



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

2019

SOCIAL  
RESPONSIBILITY  
REPORT

社会责任报告



服务乡村  
振兴的银行

社会责任报告  
Social Responsibility Report  
2019



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# 董事长致辞

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2019年是新中国成立70周年，也是农发行建行25周年。一年来，在以习近平同志为核心的党中央坚强领导下，全行上下认真贯彻党的十九大和十九届二中、三中、四中全会精神，全面落实党中央国务院方针政策和决策部署，坚守初心、勇担使命，以党的建设为统领，全力服务国家战略和农业农村优先发展，各项工作稳中有进，高质量发展和现代化建设取得重要进展。

## 初心使命深入人心

认真贯彻中央“不忘初心、牢记使命”主题教育工作部署，全面落实“守初心、担使命，找差距、抓落实”总要求，把学习教育、调查研究、检视问题、整改落实贯穿主题教育全过程，组织领导坚强有力，理论武装入脑入心，调研检视深刻透彻，问题整改认真扎实。两批教育前后贯通、有机衔接，达到预期目的，取得显著成效。全行党员干部接受了一场党性洗礼和作风锤炼，提振了干事创业、担当作为的精神，初心使命进一步铸牢，创造力、凝聚力、战斗力进一步提升。



## 董事长致辞

### 职能作用更加突出

全年累放贷款 1.79 万亿元，年末贷款余额 5.58 万亿元，比年初增长 4,932.69 亿元，年末资产规模突破 7 万亿元，为国家战略有效实施和“三农”改革发展作出积极贡献。积极参与国家粮棉宏观调控政策研究论证，统筹支持政策性收储和市场化收购，为国家粮食安全托住底。聚焦深度贫困地区和影响“两不愁、三保障”的突出问题，加大扶贫贷款投放力度，累放额和余额继续保持金融系统首位。积极助推乡村全面振兴，加大对乡村生态宜居和产业兴旺各领域的支持力度，大力支持生猪产业、民营小微企业发展，服务长江大保护和黄河流域生态保护等区域发展战略成效显著。积极筹措支农资金，债券发行和存款组织工作取得新成效，投资业务稳步开展，国际业务量创历史新高。

### 风险防控有力有效

深入推进全面风险管理，优化风险治理架构，加强风险计量、监测、预警和化解，累计清收处置不良贷款 153 亿元，不良贷款实现“双降”，不良贷款率处于全国性银行业金融机构最低水平。加强贷前贷中贷后全流程管理，开展“四个中心”建设试点，推进专职审议审批机制改革，办贷质量和效率不断提升。深入推进市场乱象整治和内控综合治理，构建案防管理长效机制，认真履行反洗钱义务，强化审计垂直管理，内控防线更加坚固。

### 改革创新成果丰硕

农发行改革全面推进，董事会成功组建、运行顺畅。两类业务分类管理扎实推进，“八项改革”进展顺利，财务资源配置更加有效，省级分行集中核算、集中运营全面落地，以客户为中心服务管理体系逐步构建。结合实际积极探索，创新推出“土地+”、产业化联合体、供应链金融等模式，业务转型发展符合预期、好于预期。新核心系统成功上线，网银业务全面推广，实现 7×24 小时运行，科技建设三年规划有效落实，系统建设、数据治理等工作进展顺利。

### 党建统领全面加强

坚持把政治建设摆在首位，全面加强党的建设，推动全行上下增强“四个意识”，坚定“四个自信”，做到“两个维护”。严格落实重大问题党委研究前置程序，强化机关政治属性和表率作用，支部标准化规范化建设深入推进，党建工作穿透力贯通力进一步提升。选优配强各级行领导班子，加大干部交流轮岗力度，多渠道引进急需人才。全面落实派驻改革方案，积极配合驻行纪检监察组工作，调整完善纪检监察、巡视巡察工作机构，建立联合监督机制，纪律规矩更加严明。深入推进党风廉政建设，严格落实中央八项规定精神，持续整治形式主义、官僚主义，多措并举为基层减负，全行风气持续向好。

这些成绩的取得，是党中央、国务院坚强领导的结果，是中央纪委国家监委、中组部、发改委、财政部、农业农村部、人民银行、审计署、银保监会、国务院扶贫办等部门和地方党政大力支持的结果，是农发行监事会监管指导、驻行纪检监察组监督协同的结果，是全行上下共同努力、砥砺奋进的结果。在此，向关心支持农发行工作的领导和同志们表示衷心感谢！向全行干部员工致以崇高敬意！

2020 年是全面建成小康社会和“十三五”规划的收官之年。农发行将更加紧密地团结在以习近平总书记为核心的党中央周围，切实增强“四个意识”、坚定“四个自信”、做到“两个维护”，紧扣全面建成小康社会目标任务，不忘初心、牢记使命，只争朝夕、不负韶华，越是艰险越向前，全力服务国家战略和“三农”发展，为实现“两个一百年”奋斗目标、实现中华民族伟大复兴的中国梦作出新的更大贡献！

刘学智

# 行长致辞



2019年，农发行以习近平新时代中国特色社会主义思想为指导，坚持稳中求进工作总基调，坚持党对金融的领导，全力服务国家粮食安全、脱贫攻坚、乡村振兴和区域发展战略，统筹抓好党的建设、风险防控、改革创新、内部治理等各项工作，履职成效全面突出，体制机制不断优化，经营质效持续提升，高质量发展迈出坚实步伐。年末全行资产总额7.01万亿元，同比增长2.27%。其中，贷款余额5.58万亿元，同比增长9.69%。全年累放各项贷款1.79万亿元，新投放贷款平均利率低于全国金融机构平均水平110个基点，政策性银行职能作用进一步彰显。

## 服务粮食安全有力有效

坚持把粮棉油信贷业务作为立行之本、发展之基，全力支持粮棉油全产业链发展，坚决维护国家粮食安全。全年累放粮棉油收购贷款2,982亿元，支持收购粮油3,651亿斤、棉花323万吨，充分发挥了粮棉油收购资金供应主渠道作用。

### 服务脱贫攻坚再创佳绩

以抓好中央脱贫攻坚专项巡视整改为抓手，聚焦“三区三州”深度贫困地区和产业扶贫，着力推进解决“两不愁、三保障”突出问题。全年累计投放扶贫贷款4,045亿元，扶贫业务实现国定贫困县全覆盖，连续3年在中央单位定点扶贫工作考核中被评为“好”，连续4年荣获全国脱贫攻坚奖。

### 服务乡村振兴成效显著

大力支持乡村产业振兴，积极支持高标准农田建设和乡村特色产业发展，加大对生猪产业的支持力度，全年累放农业现代化贷款2,176亿元。聚焦农村交通、水利建设、城乡一体化、棚改、农村人居环境整治、生态环境建设与保护等重点领域，累放基础设施建设贷款6,272亿元，有力发挥了“补短板、强弱项”的支撑作用。推进小微企业线上业务，持续加大信贷投放力度，超额完成民营小微企业贷款投放目标。

### 业务创新亮点纷呈

深入贯彻落实新发展理念，积极探索政策性金融支农新路径，大力组织实施“四大工程”，不断创新购销储、中长期、产业发展等各类具有复制推广价值的业务模式，客户储备多维支撑，业务发展多管齐下，服务模式多点开花，创新转型取得实质进展。

### 资金筹措足额及时

存款工作持续优化，全年新增非贷账户1.6万户。债券发行增量提质，全年发行境内外人民币债券1.13万亿元，荣获“年度债券市场对外开放卓越贡献机构”等奖项，有力引导社会资金回流反哺“三农”。

### 质量效益稳中有升

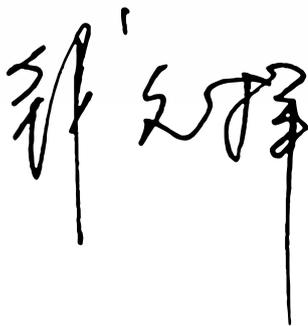
深入推进全面风险管理，信用风险管控扎实有效，流动性保持在安全区间，案件和案件风险持续下降，合规和操作风险事件明显减少，各类风险总体可控，防范化解金融风险攻坚战取得明显成效。资产质量稳步提升，年末不良贷款余额338亿元，不良贷款率0.61%，同比实现“双降”。经营效益保持稳定，账面利润和净利润同比分别增长9.37%、6.05%。

### 深化改革蹄疾步稳

完善公司治理机制，顺利完成董事会组建，健全“两会一层”议事决策机制。积极探索推进全行信贷管理、风险管理和内控合规组织架构创新，配套推进财务管理体制、绩效考核和内部激励约束机制、运营集约化等改革，现代化治理架构初步形成。推动两类业务分类管理，统筹资产负债管理，优化提升客户服务，推进检查整改问责一体化。金融科技建设迈上新台阶，一批重要应用系统投产运行，新核心系统成功上线，金融基础设施服务承载能力和科技支撑水平大幅提升。

### 奋斗创造历史，实干成就未来

2020年，在“两个一百年”奋斗目标的历史交汇时刻，我们将坚持党建引领，全面贯彻落实党中央、国务院决策部署，充分发挥政策性金融“当先导、补短板、逆周期”作用，扎实推进履职支农、风险防控和深化改革等各项工作，奋力谱写支农报国新篇章。



