



中国农业发展银行
AGRICULTURAL DEVELOPMENT BANK OF CHINA

社会责任报告
Social Responsibility Report
2018



中国农业发展银行
服务乡村振兴的银行

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董事长致辞



2018年，是我国改革开放40周年、贯彻落实党的十九大精神开局之年，在党和国家发展的历史进程中具有重要意义。在以习近平同志为核心的党中央坚强领导下，农发行认真贯彻落实党中央、国务院决策部署，有效应对内外部环境深刻变化，坚持稳中求进工作总基调，保持定力、主动担当，攻坚克难、砥砺奋进，各项工作取得较好成绩，高质量发展实现良好开局。

从严求实、强根铸魂，坚定不移加强党的建设，全面从严治党取得重大成效。坚持党对金融的领导，坚定执行党的政治路线，严守政治纪律和政治规矩。强化“抓好党建是最大政绩”的理念，把党建工作责任牢牢抓在手上、扛在肩上。坚持把纪律和规矩挺在前面，持续加强党风廉政建设。推动党建和业务深度融合，实现了管党与治行有机统一。

坚守本源、专注主业，矢志不渝支农报国，服务“三农”作出重大贡献。充分发挥政策性银行优势，聚焦“三农”重点领域、薄弱环节和贫困地区，全力服务国家粮食安全、脱贫攻坚、农业现代化、城乡发展一体化和国家重点战略，支持农业农村优先发展，有效发挥了托住底、补短板、强供给、促协调、添动能的战略支撑作用。

夯基垒台、立柱架梁，持之以恒深化改革，现代化建设取得重大突破。强化改革主体意识，坚持不懈推动农发行改革，章程修订等改革重点任务相继完成，机构改革等配套措施陆续实施，体制机制不断完善，现代化建设迈出坚实步伐。加大产品和模式创新力度，提升对接市场、适应市场能力，金融服务功能显著增强。

遵循规律、科学发展，全力以赴防控风险，精细化管理取得重大进展。深入推进全面风险管理，切实加强各类风险防控，守住了不发生系统性风险的底线。坚持依法合规经营，推行信贷全流程标准化管理，制定内控综合治理三年行动方案，推进内控合规和案防体系建设，内控管理基础不断夯实。加强前瞻性研究和规划，改进财会运营管理，优化各类资源配置，经营管理水平稳步提升。

在决胜全面建成小康社会和全面建设社会主义现代化国家的新时代新征程中，中国农业发展银行责任重大、使命光荣。我们将坚持以习近平新时代中国特色社会主义思想为指导，凝心聚力，砥砺前行，全力服务乡村振兴战略，开启“方向正确、功能突出、风险可控、经营高效、体制完善、服务优质、文化引领”的高质量发展新征程，为实现中华民族伟大复兴中国梦作出新的更大贡献！

科学智

行长致辞

2018年，农发行以习近平新时代中国特色社会主义思想为指导，认真贯彻落实党的十九大精神，紧密围绕服务实体经济、防控风险、深化改革，坚持以供给侧结构性改革为主线，充分发挥了金融服务乡村振兴的排头兵和主力军作用。不断加大金融支农力度，全力打好三大攻坚战，持续推进重点领域改革，履行政策性银行职能，稳步服务经济高质量发展，致力于自身与经济社会环境可持续发展。



多措并举服务国家粮食安全。大力支持粮棉收储制度改革，年末粮棉油贷款余额 1.86 万亿元。发挥粮棉油收购资金供应主渠道作用，全年累放粮棉油收购贷款 2,457 亿元，支持企业收购粮油 2,623 亿斤、棉花 323 万吨。出台支持粮食市场化改革与发展 30 条措施，全年投放市场化收购贷款 1,642 亿元，助推粮棉油市场化收购。认真落实国家宏观调控政策，配合完成粮食“去库存”工作。

聚焦精准助力脱贫攻坚。全面落实中央打赢脱贫攻坚战三年行动部署，持续支持产业扶贫、易地扶贫搬迁、基础设施扶贫、专项扶贫、定点扶贫和“万企帮万村”精准扶贫行动。持续加强精准管理，进一步提升扶贫成效。聚焦深度贫困，出台“三区三州”深度贫困地区脱贫攻坚 28 条差异化支持政策，“三区三州”贷款增速是全行的 1.7 倍。继续发挥金融扶贫主力银行作用，全年累放精准扶贫贷款 3,893 亿元。

全力支持农业农村现代化。围绕高标准农田建设、三产融合、新产业新业态等，创新支持模式，切实加大支持力度，全年累计发放贷款 1,275 亿元，贷款余额 2,161

亿元，较上年增长 42.3%，支持建设高标准农田 560 多万亩。聚焦棚改、水利、“四好农村路”、农村人居环境等重点领域建设，加大基础设施补短板力度，全年累放基础设施贷款 7,874 亿元，年末贷款余额达到 2.6 万亿元，比年初增加 4,449 亿元。

不断提升风险防控水平。推进全面风险管理体系建设，强化重点领域风险管控，多措并举处置化解不良贷款，全力打好防范化解金融风险攻坚战。年末不良贷款率 0.8%，在金融同业中最低，拨备覆盖率、拨贷比大大高于监管要求。

新的一年，农发行将认真贯彻党中央、国务院决策部署，积极进取、奋勇拼搏，迎难而上、开拓创新，全力服务国家粮食安全和乡村振兴战略，继续打好防范化解风险、脱贫攻坚和污染防治攻坚战，统筹推进服务“三农”、补齐短板、防控风险、改革创新、内部治理、现代银行建设工作，奋力谱写“支农为国 立行为民”的新篇章。

我 行

责任聚焦

致力消除贫困

- 2018 年累计投放扶贫贷款 3,893 亿元，覆盖国家级贫困县 831 个，占 839 个县的 99.05%；直接服务建档立卡贫困村 5.7 万个，占全国 12.8 万个建档立卡贫困村的 44.5%。
- 对接国家重大专项扶贫行动，2018 年累计投放专项扶贫贷款 752.1 亿元，余额 1,013.3 亿元。改善了贫困地区基础设施、公共服务设施基础和产业发展条件。
- 全力服务定点县脱贫攻坚，2018 年累计向定点县投放贷款 30.71 亿元，直接带动 4.76 万贫困人口，年人均增收 1.04 万元。

服务美好生活

- 充分发挥农发行收购资金供应主渠道作用，2018 年支持粮棉油收购量占全社会收购量的 50% 以上，维护了粮棉市场稳定，保护了农民利益。
- 全力做好市场化粮油信贷业务，2018 年累计投放粮棉油市场化贷款 1,642 亿元，同比增加 122 亿元，加速推进了粮食产业转型发展。
- 支持棚户区改造，2018 年累计投放棚户区改造贷款 5,876 亿元，惠及棚户区居民 463 万户、1,557 万人。
- 支持农村交通建设，2018 年累计投放农村交通贷款 398.1 亿元，支持交通建设项目 207 个，解决贫困村出行“最后一公里”。



累计投放扶贫贷款

3,893 亿元



累计投放粮棉油市场化贷款

1,642 亿元



覆盖国家级贫困县

831 个



累计投放棚户区改造贷款

5,876 亿元



累计投放专项扶贫贷款

752.1 亿元



惠及棚户区居民

463 万户

- 支持水利建设，2018 年累计投放水利建设贷款 335.1 亿元，已支持国家 172 项重大水利工程项目中的 80 个，为地方基础设施补短板，为经济发展注金融活水。
- 支持城乡一体化建设，2018 年累计投放城乡一体化贷款 767.6 亿元，推动城乡基础设施、公共服务、产业支撑联通化均等化，以产城融合服务实体经济，促进经济转型升级。
- 支持生态环境建设与保护，2018 年累计投放生态环境建设与保护贷款 50.8 亿元，以实际行动支持打赢蓝天碧水净土保卫战。

助力美丽乡村

- 支持林业生态建设，2018 年累计投放林业资源开发与保护贷款 143.97 亿元，通过建设国家储备林、经济林基地、森林生态旅游开发、湿地保护修复等方式，带动项目周边贫困人口脱贫增收。
- 助力改善农村人居环境，2018 年累计投放农村人居环境建设贷款 287.7 亿元，支持农村污水、垃圾处理等项目（2018 年支持 180 个，累计支持 1,170 个），有效改善了农村住房、生活基础设施、社会保障设施、生态环境等农村生产生活条件。



累计投放农村交通贷款

398.1 亿元



累计投放水利建设贷款

335.1 亿元



累计投放城乡一体化贷款

767.6 亿元



累计投放林业资源开发与保护贷款

143.97 亿元



累计投放农村人居环境建设贷款

287.7 亿元



累计支持农村污水、垃圾处理等项目

1,170 个

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、338 个二级分行和 1,828 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

338 个二级分行

1,828 个县域营业机构

员工 **5** 万多人



党建引领

2018年，农发行深入学习贯彻习近平新时代中国特色社会主义思想，提高政治站位，强化使命担当，激发热情干劲。坚持以党的建设为统领，把政治建设摆在首位，全行党员干部进一步增强“四个意识”，坚定“四个自信”，做到“两个维护”，进一步加强基层党组织建设，发挥党组织和党员作用，驰而不息加强纪律建设，有力推动全面从严管党治行向纵深发展，确保党中央的大政方针和决策部署在农发行落地生根。

2018年进展

深入学习习近平新时代中国特色社会主义思想。围绕“学懂弄通做实”，成立领导小组，制定学习计划，明确学习要求，通过党委中心组学习、民主生活会、组织生活会、“三会一课”等方式持续推进学习贯彻。总行党委坚持以政治建设为统领，扎实推进党的建设，发挥“头雁”作用。自上而下开展集中轮训，301名总行部室副职以上领导干部、3,153名处级党员干部、1,826名县级支行主要负责人分批参加。

扎实推进基层党组织建设。认真贯彻落实《中国共产党支部工作条例（试行）》，下发贯彻落实通知，明确

七项具体落实措施。召开全行党建工作座谈会，研究加强支部标准化规范化建设工作，推广“智慧党建”信息管理系统。进一步推进书记述职评议考核、支部量化考核和党员积分考核，形成书记、支部和党员全覆盖考核评价体系。

注重抓党建促发展。紧紧围绕建设“服务乡村振兴的银行”发挥党组织和党员的作用，各分支行探索了多种服务乡村振兴战略、国家粮食安全、脱贫攻坚的方法与模式，推动党建与业务互促共进。深入学习弘扬先进基层党组织和优秀共产党员的事迹，进一步激励全行担当作为、干事创业的精气神。

驰而不息正风肃纪。坚持夯实党建责任，健全党建工作领导小组，明确了主体责任、第一责任、分管责任，制定责任清单，加强考责、问责力度。严格落实中央八项规定精神，深入开展警示教育，着力整治形式主义、官僚主义，精文减会成效明显。

着力加强干部队伍建设。加强省级分行和总行部室领导班子建设，不断改善年龄结构和知识结构，省级分行和总行部室成员平均年龄比上年下降1.5岁，本科学历比例比上年提高3个百分点。推动干部上下交流，选派总行干部到基层挂职，从分支机构选拔干部到总行交流任职。

案例

开展学习竞赛活动

为推动习近平新时代中国特色社会主义思想学习贯彻，农发行在全行组织开展了“学习新思想，担当新使命”学习贯彻习近平新时代中国特色社会主义思想三个阶段的竞赛活动，掀起学习高潮，提升政治觉悟，增强员工责任感和使命感，推动各项工作顺利开展。



学习竞赛活动颁奖

案例

研发“智慧党建 1+3”管理系统

广东分行深入学习贯彻习近平新时代中国特色社会主义思想 and 党的十九大精神，充分利用互联网、云计算、大数据等现代信息技术，研发推广和运用“智慧党建 1+3”管理系统，对全面贯彻落实《中国共产党支部工作条例（试行）》要求，扎实推进党支部标准化规范化建设起到了重要作用。



广东分行党建信息管理平台

案例

积极探索党建业务融合新模式

河北分行新一届党委成立以来，充分利用河北丰富的红色资源，创新活动形式，浓厚党建氛围，搭建学习平台，积极探索党建业务融合新模式。2017年11月14日，与平山县政府（西柏坡管理局）签订《推动乡村振兴战略暨党建共建合作协议》，并向平山县投放全辖首笔全域旅游扶贫过桥贷款2亿元，以实际行动落实十九大精神、支持革命老区建设。2018年5月24日，解学智董事长赴平山县考察调研，出席中国农业发展银行西柏坡党建共建基地揭牌仪式，并对河北省分行以党建改面貌、转作风、促发展的工作成效给予充分肯定。



解学智董事长为西柏坡党建共建基地揭牌

改革而生、改革而兴

改革开放 40 年，是金融体制改革 40 年，也是农村改革 40 年。农发行在改革中诞生，在改革中发展壮大，作为中国唯一一家农业政策性银行和中国金融体制改革的产物，认真贯彻执行国家方针政策和决策部署，坚持不懈深化改革，持之以恒强化服务，全力服务国家战略、宏观调控和“三农”发展，充分发挥了在农村金融体系中的主体和骨干作用，为服务改革开放作出了积极贡献。

坚守本源支农报国

农发行始终坚持执行国家意志、服务“三农”需求、按银行规律办事，充分发挥政策性银行优势，聚焦“三农”重点领域、薄弱环节和贫困地区，全力服务国家粮食安全、脱贫攻坚和乡村振兴等国家重点战略，支持农业农村优先发展，为全面建成小康社会做出突出贡献。

全力服务国家粮食安全。支持粮棉油等重要农产品收购、储备、调控和调销，保护广大农民利益。2015 年以来，累放粮棉油收储贷款 1.47 万亿元，平均每年支持收购的粮食约占社会收购量的 50%，棉花占总产量的 50% 以上。

助力打赢精准脱贫攻坚战。推进易地扶贫搬迁、产业扶贫、基础设施扶贫等重点领域，推出易地扶贫搬迁、教育扶贫、扶贫批发等信贷产品，推广产业扶贫“吕梁模式”，探索政策性金融扶贫实验示范区、东西部扶贫协作等有效模式，大力推进定点扶贫等。2015 年以来，累计发放精



农发行支持易地扶贫搬迁项目



农发行支持的漕河镇刘榜村小区安置点项目

案例

准扶贫贷款 17,452 亿元，贷款余额 13,466 亿元，充分发挥了金融扶贫先锋主力模范作用。

补齐基础设施“短板”。支持重大水利工程、“四好农村路”、棚户区改造等，2015 年以来累放农业农村基础设施建设贷款 3 万亿元。

积极助推产业兴旺。创新信贷产品、服务和运作模式，支持农村一二三产业融合发展，推动农业转型升级、提质增效。

全面贯彻国家重点战略。支持西部开发、东北振兴、中部崛起和东部率先发展，服务“一带一路”建设、京津冀协同发展、长江经济带发展、粤港澳大湾区建设、长江三角洲区域一体化发展，支持雄安新区建设，促进革命老区、民族地区、边疆地区加快发展。

助推中国农业“引进来”和“走出去”。开展外汇资金、国际结算等国际业务，助推优化重要农产品进口的全球布局；支持名优特新等优势农副产品出口，加大力度支持中国农业对外交流与合作。



农发行支持的贵州省毕节市通村油路建设



农发行支持的宣州区洪林现代农业示范区项目



专注主业

坚守支农初心

▼ 高质量服务乡村振兴
▼ 全力服务国家重点战略



专注主业 坚守支农初心

一、高质量服务乡村振兴

（一）保障国家粮食安全

2018年，农发行认真落实国家宏观调控和粮棉油收储政策，保障中央和地方储备粮轮换和增储信贷资金，保障稻谷和小麦最低收购价资金供应；切实履行政策性银行职能，积极支持粮棉油收购，配合国家完成“去库存”任务；全力支持粮食市场化改革，强化信贷管理，助力粮食产业发展；密切配合推进国家棉花目标价格改革，做好棉花收购信贷工作。保护广大农民利益，切实维护国家粮食安全。

2018年进展

积极支持粮棉油收购

继续保持农发行收购资金供应主渠道地位。积极创新产品模式、完善信贷政策体系，全力做好粮棉油收储信贷业务，让“中国碗”盛满“中国粮”。全年累计投放粮棉油收购贷款2,457亿元，支持企业收购粮油2,623亿斤、棉花323万吨。其中，支持夏粮收购和秋粮收购分别占全社会收购量的49%和50%，支持棉花收购占全社会生产量的58%。

2018年进展

全力支持粮棉市场化改革

大力支持粮棉收储制度改革，组织开展农户调查工作，有效参与国家粮棉油宏观调控政策的制定和实施，为国家贡献“农发行智慧”。主动适应政策调整，积极谋划粮棉油市场化业务发展新思路，印发《关于推进市场化条件下粮棉油信贷业务发展的实施意见》《当前支持粮食市场化改革与发展的若干措施》，大力推广玉米信用保证基金模式，助推粮棉油市场化业务发展。

强化信贷管理，夯实业务发展基础和风控能力。为推动粮食市场化业务发展，一方面推进以客户为中心的信贷制度改革，另一方面抓风险防控，确保从制度层面实现粮棉油信贷高质量发展。

案例

粮食收购贷款信用保证基金“通辽模式”

通辽分行积极创新，结合当地实际，探索并建立了由市级政府注资的市级信用保证基金“通辽模式”，在实现信贷风险防控的同时，进一步扩大粮油信贷投放规模。该模式是由通辽市政府主导，旗县政府、粮食企业共同出资建立的粮食收购贷款信用保证基金，通过发挥基金的杠杆作用，支持企业市场化收购，同时基金缴存于农发行账户，专项用于防范粮食市场化收购贷款风险。

案例

海南粮食全产业链安全体系合作平台

海南分行联合海南省粮食和物资储备局发起倡议，搭建海南粮食全产业链安全体系合作平台，呼吁海南粮食全产业链骨干企业积极参与组建。合作平台致力于通过建立有效的政银企合作，创新整合政银企资源配置，对海南粮油产业链进行全方位支持，助力海南构建更高层次、更高质量、更有效率、更可持续的粮食安全体系，实现全省粮食市场化业务平稳健康发展。参会企业纷纷表态将积极加入海南粮食全产业链安全体系合作平台，全力服务国家粮食安全战略。



湖北分行支持湖北枣阳国家粮食储备库

专注主业 坚守支农初心

（二）聚焦精准助力脱贫攻坚

2018年，农发行坚决贯彻落实党中央、国务院决策部署，坚持以服务脱贫攻坚统揽支农全局，制定《支持打赢脱贫攻坚战三年行动方案》，聚焦深度贫困地区脱贫攻坚，紧紧围绕建档立卡贫困人口“两不愁、三保障”，积极推进易地扶贫搬迁、产业扶贫、专项扶贫等重点任务的落实，全力做好定点扶贫，继续加强政策性金融扶贫实验示范区建设，大力推动东西部扶贫协作和“万企帮万村”精准扶贫行动，持续加强精准管理，进一步提升金融扶贫服务质效。

2018年累计投放精准扶贫贷款3,893亿元，贷款余额13,466亿元；易地扶贫搬迁贷款余额2,411.8亿元，惠及搬迁人口768万人；“三区三州”贷款余额1,163亿元，比年初增长11.68%，是同期全行扶贫贷款增速的1.8倍。

聚焦深度贫困地区

● 加强工作部署

积极赴“三区三州”深度贫困地区开展调研检查，深入了解对接深度贫困地区脱贫攻坚规划和业务发展需求，与地方政府、基层行共同剖析脱贫攻坚的重点难点和支持对策。组织召开“三区三州”脱贫攻坚工作现场推进会，全面部署推动支持深度贫困地区脱贫攻坚工作。

● 制定扶贫支持政策

将支持“三区三州”深度贫困地区脱贫攻坚作为重中之重，专门下发28条差异化特惠措施，更好满足“三区三州”深度贫困地区融资需求、业务发展需求和全方位脱贫需求。

● 加大支持投入力度

推动“三区三州”优先使用抵押补充贷款(PSL)资金，单独建立深度贫困地区精准扶贫贷款监测制度，不断增强“三区三州”分支机构业务资源保障力度、丰富帮扶措施、加大帮扶力度。

发力重点领域

易地扶贫搬迁

农发行将易地扶贫搬迁作为脱贫攻坚的头号工程，加大工作推动力度，做好政策衔接工作，着力强化贷款管理，全力服务中央和地方易地扶贫搬迁规划实施。同时，围绕1,000万建档立卡易地搬迁人口脱贫问题，加大搬迁后续产业信贷支持力度，助推贫困搬迁人口“搬得出、稳得住、有就业、能致富”，巩固易地扶贫搬迁成效。2018年累计投放易地扶贫搬迁贷款367.5亿元，易地扶贫搬迁贷款余额2,411.8亿元。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%。

2018年累计投放易地扶贫搬迁贷款

367.5 亿元

易地扶贫搬迁贷款余额

2,411.8 亿元

惠及搬迁人口 **768** 万人

产业扶贫

立足贫困地区特色优势资源，以市场为导向，以完善稳定带贫机制为重点，大力支持贫困地区粮棉油收储、农业产业化经营和特色产业发展，积极推动藏区实施青稞扶贫、牦牛扶贫，探索支持扶贫车间、扶贫工厂等新业态扶贫，创新推广产业扶贫贷款风险补偿基金“吕梁模式”。印发产业扶贫两个贷款办法，规范产业扶贫信贷支持政策。2018年累计投放产业扶贫贷款1,467.5亿元，贷款余额4,129.8亿元，带动381.6万贫困人口增收。

2018年累计投放产业扶贫贷款

1,467.5 亿元

贷款余额 **4,129.8** 亿元

带动 **381.6** 万贫困人口增收

专项扶贫

积极支持国家贫困村提升工程，研究印发《关于信贷支持贫困村提升工程的意见》，创新推出贫困村提升工程专项贷款产品；推动教育扶贫项目快速落地，精准对接地方教育扶贫金融需求；全力推动健康扶贫良好起步，研发出台健康扶贫贷款产品；积极推动旅游扶贫、光伏扶贫、网络扶贫等专项扶贫信贷业务，加大投入力度，强化带贫成效。

