	All-China Federation of Trade Unions
Financial & Accounting Department of Rizhao Branch, Shandong		
Tianxin District Sub-branch in Changsha, Hunan	National Civilized Organization	Central Commission for Guiding Cultural and Ethical Progress
Tibet Autonomous Region Branch		
Poverty Alleviation Office of Tibet Autonomous Region Branch	National Workers' Pioneer	All-China Federation of Trade Unions
Sichuan Provincial Branch	First Prize of the 6th Financial Education Multimedia Courseware	China Association for Educational Technology
Shanxi Provincial Branch	2016 Advanced Organization at the Shanxi Banking Service Real Economy Serial Activities	China Banking Regulatory Commission, Shanxi Office

Recipient	Name of award/honour	Awarding entity
Inner Mongolian Branch	2017 Contribution Award for Supporting the Autonomous Region's Key Project Construction through Finance	People's Government of Inner Mongolian Autonomous Region
Liaoning Provincial Branch	2017 Advanced Organization in Ideological and Political Work of Liaoning Province	Liaoning Provincial Society of Ideological and Political Work
Jiangsu Provincial Branch	2017 "Jiangsu Provincial Financial Innovation Award"	Department of Finance of Jiangsu Province, Jiangsu Provincial People's Government and other organizations
Zhejiang Provincial Branch	First Prize for Financial Institution in Support of Zhejiang Economic and social Development of 2016	Zhejiang Provincial People's Government
Anhui Provincial Branch	First Place for the 2017 Banking Industry Financial Institution in Support of Provincial Economic and Social Development Examination and Assessment	Anhui Provincial People's Government
Shandong Provincial Branch	2017 "Social Responsibility Award" of Shandong Financial Industry	Dazhong News Group
	Outstanding Financial Product Award for Serving "Agriculture, Farmers and Rural areas" in Shandong Province	Shandong Provincial Banking Association
Hunan Provincial Branch	2015-2017 Provincial-level and Central Outstanding Organizations Stationing in and Supporting Hunan Villages	Hunan Provincial Party Committee and Hunan People's Government
Guangdong Provincial Branch	Social Responsibility Award of the Year	Southcn.com
Guangxi Zhuang Autonomous Region Branch	Comprehensive Contribution Award of the Year for Serving Guangxi	Guangxi Banking Association
	Contribution Award of the Year for Serving "Agriculture, Farmers and Rural areas" in Guangxi	
Chongqing Branch	Financial Institution of Social Responsibility Award of the Year	Chongqing Banking Association
Sichuan Provincial Branch	The 5th Sichuan Financial Industry Media Award – Serving Real Economy Award	Sichuan Daily Press
Guizhou Provincial Branch	The First Prize of Innovative Financial Products in Support of Real Economy	Financial Work Committee of Guizhou Provincial Party Committee, Financial Office of Guizhou Provincial People's Government
Shaanxi Provincial Branch	2017 Outstanding Organization of Four Quarters in Performance Assessment of Shaanxi Province Targeted Poverty Alleviation through Finance	Shaanxi Provincial Fighting against Poverty Directing Department
Qinghai Provincial Branch	Outstanding Contribution Award for Targeted Poverty Alleviation Battle	Qinghai Provincial People's Government
	Advanced Organization for Poverty Alleviation Battle	Qinghai Provincial Party Committee, Qinghai Provincial People's Government
Ningxia Hui Autonomous Region Branch	First Prize of Financial Support and Contribution of 2016	Financial Reform Leadership Group of Ningxia Hui Autonomous Region
Xinjiang Uygur Autonomous Region Branch	"Fanghuiju" Outstanding Organizing Award	Xinjiang Uygur Autonomous Region Party Committee and People's Government

■ About this Report

Reporting Period: from January 1, 2017 to December 31, 2017

Reporting Cycle: annual

Basis of Preparation

ISO 26000: the Guidance on Social Responsibility (2010) issued by the International Organization for Standardization (ISO)

National Standards of the PRC: GB/T36000-2015 Guidance on Social Responsibility

Sustainability Reporting Guidelines (G4) issued by the Global Reporting Initiative (GRI)

Opinions of China Banking Regulatory Commission on Strengthening the Corporate Social Responsibility of Banking Institutions

Guidelines of China Banking Association on the Corporate Social Responsibility of Banking Institutions of China

Scope of the Report

This report covers all departments at the headquarters of Agricultural Development Bank of China and its sub-branches. For ease of expression, Agricultural Development Bank of China in this report is referred to as "ADBC", "the Bank", "us" or "our Bank".

Sources of Data

All data in this report are based on internal documents, statements and relevant statistics of the Bank.

Format of Publication

This report is published in printed, electronic and illustrated copies.

This report is available in both Chinese and English versions. In case of any discrepancies between the two versions, the Chinese version shall prevail.

Printed On: environmentally friendly paper

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