# 企业文化

农发行文化理念体系由使命、愿景、办行理念、职业精神、宣传用语五个部分组成。

使命

支 农为国 立行为民

建 设现代化高质量发展的  
农业政策性银行

愿景

办行理念

执 行国家意志、服务“三农”需求、  
遵循银行规律（简称“三位一体”）

家 国情怀 专业素养

职业精神

宣传用语

中 国农业发展银行 服务乡村振兴的银行

# 党建引领

2019年，农发行全面落实新时代党的建设总要求，增强“四个意识”，坚定“四个自信”，做到“两个维护”，以党的政治建设为统领，认真开展“不忘初心、牢记使命”主题教育，深入推进党的政治建设、思想建设、组织建设、作风建设、纪律建设、制度建设，努力做好“三个表率”，坚决助力打好三大攻坚战，为农发行高质量发展取得新进展提供坚强政治保证。

## 扎实推进主题教育

“不忘初心、牢记使命”主题教育开展以来，全行各级党组织认真贯彻党中央决策部署，把抓好主题教育作为重大政治任务，围绕学习贯彻习近平新时代中国特色社会主义思想，按照“守初心、担使命，找差距、抓落实”总要求，紧扣“理论学习有收获、思想政治受洗礼、干事创业敢担当、为民服务解难题、清正廉洁做表率”的目标，不断加强组织领导和督促指导，狠抓思想武装，深入检视问题，着力整改问效，切实把四项重点措施贯穿始终，确保主题教育扎实有序开展。

2019年，全行上下深学细悟习近平新时代中国特色社会主义思想，不断涵养和深入践行初心使命，主题教育取得显著成效。学用创新理论蔚然成风，践行初心使命的自觉性坚定性明显增强；讲政治守规矩的氛围更加浓厚，坚决做到“两个维护”的定力和能力显著提高；眼底山河胸中事业的家国情怀越发强烈，新时代新担当新作为的精神风貌更加焕发；坚守主业深耕“三农”的认识高度统一，执行国家意志履行职责使命的成效充分彰显；从严治党依法治行的力度持续加大，务实清廉、风清气正的生态愈加优良。主题教育为农发行进一步践行党的初心和使命，推动全行加强政治建设、强化理论武装、树牢人民立场、深入自我革命，深化全面从严管党治行提供了有益启示，积累了重要经验。

## 以实际行动践行党的初心使命

**以理论学习滋养初心使命。**深刻理解习近平新时代中国特色社会主义思想是当代中国的马克思主义、21世纪的马克思主义，通过持续深入学习贯彻习近平新时代中国特色社会主义思想，筑牢理想信念、坚定人民立场、提升本领担当，牢牢掌握践行初心使命的强大思想武器。

**以党的建设筑牢初心使命。**全行各级党组织进一步扛起全面从严管党治行的主体责任，以“两个维护”践诺初心使命，以队伍建设传承初心使命，以基层党建夯实初心使命，以正风肃纪护航初心使命，把抓好党建作为最大政绩，不断夯实守初心担使命的坚实基础。

**以长效机制深化初心使命。**持续做好主题教育后续工作，健全深化理论学习、党性锻炼和履行职责使命的制度机制，坚决把整改进行到底，不断巩固拓展主题教育成果，引导教育全行党员干部一刻不忘初心使命、一生践行初心使命。

**以支农报国践行初心使命。**进一步履行好农业政策性银行职责使命，全力投入脱贫攻坚最后决战，更大力度服务乡村振兴战略，蹄疾步稳推进各项改革，不断提高全行治理水平，以更加奋进的姿态、更加务实的作风、更加优异的业绩，踏上农发行高质量发展新征程。

## 着力提高党的建设质量

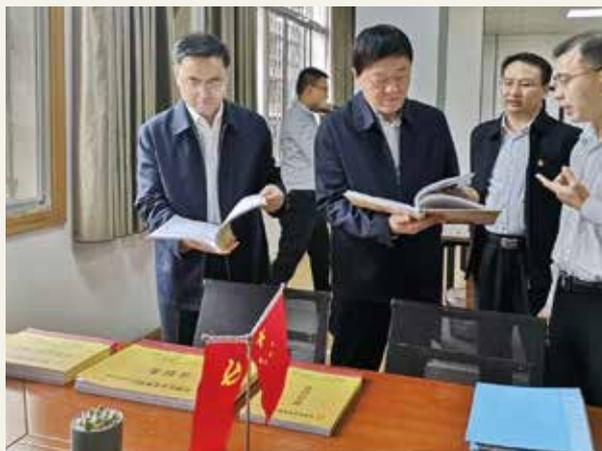
以党的政治建设为统领，坚持党对金融工作的领导，进一步增强推进全系统党的政治建设的自觉性和坚定性，确保党中央各项决策部署在农发行落实到位。统筹抓好思想建设、组织建设、作风建设、纪律建设，认真贯彻党支部工作条例，推进党支部标准化规范化建设，加快青年干部培养使用，从严监督执纪问责，将党的建设向纵深推进。



▲▲ 农发行党委中心组举行“不忘初心、牢记使命”主题教育专题研讨。

## 持续加强党风廉政建设

总行党委与驻行纪检监察组认真贯彻落实党的十九届中央纪委三次全会精神，强化政治担当，坚决履行主体责任和监督责任，全面落实农发行派驻机构改革实施方案要求，完善机构设置和人员配备，建立完善制度框架和体制机制，贯通协同、同向发力，一体推进不能腐、不敢腐、不想腐，推动制度优势转化为治理效能，推进农发行全面从严治党向纵深发展。认真贯彻落实中央为基层减负精神，大力整治形式主义、官僚主义，狠抓中央八项规定精神落实。



▲▲ 解学智董事长赴江西南丰县、南昌市新建区开展第二批“不忘初心、牢记使命”主题教育调研。

## 推进党建业务深度融合

围绕“建设服务乡村振兴的银行”，发挥党组织和党员作用，将党建与业务工作一并部署、一并考核，开展“强化党建统领·坚决打好防范化解重大风险攻坚战”活动，引导全行牢记政策性银行职责使命，促进党建工作融入全行支农全局。配合各项监督检查，抓好问题整改，推动党建与业务融合发展，着力提升农发行党建水平和业务能力。



▲▲ 钱文挥行长赴贵州开展主题教育和定点扶贫工作调研，考察锦屏县潘寨大公易地扶贫搬迁项目。

案例

主题教育先进典型座谈会

2019年6月28日，农发行举办“不忘初心、牢记使命”主题教育先进典型座谈会，邀请来自基层的6名先进人物讲述自己的奋斗事迹和心路历程。解学智同志宣读了《中共中央关于授予张富清同志“全国优秀共产党员”称号的决定》，全体与会人员集体观看了张富清同志的先进事迹片，走进战斗英雄的本色人生，认真学习了这位95岁老党员60多年深藏功名，一辈子坚守初心、不改本色的崇高精神和品质。来自农发行基层的6名先进人物畅谈了初心、分享了感悟。



▲▲ 党的十九大代表、全国“五一”劳动奖章获得者，四川德阳市分行党委委员、副行长刘文凤同志。



▲▲ “全国文明单位”、总行先进基层党组织领路人，湖南分行营业部党委委员、纪委书记柴绪兵同志。



▲▲ 聆听青年声音——在沟通交流中形成感悟共识

为深入推进“不忘初心、牢记使命”主题教育，引导青年员工进一步深化对党的初心使命的认识，提升干事创业的热情，2019年7月以来，总行团委按照总行党委指示要求，制定了“主题教育·青年在行动”系列活动方案。总行团委的“记事本”上，清晰记录着全行各级团组织活动的青春“足迹”。一场场生动热烈的座谈会，一项项意义深刻的团日活动，一位位老员工追忆行史的深情讲述，一个个青年人表达信念的真挚发言，不断推动主题教育走心、走实、走深，让主题教育成为激发青春力量的“新动力”。



▲▲ 传承红色基因——在挖掘经典中发扬革命精神

案例

“五个注重”推进主题教育走深走实

甘肃定西市分行党委认真贯彻落实党中央和总分行党委主题教育部署要求，统筹谋划部署，聚焦主题主线，强化工作措施，突出融合推进，确保主题教育往深里走、往心里走、往实里走。

**注重统筹推进，及早谋划部署。**先后6次专题听取主题教育开展情况汇报，主题教育领导小组召开会议9次，开展巡回指导工作3次，确保主题教育扎实有效推进。

**注重主题主线，推进学习教育。**始终紧扣学习贯彻习近平新时代中国特色社会主义思想主线，牢牢把握主题教育目标任务，将主题主线贯穿于学习教育全过程。

**注重学用结合，推进检视问题。**深入查摆问题，准确把握问诊，确保对症下药。

**注重务实管用，推进调查研究。**开展实地调研26次，形成调研报告18篇，针对联系行和贷款企业存在的实际困难和亟待解决的问题，提出了切合实际、务实管用的意见建议，以实招硬招破除高质量发展中的疑难杂症。

**注重互融共促，推进业务发展。**将主题教育与内外部检查及脱贫攻坚专项巡视问题整改、扶贫贷款投放、支持小微企业、粮棉油贷款投放等各项重点工作和年度目标任务结合起来融合推进。

案例

让主题教育之光照亮服务乡村振兴之路

福建厦门市分行通过主题教育，不断增强敢于担当、善于作为的思想底线，坚持奋发向上、攻坚克难的拼搏精神，把加强党的建设作为厦门市分行服务乡村振兴、推动高质量创新发展的“政治保障”。