专注主业 坚守支农初心

做好定点扶贫

● 强化帮扶责任

制定《中国农业发展银行2018年定点扶贫工作意见》，建立总行6个部室与定点扶贫（对口支援）县“一对一”或“多对一”的结对帮扶关系。

● 加大支持投入

下发《关于对定点扶贫县和对口支援县实行特惠支持政策的通知》，在PSL资金需求、贷款定价等方面给予定点扶贫县和对口支援县特殊优惠；加大捐赠力度，用于帮扶特困群众、支持产业扶贫项目和公益性项目建设。

● 加大产业就业帮扶

针对资源禀赋特异，分别在5个定点扶贫（对口支援）县召开产业扶贫招商引资对接会；开展消费扶贫，组织员工，联动企业、同业机构参与农发行消费扶贫；加大就业帮扶力度，各级行招收定点县116名建档立卡贫困户就业。

● 加强教育培训

深入开展定点扶贫（对口支援）县扶贫干部培训，举办贫困地区大学生村官培训，开展致富带头人和实用科技人才技能培训，协调资助47名定点县教师免费到发达地区培训学习。

● 加强合作共建

与定点县贫困村、特困群众建立帮扶联系，在定点县贫困村党支部开展支部共建，赴贵州锦屏开展送文化下基层活动，协调帮助马关县都龙口岸实现通关，在吉林大安和贵州锦屏建立爱心书屋，在广西隆林召开定点扶贫县致富带头人经验交流会，交流脱贫致富的经验和体会。

加大扶贫创新力度

● 加强金融扶贫实验示范区建设

坚持把创建实验示范区作为重要平台和抓手，推动实验示范区加快建设；充分发挥实验示范区先行先试作用，积极运用各类扶贫信贷产品，推广支持产业扶贫的“吕梁模式”；对实验示范区内项目差别授予更优惠的贷款定价权限；强化实验示范区基础管理，建立实验示范区贷款监测统计体系。

● 推动东西部扶贫协作

印发《关于进一步加强东西部扶贫协作的通知》，优化信贷支持政策，强化保障措施，进一步提升东西部扶贫协作工作的针对性和有效性；坚持融资融智融情相结合，优先支持基础教育扶贫项目，立足贫困地区产业优势开展职业培训，推动开展东西部教育扶贫协作，大力推进贫困地区干部赴东部培训学习，帮助扶贫干部补齐能力短板。

● 推进“万企帮万村”精准扶贫行动

继续深化各层级四方交流合作机制，构建上下联动的工作格局，做好定期监测项目库动态，开展精准扶贫行动示范企业评定工作。截至2018年末，“万企帮万村”精准扶贫行动已支持794家企业，贷款余额610.8亿元，带动、安置及帮扶贫困人口约70万人。

案例

探索“订单融资”新模式带动产业扶贫

新疆和田皮山县方圆绿色农业科技开发有限公司与当地合作推出胡羊集中托管、科学管理养殖的扶贫举措。但随着托管胡羊数量的剧增，企业购买饲草料的资金出现了短缺。

新疆分行得知扶贫项目遇到困难，依托企业与政府签订的农产品及羊肉收购订单，为企业量身定制了“订单融资”方案，提供了1,770万元的产业化龙头企业畜牧业短期流动资金扶贫贷款。同时，为增加当地贫困户收入，新疆分行还进一步与企业签订了吸纳贫困户在企业就业的协议。得益于“订单融资”，方圆公司的胡羊养殖规模从7,000多只，增长到了1.5万多只，吸纳贫困户就业人数也由去年的120人，增加到了300多人，还通过土地流转、托管贫困户的大棚等方式，积极创造了就业岗位。

专注主业 坚守支农初心

案例

“输血”变“造血” 开创金融扶贫新路

农发行定点帮扶云南省马关县，量身定制金融扶贫方案：通过信贷投放、扶贫基金等方式，突出支持基础设施建设，破解农产品“出山难”瓶颈；以支持中小学标准化建设和校安工程为重点，支持全县义务教育均衡发展，阻断贫困代际传递；依托信贷政策，协助县里编制脱贫攻坚产业发展规划，确保贫困户通过发展产业稳定增收；积极搭建信息互通平台，形成“政府+银行+企业”良性联动机制，解决贫困地区内生动力不足的问题。6年来，农发行投入21.16亿元，将新技术、新理念注入贫困县，助力1.2万户、4.67万人脱贫，探索出一条“输血”变“造血”的金融扶贫新路。

——《人民日报》评论

案例

扶贫中期票据拓展金融扶贫新路径

上饶市是江西省具有代表性的贫困地区，交通是制约当地经济社会发展和民生改善的主要因素。2018年，农发行积极探索创新融资模式，将发行产品由债权融资计划更改为扶贫中票，发行规模由10亿元提升为20亿元，发行募集的资金主要用于江西省上饶市周边国道改建等交通扶贫项目，有效降低扶贫项目融资成本，惠及当地众多建档立卡贫困人口。

案例

支持贫困村提升工程

德格县隶属四川省甘孜藏族自治州，是中央明确的“三区三州”深度贫困地区，也是脱贫攻坚重中之重、难中之难。德格县平均海拔4235米，是四川省条件最艰苦、环境最差、贫困面最广的县域之一，全县农村土坯房数量多、分布广、改造难度大，已成为决胜脱贫攻坚最大障碍之一。

为实现困难群众住房安全保障的目标，农发行四川省分行主动作为，审批德格县贫困村提升工程贷款1.76亿元，全部用于德格县农村土坯房改造。项目资金投放后，惠及全县26个乡镇、171个行政村，让3,012户、1.16万人提前实现了“住房安全有保障”，为助力深度贫困地区脱贫攻坚，加速少数民族地区经济发展提供了重要支撑。

案例

支持教育扶贫

农发行河北省分行积极探索创新，深入推进教育扶贫工作，审批河北省首笔教育扶贫 PPP 项目 5.5 亿元，用于河北省平泉市第一中学迁址新建，解决了当地教育扶贫项目融资问题，有力支持了当地教育脱贫攻坚事业，开辟了教育扶贫支持新路径。

项目建成后将极大改善当地教育办学条件，可满足 6,000 名学生就读，服务区域覆盖平泉市全辖 19 个乡镇、48.21 万人，其中农村人口 34.69 万人，建档立卡贫困人口 5.8 万人，占全市农村人口比例 16.7%。

案例

支持健康扶贫

安徽省灵璧县是国定贫困县，位于皖北地区，经济发展相对滞后、因病致贫比例高。县人民医院现用院区建于上世纪 50 年代，病房及门诊楼陈旧狭小，医疗床位不足，医疗诊疗设备落后，远远不能满足人民对医疗卫生服务的迫切需要。农发行安徽省分行深入推进健康扶贫工作。2018 年 5 月 30 日，安徽省分行审批 3.6 亿元健康扶贫贷款，用于灵璧县人民医院整体搬迁。

该项目投入使用后，灵璧县人民医院的就医接诊能力将由目前的 55.63 万人次提高到 100 万人次，年住院人次可由现在的 5.51 万人次增加到 8 万人次以上。惠及人口近 95 万人，其中建档立卡贫困户 9.73 万人，极大地改善灵璧县就医环境和医疗服务水平，有效缓解看病难和看病贵、因病致贫和因病返贫问题，将为地方打赢脱贫攻坚战发挥重要支撑作用。

案例

支持网络扶贫

贵州南明支行开展网络扶贫工作，投放 2 亿元贷款支持贵州省光纤入户建设工程，致力于打通扶贫的“最后一公里”。工程的实施有助于跨越式缩小城乡数字化鸿沟，加快推进农村地区民生领域信息化建设，提高农村信息化、网络化水平。

专注主业 坚守支农初心

案例

东西部扶贫协作

山东分行先后组织工作组赴新疆喀什、广西西乡塘、甘肃古浪等地开展东西部扶贫现场对接，协调省内有关县政府和知名企业与贵州锦屏县、吉林大安县签订帮扶和捐赠协议，联合成立山东重庆扶贫协作产业合作联盟，架起东西部扶贫协作的“连心桥”。截至年末，山东分行扶贫贷款余额达 146.4 亿元，累计带动贫困人口 4.1 万人。



广西分行支持贺州市八步区教育扶贫项目



安徽分行支持大别山旅游扶贫

（三）补齐农村基础设施短板

农发行按照乡村振兴战略及生态宜居要求，持续强化补短板、强弱项作用，做好农业农村水、路、房、生态建设等重点工作，全力支持棚改、农村交通、水利、城乡一体化、人居环境等重点领域建设。2018年累计投放基础设施贷款7,873.5亿元，基础设施贷款余额25,991.9亿元，贷款增量4,449.3亿元，占全行贷款增量的98.3%。

棚户区改造

深入贯彻党中央、国务院工作部署，加强向监管部门的汇报沟通，密切与住建部等部委的沟通协调，以城中村改造、国有林区棚户区改造、国有垦区危房改造为重点，持续为棚户区改造提供信贷支持，确保棚改贷款业务的合规、高质量发展。

农村交通建设

围绕国家“双百工程”、2018年新改建农村公路和新增贫困地区建制村通硬化路等目标，主动与交通部门沟通协调，持续加大“四好农村路”信贷支持，重点支持纳入各省“十三五”交通扶贫脱贫攻坚目标任务的农村公路项目，着力破解农村地区“出行难”问题，积极支持农村公路建设打通“最后一公里”，促进城乡互联互通。

水利建设

优化信贷政策，创新金融产品，提高服务能力，持续加大对国家重大水利工程项目的支持力度，重点支持民生水利建设，投向农田水利设施体系、江湖湖库水系连通建设、农村饮水安全工程、灌排骨干工程建设与配套改造、灾后水利薄弱环节建设等领域，加快推进山西中部引黄、吉林中部城市引松供水、长江中下游河势控制和河道整治工程等172项节水供水重大水利工程建设。

生态环境建设与保护

按照“推进绿色发展、着力解决突出环境问题、加大生态系统保护力度”的要求，全面加强生态环境保护和打好污染防治攻坚战支持力度，以支持生态修复、环境保护和污染治理项目为重点，以实际行动支持打赢蓝天碧水净土保卫战。

城乡一体化建设

服务以农业人口市民化转移为核心内容的城乡一体化建设，加大对新型城镇化建设领域的信贷支持力度，全面推进农业现代化和统筹城乡协调发展，支持辐射乡村的教育、医疗、养老等公共服务体系建设项目，提高农业人口的公共服务水平。

改善农村人居环境

围绕《农村人居环境整治三年行动方案》，结合各地区农村人居环境整治工作的任务安排，突出支持农村生活污水垃圾治理、农村改厕项目等重点领域，统筹推进农村居民住房、生活基础设施、公共服务设施和乡村开发性建设，推动改善农村人居环境。

专注主业 坚守支农初心

案例

棚户区改造

衢州分行投放3亿元棚户区改造PSL专项贷款，支持常山县（城中村）危旧住宅区治理棚改项目。该项目将拆除危旧房屋73幢，分别在四个小区建设安置及配套用房2,165套，帮助2,111户群众彻底告别危旧房，实现“搬新居、住新房”的梦想。

案例

生态环境建设与保护

马鞍山市分行累计投放1亿元生态环境建设与保护中长期贷款，用于支持马鞍山市博望区石臼湖北片区水环境综合治理项目建设。项目建成后，将显著提升石臼湖的水污染综合防治能力，改善区域内的水生态环境，优化湿地生态系统，增强防洪排涝功能，对打造水清岸绿产业优美美丽长江（安徽）经济带具有重要意义。



石臼湖自然保护区整治后照片

案例

水利建设

莆田分行积极支持莆田市引水工程、给排水工程、防洪工程、河道整治、海堤加固等水利项目建设内容，共审批水利项目贷款 73.5 亿元，目前已投放 31.4 亿元，有效帮助解决当地民生问题，提升人们生活幸福感。

延寿溪生态。向延寿溪生态综合整治工程项目发放贷款 6 亿元，通过流域综合治理、建设人水和谐亲水景观，打造生态景观休闲绿廊、保护河流沿线古迹等工程建设，改善区域生态环境，使得已遭到严重破坏的荔枝林带景观系统得到逐步恢复和有效保护，为广大市民提供最美最净最生态的亲水空间。

东圳水库水环境。先后审批东圳水库引水枢纽工程贷款、东圳水库综合治理工程项目贷款 22 亿元，主要用于实施东圳水库大坝除险加固、分层取水，完善生活配套设施，征地移民拆迁及安置房建设、农田和果林征收或租用、库区污水治理、水土流失治理等。工程建成后，将大大增加蓄水容库，提高水库水质和供水保障能力，让群众喝上干净放心的“幸福水”。



山西分行支持辛安泉供水改扩建工程项目

专注主业 坚守支农初心

案例

农村交通建设

福建分行强化政银合作，开辟交通支农蓝海，高效打通农产品流通的“最后一公里”。近年来，福建分行累计投放贷款258.23亿元，支持新建、改造农村公路438条、4,372.28公里，为脱贫攻坚、特色旅游、美丽乡村提供了交通基础保障，进一步促进了当地农村经济发展。

案例

城乡一体化建设

中山分行累计投放城乡一体化项目建设中长期贷款 26.68 亿元，用于支持中山市翠亨新区土地整治开发。项目建成后，将加快项目及周边区域人员流、物资流、信息流和资金流的流动，加速地区城乡一体化进程，对促进粤港澳大湾区发展产生积极作用。



蓟州支行支持示范小城镇项目建设

案例

改善农村人居环境

广西分行累计投放 4.15 亿元贷款，支持恭城瑶族自治县改善农村人居环境项目建设。项目的实施建设，使恭城县具备覆盖全县 9 个乡镇、117 个行政村的污水、垃圾综合处理能力，服务全县 27.8 万居民，极大地改善了当地居民的生活环境。

同时，通过百镇建设、乡改镇、传统村落保护建设等项目的实施，有效改善各乡镇基础设施，使具有瑶族民族文化特色的古民居、传统村落得到有效保护和修缮，推动全县民族特色旅游文化产业发展。



贵州分行支持赤水市改善农村人居环境建设项目

专注主业 坚守支农初心

（四）全力服务农业现代化

2018年，农发行积极顺应市场化发展新要求，突出创新引领和先行先试，大力支持高标准农田、三产融合、农村物流、林业生态等重点领域，拓展支持农村集体经营性建设用地入市、田园综合体、海洋资源开发与保护等新兴领域，全力服务农业现代化。

聚力重点领域

● 高标准农田建设

全力配合国家大规模推进集中连片、旱涝保收、稳产高产、生态友好的高标准农田建设。2018年累计支持高标准农田建设类项目175个，贷款余额304.73亿元，项目建成后，预计可新建高标准农田或补充耕地面积562.31万亩。

● 三产融合发展

适应农业农村一二三产业融合发展要求，重点支持农、林、牧、副、渔等产业领域种植（养殖）、流通和加工转化全产业链和全价值链发展，积极支持优势农产品加工业提升产业融合发展带动能力，助推三产融合项目落地。

● 农村流通体系建设

围绕四个“聚焦”，优先支持农产品市场体系、食品安全物流体系、物流节点基础设施、农村市场体系等传统流通业态建设，积极支持电商产业园、农产品电商平台和农村电子商务运营服务体系等“互联网+现代农业”。2018年累计投放农村流通体系建设贷款239.5亿元，农村流通体系建设贷款余额454.35亿元，较年初增加136.23亿元，增幅43%。

● 林业生态建设

深入贯彻绿色发展理念，以国家储备林建设和林业生态保护为业务重点，农发行积极探索PPP、企业自主经营、政府特许经营、扶贫过桥等非政府购买服务模式的推广应用，支持林业生态建设项目实施落地。转型发展的同时，农发行坚持以脱贫攻坚引领林业信贷，大力推进生态扶贫。

拓展新兴领域

农村集体经营性建设用地入市

积极探索政策性金融支持农村土地制度和农村集体产权制度改革、支持壮大集体经济和保障农民财产权益的有效途径和方法。成功支持北京市安定镇和青云店镇农村集体经营性建设用地入市项目，有效盘活集体建设用地，促进城乡一体化建设。

田园综合体建设

瞄准各类省级以上农业园区，开展多元化融资模式创新，切实加大对“三区三园一体”和各类农业农村新产业新业态的信贷支持力度。与财政部加强合作，将纳入财政部试点的国家级田园综合体作为支持重点。2018年累计投放现代农业园区及三产融合贷款余额158.87亿元，较年初增加88.18亿元，增幅124.7%。

海洋资源开发与保护

与国家海洋局联合下发《关于农业政策性金融促进海洋经济发展的实施意见》，围绕“产业+生态”两条主线，进一步强化部委合作，推进业务试点工作。支持了一批国家级渔港、海洋牧场、港口码头、岸线旅游、海岛开发等重点项目和海岸带修复、“蓝色港湾”等战略工程。截至2018年末，海洋资源开发与保护贷款余额51.73亿元。



江西分行支持宜黄县高标准农田项目

案例

土地流转 + 高标准农田建设

新疆阿克苏分行坚持创新引领，在融智服务、融制服务方面大胆实践，探索出“土地流转 + 高标准农田建设”模式，进一步加大对高标准农田建设的支持力度。农民将土地流转后，每年每亩土地流转后可获得 600 - 800 元流转费和 200 元管理费，同时还可通过在项目公司工作获得相应收入，带动农户脱贫致富。

专注主业 坚守支农初心

案例

田园综合体

山东分行发放农发行首笔支持国家级田园综合体中长期扶贫贷款 4 亿元，专项用于全国首批国家级田园综合体——朱家林田园综合体项目建设。与传统农业项目需将村民集中迁出不同，该项目保留村落的整体风貌，通过基础设施和公共服务设施的改善，提升村民的生产生活条件，将村民纯朴的生活方式、生活状态作为一种民俗展示，作为吸引游客的一种资源。同时，通过内置金融村社及联合社体系，开展系统性乡村建设，激发村民内生动力，推动农村产权制度改革，盘活农村闲置资产，增加农民财产性收入，改善乡村治理，壮大集体经济，就地实现农业农村现代化。项目建成后能够带动园区及周边近 1.6 万人发展、246 名贫困户增收脱贫。

案例

林业生态建设

河北分行围绕张家口冬奥绿化、国家储备林基地建设、太行山—燕山绿化和山区生态扶贫等战略工程和重点领域，持续加大信贷支持力度。

“一条路”链接生态发展。河北分行配合昌黎县全域旅游建设，投放 2.2 亿元贷款支持碣石山景观大道生态林业绿化工程。项目绿化工程总面积超过 41 万平方米，涉及绿化、景观节点 13 个，在改善当地生态、生活环境的同时，进一步优化投资环境，拉动沿线区域开发建设和区域经济发展。

“一片林”树起绿色屏障。河北分行围绕建设首都水源涵养功能区和生态环境支撑区的定位，持续加大生态建设力度。项目覆盖张家口市各个地区，涵盖林业重点生态工程、基础设施建设、保护设施建设、林业产业发展和资源保护公益事业等多方面，累计投放林业贷款近 60 亿元，支持造林约 320 万亩。同时，为当地提供了稳定的就业岗位，带动了旅游业和绿色生态产业发展，为贫困户拓宽了增收渠道。

“一抹绿”装扮巍巍太行。河北分行向邢台市累计投放林业贷款 13 亿元，支持国家储备林基地试点项目建设。储备林内栽植国槐、白腊、核桃等多种植物，果实成熟后能带来很好的经济效益，为当地百姓引来了一条绿色“致富路”。

案例

海洋资源开发与保护

山东分行发放海洋资源开发与保护贷款 6 亿元，支持山东荣成市桑沟湾北海岸带综合整治项目，最大限度地保护和修复了海岸原有的自然环境，促进了海域资源合理利用，对维护滨海生态系统的连续性和多样性、提高海岸带和海域可持续发展能力、实现人与海岸湿地和谐共处等发挥了重要支撑作用。



荣成支行支持荣成市桑沟湾北海岸带综合整治一期项目

专注主业 坚守支农初心

二、全力服务国家重点战略

2018年，农发行紧紧围绕服务国家战略，有效发挥政策性银行的支撑作用，积极推动“一带一路”、京津冀协同发展、长江经济带和粤港澳大湾区建设。强化顶层设计，加大政策保障和资源倾斜力度，促进中国农业对外合作交流，支持雄安新区建设，助力长江经济带产业转型与生态保护，推动粤港澳大湾区粮食安全与基础设施建设，全力服务经济高质量发展。

一带一路

2018年，农发行持续服务“一带一路”建设，并通过国际结算、外汇信贷等国际业务，为企业发展提供专业化服务，支持农业“走出去”。截至2018年末，农发行开办外汇业务的经办行123家，境内外代理行481家，覆盖全球67个国家和地区，累计办理国际结算量达到110.3亿美元、贸易融资15.03亿美元。同时与非洲农村与农业信贷协会、泰国农业与农业合作社银行等外方机构开展交流合作，促进中国农业有效利用国际国内两个市场、两种资源。

农发行开办外汇业务的经办行 **123** 家，境外代理行 **481** 家

覆盖 **67** 个国家和地区

累计办理国际结算量 **110.3** 亿美元

贸易融资 **15.03** 亿美元

案例

支持茂名港博贺新港建设

广东茂名分行累计为“深水大港”核心起步工程——茂名港博贺新港区东、西防波堤工程项目提供5.5亿元贷款支持，助力打造“一带一路”重要节点，实现千年古渔港到物流新枢纽的华丽蜕变。

京津冀协同

2018年，农发行继续推进京津冀协同发展，积极服务雄安新区建设。制定印发《关于支持河北雄安新区建设的意见》，推动雄安分行筹备组金融科技发展，创新融资模式，支持新区征拆安置项目、白洋淀生态环境修复、防洪体系建设、生态环境建设、美丽乡村、特色小镇建设等。

探索金融科技创新。农发行借鉴蚂蚁金服科技手段，会同相关部门升级完善雄安地区办公系统和网银系统；利用蚂蚁金服区块链技术帮助雄安分行筹备组与雄安新区区块链平台对接。

服务差异化金融需求。雄安分行筹备组和河北分行研究制定雄安新区供应链贷款操作指引，创新运用产业链下的订单式融资，为担负新区建设职责的公司类客户提供便捷高效的金融服务。

支持雄安新区10万亩苗景兼用林项目建设。农发行对中国雄安建设投资集团有限公司投放首笔贷款1.25亿元，支持雄安新区10万亩苗景兼用林项目建设；向北京桑德环境工程有限公司投放雄安新区第一笔非产业类供应链贷款——5,000万元工程总承包（EPC）合同贷款，支持该项目第六标段建设。



天津分行支持生态储备林项目建设



河北分行服务2022冬奥会建设

专注主业 坚守支农初心

长江经济带

2018年，农发行出台《关于加大对长江经济带支持力度的指导意见》，重点支持保护和修复长江生态环境，保障重大项目开展，推动长江沿岸企业走生态优先、绿色发展道路，全力服务长江经济带建设。

案例

支持长江大保护

湖北分行积极主动地融入长江大保护之中，加大对各类信贷项目的支持力度；向兴发集团投入重点建设基金 3.76 亿元，投放贷款 18.2 亿元，为企业产业结构转型升级提供资金支撑；累计投放贷款 12 亿元支持三峡翻坝物流园项目，使三峡库区形成了功能完整的运输链条；投放 4.9 亿元水利贷款支持荆江大堤综合整治，全面提高防洪排涝能力。



湖北东西湖区支行支持武汉市大东湖核心区污水传输系统工程项目建设



南通分行支持启东吕四港老渔港综合整治工程建设项目

粤港澳大湾区

农发行紧跟国家部署，为粤港澳大湾区建设提供政策性资金保障，全力服务粤港澳大湾区粮食安全，支持粤港澳大湾区各类基础设施重大项目，助力粤港澳大湾区互联互通。“十三五”以来，累计向粤港澳大湾区投放826.8亿元贷款。

案例

服务粤港澳大湾区

发挥支农乘数效应。广东分行对深圳市农产品股份有限公司审批最高综合授信额度 10 亿元，投放首笔 3 亿元农村流通体系建设短期贷款，以点带面，支持“南菜北运”“北果南运”“西菜东输”物流通道建设。

改善交通环境及市民出行条件。广东分行为虎门二桥项目提供融资资金 25,000 万元，助力虎门二桥成为粤港澳大湾区核心区的重要过江通道，促进珠江三角洲一体化发展。



珠海分行支持珠海市斗门井岸镇防洪堤加固工程项目建设



改革创新 引领现代化发展

- ▼ 风险防控
- ▼ 债券筹资
- ▼ 客户服务
- ▼ 交流合作
- ▼ 员工发展



改革创新 引领现代化发展

一、风险防控

（一）推进全面风险管理

2018年，农发行认真落实打赢风险防控攻坚战部署，强化风险管理。加强风险防控顶层设计，推进全面风险管理体系建设，强化重点领域风险管控，多措并举处置化解不良贷款，加大风险管理队伍建设力度，风险防控能力不断增强。

制定进一步加快全面风险管理体系建设实施方案；出台防范化解金融风险攻坚战三年规划；研究起草全面风险管理基本制度、风险偏好管理办法、风险报告管理办法；首次将风险资本占用纳入全行绩效考核范畴；深入推进资产减值准备计提，首次实现减值准备按全口径资产计提以及贷款损失准备按二级分行计提。

（二）完善信贷管理体系

2018年，农发行出台完善信贷管理体系总体实施方案，促进信贷管理体制机制不断健全，解决信贷管理体系与业务发展不适应的突出问题。启动信贷产品整合工作，构建适应客户需求和内部管理的产品体系；加大政策指导力度，在金融系统率先发布服务乡村振兴战略的指导意见，及时研究配合清理地方政府隐性债务的意见，认真履行政策性银行职能；强化授权管理，建立“五位一体”信贷业务授权管理体系；深化信贷全流程标准化管理，强化信贷制度执行力；紧盯重点环节，加强风险监测预警，不断完善贷后管理工作；优化信贷管理信息系统，为信贷业务健康可持续发展提供有力科技支撑。

（三）坚持依法合规经营

2018年，农发行以《中国农业发展银行监督管理办法》贯彻落实、内控综合治理和深化整治市场乱象等三项专项活动为抓手，推进内控和案防体系建设，加强洗钱风险管理，强化法律支持保障，不断加强内控合规管理。

制定《内控综合治理行动方案》，提出3年治理目标，明确四大领域、十大突出问题的治理重点。举办资本管理、全面风险管理和内控合规管理培训班，增强干部员工遵守和执行办法的行动自觉。

二、债券筹资

发行债券筹资是农发行资金来源的主渠道。截止 2018 年末，农发行累计发行境内债达 8.01 万亿元，存量债券规模达 4.18 万亿元。目前，农发债已实现多品种、多市场、多币种的多维度发展，形成了境内外市场一体化、批发零售同步化、发行方式多样化、投资主体多元化的新格局。

（一）债券发行

充分尊重市场规则，不断完善债券发行机制，科学制定发债策略，从发行方式、发行渠道、发行品种等方面入手，进一步稳定投资者预期，提振市场信心，提升农发债影响力和品牌价值。2018 年新发各类债券 195 期、1.11 万亿元；新发债券加权平均发行期限 5.02 年，较上年缩短 0.07 年；新发债券加权平均发行利率 4.06%，较上年下降 6 个基点，全年未发生一期发债流标。

截止 2018 年末，农发行累计发行境内债达 **8.01** 万亿元

存量债券规模达 **4.18** 万亿元

（二）积极参与市场建设

作为国内银行间债券市场第三大发行主体和第一大“三农”发行主体，农发行主动参与，开拓创新，助力债券市场建设，更好服务市场投资机构；积极作为，修渠扩道，引导境内外资金支持“三农”发展，不断巩固支农银行、扶贫银行、绿色银行的社会责任形象。2018 年，首次发行境外双币债券、美元债券，首次发行欧元绿色债券，首次推出农发债券指数基金，首次在交易所发行金融债券，首次采用多种创新形式增发“债券通”绿色债券，新发及存量债券实现首次境外信息披露。

（三）债券管理和使用

农发行恪守发行人义务，按时足额兑付债券本金和利息，全力维护良好信誉和金融市场秩序。自 2004 年市场化发债以来，未发生一期债券违约事件。2018 年，累计兑付境内到期债券本金及利息 8,897 亿元。在债券资金使用上，切实履行政策性银行职能作用，积极服务农业供给侧结构性改革，资金投放聚焦“三农”重点领域、薄弱环节和贫困地区，全力支持乡村振兴战略。2018 年，累计供应资金 5.1 万亿元，有效满足了业务发展资金需求。全行累放贷款 1.8 万亿元，年末贷款余额 5.14 万亿元，较年初增加 0.45 万亿元。

2018 年进展

债券市场建设

境内外市场一体化。在境内，实现银行间市场、交易所市场、柜台市场等全面发展。在境外，巩固亚洲市场、开辟欧洲市场，登陆卢森堡交易所、债券通等国际平台。

丰富债券品种。创新发行扶贫债券、绿色债券、乡村振兴债券。境外推出“债券通”债券、离岸人民币债券、美元债券、首单欧元绿色债券等。债券发行品种涵盖3个月~20年各关键期限。

推动债券市场改革开放。全程参与“债券通”制度设计、落地和发展；通过卢森堡交易所、债券通公司等国际平台，向全球投资者披露农发债信息；制定欧元绿色及可持续债券框架，由奥斯陆国际气候与环境研究中心（CICERO）联合国际可持续发展研究所（IISD）共同出具意见，并获高度评价。

案例

创新同业扶贫合作新模式

积极探索引导金融同业与贫困地区深度对接，主动向境内外投资者宣传扶贫政策和农发行扶贫成果。创造合作机会，促成招商基金与广西隆林县产业扶贫合作的落地。同时，招商基金将招商中债1-5年农发债指数基金中的部分管理费用无偿捐赠隆林县，专款用于脱贫攻坚。通过持续聚焦构建政策、市场、扶贫多方角色相结合的社会化反哺机制，共同履行社会责任，让贫困地区得到更多实惠。

案例

双币种债券

9月19日，农发行面向境外投资者发行2年期固息人民币债券和3年期浮息美元债券，本次重启境外发债，同时发行双币种债券，满足了投资者对不同币种的投资需求，同时向国际市场提供高品质、高等级投资产品，有利于进一步提升农发行在国际市场的影响力，促进中国债券市场对外开放和人民币国际化进程。

案例

绿色金融债券

4月及6月，通过上海清算所，以公开招标方式，面向全球投资者先后两次增发“债券通”2年期绿色债券70亿元，向“债券通”开通一周年献礼。11月19日，发行首笔准主权3年期浮息欧元绿色债券5亿欧元。这三次发行及多年来在绿色债券事业方面的努力，有力表明了农发行作为中国绿色资本市场发展的重要引领者和推动者，发挥示范带头促进作用，引导绿色债券市场良性发展的承诺和行动，充分体现了农发行秉承家国情怀的社会责任意识和大局意识，以及致力于发展绿色信贷，推动人与自然和谐共生，为美丽中国和全球生态安全事业做出新贡献的使命和担当。

案例

农发债指数基金

4月，农发行会同广发基金，推出市场首只跟踪农发债的指数基金——广发中债1-3年农发行债券指数证券投资基金。9月，会同中银基金成立中银3-5年农发债指数基金。农发债指数基金的面世，进一步完善了国内债券类指数基金产品线，为投资者提供多元的固定收益类资产配置工具，提高了市场流动性，受到了市场的积极追捧，反映出农发债作为有较高交易深度的政金债在银行间市场广泛认可和标杆式的市场化发债能力。广大投资者不仅希望通过投资农发债获得稳健收益，更希望通过农发债来支持“三农”、服务社会。

改革创新 引领现代化发展

三、客户服务

（一）强化科技支撑

围绕网银系统上线，积极开展与同业在网银安全方面的交流合作，完善安全管控机制；完成微信客户服务平台建设，为客户提供及时方便的服务；开展网银系统安全监控和处理，实施网银和微信客服平台用户体验调研，定期分析和报告系统运行情况，及时组织系统优化升级和漏洞修复，积极稳妥保障系统安全运营。

（二）深化服务管理

农发行始终坚持以客户为中心，深化经营管理体制改革，印发《以客户为中心服务管理体系改革方案》（简称《改革方案》）。《改革方案》按照高质量发展总体要求，致力于构建适应市场化经营需要的，具有农发行特色的客户服务管理体系，不断提升客户服务质效。

优化客户管理。明确客户定位，制定客户目标规划和客户群建设实施目标；推行客户分级分类管理，根据客户规模、重要程度、风险等级和贡献度对客户进行分类。

提升服务质效。优化产品、流程，构建满足客户需求、与市场化改革相适应的信贷产品体系和高效运转的流程体系，推进差异化服务，改进集团客户统一管理，建立客户服务评价反馈机制，持续提升客户服务质效。

2018 年进展

农发行上线网银系统

2018年10月29日，农发行网银系统正式上线，在确保安全可控的同时，丰富了银行支付结算方式，有效地降低了经营成本。目前，系统可为客户提供账户管理、转账汇款、信息查询、资金管理、集团业务、贷款查询、企业审核等七大类在线金融服务。

加强客户风险管控。健全客户风险识别预警机制，强化风险监测，落实前台部门和中后台部门的风险职责，运用科技手段为客户管理提供支持，建立多维度综合性风险预警体系，全面加强客户风险管控。

（三）提升服务水平

农发行以满足客户需求为出发点，提供优质信贷服务，完善信贷产品，优化业务流程，提高办贷效率，不断提升客户服务体验。

信贷服务方面，构建前中后台和上下级行整体协同的服务格局，因地制宜建立优质客户群，实行客户分级分类管理，提供一站式信贷服务，针对大型集团客户制定单独的信贷服务方案，大力支持企业“走出去”，实行优惠贷款利率定价政策。

信贷产品方面，整合现有信贷产品，支持现代农业发展，增强信贷产品适用性。信贷业务方面，结合实际制定客户准入标准，便捷客户准入，优化信贷流程，提高支付效率。

（四）普及金融知识

农发行积极贯彻落实人民银行和银保监会相关文件要求，在全系统部署开展2018年“普及金融知识，守住‘钱袋子’”活动。紧紧围绕“普及低净值人群所需的基础金融知识”“提高低净值人群的投资理财技能”“提升低净值人群识别非法金融广告的能力”“强化金融消费者风险责任意识的教育”四项活动主题，组织开展有针对性、有特色的金融知识宣传普及活动，引导金融消费者正确识别非法金融广告，提高风险防范和责任承担意识。

四、交流合作

2018年，农发行继续深化与各方的交流与合作。参加在京召开的国际农发基金-亚太农协“农村金融最佳实践项目”研讨会，并就扶贫减贫问题进行发言；在瑞士大使馆主办的“社会创益、金融创新与城镇化”年度论坛中，就金融创新等问题同与会代表交流研讨。

案例

2018年10月8日，由亚太农村及农业信贷协会（简称亚太农协）主办的“中小微企业融资：缺失的中型企业解决方案”地区政策论坛在斯里兰卡海滨城市科伦坡举行。农发行作为亚太农协成员参加本次论坛活动，行长钱文挥出席论坛开幕式，并作《发挥金融源头活水作用，促进中小微企业可持续发展》主题演讲。他还倡议，与会各国、各机构应携手并进，不断探索实践，共同完成破解中小微企业融资难题这一长期的系统性工程。来自亚太国家的亚太农协成员代表就如何改善中小微企业融资环境、促进中小微企业良性发展等共同关注的议题进行了广泛而热烈的讨论。



同时，农发行应国际农业研究磋商组织（CGIAR）气候变化与农业和粮食安全项目组邀请，参加在英国伦敦召开的关于“气候变化背景下金融业如何支持粮食生产体系转型发展”高层论坛；应国际农发基金邀请，参加其与我国财政部合作开展的南南合作项目推介会，积极探讨合作空间。

改革创新 引领现代化发展

五、员工发展

（一）打造专业队伍

农发行以人为本，把抓好人才队伍建设作为基础工程，健全专业队伍建设的配套机制，科学规划人力资源结构总路线图，加强优秀年轻干部的培养锻炼与选拔任用。目前农发行正在展开围绕全行战略优化人力资源配置的相关工作，按照高素质专业化要求，打造专业队伍，更好地服务国家战略和“三农”发展。

深入学习贯彻习近平总书记提出的人才强国战略，运用系统思维科学谋划人才配置、人才培养、人才评价、人才激励等工作，充分发挥人才在推动农发行高质量发展中的关键支撑作用。

按照信贷队伍建设年活动三年规划纲要和实施方案要求，从组织建设、队伍素质建设、信贷文化建设、队伍机制建设等方面狠抓落实，深化活动建设。截至2018年末，信贷人员比活动前增加4,028人，占比提高6.31个百分点，信贷队伍力量不断充实。各级行培训人均次数由8次提高到9.7次，信贷人员素质稳步提高。开展信贷故事征集活动和信贷文化大讨论，信贷文化理念初步形成；印发尽职管理办法，全流程的责任管理体系初步成立。

截至2018年末，信贷人员比活动前增加 **4,028** 人

占比提高 **6.31** 个百分点

各级行培训人均次数由8次提高到 **9.7** 次

（二）提升发展能力

农发行注重抓实教育培训,努力打造聚焦主业服务中心的高素质专业化人才。认真学习贯彻全国干部教育培训工作会议精神,积极推进农发行人才“五大培训工程”,全面落实《2016-2020年教育培训发展规划纲要》,使全行人才队伍建设能够跟上高质量发展步伐。

围绕中心,突出重点,统筹推进教育培训工作:

- 自上而下开展学习贯彻习近平新时代中国特色社会主义思想和党的十九大精神集中轮训;
- 发挥“农发行e学院”移动培训平台优势,对全辖县支行行长进行为期49天在线培训;
- 举办南疆四地州骨干人员培训班,提升边疆基层人才的政治素养和专业能力。

着眼当前银行业教育培训新形势和农发行自身实际,大胆学习借鉴和探索创新。探索培训需求调研制度,科学设计培训项目,增强培训工作的针对性。探索学习培训积分制度,将培训积分与岗位绩效考核、评优评先有机结合,实现教育培训激励机制创新。探索常态多维培训制度,以高素质专业化为标准,采取集中轮训、网上组训、在岗培训、以会代训等形式,不断提高干部专业能力、学习能力、实践能力、创新能力和协同能力。



针对信息科技、资金、投资、信贷等重点工作领域加大培训力度,总行领导带头到党校讲课,党校春秋主体班学制延长10天,增加农发行专业特色课程,依托农发行井冈山党校资源组建农发行职工大学,与清华大学、北京大学、人民大学、复旦大学和西南财经大学等重点高校合作开办专业性培训班,不断提升全行专业人才能力素质。积极探索与知名高校合作进行中长期经营管理培训,同时继续充分利用好境外培训机会,为培养全行领军人才拓宽学习渠道。

改革创新 引领现代化发展

（三）增强职业幸福感

农发行进一步健全“党委统一领导、工会主抓、员工广泛参与”的职代会制度，除西藏分行外，30个省级分行均召开了2018年度职工代表大会。聚合多方资源，关爱服务员工，做实做细爱心帮扶工作，扎实推进职工之家建设，广泛开展员工文体活动，携手员工共同实现社会价值。

开展先进工会工作者、五一巾帼标兵岗、优秀共青团员、优秀共青团干部、五四红旗团组织评选表彰工作，积极向中华全国总工会、中国金融工会、中央金融团工委推优荐才。全行5个集体、1名个人获全国级荣誉称号；8个集体、26名个人获得金融系统级荣誉。

组织开展首届农发行“工匠精神”杰出代表评选活动，创作“工匠精神”杰出代表事迹宣传片，8名员工获此殊荣。

继续加大对贫困地区、革命老区、扶贫任务重的基层职工之家建设的指导和支持力度，支持全系统56个边远偏贫地区二级分行开展职工之家建设。

围绕“三大攻坚战”中心任务，以提升风险防控能力为主题，与风险管理部联合开展“金农发行杯”风险管理业务技能竞赛活动。

开展学雷锋青年志愿公益活动，1,275个团组织、12,040名青年参与，活动时长4,749小时，活动项目761个。



组织东西部行优秀青年交流活动，开展跨区域青年交流；建立第五批27个青年工作联系点，加强总行团委对基层团组织的工作指导。

深入开展特困救助活动，全年向38名系统特困职工发放特困救助金229.8万元，“雪中送炭”解决他们的燃眉之急。

以“不忘初心跟党走 青春建功新时代”为主题，开展丰富多彩、健康向上的“五四”青年文化月活动，激发青春热情，展示青春风采。

在全行组织开展扶贫公益捐款活动，累计筹款524.36万元。

案例

开展第二届“最美农发行人”评选表彰

为弘扬先进、学习榜样，积极践行社会主义核心价值观，加强自身文化建设，农发行在全系统开展了第二届“最美农发行人”推选活动。在年中全国分行行长会议上，对10名获得“最美农发行人”荣誉称号同志进行了表彰，并通过《金融时报》、农发行网站和微信公众号大力宣传“最美农发行人”事迹，在全行树立起鲜明的价值导向。

案例

“凉山情·中国梦”青少年夏令营活动

“清华、北大太漂亮了，我要好好学习考上大学。”

——彝族学生额其古伍

农发行坚持扶贫和扶智、融资和融情紧密结合，持续关注贫困地区教育事业和青少年成长。2018年，农发行组织凉山州26名学生，4名老师在北京开展为期6天的凉山州青少年融情夏令营活动。组织同学们观看升旗仪式，参观天安门广场、毛主席纪念堂，游览故宫、长城、颐和园，参观北京大学和清华大学。通过实地参观学习，同学们近距离地体验北京，深入感受北京厚重的历史、先进的文化和现代化的建设，既增长了见识、开阔了视野，还激发了学习热情。



案例

学雷锋青年志愿公益活动

农发行以3月5日“学雷锋纪念日”为契机，组织开展了学雷锋青年志愿公益活动，以实际行动贯彻落实党的十九大会议精神，为建设和谐美丽中国贡献青春力量。全行积极响应，广泛开展了以“雷锋精神”岗位践行活动、巩固已有志愿服务项目、形式多样的“微公益”等为主要内容的青年志愿公益活动。全系统31个省级分行的1,275个团组织、12,040人参与其中，长期志愿公益活动项目761个。



吉林省前郭尔罗斯蒙古族自治县支行情满松原扫雪暖心活动

案例

“看望英烈母亲”系列活动

2018年，农发行在建军91周年之际组织开展了历时4个多月的“农发巾帼助脱贫·爱心开启幸福路——看望英烈母亲”系列活动。积极组织员工捐款，赴英烈亲属家中看望，并向21位英烈母亲送去慰问金、慰问品和“英烈母亲”牌匾。活动期间，农发行还组织开展了聆听战斗英雄事迹报告、祭扫烈士陵园、参观革命传统教育基地等活动。

“这次活动是积极响应习近平总书记‘崇尚英雄，捍卫英雄，学习英雄，关爱英雄’伟大号召的一次实际行动，体现了浓浓的人间真情，向社会传递了感人的正能量。”

——烈士生前战友胡国桥大校



案例



“中国农业发展银行青年林”建设项目



“中国农业发展银行市楮林”建设项目



“奉献诚挚爱心 助力脱贫攻坚
——送文化下基层”活动

附录

■ 关键绩效

绩效领域	2018	2017	2016
经济绩效			
本外币贷款余额 (亿元)	51,447	47,163	40,946
净利润 (亿元)	181.2	171.2	162.1
发行人民币债券 (亿元)	11,100	10,400	12,384
不良贷款额 (亿元)	406	378	360
不良贷款率 (%)	0.80	0.81	0.88
利息收回率 (%)	99.7	97.6	98.2
成本收入比 (%)	26.7	27.4	30.1
所有者权益 (亿元)	1,537	1,356	1,185
拨备覆盖率 (%)	426	394	316
纳税额 (亿元)	195	163	164
东部地区贷款余额 (亿元)	15,443	14,732	12,342
中部地区贷款余额 (亿元)	13,450	19,064	20,704
西部地区贷款余额 (亿元)	14,192	12,764	7,899
涉农贷款余额 (亿元)	48,346	45,433	40,144
小微企业贷款余额 (亿元)	22,324	17,111	12,248
棚户区改造贷款余额 (亿元)	11,930	6,613	2,565
保障性安居工程当年贷款新增额 (亿元)	5,324	4,047	2,568