明确乡村振兴支持重点，从“产业兴旺”入手，支持粮食安全体系建设，支持现代农业发展，支持休闲农业发展，突出乡村振兴发展重点；从“生态宜居”入手，抓住乡村振兴发展关键，发挥中长期信贷专业优势，着力补齐农村基础设施短板；从“生活富裕”入手，探索采用异地贷款模式全力支持产业扶贫，积极

推进服务民营小微企业提升工程，择优支持民营企业，并争取支农转贷款落地，夯实乡村振兴发展根基。

盯紧管住重点领域和薄弱环节，做实贷前调查、贷中审查和贷后跟踪，防止超额授信、多头授信和信贷资金挪用现象，做好风险排查、风险监测预警，提升风险管控能力，坚决守住服务乡村振兴发展的风险底线。

着力打造善于创新的队伍，完善正向激励机制，积极搭建创新平台，让想干事的有机会、肯干事的有舞台、能干事的受尊敬、干成事的受重用，激发员工内生动力。

# 25周年专题

## >> 数读

### 服务国家粮食安全

粮棉油贷款余额

**18,827** 亿元

支持企业收购夏粮占全社会收购量

**72%**

收购秋粮占全社会收购量

**52%**

收购棉花占全疆总收购量

**66%**

### 打赢脱贫攻坚战

累放扶贫贷款（2015-2019年）

**2.15** 万亿元

扶贫贷款余额

**1.39** 万亿元

扶贫综合业务条线扶贫贷款余额

**2,937.65** 亿元

粮棉油条线扶贫贷款余额

**3,199.06** 亿元

创新条线扶贫贷款余额

**1,827.17** 亿元

深度贫困地区扶贫贷款余额

**2,569** 亿元

较 2015 年末增速

**350%**

是全行扶贫贷款  
平均增速的

**2.4** 倍

“三区三州”扶贫贷款余额

**1,199.3** 亿元

较 2015 年末增速 387.16%

**387.16%**

累计通过发行扶贫类债券筹集资金

**2,238** 亿元

累计投入贫困地区 PSL 资金

**1,265** 亿元

唯一连续四年获得  
脱贫攻坚奖

**4** 年

连续三年获得中央单位定  
点扶贫考核“好”的等次

**3** 年

## 补齐基础设施短板

基础设施贷款余额

**29,237** 亿元

城乡一体化贷款余额

**6,190.6** 亿元

水利建设贷款余额

**3,392** 亿元

农村路网建设贷款余额

**3,147** 亿元

改善农村人居环境贷款余额

**2,647.6** 亿元

棚户区改造贷款余额

**13,275.7** 亿元

生态环境建设贷款余额

**584.2** 亿元

## 服务农业现代化

农村土地流转及规模经营贷款余额

**1,257** 亿元

农业科技贷款余额

**151.9** 亿元

农村流通体系建设贷款余额

**692.1** 亿元

产业化龙头企业贷款余额

**305** 亿元

林业资源开发与保护贷款余额

**479.4** 亿元

海洋资源开发与保护贷款余额

**80.17** 亿元

## 服务国家重大战略

支持京津冀协同发展贷款余额

**2,457** 亿元

支持长江大保护贷款余额

**4,156** 亿元

支持黄河流域生态保护贷款余额

**1,035** 亿元

支持粤港澳大湾区贷款余额

**1,164** 亿元

支持海南全面深化改革贷款余额

**483** 亿元

## 》 新时代新作为

坚持党建统领，确保改革发展始终沿着正确方向不断前进。坚持党对金融工作的领导，全面贯彻新时代党的建设总要求，坚持把政治建设摆在首位，增强“四个意识”、坚定“四个自信”、做到“两个维护”，确保党中央、国务院各项方针政策在农发行得到全面有效地贯彻落实。深入推进全面从严治党，认真落实党委主体责任，积极推进纪检监察派驻机构改革，持之以恒正风肃纪，全力推进党建与业务融合，激励干部员工在干事创业、服务“三农”中践行初心使命。

### 主动提升政治站位，全力服务国家战略

牢牢把握国家战略总方向和“三农”工作要求，把服务乡村振兴战略作为新时代支农工作的核心任务，聚焦主场主业主责，不折不扣地把中央强农、惠农、富农政策落实到位，在服务国家粮食安全、脱贫攻坚、农业现代化、城乡融合发展、区域协调发展战略中凸显“农发行贡献”。2015年以来，农发行累计投放贷款、基金超过8.5万亿元，是历史上支农力度最大的时期。



**8.5** 万亿元

2015年以来，农发行累计投放贷款、基金超过8.5万亿元。

### 深化改革创新，现代化银行建设迈出坚实步伐

坚持把改革作为现代化建设的重要路径，对标改革实施总体方案、章程和监管办法要求，明确职能定位、履职重点、现代化建设目标和实施路径，深入推进重点领域体制机制改革，努力打造现代化高质量发展的农业政策性银行。改革实施总体方案逐步落地，加快完善公司治理结构，推动董事会组建并正式运行，健全“两会一层”公司治理架构，建立总行垂直管理的审计体系。构建改革的“四梁八柱”，集中推进全面风险管理体系、资产负债管理体制、以客户为中心服务管理体系等八大领域改革，治理能力持续提升。强化信息科技支撑，网银、省行集中运营、新核心业务系统成功上线，信息科技实现跨越式发展。

## 》》 新起点新征程

### 在加强党的领导、推进全面从严治党治行上保持定力

- 坚持把党的领导融入公司治理，扎实推进党建工作制度化、规范化，着力打造一支能胜任新时代履职要求、忠诚、干净、有担当的农发行“铁军”。

### 在全面管控风险、推动高质量发展上持续发力

- 牢固树立全面、全程、全新、全员风险管理理念，深入推进全面风险管理体制机制建设，加大科技支撑力度，牢牢守住不发生系统性风险的底线。

### 在服务乡村振兴、促进农业农村优先发展上精准发力

- 以服务乡村振兴战略为总抓手，探索更加有效服务国家粮食安全、脱贫攻坚、农业现代化、城乡融合发展和国家区域发展战略的新模式，注重研究脱贫攻坚与乡村振兴的衔接，构建接续支持脱贫地区经济社会发展 and 群众生活改善的长效机制。

### 在深化改革、提升治理水平上更加努力

- 继续完善公司法人治理机制，持续深化内部八项重点领域改革，有序推进其他领域改革，积极协调外部配套改革措施落地，不断提升农发行治理体系和治理能力的现代化水平。

# 践行初心使命 高质量服务乡村振兴



践行初心使命  
高质量服务乡村振兴



全力服务国家粮食安全



坚决助力打赢精准脱贫攻坚战



积极支持农业现代化



大力支持城乡融合和区域协调发展



## 定位

坚守本源，专注主业，  
强化金融服务方式创新，  
加大对乡村振兴中长期信贷支持。

## 02

把高质量服务乡村振兴战略作为新时代农发行支农工作的总抓手，突出服务粮食安全、脱贫攻坚、农村产业兴旺和生态宜居“四大重点”，找准围绕粮食保根基、围绕产业做特色等“五大抓手”，从创新金融服务等方面强化支撑保障。

## 01

总行牵头抓总，各层级均成立服务乡村振兴工作领导小组，统筹全行力量加大乡村振兴支持力度。在金融系统率先出台服务乡村振兴战略的指导意见，组织开展全系统服务乡村振兴战略大调研，第一时间形成全力服务乡村振兴战略的总体思路，向国务院报送专题报告。

明确总抓手、重点任务和保障措施

建立长效工作机制

践行初心使命，

## 03

确立“中国农业发展银行 服务乡村振兴的银行”新时代农发行宣传语，把服务乡村振兴战略纳入全行文化价值体系，融入干部员工干事创业“精气神”。

树立鲜明价值导向

## 04

总行与省级政府、大型企业共签订服务乡村振兴战略战略合作协议 66 份。省市分行与市县政府、地方企业深化战略合作，推进实施重点客户工程、重点项目工程。

形成银政企合力

高质量服务乡村振兴



## 全力服务 国家粮食安全

2019年，农发行积极参与国家粮棉油宏观调控政策的研究制定，切实履行粮棉油信贷工作责任担当，全力保障粮棉油收储资金供应及市场化收购，持续推进粮棉油去库存工作。认真落实国家“藏粮于地、藏粮于技”战略，全力支持农地提质增效和适度规模经营，支持农业科技创新和成果转化。稳步推进粮棉油信贷业务模式创新，先后试点开展制度创新、模式创新、管理创新、业务创新。

进展

### 保障收购资金供应

**粮油收购贷款实现增加。**截至2019年末，累计发放各类粮油收购贷款2,585亿元，同比增幅30%，其中发放市场化粮油收购贷款818亿元，增幅42%。

**支持企业收购粮油数量实现增加。**截至2019年末，支持企业收购粮油3,651亿斤，同比增幅38%，其中支持企业收购市场化粮油2,045亿斤，同比增幅46%。

**支持企业收购粮食市场份额实现增加。**夏粮期间，支持企业收购小麦数量约占全社会收购量的75%，同比提高26个百分点；支持企业收购早籼稻数量约占全社会收购量的71%，同比提高6个百分点。

**支持粮油购销贸易企业和加工企业等市场化客户数量实现增加。**截至2019年末，贷款支持粮油购销贸易企业和加工企业等市场化客户数量达到1645户，增幅5.4%，其中民营企业1,121户，小微企业472户。



**2,585** 亿元 | **30%**

截至2019年末，累计发放各类粮油收购贷款2,585亿元，同比增幅30%。



**3,651** 亿斤 | **38%**

截至2019年末，支持企业收购粮油3,651亿斤，同比增幅38%。

进展

### 支持培育粮食市场主体

- 推进重点客户工程，建立与国家粮食宏观调控机制相适应的高质量客户群。
- 与中粮集团、中国供销集团、国投集团等大型涉粮企业签署战略合作协议，发挥央企入市收购引领带动作用，稳定市场预期。
- 牵头组建和推广粮食信用保证基金，支持粮食企业开展市场化收购，解决融资难题，搞活粮食流通。