绩效领域	2018	2017	2016
社会绩效			
客户满意度(%)	99.86	99.99	99.97
服务老少边穷的网点数量(个)	318	313	308
全年扶贫贷款投放总额(亿元)	3,893.4	5,119.6	4,882.7
设置无障碍通道的网点数量(个)	543	427	360
设置爱心窗口的网点数量(个)	926	521	501
志愿者活动时长(小时)	4,749	4,315	6,521
公益慈善投入总额(万元)	1,330	2,910	2,403
公益慈善项目数(个)	126	276	209
员工总数(人)	52,202	52,166	51,879
女员工总数(人)	21,217	21,227	21,266
少数民族员工总数(人)	5,393	5,148	4,970
员工培训经费支出(万元)	10,476	9,524	8,706
员工培训(人次)	52,560	48,930	44,463
生活帮扶金额(万元)	1,143.8	1,121.8	1,141
帮助困难员工(人次)	2,798	3,714	3,897
环境绩效			
节能环保项目贷款余额(亿元)	2,449	2,395	885
节能环保项目贷款余额同比增长率(%)	2.23	170.63	10.44
支持的节能环保项目数量(个)	1,952	1,770	802
办公耗水总量(吨)	49,861	46,288	45,671
办公耗电总量(度)	10,061,340	9,939,540	9,871,944
公务车耗油总量(升)	18,224	25,521	25,996

注：耗水、耗电、耗油均为总行数据

附录

■ 奖项和荣誉

获奖单位	奖项名称	颁奖机构
中国农业发展银行 (总行)	2018 年全国脱贫攻坚奖	国务院扶贫开发领导小组
	2018 全球 50 家新兴市场国家最安全银行第 8 位	美国金融杂志《环球金融》
	最具社会责任金融机构奖	银行业协会
	最佳中间业务社会贡献奖	
	优秀组织奖	中国金融思想政治工作研究会
	员工可持续实践卓越企业	中国企业管理研究会社会责任专业委员会
	债券通优秀发行人	债券通公司
	“中债优秀成员优秀发行机构”和“中债绿色债券指数样本券优秀发行机构”奖	中央结算公司
	“优秀发行人(银行金融债券)”及“创新业务推进奖(绿色债券国际合作)”奖	上海清算所
	突出贡献奖	深圳证券交易所
	“年度最佳三农金融服务银行”和“年度资本市场对外开放创新突出贡献机构”奖 《农发行在境外成功发行首单欧元绿色债券》被评选为“2018 年中国资本市场十大新闻”	金融时报
	十佳扶贫创新示范称号	《半月谈》杂志社
	可持续发展普惠奖	《财经》杂志
	年度最佳政策性银行	新浪财经
中国农业发展银行资金部	2018 年度银行间本市市场活跃交易商	全国银行间同业拆借中心
	对外开放贡献奖——优秀债券通发行人	
	优秀货币市场交易商	
中国农业发展银行 机关党委	优秀组织奖	中央国家机关工委宣传部 中央国家机关工委信息中心

获奖单位	奖项名称	颁奖机构
中国农业发展银行工会	全国工会财务工作先进单位	
辽宁省分行资金计划处	全国工人先锋号	
宁夏自治区分行	全国工会财务工作先进单位	中华全国总工会
内蒙古自治区 克什克腾旗支行	全国模范职工之家	
福建省南安市支行	全国五四红旗团支部	共青团中央
北京市分行	2018 首都金融服务创新奖绿色发展奖	人民网
内蒙古自治区分行	全国金融五一劳动奖状	
辽宁省分行省行资金计划处	全国金融先锋号	
江苏省分行	全国金融系统职工代表大会制度建设示范单位	
福建省连江县支行	全国金融五一劳动奖状	中国金融工会
山东省临沂市分行	全国金融五一劳动奖状	
广东省分行	“纪念改革开放 40 周年”歌曲创作征集活动原创纪念奖（原创歌曲《支农报国惠南粤》）	
甘肃省天水市分行营业部	全国金融五一劳动奖状	
河北省分行营业部	全国金融五四红旗团委	
四川省华蓥市支行	全国金融五四红旗团支部	中央金融团工委
甘肃省肃州区支行	全国金融五四红旗团支部	
吉林省分行	全省保障性安居工程先进集体	吉林省人民政府
湖北省分行	2018 年度金融支持湖北经济发展突出贡献单位	湖北省人民政府
宁夏自治区分行	2017 年度金融支持贡献奖二等奖	宁夏自治区政府
河北省分行	2017 年度金融扶贫优秀单位	省金融办、人行石家庄中心支行等五部门
山西省分行	2018 年度山西省省直文明单位标兵	山西省文明办
黑龙江省分行	2018 年度消费者信赖金融品牌	黑龙江省金融消费者权益保护协会

附录

获奖单位	奖项名称	颁奖机构
上海市分行	2018 年度治安防范先进集体	上海市公安局
江苏省分行	2017-2018 年度慈善精准扶贫“慈善之星”	江苏省慈善总会
福建省分行	福建金融先锋号	福建省金融工会
江西省分行	2015-2017 年度省派单位定点帮扶贫困村先进单位	江西省扶贫开发领导小组
山东省分行	2018 年山东省新旧动能转换优秀金融产品	人民银行济南分行、省财政厅、省金融办、省银监局、省证监局、省保监局
山东省分行	三星级“平安单位”	济南市社会治安综合治理委员会办公室、济南市公安局
湖北省分行	省最佳文明单位	湖北省精神文明办
广东省分行	2018 年广东金融百优奖之“十优银行保险业机构奖”	广东省人民政府金融工作办公室
广西壮族自治区分行	年度服务八桂综合贡献奖及八桂“三农”贡献奖	广西银行业协会
重庆市分行	年度最具社会责任金融机构奖及年度社会责任精准扶贫奖 2018 年度重庆银行业普及金融知识万里行活动最佳组织奖	重庆市银行业协会
四川省分行	五一劳动奖状	四川省总工会
贵州省分行	黔·旅游扶贫贷	贵州省金融团工委
甘肃省分行	2018 年度金融系统考评“一等奖”	人民银行兰州中心支行

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中国银保监会《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》

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本报告涵盖中国农业发展银行总行各部门、各分支机构及所属子公司。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。

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联系方式

部门：中国农业发展银行企业文化部

地址：北京市西城区月坛北街甲 2 号

邮编：100045

电话：010-68084921

传真：010-68081757

社会责任报告
Social Responsibility Report
2018



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Message from the Chairman



The year 2018 marked the 40th anniversary of China's reform and opening up, and was the first year for the implementation of the spirit of the 19th CPC National Congress. It was of great significance in the development course of the Party and the country. Under the firm leadership of the CPC Central Committee with Comrade Xi Jinping at its core, ADBC earnestly implemented the decisions and deployment of the CPC Central Committee and the State Council, and effectively responded to the profound changes in both internal and external environment. ADBC also continued to make progress while maintaining stability, stayed the course and pursued a proactive approach. In addition, ADBC worked hard and forged ahead despite of all difficulties. As a result, we saw satisfactory progresses on all fronts, and high-quality development got off to a good start.

ADBC adhered to strict truth-seeking, bolstered its fundamental spiritual strength, and steadfastly strengthened Party Building. Great results were achieved in comprehensively strengthening Party discipline. ADBC upheld Party leadership over financial affairs, firmly implemented the Party's political line, and strictly observed the Party's political disciplines and rules. The Bank strengthened the concept of "to excel in party building is the greatest achievement", kept the responsibility for Party building in mind and put it into action. Putting the disciplines and rules first, ADBC continued to reinforce the building of a clean and honest Party, and promoted the deep integration of Party building and business development, thus realizing the organic unity of Party management and Bank governance.

ADBC stuck to its original aspiration and focused on its main business. ADBC stayed true to its mission to support agriculture and serve the country and made a great contribution to serving the development of agriculture, rural areas and farmers. Maximizing its advantages as a policy bank, ADBC focused on the key areas, weak links as well as the poverty-stricken areas of agriculture, rural areas and farmers. ADBC made all efforts to promote national food security, poverty elimination, agricultural modernization, integrated development of urban and rural areas and key national strategies, and gave priority to developing agriculture and rural areas. As such, ADBC played an effective strategic supporting role in bolstering the fundamental strength, improving shortfalls, increasing supply, enhancing coordination, and adding momentum.

ADBC consolidated foundations, established framework and made relentless efforts in deepening reform, making a major breakthrough in the modernization drive. The awareness of reform was enhanced and unremitting efforts were made in advancing ADBC reforms. Amendments to the Articles of Association were made, institutional reform and other supporting measures were introduced, systems and mechanisms were optimized, and firm steps were taken

in the modernization drive. Moreover, ADBC increased innovations in products and models to become more accessible and adaptable to the market, significantly improving its financial services.

Following the rules and pursuing scientific development, ADBC went all out to prevent and control risks and made significant progress in delicacy management. ADBC deepened comprehensive risk management and strengthened the prevention and control of risks, thus preventing the occurrence of any systematic risk. ADBC continued to operate in compliance with laws, implemented standardized credit management procedure, formulated a three-year action plan for comprehensive management of internal control, and advanced the system construction of internal control, compliance and prevention, solidifying the foundation of internal control management. Furthermore, ADBC boosted forward-looking research and planning, improved accounting operations management, and optimized the allocation of resources, steadily heightening management standards.

ADBC shoulders a great responsibility and glorious mission in the new era and new journey to build a moderately prosperous society and a brilliant modern socialist country in all aspects. Under the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, ADBC will forge ahead in concerted efforts to provide full support for the rural revitalization strategy and embark on a new journey of high-quality development, which is featured with "correct direction, outstanding functions, controllable risks, efficient operation, perfect system, quality service, and culture orientation", so as to make new and greater contributions to the realization of the Chinese dream of the great rejuvenation of the Chinese nation!

科学智

Message from the President

In 2018, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, ADBC implemented the spirit of the 19th CPC National Congress, and was committed to serving real economy, preventing and controlling risks, and deepening reform, with a strong focus on the supply-side structural reform, thus giving full play to the role of policy finance in rural revitalization. ADBC enhanced its financial support for agriculture and took tough steps to forestall and defuse major risks, carry out targeted poverty alleviation and prevent and control pollution. Furthermore, ADBC deepened reform in key areas, and performed its functions as a policy bank, thus steadily serving the high-quality economic development and dedicating itself to the sustainable development of the Bank and the social and economic environment.



ADBC took multiple measures to serve national food security. ADBC provided full support for the system reform of the purchase and reserve of grain and cotton. The balance of loans for cotton, grain and edible oil stood at RMB1.86 trillion as of the end of the year. As a major provider of purchasing fund, ADBC granted loans totaling RMB245.7 billion throughout the year. The amount of grain and edible oil, cotton purchased with the Bank's assistance reached 131.15 billion kilograms and 3.23 million tons respectively. In addition, ADBC introduced a package of 30 measures to support the market-oriented reform and development of grain, and granted loans totaling RMB164.2 billion for market-oriented purchase in the whole year, propelling the market-based purchase of cotton, grain and edible oil. Lastly, ADBC conscientiously implemented the state macro-control policies and contributed to the "destocking" of food.

ADBC highlighted targeted strategy in serving poverty elimination. ADBC comprehensively implemented the three-year action plan of the central government to fight against poverty, while continuing to help reduce poverty through industrial development, relocation of residents in rural areas, infrastructure construction, special funds, and targeted poverty alleviation. We also continued to fortify precise management to further enhance poverty alleviation. 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), we formulated 28 differentiated support policies for poverty alleviation, with loan growth rate in these areas being 1.7 times of the Bank's average, continuing to serve as the leading bank for financial poverty alleviation. Throughout the year, we granted targeted poverty alleviation loans totaling RMB389.3 billion.

ADBC fully supported the modernization of agriculture and rural areas. Centering on high-standard farmland construction, integration of three industries, the development of new industries and new business models, ADBC innovated models of intensified efforts to support the modernization of agriculture and rural areas.

Throughout the year, ADBC granted loans totaling RMB127.5 billion, with loan balance of RMB216.1 billion, an increase of 42.3% over the previous year. More than 5.6 million mu of high-standard farmlands were constructed with the Bank's assistance. Focusing on the construction in key areas including renovation of rundown urban areas, water conservancy, "Four Goods Rural Highway", and rural living environments, ADBC improved shortfalls in infrastructure construction, and granted loans for infrastructure construction totaling RMB787.4 billion throughout the year, with loan balance reaching RMB2.6 trillion at the end of the year, an increase of RMB444.9 billion over the beginning of the year.

ADBC continued to improve its ability in risk prevention and control. ADBC advanced the construction of a comprehensive risk management system, reinforced risk management and control in key areas, took measures to dispose of and resolve non-performing loans, and made every effort to fight the tough battle of preventing and defusing financial risks. As of the end of the year, the Bank's non-performing loan ratio was 0.8%, the lowest in the industry, and its provision coverage ratio and the ratio of provision to total loans were much higher than the regulatory requirements.

In the new year, ADBC will conscientiously implement the decisions and plans of the CPC Central Committee and the State Council. We will keep a positive attitude, work hard, rise to challenges, and blaze new trails in a pioneering spirit. We will make all efforts to serve national food security and the rural revitalization strategy, continue to take tough steps to forestall and defuse major risks, carry our targeted poverty alleviation and prevent and control pollution. Furthermore, we will advance the development of "agriculture, farmers, and rural areas", improve shortfalls, prevent and control risks, and promote reform and innovation, internal governance, and modern banking construction, striving to write a new chapter of "supporting agriculture and serving the country and people".



Highlighting Responsibilities

Dedicated to Poverty Elimination

- In 2018, ADBC released loans for poverty alleviation totaling RMB389.3 billion to 831 out of the 839 national poverty-stricken counties, accounting for 99.05% of the total; ADBC directly served 57,000 registered poor villages, accounting for 44.5% of the 128,000 registered poor villages throughout the nation.
- ADBC actively participated in the national major actions for poverty alleviation. In 2018, ADBC granted special poverty alleviation loans totaling RMB75.21 billion, with loan balance of RMB101.33 billion, improving the infrastructure, public service facilities, and conditions for industrial development in poor areas.
- ADBC provided full support for poverty alleviation in selected counties. In 2018, ADBC granted loans totaling RMB3,071 million to selected counties, directly leading to an increase of per capita annual income of RMB10,400 for 47,600 poor people.



Total loans released for poverty alleviation

RMB **389.3** billion



National poverty-stricken counties coverage

831



Total special poverty alleviation loans

RMB **75.21** billion

Building a Better Life

- ADBC carried out its functions as a major source of funds. In 2018, the purchase volume of cotton, grain and edible oil supported by ADBC accounted for more than 50% of the total purchase volume in the society, which maintained the stability of the cotton and grain market and protected the interests of farmers.
- ADBC spared no effort to provide market-based credit services on grain and edible oil. In 2018, ADBC released loans for market-based purchase of cotton, grain and edible oil totaling RMB164.2 billion, representing a year-on-year increase of RMB12.2 billion, accelerating the transformation and development of the grain industry.
- ADBC supported renovation of shanty areas. In 2018, ADBC released loans totaling RMB587.6 billion for renovation of shanty areas, benefiting 4.63 million households and 15.57 million people in shanty areas.
- ADBC supported construction of rural transportation. In 2018, ADBC granted loans totaling RMB39.81 billion for rural transportation construction, supporting 207 transportation construction projects and solving the issue of "Last Kilometer" in poor villages.



Loans released for market-based purchase of cotton, grain and edible oil

RMB **164.2** billion



Loans released for the renovation of shanty areas

RMB **587.6** billion



Benefiting households in shanty areas

4.63 million

- ADBC supported construction of water conservancy projects. In 2018, ADBC granted loans for water conservancy construction totaling RMB33.51 billion, and supported 80 out of the 172 major water conservancy projects in China, improving the weak links in local infrastructure and providing financial support for economic development.
- ADBC supported urban-rural integration. In 2018, ADBC released loans for urban-rural integration totaling RMB76.76 billion, increased the connectivity and equalization of infrastructure, public services and industrial support in urban and rural areas, and served the real economy through city-industry integration, thus promoting the economic transformation and upgrading.
- ADBC supported the construction and protection of ecological environment. In 2018, ADBC granted loans for construction and protection of the ecological environment totaling RMB5.08 billion, and took practical actions to protect the blue sky, clear water and pure land.



Total loans for rural transportation construction

RMB **39.81** billion



Total loans for water conservancy construction

RMB **33.51** billion



Total loans for urban-rural integration

RMB **76.76** billion

Boosting Beautiful Countryside Construction

- ADBC supported forestry ecological construction. In 2018, ADBC released loans for development and protection of forest resources totaling RMB14.397 billion. Through the construction of national reserve forests and economic forest bases, forest eco-tourism development, as well as wetland protection and restoration, ADBC tried to lift the poor people in the surrounding areas out of poverty and increase their income.
- ADBC contributed to improving the rural living environment. In 2018, ADBC granted loans for construction of rural living environment totaling RMB28.77 billion, and supported rural sewage treatment and garbage disposal projects (180 in 2018 and 1,170 in total), effectively improving the rural production and living conditions, including housing, infrastructure, social security service facilities, and ecological environment.



Total loans for the development and protection of forest resources

RMB **14.397** billion



Total loans for the construction of rural living environment

RMB **28.77** billion



Supporting rural sewage treatment and garbage disposal projects

1,170

About ADBC

Established in 1994 with a registered capital of RMB57 billion, 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. At present, ADBC has a total of 31 provincial-level branches, 338 second-level branches and 1,828 county-level sub-branches with a staff of over 50,000 and a service network covering the mainland of China.

ADBC was established in 1994

Registered capital RMB **57** billion

ADBC has a total of **31** provincial-level branches

338 second-level branches

1,828 county-level sub-branches

Over **50,000** staff

Corporate Culture



Party Building as Guidance

In 2018, ADBC thoroughly studied and implemented Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, improved political stance, forged ahead with a pioneering spirit, and aroused passion and fostered enthusiasm. Giving first priority to Party building and political construction, ADBC urged all the Party members and cadres of the Bank to further enhance 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 safeguard “the core position of General Secretary Xi Jinping in the Party Central Committee and the whole Party, as well as the authority and centralized and unified leadership of the Party Central Committee”. ADBC also further strengthened the building of primary-level Party organizations, played the role of Party organizations and Party members, continued to enforce discipline, and deepened the strict self-supervision and self-governance of the Party and the Bank, so as to ensure the implementation of fundamental policies, decisions and plans of the Party Central Committee within ADBC.

Progress made in 2018

Thoroughly studying Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era. Centering on “having a solid understanding of and implementing the spirit of the 19th CPC National Congress”, ADBC set up a leading group, formulated a study plan, clarified the study requirements, and enhanced study and implementation in many forms including party committee center group study, democratic life meeting, organization life meeting, and “Three Meetings and One Class”. The Party Committee of the Head Office adhered to political construction as the guide, and solidly promoted Party building to play an exemplary role. ADBC organized centralized training in rotation for 301 leading cadres of deputy and above positions of the Head Office, 3,153 department-level party members and cadres, and 1,826 principals of county-level sub-branches.

Making steady headway in the building of primary-level Party organizations. ADBC conscientiously implemented the *CCP Branch Work Regulations (Trial)*, issued a notice on implementation of the regulations and clarified seven specific measures. The Bank held a

symposium on Party building to discuss how to standardize and regularize the building of Party branches, and promoted the information management system of “Intelligent Party Building”. In addition, ADBC further promoted the review and assessment of secretary report, quantitative assessment of branches and score assessment of Party members, forming a comprehensive assessment and evaluation system covering the secretaries, branches and Party members.

Bolstering development through Party building. Centering on building into a “bank serving rural revitalization” to play the role of Party organizations and Party members, all branches and sub-branches of ADBC explored various methods and models to serve rural revitalization strategy, national food security, and poverty alleviation to promote mutual progress between Party building and business development. ADBC thoroughly studied and carried forward the achievements of advanced primary-level Party organizations and excellent Communist Party members to further enhance the pioneering spirit and entrepreneurship within ADBC.

Adhering to Party disciplines and rules. ADBC fulfilled its responsibility of Party building, improved the leading group of Party

building, clarified the responsibility body, first person responsible and leaders with specific duties, and formulated a list of responsibilities to enhance accountability. ADBC also strictly implemented the eight regulations issued by the central government, deepened warning education, and focused on rectifying the maladies of formalism and bureaucratism, achieving significant results in cutting down the number of documents and meetings.

Devoting efforts to strengthen the building of the contingent of cadres. ADBC strengthened the construction of leading groups of provincial-level branches and the Head Office, and continued to improve their age composition and knowledge structure. As a result, the average age of members of provincial-level branches and the Head Office decreased by 1.5 years old over the last year, and the proportion of undergraduates increased by 3 percentage points over the previous year. ADBC also promoted exchanges between cadres, and selected cadres of the Head Office to take a temporary post at primary-level Party organizations and cadres from branches to the Head Office for exchanges and taking office.

Case study

Carrying out learning competition activities

In order to enhance the study and implementation of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, ADBC organized three-stage competition activities of “learning new thought and taking on new mission” throughout the Bank, which enhanced learning, improved political consciousness, increased employees’ sense of responsibility and mission, and promoted the smooth progress of all work.

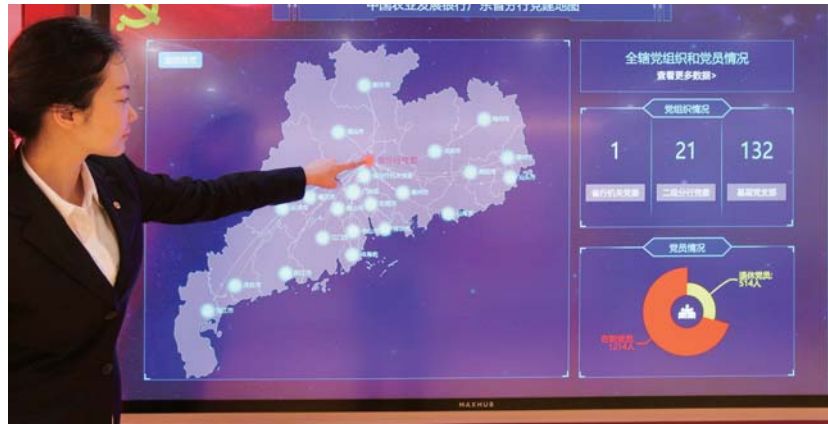


Awarding ceremony for learning competition activities

Case study

R&D of “Intelligent Party Building 1+3” management system

Guangdong Branch thoroughly studied and implemented Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era and the spirit of the 19th CPC National Congress, and made full use of modern information technologies such as the Internet, cloud computing, and big data to develop, promote, and utilize the “Intelligent Party Building 1+3” management system, playing an important role in the full implementation of the *CCP Branch Work Regulations (Trial)* and the standardization and regularization of Party branches.



Information management platform for Party building of Guangdong Branch

Case study

Actively exploring new models for integration of Party building and business development

Since the establishment of the new Party committee, Hebei Branch, by giving full play to rich red resources in Hebei, has innovated in the forms of activities, increased atmosphere for Party building, built the learning platform, and actively explored new models for integration of Party building and business development. On November 14, 2017, Hebei Branch signed the *Cooperative Agreement on Promoting Rural Revitalization Strategy and Party Building* with Pingshan County Government (Xibaipo Administration), and granted the first bridge loan of RMB200 million to Pingshan County to enhance poverty alleviation through all-for-one tourism, representing practical actions taken by Hebei Branch to implement the spirit of the 19th CPC National Congress and support the construction of old revolutionary base areas. On May 24, 2018, Xie Xuezhi, Chairman of the Board of Directors



Xie Xuezhi, Chairman of the Board of Directors of ADBC, unveiled the nameplate of Xibaipo Party Building Base

of ADBC, made a study visit to Pingshan County, attended the opening ceremony of Xibaipo Party Building Base of ADBC, and fully affirmed the work performance of Hebei Branch in taking on a new look,

refining work style and enhancing development through Party building.

Emerging and Thriving with Reform

The 40 years of reform and opening-up marked the 40-year reform of financial system and in rural areas. Emerging and thriving with the reform, ADBC is the only agricultural policy bank in China and the product of China's financial system reform. ADBC conscientiously implemented the national policies and guidelines, as well as decisions and arrangements, adhered to deepening reform, continued to improve services, and devoted its efforts to serve national strategies, macro-control, and the development of "agriculture, farmers and rural areas", exerting itself in acting as the major player and the backbone in the rural financial system, and making positive contributions to serving the reform and opening up.

Adhering to the original purpose, supporting agriculture and serving the country

ADBC always implemented national strategies, served the development of "agriculture, farmers and rural areas", and acted in accordance with laws and regulations on banks. Giving full play to the advantages of a policy bank, ADBC centered on the development of key fields, weak links and poor areas of "agriculture, farmers, and rural areas", made all efforts to serve key national strategies such as national food security, poverty elimination and rural revitalization, and gave priority to developing agriculture and rural areas, making a great contribution to building a moderately prosperous society in all aspects.

Providing full support for national food security. ADBC supported the purchase, storage, regulation, transfer and sales of important agricultural products including cotton, grain and edible oil to protect the interests of farmers. Since 2015, ADBC has granted loans for the purchase and storage of cotton, grain and edible oil totaling RMB1.47 trillion. The average annual purchase volume of grain supported by ADBC accounted for about 50% of the total purchase volume of the society, and cotton accounted for more than 50% of the total output.

Helping enhance targeted poverty alleviation. ADBC supported poverty alleviation through relocation, industrial development, and infrastructure construction, launched credit products for poverty alleviation through relocation, education, and wholesale, promoted the "Lv Liang model" in poverty alleviation through industrial development, explored effective



Poverty alleviation through relocation supported by ADBC



Community relocation site project in Liubang Village of Caohe Town supported by ADBC

Case study

measures including establishment of pilot zones for policy-backed poverty alleviation through finance and collaboration of eastern and western regions of China on poverty alleviation, and progressed with other targeted poverty alleviation tasks in selected regions. Since 2015, ADBC has granted loans for targeted poverty alleviation projects totaling RMB1,745.2 billion with the loan balance being RMB1,346.6 billion, giving full play to its role model as a major financial pioneer serving for poverty alleviation.

Improving the weak links in infrastructure construction. ADBC supported major water conservancy projects, “Four Goods Rural Highway”, and renovation of shanty areas. Since 2015, ADBC has granted loans for agricultural and rural infrastructure

construction totaling RMB3 trillion.

Actively boosting the industry. ADBC innovated in credit products, services and operation models to support the integrative development of the primary, secondary and tertiary industries in rural areas, thus promoting the transformation and upgrading as well as improving the quality and efficiency of agriculture.

Fully implementing key national strategies. ADBC supported the development of the western region, revitalization of the Northeast China, rise of central China, and the lead in development of the eastern region. ADBC also served the construction of the “Belt and Road”, the Beijing-Tianjin-Hebei integration, and the development

of the Yangtze Economic Belt, Guangdong-Hong Kong-Macao Greater Bay Area, Yangtze River Delta and Xiong’an New Area, as well as accelerated the development of old revolutionary base areas, minority regions and border areas.

Promoting the “bringing in” and “going global” of China’s agriculture. ADBC conducted international businesses involving foreign exchange funds and international settlements, and helped optimize the global layout for import of important agricultural products; supported the export of advantageous agricultural and sideline products including those which are famous, high-quality, special and new, and intensified efforts to promote foreign exchanges and cooperation of China’s agriculture.



Modern agricultural demonstration zone project in Honglin Town of Xuanzhou District supported by ADBC

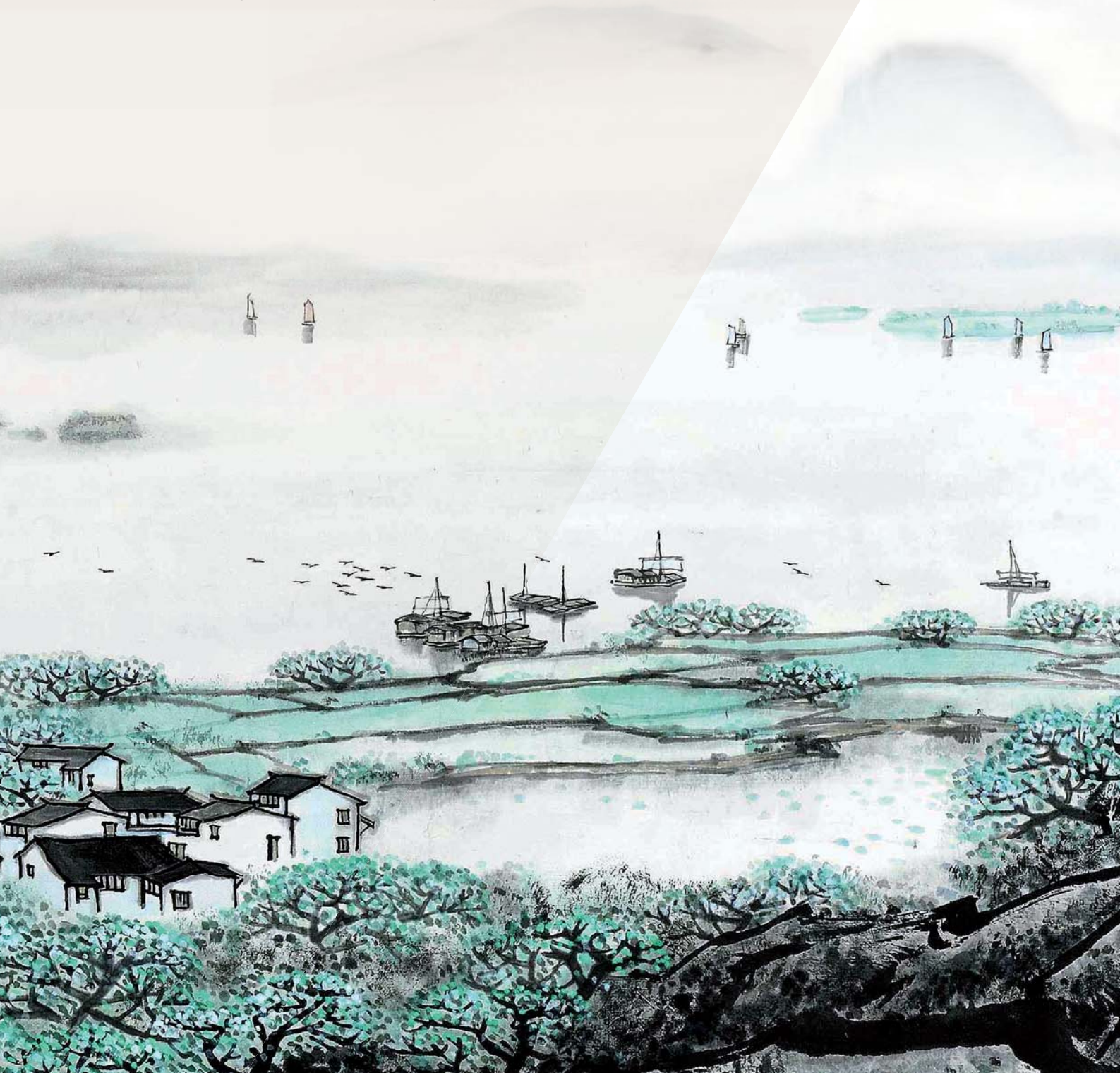


Construction project of rural roads in Bijie City of Guizhou supported by ADBC



Focusing on the Main Business and Staying True to the Mission of Supporting Agriculture

- ▶ Pursuing Rural Revitalization with High-quality Services
- ▶ Fully Serving Key National Strategies



Focusing on the Main Business and Staying True to the Mission of Supporting Agriculture

I. Pursuing Rural Revitalization with High-quality Services

(1) Safeguarding national food security

In 2018, ADBC earnestly implemented China's policies on macroeconomic control and the purchase and reserve of cotton, grain and edible oil to guarantee the credit funds for rotation of grain reserves and increasing reserve for the State and local regions as well as the minimum purchase price of rice and wheat. It performed its role as a policy bank by funding the purchase of cotton, grain and edible oil and helping China remove excessive inventories. It supported the market-based reform of grain and strengthened credit management to boost the grain industry's development. It thoroughly supported the implementation of the national target price reform in cotton by granting loans for the purchase of cotton. It protected the interests of farmers and safeguarded national food security.

Progress

Actively funding the purchase of cotton, grain and edible oil

ADBC continued its key role in offering funds for the purchase of cotton, grain and edible oil. To better grant loans for the purchase and reserve of cotton, grain and edible oil and increase the supply of Chinese grains, the bank established an innovative product model and improved its credit policy and system. In 2018, it granted RMB245.7 billion loans for the purchase of cotton, grain and edible oil, which enabled enterprises to purchase 131.15 billion kilograms of grain and edible oil and 3.23 million tons of cotton. Of the figures, the amount of summer grain crops and autumn grain crops accounted for 49% and 50% of the total volume of purchase, respectively, while the purchased cotton accounted for 58% of the total production.

Progress

Giving all-out support for the market-based reform of grain and cotton

ADBC supported the reform of the grain and cotton purchase and reserve system by organizing and conducting surveys among farmer households, participating in the formulation and implementation of China's policies for macro-control of cotton, grain and edible oil, and contributed "ADBC's wisdom" to the country. It promoted development of market-based cotton, grain and edible oil business by making adjustments according to policies, and proposing new ideas on the market-based development of grain, cotton and oil, issuing the *Implementation Opinions on Advancing the Development of Market-Based Cotton, Grain and Edible Oil* and the *Certain Measures on Supporting Market-oriented Reform and Development of Grain*, and promoting a credit guarantee fund model for the purchase of corn.

ADBC strengthened credit management and consolidated its foundation for business development and enhanced its capability in risk control. To advance market-based development of grain business, it promoted the reform on the client-centered credit system while strengthening risk control to ensure high-quality development of loans to cotton, grain and edible oil from the perspective of the system.

Case study

“Tongliao Model” of the credit guarantee fund for purchase of grain

The Tongliao branch, according to local conditions, innovatively established a “Tongliao model” of the municipal credit guarantee fund contributed by the local municipal government, so as to enhance control of credit risk and further increase the credit scale for grain and edible oil. The model is the credit guarantee fund for purchase of grain led by the Tongliao municipal government and jointly contributed by governments of local counties and grain enterprises. It makes use of the fund’s leverage to support market-based purchase by enterprises. Meanwhile, as the fund is deposited in ADBC’s account, it can prevent the risk from the loans for the market-based purchase of grain.

Case study

Cooperation platform on security system for Hainan’s food industry chain

The Hainan branch and the food and material reserve bureau in Hainan jointly proposed to establish a cooperation platform on security system for Hainan’s food industry chain and call on key enterprises in the chain to participate in the establishment. The platform aims to leverage efficient cooperation among governments, the bank and enterprises to combine the resources among them, provide all-rounded support for Hainan’s grain and edible oil industry chain, and help Hainan build a high-level, high-quality and more efficient and sustainable food security system and achieve steady and sound development of market-based food business in Hainan. Attending enterprises expressed their intention to join the platform to serve China’s strategy on food security.



Hubei branch supported national grain reserve warehouse in Zaoyang of Hubei

Focusing on the Main Business and Staying True to the Mission of Supporting Agriculture

(2) Taking targeted actions in poverty alleviation

In 2018, ADBC firmly implemented the decisions and deployment made by the CPC Central Committee and the State Council by continuously supporting agriculture via serving poverty alleviation, formulating the Three-year Action Plan on Poverty Alleviation, which focused on poverty alleviation in heavily impoverished areas to ensure registered poor households have “no worry about food and clothing with compulsory education, basic medical care and housing guaranteed”, advancing the implementation of major tasks such as poverty alleviation through relocation and industrial development, and targeted poverty alleviation with the last one as its key priority, further strengthening the construction of demonstration zones for poverty reduction through policy financing, promoting east China and west China’s cooperation in poverty alleviation, and the targeted poverty alleviation campaign of “10,000 enterprises assisting 10,000 villages”, and strengthening precision management to improve efficiency in poverty alleviation through finance services.

In 2018, ADBC granted loans for targeted poverty alleviation projects totaling RMB389.3 billion with the loan balance standing at RMB1.3466 trillion; the balance of loans for poverty alleviation through relocation was RMB241.18 billion, benefiting 7.68 million people. The balance of loans for “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) was RMB116.3 billion, representing a growth of 11.68% as compared with the beginning of the year and 1.8 times that of the growth of the bank’s poverty alleviation loan over the same period.

Focused on deeply impoverished areas

Strengthened work deployment

ADBC visited deeply impoverished areas in “three districts and three prefectures”, where it conducted surveys and inspections to know these areas’ plan in poverty alleviation as well as demand in business development, and analyzed key priorities, difficulties and supportive policies for poverty alleviation with local governments and branches. It convened an on-site promotion meeting of poverty alleviation work in the “three districts and three prefectures” to deploy work in supporting poverty alleviation in poverty-stricken areas.

Formulated supportive policies on poverty alleviation

ADBC regarded poverty alleviation in deeply impoverished areas of “three districts and three prefectures” as its key priority and issued 28 differentiated supportive measures, which can better meet the demands in financing, business development and all-round poverty alleviation of these areas.

Offered more supportive measures

To promote the use of pledged supplementary lending (PSL) in “three districts and three prefectures”, it separately established a monitoring system of loans for targeted poverty alleviation in deeply impoverished areas, guaranteed the supply of business resources to its branches in “three districts and three prefectures”, diversified supportive measures and enhanced poverty alleviation efforts.

Focused on top priorities

● Poverty alleviation through relocation

ADBC regards poverty alleviation through relocation as its top priority and has been advancing it, integrating it with policies, and strengthening loan management to serve the plan of poverty alleviation through relocation by the State and local regions. Meanwhile, for the issue of lifting out of 10 million people through relocation, the bank granted more loans for subsequent industrial development after relocation to help them settle down, find a job, and increase their income, so as to consolidate the results of poverty alleviation through relocation. In 2018, ADBC released loans totaling RMB36.75 billion for poverty alleviation through relocation, with the balance reaching RMB241.18 billion, benefiting 7.68 million people, of which 5.24 million people have been designated as poor people, accounting for 68% of the total.

Loans released for poverty alleviation
through relocation

RMB **36.75** billion

Balance of loans for poverty alleviation
through relocation

RMB **241.18** billion

Benefiting **7.68** million people

● Poverty alleviation through industrial development

Focusing on unique superior resources in poverty-stricken areas and based on market-oriented principles, ADBC attached great importance to perfecting and stabilizing the poverty alleviation mechanism by supporting the purchase and reserve of cotton, grain and edible oil, the industrialization of agriculture and development of special industries, advancing implementation of poverty alleviation through highland barley and yak in Tibetan areas as well as exploring new forms of poverty alleviation like workshops and plants, and promoting a compensation fund for the loan risk in poverty alleviation through industrial development – “Lv Liang Model”. It issued two measures on loans for poverty alleviation through industrial development, and standardized relevant credit support policies. In 2018, it released loans totaling RMB146.75 billion for poverty alleviation through industrial development, with the balance reaching RMB412.98 billion, helping 3.816 million poor people increase their incomes.

Loans for poverty alleviation through
industrial development in 2018

RMB **146.75** billion

Balance of loans

RMB **412.98** billion

Help **3.816** million poor
people increase their incomes

● Special poverty alleviation

ADBC supported the national program on improving poor villages by issuing the *Opinions on Granting Loans for Improving Poor Villages* and rolling out innovative loans for poor villages improvement projects; it boosted the rapid launch of projects for poverty alleviation through education and meet exactly the financial demand of local poverty alleviation through education. It facilitated the good start of poverty alleviation through health by introducing relevant loans. It boosted credit business for special poverty alleviation projects such as poverty alleviation through tourism, photovoltaic industry, and network, in order to increase investments and enhance efficiency in poverty alleviation.

Focusing on the Main Business and Staying True to the Mission of Supporting Agriculture

Conducted targeted poverty alleviation

● Undertook more responsibilities in assistance

ADBC formulated *Opinions on Targeted Poverty Alleviation for 2018* and six departments in head offices have established partnership with targeted counties (counterpart supported counties) by way of “one department to one county” or “two or more departments to one county”.

● Increased investments

ADBC issued the *Circular on Implementing Preferential and Supportive Policies for Targeted Poor Counties and Counterpart Supported Counties*, which enables these counties to receive special treatment in demand for PSL and loan prices. It increased donations that are used to help poor people, and fund poverty alleviation projects through industrial development and public welfare projects.

● Offered more assistance in industrial employment

Given unique superior resources, ADBC held investment attraction match-up conferences in five targeted poverty alleviation (counterpart supported) counties. It conducted a poverty alleviation project through consumption and organized employees, related companies and institutions in the industry to participate in the project. It offered stronger support in employment by hiring 116 poor people from targeted counties at all levels of branch.

● Strengthened education training

ADBC offered training to officials in targeted poverty alleviation (counterpart supported) counties and college-graduate village officials in poor areas, and provided skill training for foregoers of poverty alleviation and scientific and technological talent. It also sponsored 47 teachers in targeted counties to receive training and learning in developed areas.

● Strengthened cooperation in joint development

ADBC established an assistance relationship with poor villages and poor people in targeted counties by performing cooperation on construction of a Party branch in poor villages in targeted counties, visiting Jinping of Guizhou to promote culture, assisting Dulong port of Maguan County in realizing customs clearance, creating “Book House of Love” in Da’an of Jilin and Jinping of Guizhou, and holding meetings with foregoers of poverty alleviation in Longlin of Guangxi to share experience and feelings on poverty alleviation and increase of incomes.

Adopted more innovative measures in poverty alleviation

Strengthened construction of demonstration zones of poverty alleviation through finance

ADBC has considered demonstration zones as a main platform and tool and boosted its fast construction. It gave full play to the pilot role of demonstration zones, applied various loans for poverty alleviation and promoted the “Lv Liang Model” of realizing poverty alleviation through industrial development in the areas. It offered more preferential loans to projects in the areas. It strengthened infrastructure management of the areas and established a monitoring and statistics system for loans in the areas.

Boosted east-west cooperation in poverty alleviation

ADBC issued the *Circular on Boosting East China and West China's Cooperation in Poverty Alleviation*, improved the credit support policy, strengthened supporting measures, and made cooperation more targeted and effective. It gathered capital, intelligence and relationship, first supported poverty alleviation projects through elementary education, offered training in poor areas based on their industrial advantage, boosted east China and west China's cooperation in poverty alleviation through education, and encouraged officials in poor areas to visit east China for learning to improve their weakness.

Advanced the targeted poverty alleviation campaign of “10,000 enterprises assisting 10,000 villages”

ADBC continued to deepen the mechanism for exchanges and cooperation among all parties concerned, institute a work pattern that focuses on cooperation between the central and local authorities, monitor dynamics of project library on a regular basis, and conduct evaluation of model enterprises in the targeted poverty alleviation campaign. As of the end of 2018, the campaign had funded 794 enterprises, with the balance of loans reaching RMB61.08 billion, leading, relocating and assisting nearly 700,000 poor people.

Case study

Explored the “order-based financing” new model to lead poverty alleviation through industrial development

Fangyuan Green Agriculture Scientific and Technological Development Co., Ltd in Pishan County, Hotan Prefecture, Xinjiang launched a poverty alleviation measure of centralized management and breeding of sheep with the local government, but with the number of sheep increases sharply under management, the company faced a shortage of funds in purchasing fodder grass.