进展

### 创新业务发展模式

- 支持以核心企业为母体的供应链金融的粮棉油“经纪人”模式，在黑龙江、吉林、江苏、安徽、江西五省先行试点。
- 探索在市场化条件防止价格波动风险的粮棉油“保价值”模式，将在黑龙江、辽宁和新疆三省开展试点工作。
- 推进与大型粮食交易市场开展“互联网+粮油”合作，开展粮油“竞拍贷”模式，内蒙古分行先行开展试点工作。
- 探索以港口为依托，推进粮食交易节点粮油“粮港通”模式，辽宁分行先行开展试点工作。



**1,645** 户 | **1,121** 户 | **472** 户

截至 2019 年末，支持粮油购销贸易企业和加工企业 1,645 户，其中民营企业 1,121 户，小微企业 472 户。

## 案例 金融活水激发宁夏粮食购销活力

在 2019 年粮食收购季来临前，宁夏分行通过“动产浮动抵押+”模式，向 2 家民营企业授信 2.3 亿元，根据企业实际资金需求已发放贷款 1.1 亿元，支持企业面向种粮农户及合作社共 7,000 余户收购水稻 5 万吨。

宁夏昊鑫现代化农业开发有限公司成为这一模式的首批受益者之一。过去靠企业自有力量，每年只能收购 1 到 2 万吨的粮食，2019 年通过该行 1.5 亿元的贷款，收购量能达到 5 万吨。

在支持国有及民营大中型粮企的传统上，该行将这一模式推广到中小粮食加工企业。宁夏广银米业有限公司得到了该行 5,200 万元的授信额度，目前已向其发放贷款 3,000 万元。

这种多赢的贷款方案，解决了企业收购粮款的不足，保障了银行贷款的回收，保证了特殊抵押物——粮食的安全，保护了种粮户种好粮的积极性。

## 案例 支持秋粮收购

吉林分行创新推出“贷储分离”和“围绕核心企业的卫星库点”两类新业务模式，累计保障粮食安全出库 1,526 亿斤，全面巩固粮食收储制度改革成果；结合新增耕地指标和城乡建设用地增减挂钩政策，开办“两项土地指标贷款业务”，累计审批“两项土地指标贷款业务”贷款 8.7 亿元，新增耕地面积 5.3 万亩。创新“加工企业 / 贸易企业 + 规模化经营”的“产销上下游闭合循环”模式，提供粮食生产、流通、加工等多领域全面融资服务；提前谋划支持秋粮收购资金供应工作，推行组件“清单制”，优化办贷制度，整合办贷流程，开展“秋粮收购 50 天攻坚活动”。



▲▲ 福建厦门市分行支持的保障国家粮食安全项目



▲▲ 上海分行支持的上海外高桥粮食储备库及码头设施项目



## 坚决助力 打赢精准脱贫攻坚战

农发行坚持以服务脱贫攻坚统揽业务发展全局，进一步做实扶贫金融事业部，强化统筹部署，推动全行扶贫合力更加凝聚。贯彻“把扶贫工作重心向深度贫困地区聚焦”要求，积极推动全行各类资源、各项措施、各方力量向深度贫困地区聚合，全力助推深度贫困地区打赢脱贫攻坚战。围绕影响“两不愁、三保障”的突出问题和产业扶贫，进一步完善信贷支持政策，加大信贷支持力度，切实补齐贫困地区发展短板。切实加强基础管理，夯实扶贫数据基础，助推高质量脱贫攻坚。



**4,045.33** 亿元 | **64%**

全年累计投放扶贫贷款 4,045.33 亿元，投放额和余额继续保持金融同业首位，产业扶贫贷款投放占比达 64%，“三区三州”扶贫贷款增速是全行扶贫贷款增速的 1.6 倍。



**19.8** 亿元 | **90.8** 亿元

全年累计向定点扶贫县投放贷款 19.8 亿元，贷款余额 90.8 亿元。

### 助推攻克深度贫困堡垒

**加强统筹督导。**连续第三年召开支持深度贫困地区脱贫攻坚工作推进会，全面部署支持深度贫困地区脱贫攻坚工作。总行领导全年调研督导 38 次，总行部室负责人和省级分行负责人调研督导 460 余次，深入一线对接需求，解决实际困难，推动重点工作。

**加大差异化政策支持力度。**针对深度贫困地区业务推动存在的问题和困难，加大 28 条差异化政策在深度贫困地区推广应用，制定出台新的 10 条支持深度贫困地区脱贫攻坚差异化政策。

**用好扶贫再贷款政策。**督促指导“三区三州”分行用好专项扶贫再贷款。已率先领用 30 亿元首批专项扶贫再贷款资金，有力支持“三区三州”脱贫攻坚项目落地。

## 聚焦重点领域薄弱环节持续加大信贷投入

- 统筹整合产业扶贫政策，推动“吕梁模式”落地，加强“三保障”信贷支持力度。
- 风险补偿基金“吕梁模式”。截至2019年末，13个省份建立风险补偿基金30支，共到位风险补偿基金11.95亿元，支持企业194家，累计投放39.87亿元，带动贫困户12,890人。
- 持续加大“三保障”信贷支持力度。全年累计投放教育扶贫贷款、健康扶贫贷款、贫困村提升工程贷款等“三保障”专项扶贫贷款301.64亿元，余额708.9亿元，支持3,900多个学校改善办学条件，支持36个贫困市（县）改善医疗卫生服务条件，支持1万多个贫困村改善生产生活条件。
- 大力支持“万企帮万村”行动。积极推动全国31个省级分行与当地工商联、扶贫办和光彩会建立省级合作机制，将199家“万企帮万村”精准扶贫行动先进民营企业纳入名单制管理并积极对接支持。截至2019年末，支持“万企帮万村”行动项目库企业1,600家，余额884.65亿元，帮扶贫困人口76.9万人。农发行支持“万企帮万村”案例被人民日报评选为“2019年中国普惠金融典型案例”。



**11.95** 亿元 | **194** 家

截至2019年末，13个省份建立风险补偿基金30支，共到位风险补偿基金11.95亿元，支持企业194家。



**39.87** 亿元 | **12,890** 人

截至2019年末，累计投放39.87亿元，带动贫困户12,890人。



**1,600** 家

截至2019年末，支持“万企帮万村”行动项目库企业1,600家。



**884.65** 亿元 | **76.9** 万人

截至2019年末，余额884.65亿元，帮扶贫困人口76.9万人。

## 扎实推进定点扶贫帮扶工作

### 驻村第一书记培训

与中央组织部、国务院扶贫办在湖南长沙联合举办深度贫困县第一书记示范培训班，为 334 名深度贫困村驻村第一书记提供培训。

### 扶贫工作研讨会

协助人民银行在云南怒江成功举办中央金融单位定点扶贫工作研讨会，组织拍摄宣传视频《脱贫攻坚的金融力量》，向 22 家中央金融单位介绍农发行金融扶贫工作的经验做法。

### 定点县消费扶贫

建立以购代捐长效机制推动消费扶贫，自主开发上线“农发易购电商平台”、在总行机关长期设立贫困地区农副产品展销专区，全行全年累计购买扶贫县农产品 1,177.4 万元，整合系统内外各类资源，帮助销售贫困地区农产品 37,813.56 万元。

### 加强融智帮扶

举办 7 期扶贫干部培训班，累计培训 713 人，比去年多培训 429 人；开展致富创业带头人及实用科技人才培养，累计培训 1,645 人，比去年多 1,373 人；启动定点扶贫县乡村中小学教学水平提升项目，累计培训 60 名中小学教师。

### 加强就业脱贫

在 2019 年度校园招聘中，继续加大力度录取建档立卡贫困户家庭考生，在招聘公告中明确符合条件的建档立卡贫困户家庭考生的学历可以放宽至全日制大专，对于同等条件报考艰苦边远地区支行的建档立卡贫困户家庭考生予以优先录取。2019 年，共招录 126 名建档立卡贫困户家庭应届高校毕业生，录取人数较 2018 年度增加 57.5%。

## 扶贫新动能

### 安徽分行望江县水利扶贫

10 亿元水利扶贫贷款支持望江县农村饮水安全巩固提升工程建设，项目将极大改善望江县农村饮水质量，解决区域内工业及居民特别是贫困人口生活用水困难的状况，有利于社会安定和提高人民群众生活水平，为地方打赢脱贫攻坚战发挥重要支撑作用。

### “吕梁模式”

1,000 万元扶贫贷款支持吕梁市食品配送公司，在就业扶贫方面，该公司通过提供就业岗位直接帮扶贫困户，每户年均收入 27,500 元。在协议扶贫方面，该公司日常所需蔬菜、杂粮等原材料，优先考虑向附近村庄的贫困户采购，已与附近贫困村签订整村帮扶协议，形成长期供货关系，使每户年均增收 10,000 余元。