The Xinjiang branch then learned of the difficulty and customized a “financing” plan based on the agricultural product and mutton purchase order signed between the company and the government and granted loans of RMB17.70 million as the short-term liquid fund for the leading company in the animal husbandry. Meanwhile, to increase local poor households' incomes, the branch signed an agreement on employment of poor households. Benefited from the “order-based financing”, the number of sheep raised by Fangyuan increased from over 7,000 to over 15,000, while the number of poor household employment rose from 120 last year to over 300. The company also created jobs through measures such as land transfer and custody of poor households' greenhouse.

Focusing on the Main Business and Staying True to the Mission of Supporting Agriculture

Case study

“Importing Resources” shifted into “Producing Resources” by exploring new route on poverty alleviation through finance

ADBC offered targeted assistance to Maguan County of Yunnan and customized a plan on poverty alleviation through finance: It funded infrastructure construction through loan granting and poverty alleviation fund to make transportation of agricultural products easier. It funded middle and primary schools' standardized construction and school-level security projects to boost the county's balanced development of compulsory education to prevent poverty from passing on to the next generation. It leveraged its credit policy to assist the county in drafting the poverty alleviation development plan to ensure poor households increase incomes through industrial development. It actively established an information sharing platform and a good linkage mechanism among the government, the bank and enterprises to inject impetus to the poor area. Over the past six years, ADBC has invested RMB2.116 billion, introduced new technologies and ideas to poor counties, and helped 12,000 households or 46,700 people get out of poverty. It has also shifted from “Importing Resources” into “Producing Resources” by exploring a new route of poverty alleviation through finance.

– Comment by *People's Daily*

Case study

Expanded a new route on poverty alleviation through finance with medium term note

Shangrao City is the most representative poor area in Jiangxi Province, where transportation is a main barrier for local economic and social development and living condition improvement. In 2018, ADBC explored an innovative financing model by replacing the debt financing plan with the medium term note and raising the issuing scale from RMB1 billion to RMB2 billion, with the proceeds to be used in transportation projects such as reconstruction of national highways around Shangrao so as to reduce the financing cost of poverty alleviation projects and benefit many local designated poor population.

Case study

Funded poor village improvement projects

Located in Garze Tibetan Autonomous Prefecture, Dege County is one of poor areas in the “three districts and three prefectures”, where the poverty alleviation task is arduous. Dege County, at an average elevation of 4,235 meters, is one of the toughest counties in Sichuan where the environment is the worst and the poverty is the most extensive. There are many adobe houses widely distributed across the county and the reconstruction is very tough, making it the biggest barrier in poverty alleviation.

To guarantee the security of houses for poor people, the Sichuan branch approved loans of RMB176 million for the project on improving poor villages in Dege County, all of which was used in reconstruction of adobe houses in rural areas of Dege County. The funds benefited 26 towns and 171 administrative villages and guaranteed the security of houses for 3,012 households or 11,600 people in advance. This provided a major basis for heavily impoverished areas to get out of poverty and speed up economic growth of minority area.

Case study

Supported poverty alleviation through education

The Hebei branch actively explored innovation and advanced poverty alleviation through education by approving RMB550 million of loans to PPP project, Hebei's first poverty alleviation project through education, which was used in the relocation and construction of No.1 Middle School, Pingquan City, Hebei Province. This solved the financing issue for the project, supported poverty alleviation through education, and blazed the trail for poverty alleviation through education.

The project can significantly improve the school's conditions, and the school can accommodate 6,000 students and serve 482,100 people in 19 towns across Pingquan City, of which there are 346,900 rural people, with 58,000 being designated poor people, accounting for 16.7% of the city's total rural population.

Case study

Supported poverty alleviation through health

Located in north of Anhui Province, Lingbi County is a State-level poor county, the economic development of which is lagged far behind and there is a high proportion among people who become poor due to diseases. The people's hospital of the county was built in 1950s, and it only has small, old ward building and outpatient building, inadequate beds and outdated medical equipment, making it incapable of meeting people's urgent demand for healthcare services. To advance poverty alleviation through health, the ADBC Anhui branch approved RMB360 million of loans for poverty alleviation through health on May 30, 2018, which was used in the hospital relocation of Lingbi County.

After the relocation, the hospital can receive 1 million medical visits from the current 556,300 and over 80,000 in-patients from the current 55,100 a year, and benefited around 950,000 people, of which there are 97,300 designated poor households. The project will significantly improve Lingbi County's medical environment and healthcare services, mitigate issues such as difficulty in receiving medical treatment and high medical expenses and becoming poor due to diseases, and will play a key role in poverty alleviation.

Case study

Supported poverty alleviation through network building

The Nanming branch in Guizhou conducted poverty alleviation through network building by granting RMB200 million loans for funding the coverage of optical fibers across the province to connect the "the last kilometer" in poverty alleviation. The project can help shrink the digital gap between urban and rural areas, speed up IT application in projects concerning people's livelihood in rural areas, and enhance IT and network application in rural areas.

Focusing on the Main Business and Staying True to the Mission of Supporting Agriculture

Case study

China's east-west cooperation in poverty alleviation

The Shandong branch organized working teams to carry out east and west on-site communications in places such as Kashgar Prefecture of Xinjiang, Xixiangtang Area of Guangxi, and Gulang of Gansu, where it arranged relevant county-level governments and renowned enterprises to sign assistance and donation agreements with Jinping County of Guizhou and Da'an County of Jilin and form an alliance on industrial cooperation for poverty alleviation between Shandong and Chongqing to set up a bridge on cooperation in poverty alleviation between east China and west China. As of the end of the year, the balance of loans for poverty alleviation at the Shandong branch reached RMB14.64 billion, benefiting 41,000 people in total.



Guangxi branch funded the educational project for poverty alleviation at Babu District, Hezhou City



Anhui branch funded Dabie Mountain's poverty alleviation through tourism

(3) Bolstering areas of weakness in rural infrastructure

Pursuant to the rural revitalization strategy and the requirements for ecological livability, ADBC persistently strengthened its role in bolstering areas of weakness and improving areas with drawbacks, focused on the construction in water, road, housing, ecology, and other key fields related to agriculture and rural areas, and fully supported the construction of key areas like shanty towns renovation, rural transportation, water conservancy, urban and rural integration, and living environment. In 2018, ADBC granted loans totaling RMB787.35 billion for infrastructure development, with the balance of infrastructure loans reaching RMB2.59919 trillion. The increment of infrastructure loans amounted to RMB444.93 billion, accounting for 98.3% of the total increment of loans of the Bank.

● Renovation of shanty towns

ADBC thoroughly implemented the work deployment of the Party Central Committee and the State Council, strengthened reporting and communication to regulatory authorities, and maintained close communication and coordination with the Ministry of Housing and Urban-Rural Development and other ministries. With a focus on the renovation of villages in the city, shantytowns in state-owned forest areas and dilapidated houses in state-owned reclamation areas, ADBC continued to provide credit support for shantytown renovation in order to ensure that the development of loans for shantytown renovation is compliant and of high quality.

● Rural transportation construction

Focusing on the nation's plan to construct one million kilometers of rural road and one hundred backbone traffic passages, the 2018 goal of reconstructing rural roads and constructing new cement roads for incorporated villages in poverty-stricken areas and other objectives, ADBC took the initiative to communicate with the transportation departments and continued to enhance credit support for the construction, management, protection and operation of rural roads. The Bank gave priority to rural road projects that are included in each province's "13th Five-Year Plan" as the mission of poverty alleviation through transportation construction, made effective efforts to address "travel difficulty" in rural areas, and gave active support for connecting the "last mile" of rural areas through road construction, facilitating the interconnection of urban and rural areas.

● Water conservancy construction

By optimizing credit policies, innovating financial products, and improving service capabilities, ADBC continuously boosted support for national major water conservancy projects, laid emphasis on water conservancy construction associated with people's livelihood, and allocated its lending mainly to farmland water conservancy facilities system construction, river-lake-reservoir water system interconnection construction, rural drinking water safety projects, irrigation and drainage backbone project construction and supporting transformation, as well as construction of weak water conservancy links after disaster. It also exerted a role in accelerating the construction of 172 major water conservancy projects on water-saving and water-supply, such as the Yellow River diversion project in central Shanxi, the Songhuajiang diversion project for urban water supply in central Jilin, and the river regime control and river improvement project in the middle and lower reaches of the Yangtze River.

● Ecological environment construction and protection

To align with the call to "promote green development, tackle thorny environmental issues and intensify the protection of ecosystems", ADBC comprehensively beefed up its support for ecological environmental protection and the battle to control and prevent pollution by focusing on ecological restoration, environmental protection and pollution control projects, serving the battle for blue sky, clear water and pure land with practical actions.

● Urban-rural integration construction

ADBC served the urban-rural integration construction with the urbanization of migrated agricultural population as the core content, enhanced credit support for new urbanization construction, pressed ahead agricultural modernization and coordinated development of urban and rural areas in an all-round manner, supported the construction of education, medical care, old-age care, and other public service system projects that penetrate into rural areas, and heightened the level of public service for the agricultural population.

● Improving the rural living environment

Centering on the Three-year Action Plan for Improving Rural Living Environment and in combination with the task arrangement of rural living environment remediation in various regions, ADBC laid particular stress on key areas such as rural domestic sewage treatment and rural toilet renovation, propelled the construction of residential housing, living infrastructure, public service facilities in rural areas, as well as rural development, and gave impetus to the improvement of rural living environment.

Focusing on the Main Business and Staying True to the Mission of Supporting Agriculture

Case study

Renovation of shanty towns

Quzhou Branch launched a special PSL loan for shanty towns renovation, totaling RMB300 million, to support the shantytown renovation in the dilapidated residential area of Changshan county (villages in the city). The project will demolish 73 dilapidated houses and build 2,165 sets of resettlement and supporting houses in four communities, helping 2,111 households bid farewell to dilapidated houses and realize the dream of “moving to new homes and living in new houses”.

Case study

Ecological environment construction and protection

In terms of ecological environment construction and protection, Ma'anshan Branch cumulatively granted RMB100 million of medium and long-term loans to support the comprehensive water environment treatment project for north Shijiu Lake area, Bowang District, Ma'anshan. After the completion of the project, the comprehensive water pollution prevention capacity of Shijiu Lake will be significantly enhanced, the water ecological environment in the region will become better, the wetland ecosystem will be optimized, and the flood control and drainage function will be strengthened, which is of great significance for forging the beautiful Yangtze River (Anhui) economic belt into a place with clear water, green shore and industrial excellence.



Photo of the Shijiu Lake Nature Reserve after treatment

Case study

Water conservancy construction

Putian Branch provided support for the water diversion projects, water supply and sewerage projects, river remediation projects, seawall reinforcement projects, and other water conservancy projects of Putian. Of the RMB7.35 billion of water conservancy loans it approved, RMB3.14 billion has been issued so far, which helped effectively address the local issues related to people's livelihood and enhanced people's happiness in life.

Yanshou River ecology. The branch granted a loan of RMB600 million to the Yanshou River ecological comprehensive improvement project. Through comprehensive management of the river basin and engineering constructions, such as the construction of a hydrophilic landscape with harmony between human and water, the creation of an ecological landscape leisure pergola, and the protection works of historic sites along the river, the project has improved the regional ecological environment, gradually restored and effectively protected the landscape system of the lychee forest belt that has been seriously damaged, and provided the most beautiful and cleanest ecological space for the general public.

Dongzhen Reservoir water environment. The branch successively approved a loan for the key water diversion project of Dongzhen Reservoir and a loan for the comprehensive treatment project of Dongzhen Reservoir. With a total amount of RMB2.2 billion, the two loans were mainly used for the reinforcement and stratified water intake of the Dongzhen Reservoir dam, the improvement of living facilities, the resettlement of residents after requisition of land and resettlement housing construction, the collection or lease of farmlands and fruit forests, the sewage treatment in reservoir area, as well as the soil erosion control. After the completion of the project, the capacity of the reservoir will be greatly expanded, the water quality and the water supply guarantee capacity of the reservoir will be improved, and the people will be provided with clean and reassuring "water of happiness."



Xinanquan water supply renovation and expansion project supported by Shanxi Branch

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Case study

Rural transportation construction

Fujian Branch enhanced government-bank cooperation, opened up the blue ocean of transportation-powered rural development, and effectively actualized the “last-mile” circulation of agricultural products. In recent years, Fujian Branch has accumulatively offered RMB25.823 billion of loans to support the construction and renovation of 438 rural roads (equaling to a length of 4,372.28 km), providing a basic transportation guarantee for poverty alleviation, characteristic tourism and beautiful village construction, and further propelling the local rural economic development.

Case study

Urban-rural integration construction

As for urban-rural integration construction, Zhongshan Branch extended a total of RMB2.668 billion of medium and long-term loans to support the land remediation and development of Cuiheng New District, Zhongshan. Upon the completion of the project, the flow of personnel, materials, information and capital in the project area and surrounding areas will be accelerated, and the process of urban-rural integration in the local area will be sped up, which will exert a positive role in pushing forward the development of the Guangdong-Hong Kong-Macao Greater Bay Area.



Construction projects in demonstration small town supported by Jizhou Sub-branch

Case study

Improving the rural living environment

Guangxi Branch issued a total of RMB415 million in loans to support the construction of the project on improving the rural living environment in Gongcheng Yao Autonomous County. Owing to the implementation of the project, Gongcheng County will have a comprehensive sewage and garbage treatment capacity covering 9 townships and 117 administrative villages in the county, serving the county's 278,000 residents, and the living environment of local residents will be greatly improved.

Meanwhile, through the implementation of projects such as construction of one hundred towns, village-to-town transformation, and traditional village protection construction, the infrastructure of townships and towns has been effectively improved, the ancient dwellings and traditional villages with Yao cultural characteristics have been effectively protected and repaired, and the development of tourism industry with cultural characteristics in the county has been boosted.



The Chishui rural living environment improvement project supported by Guizhou Branch

Focusing on the Main Business and Staying True to the Mission of Supporting Agriculture

(4) Serving agricultural modernization with all efforts

In 2018, ADBC adapted to the new requirements of market-oriented development in an active manner, laid particular stress on leading innovative projects and pilot projects, allocated great credit quota to key areas such as high-standard farmland, integration of the primary, secondary and tertiary industries, rural logistics and forestry ecology, and extended the scope of credit support to emerging areas such as marketization of collective-owned rural construction land for commercial purposes, pastoral complex construction, and marine resource development and protection, serving agricultural modernization with all efforts.

Focusing on key areas

● High-standard farmland construction

ADBC has spared no efforts in cooperating with the state to advance the construction of high-standard farmlands that are contiguous in area, resistant to drought or excessive rain, stable and productive in yield, and eco-friendly. In 2018, the Bank supported a total of 175 high-standard farmland construction projects, with the balance of loans in this regard hitting RMB30.473 billion. Following the completion of these projects, the area of newly constructed high-standard farmlands or supplemented arable land is expected to be 5,623,100 mu (1 mu = 666.67 square meters).

● Integrated development of the primary, secondary and tertiary industries

To meet the requirements for integrated development of the primary, secondary and tertiary industries in rural areas, ADBC focused on entire industry chain/value chain development projects which cover the planting (breeding), circulation and processing transformation of the agriculture, forestry, animal husbandry, sideline production and fishing industries, actively supported the competitive agricultural products processing industry, improved its ability of driving integrated industrial development, and facilitated the implementation of projects on integrated development of the primary, secondary and tertiary industries.

● Rural circulation system construction

Focusing on the four "focuses", ADBC gave priority to supporting the construction of traditional circulation systems such as agricultural product market system, food safety logistics system, logistics node infrastructure, and rural market system, and actively supported e-commerce industrial parks, agricultural product e-commerce platforms and rural e-commerce operation service systems that combine the Internet and modern agriculture. The Bank granted RMB23.95 billion of loans for rural circulation system construction in the year, with the balance of such loans RMB45.435 billion at the end of 2018, an increase of RMB13.623 billion or 43% as compared to the beginning of the year.

● Forestry ecological construction

Thoroughly implementing the concept of green development and focusing on the construction of national reserve forests and forestry ecological protection, ADBC has actively explored the promotion and application of non-government purchase service models such as PPP, independent operation of enterprises, government franchise and poverty-alleviation bridging loans, and has supported the implementation of forestry ecological construction projects. While seeking transformational development, ADBC insisted on taking the goal of poverty alleviation as a guide when lending to the forestry industry and made great efforts to promote poverty alleviation through ecological construction.

Expanding to emerging areas

● Marketization of collective-owned rural construction land for commercial purposes

ADBC actively explored the reform of rural land system and rural collective property rights system supported by policy-oriented finance and supported effective ways and means to strengthen the collective economy and protect the property rights of farmers. The Bank successfully supported the projects on marketization of collective-owned rural construction land for commercial purposes in Anding Town and Qingyundian Town, Beijing, effectively revitalizing collective-owned construction land and promoting urban-rural integration.

● Pastoral complex construction

ADBC aimed at various agricultural parks at or above the provincial level to carry out innovations in diversified financing models, and earnestly enhanced credit support for “three types of zones (function zones of grain production, production protection zones for major agricultural products, and zones for distinctively local agricultural products with competitiveness), three types of parks (modern agriculture industrial parks, science and technology parks, and entrepreneurship & innovation parks) and one type of complex (pastoral complexes), as well as various agricultural and rural new industries and new forms of business. Through strengthened cooperation with the Ministry of Finance, ADBC prioritized national-level pastoral complexes that are included into the pilot program of the Ministry of Finance. By the end of 2018, the balance of loans allocated for modern agricultural park construction and integration of the primary, secondary and tertiary industries stood at RMB15.887 billion, up RMB8.818 billion or 124.7% from the beginning of the year.

● Marine resource development and protection

ADBC worked together with the State Oceanic Administration (SOA) in issuing the Implementation Opinions on Agricultural Policy Finance Promoting Marine Economic Development. Following the two main lines of “industry and ecology”, the Bank strengthened cooperation with the SOA and promoted business on a pilot basis, supporting a number of key projects such as state-level fishing ports, marine pastures, port terminals, shoreline tourism and island development, as well as strategic projects such as coastal zone restoration and “blue harbor” construction. As of the end of 2018, the balance of loans to marine resource development and protection amounted to RMB5.173 billion.



Yihuang County high-standard farmland project supported by Jiangxi Branch

Case study

Land-use right transfer + High-standard farmland construction

Xinjiang Aksu Branch gave full play to the leading role of innovation, carried out bold practice in intelligence-integrated services and mechanism-integrated services, explored the model of “land-use right transfer plus high-standard farmland construction”, and further increased support for high-standard farmland construction. After transferring their land-use rights, farmers can obtain a transfer fee of RMB600-RMB800 and a management fee of RMB200 for each mu (1 mu = 666.67 square meters) of land each year. Also, the farmers can obtain corresponding income by working in the project company, which will drive farmers out of poverty and help them become rich.

Focusing on the Main Business and Staying True to the Mission of Supporting Agriculture

Case study

Pastoral complex

Shandong Branch issued ADBC's first medium- and long-term poverty alleviation loan, totaling RMB400 million, to support the construction of Zhujialin Pastoral Complex, one of the nation's first batch of national-level pastoral complexes. Unlike traditional agricultural projects that require relocation of villagers, the project retains the overall features of the village, improves the production and living conditions of the villagers through bettering the infrastructure and public service facilities, and showcases the simple lifestyle and living status of the villagers as a folk custom to attract tourists. In the meantime, through the self-built village financial cooperatives union system, the project carries out systematic rural construction, inspires the inner motivation of the villagers, promotes the reform of the rural property rights system, revitalizes rural idle assets, increases the property income of farmers, improves rural governance, strengthens the collective economy, and realizes the modernization of agriculture and rural areas locally. Upon completion, the project will drive the development of nearly 16,000 people in the park and surrounding areas and help 246 poor households increase income and get rid of poverty.

Case study

Forestry ecological construction

Hebei Branch further strengthened credit support for strategic projects and key areas, such as the Zhangjiakou Winter Olympics greening project, the national reserve forest base construction project, the Taihang Mountain-Yan Mountain greening project, and the project on poverty-alleviation for mountainous areas through ecological construction.

“One avenue” links ecological development. To cooperate with the global tourism construction of Changli County, Hebei Branch furnished a loan of RMB220 million to support the ecological forestry greening project of Jieshi Mountain landscape avenue. With a greening area of more than 410,000 square meters, the project involved 13 greening and landscape nodes, further optimizing the investment environment and promoting the development and construction of the surrounding areas and regional economic development while improving the local ecological and living environment.

“A forest” serves as a green barrier. Hebei Branch has continued to increase its ecological construction efforts around the positioning of constructing the water conservation function zone and the ecological environment support zone of the capital. Covering all areas of Zhangjiakou city, the project involves multiple aspects including key forestry ecological projects, infrastructure construction, protection facilities construction, forestry industry development and resource conservation public welfare undertakings. A total of nearly RMB6 billion of forestry loans were issued, supporting afforestation area of about 3.2 million mu (1 mu=666.67 square meters). At the same time, the project provides stable employment for the local area, drives the development of tourism and green ecological industries, and broadens the channels for income increase for poor households.

“A touch of green” dresses up the magnificent Taihang Mountain. Hebei Branch issued a total of RMB1.3 billion of forestry loans to Xingtai to support the construction of the pilot project of the National Reserve Forest Base. With a variety of plants such as Chinese wolfberry, white beeswax and walnut planted in the reserve forest, the base will create good economic benefits after the harvest of fruits, bringing a green way to fortune to the local people.

Case study

Marine resources development and protection

With regard to marine resources development and protection, Shandong Branch granted a loan of RMB600 million to support the comprehensive improvement project of the north coast of Sanggou Bay, Rongcheng City, Shandong Province. The project has protected and restored the original natural environment of the coast to the maximum extent, promoted the rational use of sea resources, and played an important supporting role in maintaining the continuity and diversity of the coastal ecosystem, improving the sustainable development capability of the coastal zone and sea area, and achieving harmonious coexistence between human and coastal wetlands.