### 产业化联合体扶贫

1,450 万元贫困村提升工程贷款支持种植大棚及配套节水灌溉设施建设，采用“政策性金融 + 国有公司 + 民营企业 + 村委会 + 农户”的产业化联合体模式，推动河北地方特色产业发展。同时，通过流转土地、吸纳就业、资产租赁等多种方式带动 178 名贫困人口稳定脱贫。



▲ 四川凉山彝族自治州分行投放 5,000 万元产业扶贫贷款，支持“彝语之乡”喜德县精准扶贫养殖基地建设项目。通过修建 30 万头仔猪繁育基地，在支持生猪产业发展的同时，带动当地建档立卡贫困户携手脱贫奔小康。



▲ 湖南岳阳市分行投放 3.5 亿元贷款支持平江县土地综合整治贫困村整体提升建设项目

践行初心使命  
高质量服务乡村振兴



▲▲ 海南分行贷款支持屯昌梦幻香山芳香文化园旅游扶贫重点项目



▲▲ 云南怒江州分行投放 8,000 万元教育扶贫贷款支持兰坪县城区小学建设项目

### 案例 教育扶贫贷款项目

广西分行发放 1.3 亿元教育扶贫贷款，用于支持凭祥市第四小学、第二幼儿园等 29 所学校的配套设施建设及设备采购，服务建档立卡贫困人口占比达 12.37%，助推凭祥市完成学前教育和九年义务教育目标任务。



▲▲ 广西分行凭祥市教育扶贫贷款项目

### 案例 健康扶贫贷款项目

四川分行发放 3.63 亿元健康扶贫项目贷款，支持南充市营山县人民医院迁建及康复养老中心建设项目，服务建档立卡贫困人口 1.29 万户 4.34 万人。



▲▲ 四川分行健康扶贫贷款项目

### 案例 贫困村提升工程贷款项目



▲▲ 湖北分行贫困村提升工程贷款项目

湖北分行发放贫困村提升工程贷款 2.2 亿元，用于阳新县仙岛湖周边贫困村提升项目，提升带动东山村、附坝村、高桥村 3 个国定贫困村基础设施和产业基地提升，服务带动建档立卡贫困人口 873 人。同时惠及周边泉丰、高山两个易地扶贫搬迁安置点 413 户搬迁户。

## 积极支持 农业现代化

农发行从夯实乡村振兴产业基础的高度全力服务农业现代化。大力支持现代农业园区和田园综合体建设，创新多元化融资模式，全面支持构建现代农业产业体系、生产体系和经营体系。做好农村改革的配套金融服务，跟进研究服务农村土地制度和农村集体产权制度改革、壮大集体经济的有效途径。

全面服务涉农民营小微企业，积极开展小微企业金融模式和产品创新试点，成立小微企业线上服务管理中心，开展农发网商快贷业务。大力支持农村流通体系现代化，创新支持农产品交易市场、“从田间到餐桌”生产服务一体化食品产业链、连锁配送和冷链物流体系以及农村特色农产品网上销售平台和电子商务产业园建设。

采取强化信贷资源配置、加大对大型龙头企业的中长期信贷支持、创新中小微企业支持模式、为企业量身订制融资方案等政策举措，加强信贷管理，防控信贷风险，促进生猪产业发展。

### 案例

#### 支持农村土地流转及规模经营

江苏启东市支行成功获批 15 亿元高标准农田（二期）项目，支持该项目内农田建设、区域内占补平衡以及房屋拆迁和复垦。该项目被评为 2019 年度启东市政府“创新奖”一等奖。

项目完成后，可建成高标准田约 21.5 万亩，形成增减挂钩指标约 5,000 亩，惠及农户约 6,700 户，能够有效改善农业生产条件，增强示范带动性；完善农业社会化服务体系，促进一二三产业融合发展；提高农业生产效益，增加农民收入。



▲ 江苏启东市支行支持的启东高标准农田项目

## 案例 支持现代农业园区和农村产业融合发展

农发行将省级以上现代农业园区作为推进业务发展的主要载体，支持其率先实现农业现代化，如审批 6 亿元现代农业园区贷款支持全国首批国家现代农业产业园项目——栖霞市现代农业产业园一期项目。本项目的实施是落实、贯彻党的十九大提出的“乡村振兴战略”和山东省政府“新旧动能转换重大工程”的重要载体，不仅有利于引导资金、技术、人才等投向农业、流向农村、造福农民，也有利于加快转移农业剩余劳动力，促进农业产业转型、功能拓展、效益提升，推进农村一二三产业深度融合和农业供给侧结构性改革，积极打造农村产业融合发展的“栖霞模式”，加快推进农业农村现代化。



▲▲ 山东栖霞市支行支持的栖霞现代农业产业园项目

## 案例 支持农业科技创新

广东分行投放 3 亿元支持诺普信农化股份有限公司的农业科技创新流动资金贷款项目。资金用于企业农药制剂创新型研发，助力民营实体经济和农业科技创新发展。既有利于促进农业生产和生态环境保护，也利于延伸产业链惠及农民，间接带动农民脱贫致富。



▲▲ 广东分行支持的诺普信农化农业科技项目

### 案例 支持农产品流通体系建设

辽宁分行营业部实现投放 2,000 万元，用于支持辽宁民生保供重点企业——辽宁供销安邦海得物流配送有限公司采购米面油肉等民用生活必需品。贷款的投放，帮助企业极大缓解复工复产期间资金需求压力，支持企业采购生产生活必需品，及时满足疫情期间民生物资供应和应急需求，为保障老百姓“米袋子”、丰富“菜篮子”发挥重要作用。



▲ 农产品集配中心现场

### 案例 支持新型农业经营主体

黑龙江抚远市支行对抚远市鲟鳇鱼繁育养殖有限公司投放产业化龙头企业渔业短期流动资金扶贫贷款 540 万元，用于解决收购亲鱼、购买鱼饲料等生产流动资金需求。通过养殖基地的辐射、示范作用，带动渔业养殖生产向优质化、无公害绿色鱼品方向发展。该企业已吸纳 5 个建档立卡贫困人口就业，带动建档立卡贫困人口 5 人，预计人均每年增收 1,000 元。

### 案例 支持农旅融合发展

海南分行营业部采用“投+贷”模式发放 12.92 亿元资金支持的桂林洋国家热带农业公园作为一种新型的旅游形态，既不同于一般概念的城市公园，又区别于一般的农家乐，是农业旅游的高端形态，为海南乃至全国树立了热带农业和生态旅游融合发展的典范。



▲ 桂林洋国家热带农业公园

## 案例 支持林业开发保护

望谟县国家储备林建设项目审批金额 9,300 万元，农发行发放林业资源开发与保护贷款 1,000 万元支持该项目建设。

该项目建成后，将提供更多更好的人工林资源，增加森林蓄积量，逐步弥补区域木材缺口，保障区域木材安全和生态安全。同时充分利用土地生产力，改善林分结构，提高林分质量，有利于调整树种结构，增加森林的多样性，优化森林生态；有利于构建绿色屏障，提高抵御自然灾害能力。



▲ 望谟县国家储备林建设项目

## 案例 海洋资源开发与保护

海南分行投放 5.5 亿元海洋资源开发与保护贷款支持三亚市崖州中心渔港片区项目。该项目是实现三亚“三港分离”的重大公益性民生工程，以全面城镇化为核心，解决三亚市老渔港迁移工程带来的当地渔民、崖城镇周边农民生活、就业问题，项目的建成将推动港口与产业、经济、城市功能的结合，形成“港产城一体化”融合发展格局。



▲ 海南三亚崖州中心渔港项目

## 案例 支持田园综合体与示范村建设

### “朱家林模式”

支持革命老区山东沂南县建设朱家林田园综合体，从全国首批田园综合体试点成长为国家级示范项目，形成了可复制推广的“朱家林模式”。

### 乡村振兴示范村

采用“土地经营权抵押+政府增信”模式支持新疆乡村合作社实现土地规模化经营，打造村党总支、村委会、合作社“三位一体”乡村振兴示范村，让村民的“钱袋子”鼓起来。

## 进展 促进生猪产业发展

- 全力支持猪肉中央及省级储备，有效发挥储备吞吐调节作用，稳定市场价格，保障市场供应。
- 大力支持生猪养殖，支持猪饲料生产，夯实生猪养殖基础，降低企业养殖成本。支持标准化规模化养殖，顺应生猪养殖发展趋势，有效解决环保、疫病防控问题，加快构建现代养殖体系建设。
- 支持生猪屠宰加工，稳定生猪产业链条中枢，建立长效的利益和风险分担机制。
- 支持生猪冷链物流，降低运营成本，促进平抑猪肉价格。支持企业延伸产业链、提升价值链，促进生猪生产、屠宰加工、冷链流通、冷鲜上市一体化、集约化、品牌化经营。



▲▲ 吉林分行支持的生猪产业发展项目

- 完善制度，营造良好环境。制定下发《关于进一步加大力度支持小微企业发展的指导意见》，明确民营小微企业的差异化信贷政策。
- 聚焦重点，明确主攻方向。小微信贷业务坚持服务民营小微企业的政策导向，突出“三聚焦”的支持重点，聚焦粮食安全、脱贫攻坚、乡村产业振兴。
- 创新模式，探索支持路径。积极指导各省级分行开展模式创新，运用供应链金融模式、银担合作模式、金融同业合作模式支持小微。
- 科技赋能，提升服务水平。协调推进“急用先行”和“以我为主”小微企业线上办贷系统建设，探索前沿金融科技的应用，提升全行服务小微企业的科技水平。
- 截至年末，普惠口径小微企业贷款（不含线上）余额为 109.77 亿元，增速 152.98%，贷款户数为 2,900 家，增速 254.96%。农发网商快贷全年累计发放小微企业贷款 10.84 亿元，累计支持企业 4,906 家，小微企业贷款余额 7.51 亿元。