The comprehensive improvement project phase I of the north coast of Sanggou Bay supported by Rongcheng Branch

Focusing on the Main Business and Staying True to the Mission of Supporting Agriculture

II. Fully Serving Key National Strategies

In 2018, ADBC closely focused on serving the national strategies, effectively gave play to the support of policy bank and actively fostered the “Belt and Road” Initiative, the Beijing-Tianjin-Hebei coordinated development and the construction of Yangtze River Economic Belt and Guangdong-Hong Kong-Macao Greater Bay Area. ADBC strengthened the top-level design, intensified the policy guarantee and injected more resources to promote international cooperation and exchange of agriculture in China. ADBC also supported the construction of Xiong’an New Area, assisted in industrial transformation and ecological protection of the Yangtze River Economic Belt, and boosted the food security and infrastructure construction of the Guangdong-Hong Kong-Macao Greater Bay Area, thus striving to serve the economy for high-quality development.

The “Belt and Road” Initiative

In 2018, ADBC continuously served the construction of the “Belt and Road”, provided specialized services for enterprises development by such international businesses as international settlements and credit in foreign exchange, and supported the “going global” of the agriculture. By the end of 2018, ADBC has 123 branches handling foreign exchange services and 481 correspondent banks at home and abroad covering 67 countries and regions around the world. The Bank has cumulatively handled international settlement volume of USD11.03 billion and the trade financing of USD1.503 billion. In the meantime, ADBC has exchanged and cooperated with foreign institutions, such as African Rural and Agricultural Credit Association and Bank for Agriculture and Agricultural Co-operatives in Thailand, thereby boosting the effective use of both domestic and international markets and resources for agriculture in China.

ADBC has **123** branches handling foreign exchange services and **481** correspondent banks abroad

Covering **67** countries and regions

ADBC has cumulatively handled international settlement volume of USD **11.03** billion

Trade financing USD **1.503** billion

Case study

Supporting the construction of Bohe New Port District of the Maoming Port

Guangdong Maoming Branch has supported the core start-up project of “deepwater port” – Eastern and Western Breakwater Project in Bohe New Port District of the Maoming Port by an accumulative loan of RMB550 million, assisted in building important nodes for the “Belt and Road” and achieved the splendid change from a thousand-year ancient fishing port to a new logistics hub.

Coordinated development of Beijing-Tianjin-Hebei region

In 2018, ADBC continued to boost the coordinated development of Beijing-Tianjin-Hebei region and actively served the construction of Xiong'an New Area. ADBC formulated, printed and issued the *Opinions on Supporting the Construction of Xiong'an New Area in Hebei Province*, drove the financial technology development of Xiong'an Branch's preparatory group, and innovated the financing mode. ADBC also supported the acquisition, demolition and relocation projects, the eco-environmental restoration in Baiyangdian, as well as the construction of flood control system, ecological environment, beautiful countryside and featured towns in the new area.

ADBC explored the innovation of financial technology. ADBC used the technical means of Ant Financial Services Group for reference, cooperated with related departments to upgrade and improve the office system and E-bank system in Xiong'an New Area and took advantage of the block chain technology of Ant Financial Services Group to help the connection between Xiong'an Branch's preparatory group and the blockchain platform in Xiong'an New Area.

ADBC served the differentiated financial needs. The preparatory group of Xiong'an Branch and Hebei Branch researched and developed the supply chain loan operational guideline of Xiong'an New Area, made innovative use of order-oriented financing under industrial chain and provided convenient and efficient financial services for corporate clients responsible for the construction in the new area.

ADBC supported the construction of 100,000 mu seedling scene and forest project in Xiong'an New Area. ADBC granted the first loan of RMB125 million to China Xiong'an Construction Investment Group Co., Ltd. to support the construction of 100,000 mu seedling scene and forest project in Xiong'an New Area, and provided the first non-industrial supply chain loan in Xiong'an New Area, the EPC contract loan, of RMB50 million for Beijing Sound Environmental Engineering Co., Ltd. to support the construction of the sixth project section.



Support for Construction of Ecological Reserve Forest Project by Tianjin Branch



Serving Construction of 2022 Winter Olympic Games by Hebei Branch

Focusing on the Main Business and Staying True to the Mission of Supporting Agriculture

The Yangtze River Economic Belt

In 2018, ADBC issued the *Guiding Opinions on Intensifying Support for the Yangtze River Economic Belt*, focusing on the support for the protection and restoration of the ecological environment of the Yangtze River, safeguarding the implementation of major projects, promoting the ecology first and green development of enterprises along the Yangtze River and sparing no effort to serve the construction of the Yangtze River Economic Belt.

Case study

Supporting the major protection for the Yangtze River

Hubei Branch has actively participated in the major protection for the Yangtze River and intensified the support for various credit projects. The Branch offered a key construction fund of RMB376 million and loan of RMB1.82 billion to Xingfa Group, so as to financially support the transformation and upgrading of the enterprise's industrial structure. It cumulatively issued the loan of RMB1.2 billion to support the Three Gorges Fanba logistics park project, whereby forming the transport chain with complete functions in the Three Gorges Reservoir Region. It also made the water conservancy loan of RMB490 million to support the comprehensive improvement of the Jingjiang Levee, enhancing the all-round ability of flood control and waterlogging.



Support for Construction of Sewage Transmission System Project in the Core Area of Large East Lake, Wuhan by Hubei Dongxihu Sub-branch



Support for Comprehensive Improvement Construction Project of Ancient Fishing Port in Lvzigang Town, Qidong by Nantong Branch

Guangdong-Hong Kong-Macao Greater Bay Area

ADBC kept in step with the national deployment, to provide the policy-based fund guarantee for the construction of the Guangdong-Hong Kong-Macao Greater Bay Area, spare no effort for the food security in the Guangdong-Hong Kong-Macao Greater Bay Area, support major infrastructure projects in the Guangdong-Hong Kong-Macao Greater Bay Area, and assist in the interconnection of the Guangdong-Hong Kong-Macao Greater Bay Area. Since the “13th Five-Year Plan” period, the Bank has offered the loan of RMB82.68 billion to the Guangdong-Hong Kong-Macao Greater Bay Area.

Case study

Serving the Guangdong-Hong Kong-Macao Greater Bay Area

ADBC exerted the multiplier effect of agricultural support. Guangdong Branch has approved the maximum general credit limit of RMB1 billion for Shenzhen Agricultural Products Co., Ltd. and offered the first short-term loan for the rural circulation system construction amounting to RMB300 million from point to area to support the logistics channel construction of “vegetables in the south transported to the north”, “fruits in the north transported to the south” and “vegetables in the west transported to the east”.

ADBC improved the traffic environment and public travel conditions. Guangdong Branch has provided the financing fund of RMB250 million for the Humen No. 2 Bridge to build it to an important river-crossing channel in the core area of the Guangdong-Hong Kong-Macao Greater Bay Area and promote the integrated development of the Pearl River Delta.



Support for Construction of Zhuhai Doumen Jing'an Town Floodwall Reinforcement Project by Zhuhai Branch



Conducting Reform and Innovation to Lead Modernized Development

- ▶ Risk Control and Prevention
- ▶ Bond Financing
- ▶ Customer Service
- ▶ International Exchange and Cooperation
- ▶ Staff Development



Conducting Reform and Innovation to Lead Modernized Development

I. Risk Control and Prevention

(1) Promoting comprehensive risk management

In 2018, ADBC conscientiously implemented the deployment to win the battle against risk control and strengthened the risk management. ADBC reinforced the top-level design of risk control, advanced the construction of comprehensive risk management system, and strengthened the risk control in key areas. ADBC took multiple measures simultaneously to handle and resolve non-performing loans, and reinforced the construction of the risk management team, thereby its risk control capacity has been constantly enhanced.

ADBC developed the implementation solutions to further accelerate the construction of the comprehensive risk management system; issued the three-year plan for preventing and resolving the battle against financial risks; studied and drafted the basic system for comprehensive risk management, regulations on risk appetite and regulations on risk reporting; and included the venture capital occupation into the performance appraisal of the whole bank for the first time. ADBC deeply boosted the provision of the allowances for assets impairment and achieved that the assets impairment is provided as per full-caliber assets and the loan loss reserve is provided as per that of the second-level branch.

(2) Improving credit management system

In 2018, ADBC issued the overall implementation plan for improving the credit management system, to constantly improve the credit management system and mechanism and solve the prominent problem of inadaptation between the credit management system and business development. The Bank started the credit product integration and built the product system adaptive to customers' demands and internal management. It intensified policy guidance, first issued the Guiding Opinions on Serving the Rural Revitalization Strategy in the financial system, studied and cooperated in cleaning the implicit debts of local governments in a timely manner and earnestly performed the functions of policy bank. It also strengthened the authorization management by establishing the "five-in-one" credit business authorization management system, deepened the full-flow standardized management of credit and intensified the execution of credit system. Moreover, it attached importance to key links, enhanced the early warning of risk monitoring and unceasingly improved the after-loan management. Through optimizing the credit management information system, it provided strong scientific and technological support for the healthy and sustainable development of credit business.

(3) Operation in compliance with laws and regulations

In 2018, ADBC took three special actions as its direction based on the *Measures of Agricultural Development Bank of China for Supervision and Management*, namely implementation, comprehensive management of internal control and deepening efforts to address market disruptions. As a result, ADBC promoted the construction of internal control and case prevention system, strengthened the money laundering risk management, intensified the legal support guarantee and constantly reinforced the internal control compliance management.

The Bank formulated the *Comprehensive Management Action Plan for Internal Control*, proposing the management objectives in 3 years and identifying the management priorities for four major areas and ten most prominent issues. ADBC held training courses on capital management, overall risk management and internal control compliance management to strengthen the awareness of cadres and staff for observation and execution of the measures.

II. Bond Financing

Bond issuance is the main channel for ADBC to raise funds. By the end of 2018, ADBC has cumulatively issued the domestic bonds amounting to RMB8.01 trillion with the stock bonds reaching RMB4.18 trillion. At present, the ADBC's bonds have been developed in multiple dimensions, namely multispecies, multiple markets and multi-currency, and the new pattern of domestic and foreign market integration, wholesale and retail synchronization, diversified distribution modes and diversification of the main investors has been formed.

By the end of 2018, ADBC has cumulatively issued domestic bonds amounting to

RMB **8.01** trillion

Stock bonds reaching RMB **4.18** trillion

(1) Bond issuance

The Bank has fully respected the market rules, constantly improved the bond issuance mechanism, scientifically formulated the bond issuance strategy. It further stabilizes the investors' expectations, shores up confidence and increases the influence and brand value of ADBC's bonds in terms of issuing way, issuing channel and issuing variety. In 2018, ADBC newly issued various bonds of 195 periods equivalent to RMB1.11 trillion. The weighted average issuance period of new bonds was 5.02 years, reduced by 0.07 year compared with that of the previous year. The weighted average issuance interest rate of new bonds was 4.06% with a reduction of 6 base points compared with last year. There was no failure of bid even in a phase for the bond issuance in the whole year.

(2) Active participation in market construction

As the third largest issuing body in domestic inter-bank bond market and the largest issuing body regarding "agriculture, farmers and rural areas", ADBC actively participated in, developed, innovated, and assisted in the bond market construction and better served the market investment institutions. The Bank vigorously acted, repaired and expanded the channels and ways, and guided the domestic and overseas capitals to support the development of "agriculture, farmers and rural areas", so as to constantly consolidate the social responsibility images of agriculture-support bank, poverty alleviation bank and green bank. In 2018, ADBC initially issued the overseas dual-currency bonds and dollar bonds as well as the Euro green bonds, released the index fund of ADBC's bonds, issued the financial bonds on the exchange, adopted multiple innovative forms for additional issue of the green bond of "Bond Connect" and achieved the overseas information disclosure of new and stock bonds.

(3) Bond management and application

ADBC has abided by the obligations of the issuer, and paid the principal and interest of the bonds on time and in full to spare no effort to maintain good reputation and the financial market order. Since the market-based bond issuance in 2004, there has been no bond default even in a phase. The Bank cumulatively paid the due principal and interest of onshore bonds amounting to RMB889.7 billion in 2018. In the use of bond funds, ADBC has practically fulfilled the functions of policy bank, and actively served the supply-side structural reform in agriculture with capital investment focusing on key fields, weak links and poverty-stricken areas regarding "agriculture, farmers and rural areas" to fully support the rural revitalization strategy. In 2018, the Bank cumulatively supplied capital of RMB5.1 trillion, meeting the business development funding needs effectively. The accumulative loans granted by the whole bank amounted to RMB1.8 trillion, with the year-end loan balance being RMB5.14 trillion, representing an increase of RMB0.45 trillion compared with that in the beginning of the year.

Conducting Reform and Innovation to Lead Modernized Development

Progress

Bond market construction

ADBC achieved domestic and overseas market integration. In China, the Bank has been comprehensively developed in the inter-bank market, exchange market, over-the-counter market, etc. In other countries, the Bank consolidated the Asian market, explored the European market and debuted on Luxembourg Stock Exchange, Bond Connect and other international platforms.

ADBC enriched the bond varieties. The Bank innovated and issued poverty alleviation bond, green bond and rural revitalization bond. It released the “Bond Connect” bond, offshore RMB bond, dollar bond and first Euro green bond overseas. The issued bond varieties covered all key periods from 3 months to 20 years.

ADBC drove the reform and opening-up of the bond market. The Bank participated in the design, implementation and development of the “Bond Connect” system in the whole process, disclosed the information regarding ADBC’s bonds to global investors through such international platforms as Luxembourg Stock Exchange and Bond Connect Company, and formulated the Euro green and sustainable bond framework, for which the Center for International Climate and Environmental Research – Oslo (CICERO) issued opinions together with International Institute for Sustainable Development (IISD). The bond framework has been highly evaluated.

Case study

Innovating the new pattern for poverty alleviation cooperation with other financial institutions

ADBC actively explored and guided the deep connection between financial peers and poverty-stricken area, and forwardly propagandized the poverty relief policies and its poverty relief achievements to investors at home and abroad. The Bank created the cooperation opportunities to facilitate the implementation of the industrial poverty relief cooperation between China Merchants Fund and Guangxi Longlin County. Meanwhile, China Merchants Fund donated some management fees from the index fund of CMF China Bond 1-5-year ADBC’s bonds to Longlin County for the purpose of poverty alleviation. Through the continuous emphasis on building the social financing mechanism combining policy, market and poverty alleviation, the social responsibility was jointly performed to benefit the poverty-stricken areas to a larger extent.

Case study

Dual-currency bond

On September 19, ADBC issued the 2-year fixed-rate RMB bond and 3-year floating-rate dollar bond to overseas investors. The Bank restarted the overseas bond issuance, that is to say, issuing the dual-currency bond, which met investors' investment needs in different currencies. In the meantime, the Bank provided high-quality and high-class investment products to the international market, which was conducive to further enhancing ADBC's influence in the international market and promoting the opening-up of China's bond market and the internationalization of RMB.

Case study

Green financial bond

In April and June, Shanghai Clearing House increased issues in the 2-year green bond of "Bond Connect" amounting to RMB7 billion successively to global investors as a gift for the first anniversary of "Bond Connect". On November 19, ADBC issued the first quasi-sovereign 3-year floating-rate Euro green bond, equivalent to EUR500 million. The three issues and the efforts made in the green bond for many years have strongly suggested that ADBC has played a demonstrative, leading and promotive role as an important leader and facilitator in the development of China's green capital market. The commitment and action for guiding the benign development of the green bond market have fully embodied ADBC's awareness of social responsibility and overall consciousness in accordance with patriotism and its mission to be committed to developing green credit, boost harmonious coexistence between man and nature and make new contributions to beautiful China and global ecological security.

Case study

Index fund of ADBC's bonds

In April, ADBC and GF Fund Management jointly released the first index fund tracking the ADBC's bonds in the market – GF China Bond 1-3-year ADBC bond index securities investment fund. In September, the Bank established the BOCIM 3-5-year index fund of ADBC's bonds with Bank of China Investment Management. The release of index funds of ADBC's bonds has further improved the domestic bond-related index fund product line, provided diversified fixed income asset allocation tools for investors, and improved the market liquidity. It was popular in the market, which reflected that ADBC's bonds have been widely recognized in the inter-bank market and have the benchmarking market-based bond issuance capability as a policy-based financial bond with higher transaction depth. Investors wished to obtain robust earnings, support the "agriculture, farmers and rural areas" and serve the society from the investment in ADBC's bonds.

Conducting Reform and Innovation to Lead Modernized Development

III. Customer Service

(1) Strengthening technological support

Following the launch of E-bank system online, the Bank has actively exchanged and cooperated with the same trade in the E-bank security and improved the security control mechanism, completed the WeChat customer service platform construction to provide timely and convenient services for customers, and carried out security monitoring and troubleshooting of E-bank system. It also implemented investigations on user experience of E-bank and WeChat customer service platform, regularly analyzed and reported the system's operation, and organized system optimization, upgrading and bug-fixing in time, so as to actively and reliably guarantee the safe system operation.

(2) Deepening service management

ADBC has always been customer-centric and has deepened the operating management system reform and issued the Reform Scheme for Customer-centered Service Management System (the "Reform Scheme"). According to overall requirements for high-quality development, the Reform Scheme is committed to building the customer service management system adaptive to market-oriented management and with features of ADBC to constantly improve the quality and efficiency of customer service.

ADBC optimized the customer management. The Bank defined the customer orientation, formulated the customer objective planning and customer group construction implementation objectives, implemented the customer classification management and classified customers as per customer scale, importance, risk grade and contribution degree.

ADBC improved the service quality and efficiency. The Bank optimized the products and flows to build a credit product system meeting customers' demands and adaptive to market-oriented reform and an efficient process system, and promoted differentiated services, improved the uniform management of group customers and established a feedback mechanism for customer service evaluations to constantly improve the quality and efficiency of customer service.

Progress

Launch of E-bank system by ADBC

On October 29, 2018, the E-bank system of ADBC was launched online formally. While ensuring its safety and controllability, the system brought new payment and settlement modes to the Bank, and effectively reduced the operating cost. Currently, the system provides seven categories of online financial services to customers, including account management, transfer and remittance, information inquiry, fund management, group business, loan inquiry, enterprise audit.

ADBC strengthened the customer risk management. Through improving the risk identification and warning mechanism for customers, strengthening risk monitoring, implementing the risk responsibilities of front-, middle- and back-office departments, and taking scientific measures to support the customer management, the Bank has established a multi-dimensional comprehensive risk warning system to comprehensively intensify the customer risk management.

(3) Improving service quality

With meeting customers' requirements as a starting point, ADBC provided high-quality credit services, improved the credit products, optimized the business flow, and enhanced the loan-handling efficiency to constantly improve customer experience of services.

In terms of credit service, the Bank formed a service pattern that coordinated relations among front-, middle- and back-office departments and between superior and subordinate banks, established the quality customer group in line with local conditions, implemented customer classification management, and provided the one-stop credit service. For large group customers, it formulated separate credit service schemes, vigorously supported enterprises for "going global" and carried out the preferential loan rate pricing policy.

In terms of credit products, the Bank integrated existing credit products, supported the development of modern agriculture and enhanced the applicability of credit products. In terms of credit business, the Bank formulated customer access standards according to actual situations to facilitate the customer access, optimize the credit flow and improve the payment efficiency.

(4) Popularizing financial knowledge

ADBC actively implemented the related documents required by the People's Bank of China and the China Banking Regulatory Commission, and deployed the activity of "Using financial knowledge to keep our money safe" in 2018 across the whole system. Focusing on the four themed activities, namely "popularizing basic financial knowledge needed by the low net worth population", "improving the investment and financial management skills of the low net worth population", "improving the ability of low net worth population to recognize illegal financial advertisements" and "strengthening the education of financial consumers' awareness of risk responsibility", the Bank organized the targeted and featured financial knowledge popularization activities, and guided financial consumers to correctly identify illegal financial advertisements and improve their awareness of risk prevention and responsibility.

IV. International Exchange and Cooperation

In 2018, ADBC continued to deepen the exchange and cooperation with other parties. The Bank participated in the Dissemination Workshop of Regional Grant Project “RuFBerP” of International Fund for Agricultural Development – Asia Pacific Rural and Agricultural Credit Association held in Beijing and made speech about the poverty relief and poverty reduction. In the annual forum of “Social Benefit Creation, Financial Innovation and Urbanization” organized by the Embassy of Switzerland in China, ADBC exchanged ideas and discussed about financial innovation and other issues with participating representatives.

Case study

On October 8, 2018, the regional policy forum “Financing of Small, Medium-sized and Micro Enterprises: Missing Solutions for Medium-sized Enterprise” was held by Asia Pacific Rural and Agricultural Credit Association (APRACA) in Colombo, the coastal city of Sri Lanka. As the member of APRACA, ADBC joined this forum. Qian Wenhui, the President attended the opening ceremony of this forum and made the keynote speech of Playing a Running-water Role in Financial Source and Prompting Sustainable Development of Small, Medium-sized and Micro Enterprises. He also proposed to cooperate with all participating countries and institutions for constant exploration and practice and to jointly complete a long-term systematic engineering to solve the financing difficulties of small, medium-sized and micro enterprises. The representatives of APRACA members from Asian-Pacific nations held extensive and heated discussions on commonly concerned issues, such as the way to improve the financing environment for small, medium-sized and micro enterprises and promote their sound development.



In the meantime, ADBC was invited by the project group of climate change and agriculture and food security of Consultative Group on International Agricultural Research (CGIAR) to attend the high-level forum held in London, UK regarding “How does the financial sector support the transformation and development of food production system in the context of climate change”. Besides, it was invited by International Fund for Agricultural Development (IFAD) to attend the South-south Cooperation Project Introduction, which was jointly held by IFAD and the Ministry of Finance of the People’s Republic of China to actively discuss the scope for cooperation.

Conducting Reform and Innovation to Lead Modernized Development

V. Staff Development

(1) Professional team building

By putting people first and regarding the talent team building as the basic project, ADBC improved the supporting mechanism of professional talent team construction, scientifically planned the general map of human resource structure, and strengthened the cultivation, training, selection and appointment of outstanding young cadres. At present, ADBC is working for strategic optimization of human resource allocation in the whole bank and building a professional team according to the requirement of high quality and professional level to better serve national strategies and development of “agriculture, farmers and rural areas”.

The Bank thoroughly studied and implemented the strategy of reinvigorating China through human resource development proposed by General Secretary Xi Jinping, scientifically planned the talent configuration, talent cultivation, talent evaluation, talent motivation, etc. by using systematic thinking, and gave full play to the key supporting role of talents in promoting the high-quality development of ADBC.