▲▲ 宁夏永宁县支行支持酿酒葡萄产业化种植园建设项目

## 大力支持 城乡融合和区域协调发展

### 》》 着力补齐农村基础设施短板

2019年，农发行聚焦农村交通、水利建设、城乡一体化、棚改、生态环境建设等重点领域，积极创新贷款模式，合规稳健加大农业农村中长期项目贷款投放力度，全年累放基础设施贷款6,272亿元，有效支持了一大批重点民生项目，有力发挥了“补短板、强弱项”的托举支撑作用。

#### 案例 服务城乡一体化

随着阳谷祥光开发区的不断发展与壮大，市政基础设施的建设已成为建设发展的主要制约因素。为节约资金，在对道路进行改扩建的同时，同步实施道路下雨污水管道、供水和供热管网的铺设，及桥梁建设等工程。项目总投资4.9亿元，农发行提供城乡一体化建设中长期项目贷款3.4亿元，采取政府与社会资本合作运作模式（PPP模式）。

**4.9** 亿元

项目总投资 4.9 亿元

**3.4** 亿元

农发行提供城乡一体化建设中长期项目贷款 3.4 亿元

#### 案例 支持生态环境建设

薛家洼是马鞍山长江经济带生态环境治理重点区域，曾经的薛家洼，非法码头散落、固废堆场、散乱污企业、畜禽养殖场较多，多重环境问题叠加，生产生活产生的各类污染严重影响了江岸环境和长江水体。2019年，安徽分行审批5亿元生态环境建设贷款用于支持长江经济带（马鞍山雨山段）生态环境综合治理项目。目前，通过实施岸线复垦复绿、滩涂湿地涵养保护等工程，配套观江平台、沿江游道等设施，薛家洼区域生态环境综合整治已初见成效，一个崭新靓丽的薛家洼亮相在长江岸边。

## 案例 支持水利建设

湖北分行坚持服务长江大保护战略规划，创新运用 PPP 融资模式，支持武汉市大东湖核心区污水传输系统工程。坚持市场化运作原则，重点支持了国家深度贫困县——保康县农村饮水安全巩固提升精准扶贫工程等项目。合理运用扶贫过桥融资模式，帮助贫困县做好涉农资金整合，支持了恩施市农村饮水精准扶贫项目。

## 案例 支持农村交通

乡村振兴道路先行，山东青州市乡村游“四好农村路”提升改造建设贷款项目，彰显了农发行惠农安民的家国情怀。该项目不仅改善了道路、防护加固、电力管道和雨污水分离等，而且进一步提高了青州市整体形象，助力青州市成功创建了省级“四好农村路”示范县。同时提升了道路质量和车流承载量，缓解了交通压力，为景区输送更多的游客，有效促进当地旅游产业发展。



▲ 山东青州市乡村游“四好农村路”提升改造建设贷款项目

案例 支持棚户区改造



山东聊城市分行大力支持棚户区改造项目，极大改善了保障性安居住房的基础设施条件，有效提升了城乡居民的人居环境。同时，推动优化土地利用结构，促进实体经济发展，为乡村振兴作出了积极贡献。该行累计支持棚改项目13个，发放贷款46亿元，支持新建安置房面积172万平方米、1.4万套，安置棚户区居民4.6万人。

▲ 福建福州市支行支持的政和县国省干线过境环城路项目



▲ 广东分行支持的阳山县美丽乡村建设项目



▲ 长江经济带（马鞍山雨山段）生态环境综合治理项目一期工程——薛家洼

## 》》 大力支持乡村绿色发展

2019年，农发行积极发展绿色金融，大力支持生态文明建设，助力打好污染防治攻坚战。全面落实农村人居环境整治三年行动方案，积极支持垃圾污水处理、厕所革命、村容村貌提升等，让良好的生态生产生活条件成为乡村振兴的支撑点。截至2019年末，绿色信贷贷款余额3,230亿元，支持项目2,433个。

### 案例 支持人居环境改善

#### 江苏分行

服务南京江宁溪田田园综合体项目的建设。助力农业+制造，开发富有区域特色加工农产品；推动农业+互联网，引导新型经营主体借助第三方电商平台开展农产品、生鲜O2O配送销售，培育一批从事农产品电子商务线上经营的农民商户；促进农业+旅游发展，依托特色商业配套，将农业优势转化为旅游资源优势。

区域内的村庄环境、农村道路、居住条件、污染治理和通信、医疗、文化等配套设施将得到进一步的改善，有力提升农民生活便捷度和公共服务水平。

项目实施范围内的7个自然村、1个社区、4,570名村民，在项目建设后，可容纳近2,000人临时就业、400多人长期就业，实现家门口就业。同时以果树、茶叶、葡萄种植和观光农业等多个专业合作社为载体，吸引当地农民参与，实现发展中受益。到“十三五”末，项目区域内的农民人均收入涨幅将高于全省平均水平8-10%，综合机械化率达95%。

#### 浙江分行

按照浙江省委省政府“在新起点上全力打造‘千万工程’升级版”新要求，以建设美丽宜居村庄为导向，围绕农村生活污水垃圾治理、村容村貌提升、农村厕所粪污治理等重点任务，加大信贷支持力度，带动农村人居环境全面改善提升。

贷款8.57亿元支持上虞美丽乡村精品路线和精品村及农村基础设施改造提升工程PPP项目，将上虞300多个村子的项目以PPP模式统一规划成一个大项目，节约项目进程、经费、程序，已成为浙江省打造“千万工程”升级版的标杆项目，是浙江省首个美丽乡村PPP项目，也是全国首批成功入库和使用抵押补充贷款资金的农村人居环境建设项目。



▲▲ 江西景德镇市分行支持的高岭中国村项目

践行初心使命  
高质量服务乡村振兴



▲▲ 辽宁盘锦市分行支持的大洼区宜居乡村建设项目



▲▲ 江苏淮安市分行营业部支持的白马湖片区综合整治项目



▲▲ 四川昭化区支行支持的区农村人居环境整治项目

## 》 全力服务国家重大战略

2019年，农发行综合运用各类金融产品和服务手段，全力服务长江经济带发展、京津冀协同发展、长江三角洲区域一体化发展、粤港澳大湾区建设、黄河流域生态保护和高质量发展、海南全面深化改革开放等重大国家战略，充分彰显了政策性银行的责任担当。

### 支持长江大保护和黄河流域生态保护

#### 顶层设计，统筹推进

总行成立服务长江经济带发展领导小组，率先出台支持长江经济带、黄河流域生态保护的指导意见和支持政策。利用专项发债强化资金供应保障，于2019年9月3日向全球投资者成功发行50亿元长江大保护主题金融债券，募集资金用于支持保护和修复长江生态环境，下一步将择机研究推出黄河流域生态保护主题债券。

#### 规划先行，稳步推进

2019年3月13日召开长江大保护基础设施信贷工作座谈会，与13家省级分行逐一确定全年长江大保护贷款任务目标与任务完成进度。4次长江大保护信贷工作推进会中，各家省级分行积极作为，主动服务地方政府长江经济带发展规划。

#### 对接协作，凝聚合力

农发行与推动长江经济带发展领导小组办公室、发展与改革委等不断深化工作协同，各相关省级分行积极加入本省推动长江经济带发展领导小组。同时，与中国节能、三峡集团签署战略合作协议，共同推进长江经济带生态修复和环境保护建设、脱贫攻坚和清洁能源建设等方面的工作。

#### 凝聚共识，聚焦重点

为确保对长江大保护和黄河流域生态保护支持的精准、有力，在新政策中进一步强调聚焦重点领域和重点项目。围绕“助提升”开展金融服务基础设施和公共服务水平提质增效行动；围绕“重治理”开展金融服务污染防治和水沙治理行动；围绕“促扶贫”开展金融服务贫困地区防洪安全、饮水安全和生态安全行动；围绕“建新绿”开展金融服务生态保护修复、荒漠治理和水土保持行动；围绕“美乡村”开展金融服务乡村振兴和现代农业行动；围绕“快转型”开展金融服务模式和产品创新行动；围绕“抓重点”开展金融服务大客户和大项目行动。

#### 体现差别，优惠到位

为充分体现支持保障力度，在“优先、优惠、优质”原则基础上，对于长江、黄河沿线20家省级分行，给予差别性的一揽子优惠政策，主要包括信贷规模倾斜、资金供应保障、利率定价优惠、提供全方位金融服务等方面。

践行初心使命  
高质量服务乡村振兴

全年累放长江大保护贷款 1,771 亿元，同比增长 186%。



**1,771** 亿元



**186%**

累放黄河流域生态保护贷款 256 亿元，贷款余额 1,035 亿元。



**256** 亿元



**1,035** 亿元



▲▲ 湖北监利县支行支持的荆江大堤水利建设项目

## 支持京津冀协同发展

全年累计向京津冀地区投放各类贷款 1,139 亿元，贷款余额 2,457 亿元，增长 11.7%



**1,139** 亿元



**2,457** 亿元



**11.7%**

- 以支持雄安新区建设为主要抓手，主动参与建设规划，对接融资需求，大胆创新金融产品，成功投放雄安新区金融机构首笔贷款，投放全系统首笔区块链 - 供应链贷款。
- 聚焦天津建设京津冀生态屏障规划，天津分行在策略上找准金融服务着力点，积极支持天津生态储备林建设，贷款余额位列全市银行金融机构首位。创新建立“政府 + 行业协会 + 经营主体 + 银行 + 风险补偿基金 + 风险共担保证金”的“两金增信”融资模式，有效解决民营粮食种植企业融资难题。
- 河北分行以服务乡村振兴为抓手，有效引导社会资金回流“三农”。大力支持“生态宜居”，向棚改、美丽乡村、农村路网、城乡一体化等领域投放贷款 96 亿元。大力支持美丽河北建设，向国储林基地、太行山绿化、生态环保等领域发放贷款 23 亿元。



▲ 河北分行支持河北建投丰宁关道梁 48MW 风电场工程项目

## 支持粤港澳大湾区建设

全年累计向粤港澳大湾区发放贷款 983 亿元，贷款余额 1,164 亿元，增长 11.5%

出台支持粤港澳大湾区建设的专门意见，明确支持重点，强化政策倾斜，加大对粮食安全、产业发展、城乡融合等方面的支持力度。

发行首笔政策性银行“粤港澳大湾区”主题绿色金融债券。募集资金将投放于广东分行有关绿色信贷项目，助力大湾区环境保护和生态修复，带动创新绿色发展。

广东分行与东莞市政府签订服务粤港澳大湾区建设合作协议，对东莞市规划的重点项目、重点领域优先给予金融支持，全力支持东莞实施市、镇、村融合，拓展与优化城市发展空间，建设生态宜居美丽乡村。



▲ 福建宁德分行营业中心支持的福州港三都澳港区漳湾作业区泊位工程项目

## 支持海南全面深化改革

深入落实中央关于支持海南全面深化改革、高标准高质量建设自由贸易区港的战略部署，积极推进海南农业政策性金融创新实验区建设，强化配套政策支持，聚焦产业扶贫、热带高效农业、南繁育种、农旅结合、城乡融合发展等领域，加大投放力度，全年累放贷款 141 亿元，贷款余额 483 亿元，较年初增长 9.76%，高于海南金融同业 8.7 个百分点。



▲ 海南分行支持海南生态软件园建设项目

# 强化改革创新 持续提升服务能力



强化改革创新  
持续提升服务能力





## 公司治理

2019年，农发行持续完善公司治理结构，推进党的建设同完善公司治理机制深度融合，有效服务全行高质量发展，不断推进农发行治理体系和治理能力现代化。

### 重点聚焦

#### 组建董事会

7月19日召开第一届董事会第一次会议，顺利完成董事会组建工作，在全行改革发展史上具有里程碑意义。设置战略发展和投资管理等5个专业委员会。

#### 完善规范“两会一层”运行机制

确定议事规则，健全议事决策机制。年内召开2次董事会会议、3次专委会会议，共审议议案14项，议案通过率100%。

## 风险管理

2019年，农发行围绕改革发展，以打赢防范化解金融风险攻坚战为重点，以推进全面风险管理体系建设为抓手，以深化内控合规体制改革为主线，健全体制机制，强化综合管控，聚焦“三个关键、四个重点、五个支点”，推动风险内控管理各项工作取得明显进展和成效。防范化解金融风险攻坚战取得阶段性成果，全行资产质量稳定向好，不良贷款实现“双降”。

### 重点聚焦

#### 建立风险条线垂直管理机制

各省行（除西藏外）单设风险管理处，对分管副行长和处长严格准入考核，风险管理的独立性制衡性明显增强。

#### 建立全面风险管理协同推进工作机制

董事会下设风险管理委员会正式成立运行，划定各类风险的归口管理部门，建立全面风险报告机制和全面风险管理例会制度，风险防控合力得到加强。

#### 试点开展内控垂直管理

在吉林等10个省级分行的二级分行和县级支行分别设立了独立的内控合规管理部门和内控合规专员岗位，并实行人选资质条件确定、工作报告、考核以上级行为主的“三为主”管理模式，二道防线监督履职的独立性、权威性大大提高。

#### 设立风险合规专员

在总、省、市三级行主要业务部门设立了2562名风险合规专员，明确了职责，完善了报告、人员管理和考核培训三项机制，切实强化内控合规平行监督。

#### 同业首创联合监督机制

落实纪检监察派驻机构改革，与驻行纪检监察组融合贯通，在15家中管金融机构中率先探索建立了联合监督机制，实现主体责任和监督责任的联合，以及各单一监督主体联合的监督新模式。总省行完成联合监督工作委员会及办公室组建，推进了主体责任和监督责任的有效贯通，实现了管人与管事的紧密结合，体现了纪检监察派驻机构改革和中央巡视整改的重要成果。

#### 继续夯实反洗钱基础管理

进一步完善反洗钱内控制度体系，在金融机构率先完成人民银行反洗钱二代数据报送系统切换的配套改造工作，反洗钱数据质量稳步提升。在全行深入开展“普及金融知识万里行”、“普及金融知识，守住‘钱袋子’”等金融知识宣传普及活动，持续推动金融消费者教育工作，提升金融消费者风险防范意识和自我保护能力，累计宣传受众33万余人，发放宣传材料31万余份，取得了良好的社会效果。



## 资金筹集

### >> 债券发行情况

2019年，农发债境内年发行规模1.13万亿元，连续五年超万亿元。年末境内存量债券规模4.48万亿元，持续巩固中国债券市场第三大发行主体地位。



**1.13** 万亿元

农发债境内年发行规模 1.13 万亿元



**4.48** 万亿元

年末境内存量债券规模 4.48 万亿元

2019年，农发行境内新发各类债券259期、11,282.7亿元，较上年多发182.7亿元；新发债券加权平均发行期限5.59年，较上年延长0.57年；新发债券加权平均发行利率3.36%，较上年下降70个基点。全年发债均足额认购，未发生一期“流标”。



**11,282.7** 亿元 | **182.7** 亿元

农发行境内新发各类债券 259 期、11,282.7 亿元，较上年多发 182.7 亿元。

## 参与市场建设情况

2019年，农发行继续丰富债券品种，建立了一套以普通金融债为基础，包括重点建设专项债券、扶贫系列债券、乡村振兴债券、黄河长江保护主题债券、绿色债券等为延伸的多维度品种体系。

农发债期限涵盖1年至20年期关键期限品种，充分满足市场各类型投资者的多元化需求。同时，建立了完善的农发债收益率曲线系列和一系列债券指数，指数涵盖中债-农发行债券总指数以及中债1-3年、1-5年、3-5年、5-10年、7-10年等品类齐全的农发行债券指数，是对债券市场收益率曲线指标功能的有效补充与完善，为发行跟踪农发债的指数型基金产品提供了标的。

指数涵盖中债-农发行债券总指数以及中债

**1-3**年 **1-5**年 **3-5**年 **5-10**年 **7-10**年

等品类齐全的农发行债券指数

## 债券管理和使用情况

2019年，农发行累计兑付境内债券本金8,283.46亿元，利息1,750.11亿元，本息合计10,033.57亿元，首次超过万亿元；境外债券利息约等值人民币2.5亿元，无本金兑付。年末境内存量债券余额为44,835.74亿元，存量债券加权平均剩余期限为4.02年，较年初延长0.08年；境外存量债券余额约27.21亿等值美元。

在债券资金投放对象上，农发行的资金全部面向“三农”。全年累放贷款1.79万亿元，年末贷款余额5.58万亿元，较年初增加4,932.69万亿元。



**8,283.46** 亿元 | **1,750.11** 亿元 | **10,033.57** 亿元

农发行累计兑付境内债券本金8,283.46亿元，利息1,750.11亿元，本息合计10,033.57亿元。

### 案例 首次发行首单机构及零售合并债券

2019年5月22日，农发行定价发行境外1年期、3年期固息人民币债券共30亿元。为境外投资者分享市场红利、关注支持中国“三农”发展提供契机的同时，助力香港交易所畅通面向公众的债券产品投资渠道，为投资者提供了优质、安全、高流动性的投资产品。

### 案例 首次发行首单“粤港澳大湾区”主题绿色金融债券

2019年10月30日，农发行定价发行境外3年期、5年期固息人民币债券合计55亿元。其中，3年期人民币债券为国内首笔政策性银行“粤港澳大湾区”主题绿色金融债券，发行规模25亿元。

本次债券是在农发行《绿色及可持续债券框架》下发行，同时符合国际绿色债券准则和中国绿色债券准则，并荣获香港品质保证局(HKQAA)发行前阶段绿色金融认证证书，成为国内首例取得HKQAA绿色金融认证的利率债券。

### 案例 与债券通公司签署战略合作协议

2019年2月22日，农发行与债券通公司在香港签署战略合作协议。根据协议，农发行将通过债券通公司平台正式披露农发债相关信息，为境外投资者提供更加便捷的信息渠道。同时，发挥各自优势为对方业务创新和发展提供支持，共同促进中国债券市场与国际投资者之间的互联互通。

### 案例 与气候债券倡议组织签署合作谅解备忘录

2019年4月26日，农发行与气候债券倡议组织(CBI)在北京签署合作谅解备忘录。这是双方基于在中国开发绿色农业项目和绿色债券、引导社会资金支持中国绿色经济转型等方面形成的共识而采取的有益举措。