In accordance with the layout and requirements in implementation scheme of the Three-Year Plan of Credit Team Building Year Activity, the Bank deepened activity construction by strictly implementing organization construction, team quality building, credit culture building, team mechanism construction and other aspects. By the end of 2018, the number of credit staff has been increased by 4,028 compared that before the activity, with the proportion raised by 6.31%. The credit team is growing stronger. The per capita times for training of all-level banks has increased from 8 to 9.7, and the quality of credit staff has been steadily improved. Through activities of credit story collection and credit culture discussions, the credit culture concept has been preliminarily formed, and by issuing the due diligence management measures, the full-flow responsibility management system has been preliminarily formed.

By the end of 2018, the number of credit staff has increased by

4,028 compared with that before the activity

Proportion raised by **6.31%**

Per capita times for training of all-level banks has increased from 8 to **9.7**

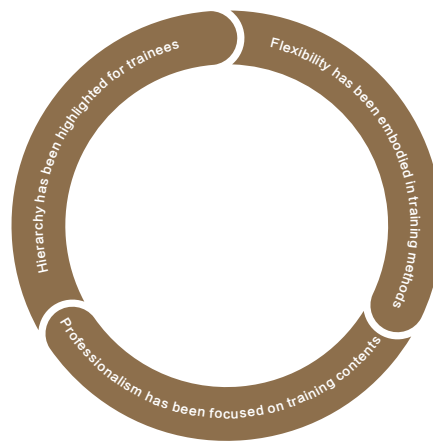
(2) Enhancing development capability

ADBC laid emphasis on the education and training and strove to cultivate high-quality professional talents focusing on the main business service center. The Bank carefully studied and implemented the national cadre education and training work conference spirits, actively promoted “five major training projects” for talents of ADBC and implemented the *2016-2020 Outline of Development Plan for Education and Training* comprehensively, so that the talent team building can keep pace with the high-quality development of the Bank.

While focusing on the central task and stressing key points, the Bank promoted the education and training as a whole:

- In a top-down approach, ADBC studied and implemented Xi Jinping’s thought on socialism with Chinese characteristics for a new era and undertook the centralized training in rotation regarding the spirits of the 19th National Congress of the Communist Party of China;
- ADBC took advantages of mobile training platform of “ADBC e College” to carry out 49-day online training for sub-branch presidents in all counties under jurisdiction;
- ADBC organized the training classes for key staff in four districts and autonomous prefectures in the southern Xinjiang to improve the political awareness and expertise of grass-roots staff in the border area.

Taking into account the new situation of current education and training of banking sector and its actual situation, ADBC took bold steps to learn from others and seek innovations by exploring the investigation system for training demand, which helps scientifically design the training items and make training more targeted, by exploring and learning the training score system, which organically combines the training score and the post performance appraisal, award for the best and review of the advanced to achieve the innovation of incentive mechanism for education and training, and by exploring the regular multi-dimensional training system, which adopts centralized training in rotation, online group training, on-duty training, conferences instead of training and other forms based on high quality and specialization as standards to constantly improve cadres’ abilities in competence, learning, practice, innovation and coordination.



The Bank intensified the training on key domains such as information technology, capital, investment and credit. Leaders in the head office took the lead to teach in Party school, where the main class system in spring and autumn has been lengthened for 10 days, and specialized courses with ADBC features have been added. Relying on the Jinggangshan Party school resources of ADBC, the ADBC Staff University was organized and specialized training classes were established in cooperation with such key universities as Tsinghua University, Peking University, Renmin University of China, Fudan University and Southwestern University of Finance and Economics to constantly improve the capability and quality of specialized talents in the whole bank. The Bank actively explored the cooperation opportunities with famous universities in medium and long-term operating management training, and also continued to fully use the overseas training opportunities to expand the learning channel for cultivating the leading talents in the Bank.

Conducting Reform and Innovation to Lead Modernized Development

(3) Improving job satisfaction

ADBC further improved the system of workers' congress, namely "uniform leading by the Party committee, main responsibility of labor union and extensive participation of staff". In addition to Tibet Branch, 30 provincial branches have held the 2018 congress of staff. The Bank gathered multi-party resources, cared for service staff, practically implemented and detailed assistance with love, solidly boosted the construction of Employees' Home, extensively carried out the recreational and sports activities for staff and cooperated with staff to jointly achieve the social value.

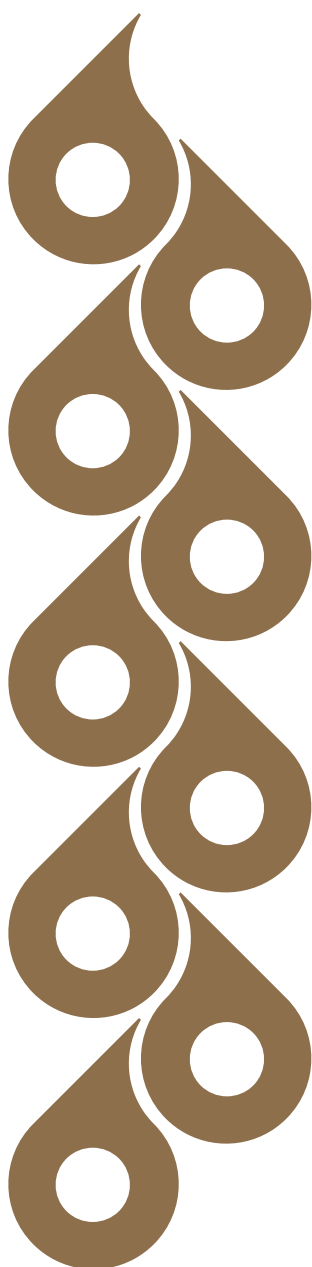
ADBC evaluated and commended the Advanced Labor Union Worker, May 1st Women Pacesetter, Excellent League Member, Outstanding Cadre of Communist Youth League and May Fourth Red-flag League Organization, and actively recommended outstanding talents to All-China Federation of Trade Unions, National Committee of Chinese Financial Workers' Unions and Financial Work Committee of the CPC Central Committee. Five groups and an individual in the whole bank have been awarded with national honorary titles, and 8 groups and 26 individuals have been awarded with financial system honors.

It organized the first appraisal and election for distinguished representatives of ADBC with "craftsmanship spirit" and created the film about their stories. Eight staff members received this award.

The Bank continued to intensify the guidance and support for the construction of home of grass-roots staff in poverty-stricken areas, old revolutionary base areas and areas with heavy poverty alleviation task, and supported the second-level branches to build the Employees' Home in 56 remote and poor areas in the whole system.

Surrounding the central tasks of "three critical battles", with the improvement of risk control capability as the subject, the Bank cooperated with the Risk Management Department in carrying out the skill competition on risk management business of "Golden Cup of Agricultural Development Bank of China".

The Bank initiated the public welfare activity for youth volunteers to learn from Lei Feng, which was participated by 1,275 organizations of the Youth League and 12,040 youths and lasted for 4,749 hours. There were 761 activity items.



The Bank organized the exchange activity for excellent youths in the east and the west, carried out the cross-regional youth exchange, and established the fifth batch of 27 contact points for youth work to strengthen the job instructions by the Youth League Committee of the head office on the grass-roots league organization.

ADBC intensively implemented the aid system for employees living in extreme poverty, and granted RMB2.298 million for 38 employees living in extreme poverty in the system of the entire bank yearly to solve their crying needs "in time".

With "Following the Party while staying true to the mission and achieving at youth in a new era" as the subject, the Bank started the rich, colorful, healthy and positive "May Fourth" youth culture month activity to inspire youthful enthusiasm and showcase youthful style.

The poverty alleviation and public welfare donation were organized and carried out in the whole bank with the fund of RMB5.2436 million cumulatively raised.

Case study

Carrying out the second election and citation activity of “The Most Beautiful ADBC Employee”

To carry forward advanced models and role models, actively practise the socialist core values and strengthen its cultural construction, ADBC started the election for the second “Prettiest ADBC Figure” in the whole system. In the mid-year meeting attended by national branch presidents, 10 staff members awarded with the honorary title of the “Prettiest ADBC Figure” were cited, and their stories were vigorously propagandized in the Financial Times, website of ADBC and WeChat official account to set up a clear value orientation across the bank.

Case study

“Liangshan Friendship & Chinese Dream” Summer Youth Camp

“ Tsinghua University and Peking University are so beautiful
and I will study hard to get into college. ”

– Eqi Guwu, a student of the Yi nationality

ADBC insisted on close integration of poverty alleviation, subjective initiative stimulation, financing and emotion integration and continuously focused on the educational business and growth of teenagers in poverty-stricken areas. In 2018, ADBC organized 26 students and 4 teachers from the Liangshan Prefecture for the summer camp of teenagers in the Liangshan Prefecture lasting 6 days in Beijing. The Bank organized students to watch the flag-raising ceremony and visited the Tiananmen Square, the Chairman Mao Memorial Hall, the Imperial Palace, the Great Wall, the Summer Palace, Peking University and Tsinghua University. Through field visit and study, the students have experienced Beijing at close range, and deeply felt the profound history, advanced culture and modern construction of Beijing, which have increased knowledge, broaden horizons, and also inspired the enthusiasm for learning.



Conducting Reform and Innovation to Lead Modernized Development

Case study

Public welfare activity for youth volunteers to learn from Lei Feng

Taking the “Lei Feng Memorial Day” on March 5 as an opportunity, ADBC organized the public welfare activity for youth volunteers to learn from Lei Feng, and implemented the spirits of the 19th National Congress of the Communist Party of China by practical actions to contribute the power of youth to build a harmonious and beautiful China. Staff in the bank have made positive response and extensively carried out the voluntary public welfare activities for young people with practising activities with the post of “Lei Feng spirit”, consolidating the existing voluntary service programs and various “MicroCharity” as main contents. 1,275 organizations of the Youth League and 12,040 staff in 31 provisions branches in the whole system have participated. There are 761 long-term volunteer public welfare activities.



Warm-hearted Snow Cleaning Activity Full of Love in Songyuan by Jilin Qian Gorlos Mongol Autonomous County Sub-branch

Case study

Series of activities regarding “visiting the heroic mothers”

In 2018, ADBC organized and carried out the series of activities regarding “ADBC Women Helping Alleviate Poverty: Love Leads the Way to Happiness – Visiting Heroic Mothers” lasting over 4 months in the 91st anniversary of the army building. The Bank actively organized the staff for donation, visited the families of heroes, and sent condolence money and goods and board of “Heroic Mother” to 21 heroic mothers. During the activity, ADBC also organized such activities as listening to reports of combat heroes, tomb-sweeping in martyrs cemeteries and visiting traditional revolutionary education bases.

“ This activity is practical to actively respond to great call of General Secretary Xi Jinping, ‘advocating heroes, defending heroes, learning from heroes and caring for heroes’, reflects the deep true feelings of the world and conveys a touching positive energy to society. ”

– Martyrs’ former comrade, Senior Colonel Hu Guoqiao



Case study



Construction Project of "ADBC Young Forest"



Picture of Construction Project for "ADBC Women Forest"



Activity of "Offering Sincere Love and Assisting in Poverty Alleviation – Going to Grassroots Units with Culture"

Appendix

■ Key Performance Indicators

Performance Area	2018	2017	2016
Economic indicators			
Loan balance of domestic currency and foreign currency (RMB100 million)	51,447	47,163	40,946
Net profit (RMB100 million)	181.2	171.2	162.1
RMB bonds issued (RMB100 million)	11,100	10,400	12,384
Balance of non-performing loans (RMB100 million)	406	378	360
Non-performing loan ratio (%)	0.80	0.81	0.88
Interest collection rate (%)	99.7	97.6	98.2
Cost to income ratio (%)	26.7	27.4	30.1
Owner's equity (RMB100 million)	1,537	1,356	1,185
Provision coverage ratio (%)	426	394	316
Taxes paid (RMB100 million)	195	163	164
Balance of loans originated from the eastern region (RMB100 million)	15,443	14,732	12,342
Balance of loans originated from the central region (RMB100 million)	13,450	19,064	20,704
Balance of loans originated from the western region (RMB100 million)	14,192	12,764	7,899
Balance of agriculture-related loans (RMB100 million)	48,346	45,433	40,144
Balance of loans granted to small and micro enterprises (RMB100 million)	22,324	17,111	12,248
Balance of loans for renovation of shack settlements (RMB100 million)	11,930	6,613	2,565
Increase in loans for government-subsidized housing projects in the year (RMB100 million)	5,324	4,047	2,568

Performance Area	2018	2017	2016
Social indicators			
Customer satisfaction (%)	99.86	99.99	99.97
Number of outlets in old revolutionary base areas, areas inhabited by minority nationalities, remote and border areas and poverty-stricken areas	318	313	308
Total yearly loan for poverty alleviation (RMB100 million)	3,893.4	5,119.6	4,882.7
Number of outlets equipped with handicapped accessible passage	543	427	360
Number of outlets equipped with loving care counter	926	521	501
Hours of volunteer activities (hours)	4,749	4,315	6,521
Total investment in public welfare and charity (RMB10,000)	1,330	2,910	2,403
Number of charity projects	126	276	209
Total employees (persons)	52,202	52,166	51,879
Female employees (persons)	21,217	21,227	21,266
Ethnic minority employees (persons)	5,393	5,148	4,970
Expenses on staff training (RMB10,000)	10,476	9,524	8,706
Employee training (person-time)	52,560	48,930	44,463
Aid for living (RMB10,000)	1,143.8	1,121.8	1,141
Financially-challenged employees who received aids (person-time)	2,798	3,714	3,897
Environmental indicators			
Balance of loans for energy saving and environmental protection projects (RMB100 million)	2,449	2,395	885
Year-on-year growth rate of loan balance for energy saving and environmental protection projects (%)	2.23	170.63	10.44
Number of energy saving and environmental protection projects receiving subsidies from ADBC	1,952	1,770	802
Total water consumption for administrative purpose (tonnes)	49,861	46,288	45,671
Total power consumption for administrative purpose (kilowatt hour)	10,061,340	9,939,540	9,871,944
Total fuel consumption of official vehicles (liter)	18,224	25,521	25,996

Note: The figures of water consumption, power consumption and fuel consumption are the data of the head office.

Appendix

■ Awards and Honours

Recipient	Name of award	Awarding entity
ADBC (Head Office)	Award for National Poverty Alleviation in 2018	The State Council Leading Group Office of Poverty Alleviation and Development
	No. 8 of the 50 Safest Banks in Emerging Markets for 2018	<i>Global Finance</i> , US magazine
	Financial Institution of Social Responsibility Award	China Banking Association
	Best Intermediate Business Social Contribution Award	
	Outstanding Organizing Award	Research Association of Ideological and Political Work of China Financial Institutions
	Excellent Enterprise for Sustainable Practice of Staff	Social Responsibility Panel of the Chinese Institute of Business Administration
	Bond Connect Excellent Issuer	Bond Connect Company Limited
	“Excellent Member and Excellent Issuer of China Bond” and “Outstanding Issuer Award for China Green Bond Index Constituents”	China Central Depository & Clearing Co., Ltd.
	“Excellent Issuer (Bank Financial Bond)” and “Innovative Business Promotion Award (International Cooperation on Green Bond)” Awards	Shanghai Clearing House
	Outstanding Contribution Award	Shenzhen Stock Exchange
	Best Financial Service Bank for Serving Agriculture, Farmers and Rural Areas of the Year” and “Institution Award for Outstanding Contribution of Capital Market Opening to the Outside World and Innovation of the Year”	<i>Financial Times</i>
	“The Successful Offshore Issuance of the First Euro Green Bonds by the Bank” was selected as “Top 10 News of China’s Capital Markets in 2018”	
	“Top Ten Poverty Alleviation Innovation Model”	<i>China Comment</i> (magazine)
	Inclusive Finance Award for Sustainable Development	<i>Caijing</i> (magazine)
Best Policy Bank of the Year	Sina Finance	
ADBC Treasury Department	2018 Active Dealer in Interbank RMB Market	National Interbank Funding Center
	Contribution Award of Opening to the Outside World – Outstanding Issuer of Bond Connect	
	Outstanding Currency Market Trader	
ADBC Party Committee	Outstanding Organizing Award	Publicity Department of State Organs Work Committee of CPC Central Committee
		Information Center of State Organs Work Committee of CPC Central Committee

Recipient	Name of award	Awarding entity
ADBC Labor Union	Advanced Unit of Financial Work of All-China Federation of Trade Unions	All-China Federation of Trade Unions
Fund Planning Division of Liaoning Provincial Branch	National Worker Pioneer Organization	
Ningxia Hui Autonomous Region Branch	Advanced Unit of Financial Work of All-China Federation of Trade Unions	
Inner Mongolian Hexigten Banner Sub-branch	Home of National Model Employees	The Central Committee of the Communist Youth League
Fujian Provincial Nan'an Sub-branch	Branch of National May Fourth Red-flag Youth League Committee	
Beijing Branch	2018 Financial Services Innovation and Green Development Award of the Capital	people.com.cn
Inner Mongolian Branch	National Labor Award of Finance	National Committee of Chinese Financial Workers' Unions
Fund Planning Division of Liaoning Provincial Branch	National Financial Pioneer Organization	
Jiangsu Provincial Branch	Demonstration Unit for Construction of Employee Representative Meeting System of National Financial System	
Lianjiang County Sub-branch, Fujian Province	National Labor Award of Finance	
Linyi Branch, Shandong Province	National Labor Award of Finance	
Guangdong Provincial Branch	Memorial Award of Original Song Creation for Song Collection Tribute to the 40th Anniversary of Reform and Opening-up (Original Song of <i>Support the Agriculture, Serve the Country and Benefit the Southern Guangdong</i>)	Financial Work Committee of the Communist Youth League
Banking Department of Tianshui Branch, Gansu Province	National Labor Award of Finance	
Banking Department of Hebei Provincial Branch	National Finance May Fourth Red-flag Youth League Committee	
Huaying Sub-branch, Sichuan Province	Branch of National Finance May Fourth Red-flag Youth League Committee	The People's Government of Jilin Province
Suzhou District Sub-branch, Gansu Province	Branch of National Finance May Fourth Red-flag Youth League Committee	
Jilin Provincial Branch	Advanced Collective of Jilin Provincial Affordable Housing Project	Hubei Provincial People's Government
Hubei Provincial Branch	Outstanding Contributor of Financial Support to Economic Development of Hubei Province in 2018	
Ningxia Hui Autonomous Region Branch	Second Prize of Financial Support and Contribution of 2017	People's Government of Ningxia Hui Autonomous Region
Hebei Provincial Branch	2017 Outstanding Financial Organization of Targeted Poverty Alleviation	Five departments, including Hebei Provincial Finance Office and People's Bank of China Shijiazhuang Central Sub-branch
Shanxi Provincial Branch	Pacesetter of Civilized Units Directly under the Shanxi Provincial Government in 2018	Shanxi Provincial Office of Spiritual Civilization Construction Committee
Heilongjiang Provincial Branch	2018 Trusted Financial Brand	Heilongjiang Financial Consumption Rights Protection Association

Appendix

Recipient	Name of award	Awarding entity
Shanghai Branch	Advanced Collective for Public Security Prevention in 2018	Shanghai Municipal Public Security Bureau
Jiangsu Provincial Branch	2017-2018 “Star of Charity” of Charitable Targeted Poverty Alleviation	Jiangsu Charity Federation
Fujian Provincial Branch	Fujian Financial Pioneer Organization	Fujian Finance Trade Union
Jiangxi Provincial Branch	2015-2017 Advanced Unit of Provincial Level Organization Stationing in and Supporting Poverty-stricken Villages	Jiangxi Provincial Leading Group of Poverty Alleviation and Development
Shandong Provincial Branch	2018 Shandong Outstanding Project of Driver Conversion	People’s Bank of China Jinan Branch, Shandong Province Finance Bureau, Shandong Finance Office, Shandong Banking Regulatory Commission, Shandong Securities Regulatory Commission and Shandong Insurance Regulatory Bureau
Shandong Provincial Branch	Three-star “Safe Unit”	Jinan Social Security Comprehensive Management Committee Office and Jinan Municipal Public Security Bureau
Hubei Provincial Branch	Best Provincial Civilized Unit	Hubei Provincial Office of Spiritual Civilization Construction Committee
Guangdong Provincial Branch	“Top 10 Organization Award of Bank Insurance Industry” of 2018 Top 100 in Finance in Guangdong	Finance Office of the People’s Government of Guangdong Province
Guangxi Zhuang Autonomous Region Branch	Comprehensive Contribution Award of the Year for Serving Guangxi and Contribution Award for Serving “Agriculture, Farmers and Rural Areas”	Guangxi Banking Association
Chongqing Branch	Financial Institution of Social Responsibility Award of the Year and Social Responsibility Award of the Year for Targeted Poverty Alleviation 2018 Best Organizing Award for Long Quality March of Chongqing Banking Industry to Spread Financial Knowledge	Chongqing Municipal Banking Association
Sichuan Provincial Branch	Labor Award	Sichuan Provincial Federation of Trade Unions
Guizhou Provincial Branch	Guizhou – Poverty Alleviation Loan for Tourism	Guizhou Province Financial Work Committee of the Communist Youth League
Gansu Provincial Branch	“First Prize” of Financial System Appraisal of 2018	People’s Bank of China Lanzhou Central Sub-branch

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Scope of the Report

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

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Contact Method

Department: Corporate Culture Department of Agricultural Development Bank of China

Address: A2 Yuetanbeijie Street, Xicheng District, Beijing

Postal Code: 100045

Tel.: 010-68084921

Fax: 010-68081757



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中国农业发展银行
AGRICULTURAL DEVELOPMENT BANK OF CHINA

地址：北京市西城区月坛北街甲2号 100045
电话：010 6808 1534 传真：010 6808 1810
网址：www.adbc.com.cn

Add: A2 Yuetanbeijie Street, Xicheng District, Beijing, China 100045
Tel: 010 6808 1534 Fax: 010 6808 1810
<http://www.adbc.com.cn>