根据备忘录，双方将共同研究与国际绿色定义、中国气候和环境政策以及农业战略相一致的绿色农业标准；共同研究识别潜在的绿色农业项目、可行的融资工具和支持措施，发掘中国农业投资机会；共同推广绿色农业标准，为相关投资者包括中国的企业、银行、基金和国际投资者提供关于绿色农业的培训。



## 客户服务

### >> 深化科技创新引领

2019年，农发行坚持规划引领，着眼全面提升全行科技水平，围绕“四大工程”“八项改革”等全行中心工作，积极推进相关系统研发，成功上线新核心业务系统项目群，推动企业网银系统、项目储备库系统、财务管理系统等一批重要应用系统投产运行，实现了全行重点业务领域科技支撑能力的突破。

聚焦

#### 新一代核心系统成功上线投产

##### 科技创新绘蓝图

农发行新一代核心系统，是农发行紧跟金融科技发展趋势，顺应现代银行变革潮流，着力打造现代农业政策性银行的重重大战略部署，是全行改革发展的标志性工程。该系统的建设及上线管理紧紧围绕农业政策性银行职能作用发挥、总体战略定位和高质量发展目标，着眼于打基础、顾全局、利长远，旨在为进一步提升服务能力、提高管理水平、推动全行改革创新注入新动能。

##### 勇闯改革发展路

新核心系统上线，是农发行改革和高质量发展过程中具有深远影响的重大事件。经此一役，全行金融基础设施服务承载能力和科技支撑水平得到极大提升，处理应对重大挑战的领导能力、组织能力、协同能力、执行能力充分彰显，四级行协同并进，矩阵式整体突破、纵深推进，助推全行改革创新和高质量发展完成了一次关键的“点火加速”。

进展

#### 着力打造新一代数据中心网络架构

为降低网络运行风险，优化网络结构，农发行两地三中心进行了新一代数据中心网络架构建设。在建设过程中，对标业界先进理念，建立流量模型，合理规划流量路径，制定了前后端分离的网络架构。

前后端分离的网络架构，使前端网络仅承担业务交易流量，后端网络承担管理流量，各类网络流量有序传输。既避免了管理流量挤占业务流量带宽，影响业务交易的问题，又简化了网络流量分析过程，排除管理

流量对业务流量的干扰，实现网络故障快速定位，为确保新核心系统稳定运行提供更为高效可靠的网络支撑。

截至年末，共计投产网络设备72台，接入各类服务器、小型机、特种机200余台，连接网线约1,000条，共实施网络变更100余次，先后开通系统访问策略500余条，单台网络设备配置命令最高16,000余行。

## » 优化提升客户服务

2019年，农发行推进以客户为中心管理服务体系改革，落实客户归口管理，进一步理清客户部门和产品线关系。持续加强政策、行业和客户分析。按季度发布宏观经济形势分析，开展面粉、玉米、糖业等多个行业分析。同时，在客户建设制度方面集中发力，推出一系列客户服务制度政策，补齐制度短板。

研究制定《客户分级分类管理办法》，进一步明确各级行的营销、服务和管理的客户及职责。制定个性化金融服务方案，总分行、开户行联合组建综合服务团队，定期收集客户服务评价反馈，以差异化服务管理持续提升服务水平。通过精简受理环节，简化单笔用信流程，取消附加环节，优化支付流程，推行二级分行信贷管理扁平化，不断改进客户办贷流程。

研究制定《中国农业发展银行客户发展规划指导意见》，从总量、结构、重点领域等方面制定了客户发展目标，围绕五个“全力服务”提出了“找客户”的八个方面，明确了有关配套措施，进一步加强全行客户发展指导工作的指导。

研究制定《中国农业发展银行总行级白名单集团客户金融服务实施意见（试行）》，制定了建立定期走访机制、建立合作机制等营销措施，提出了集团统一评级授信模式，制定了贷款利率、贷款方式、手续费等差异化优惠政策，提升了白名单集团客户服务质效。

## » 强化运营支撑保障

2019年，农发行加快推进运营集约化改革，持续优化业务操作流程，降低运营成本，提升服务效率。

### 重点聚焦

#### 完成省行运营集约化

上线省行集中运营系统，全面铺开省行集中授权，逐步扩大集中处理业务范围。

#### 运营基础管理和平台建设进一步强化

推动运营全流程标准化建设，全面梳理业务制度和操作规程。实现企业银行账户管理由核准制到备案制的平稳过渡，推进人行备付金账户零余额管理。

#### 渠道服务不断丰富完善

全系统上线企业网银，开通7×24小时服务，实现对集团客户及中小型客户离柜电子化业务全覆盖，全年签约客户达3.8万户，对柜面业务的替代率达91.8%。平稳开展银企直联业务，票据转贴现业务实现全流程电子化处理。

## 员工成长

2019年，农发行始终把教育培训作为增智强能的重要抓手，认真落实全国干部教育培训规划，坚持统放结合、按需施教、分类培训，着力推动干部员工素质能力全面提升。同时，加快推进民主管理、荣誉体系、救助机制等方面制度建设，扎实做好员工关爱工作。

### 加强教育培训

#### 科学统筹规划

制定《中国农业发展银行2019—2022年干部教育培训发展规划》，明确全行干部教育培训工作的指导思想、主要目标、重要指标，对完善培训内容体系、优化分类分级培训体系、建强培训保障体系、健全培训制度体系提出了要求。大力实施“一把手”政治能力提升、领军人才、创新人才、优秀年轻干部、专业人才知识更新、基层行青年英才等“六大培训工程”，确立“入职必训、提职必训、转岗必训”基本原则，加强对省级分行培训统筹指导，谋划打造农发行核心人才布局。

#### 着力实施计划执行

采取行校办学、线上线下相结合等方式，充分运用农发行党校和职工大学教学资源，依托农发行“智慧党建”和“E学院”两大平台，开展精准化、个性化、务实管用的专题培训。先后举办省级分行党委书记暨总行机关部门党组织书记集中培训班、领导干部研修班、处级干部进修班和新提拔处级干部培训班，

加大对“一把手”、新提任和长期未训的三类重点人员的培训力度。持续推进高管培训、中长期经营管理（EMT）培训、“三区三州”基层行骨干培训、专业干部培训和新入行员工培训，进一步提高履职能力。2019年全行培训员工31.59万人次，实现了教育培训多层次、全方位、广覆盖。

#### 加强师资建设

注重提升培训能力，成立教材编审委员会，不断完善课程教材体系，编写新员工入行指引手册等教程。健全行校合作办学、分类分级培训、培训评估考评等机制，做好兼职教师队伍和线上培训系统建设，加大培训投入，初步确立与高质量发展相衔接、相配套的教育培训体系，为全行干部增长本领提供了动力引擎。

## 持续开展主题活动

- 组织全系统团员青年开展“不忘初心、牢记使命”主题教育在行动系列活动,期间召开青年员工座谈会、开展“忆行史、悟初心、担使命”主题青年活动、举办“传承红色金融基因、争做农发行新青年”主题团日活动。
- 开展“青年智汇 SHOW”金点子征集活动,推进“四大工程”劳动竞赛。
- 全系统成立青年学习小组 2,082 个,组织学习 5,205 次,参加学习青年达 54,800 余人次。
- 举办农发行青年文化节暨优秀青年表彰活动。



**2,082** 个

全系统成立青年学习小组 2,082 个。



**5,205** 次 | **54,800** 余人次

组织学习 5,205 次,参加学习青年达 54,800 余人次。

## 深入员工关爱工作

- 向全系统 40 名职工发放特困救助金共计 242.3 万元。
- 组织全行女职工开展“三八”妇女节主题系列活动。
- 试点建立女职工关爱室,解决女职工实际困难。



**242.3** 万元

## 社会公益

2019年，全行公益救济性捐赠资金支出5,998万元，主要用于国定贫困县和“三区三州”等深度贫困地区，改善基本生产生活条件、推动产业扶贫、资助贫困学生以及救助特困人员等。

**广泛开展志愿服务活动。**以“学雷锋纪念日”为契机，全系统1,274个团组织、11,940人广泛开展以“雷锋精神”岗位践行、孤寡老人陪护、情暖残障儿童、关爱青少年成长、义务献血等学雷锋志愿服务活动，活动时长达4,010小时。组织金融青年志愿者进校园、企业、社区、乡村开展常态化志愿服务活动，共组建各类服务队1,671个，开展活动3,084次，参与志愿者9,717人次。在革命老区、国定贫困地区铜川照金开展“点亮健康人生 农发伴你成长”青年扶贫志愿公益活动，为两所红军小学师生捐赠330套毛巾、床上用品等生活品及文体用品。

**积极投身生态环保公益活动。**连续5年在内蒙古二连浩特开展农发行“青年林”义务植树活动，完成植树1,200亩。连续3年在革命老区福建长汀开展农发行“巾帼生态林”植树活动，种植各类树木和花草1,000余株。



## 》 员工习作



《扶贫支农第一线》  
袁立新 / 湖南永顺县支行



《向小康迈进的乡村》  
陈广巍 / 吉林分行财务会计处



《麦收》  
张国君 / 河北分行

强化改革创新  
持续提升服务能力



《美丽党河水库》  
周广伟 / 陕西汉中市分行



《早春稻田》  
刘聪颖 / 海南分行办公室



《学琴归来》  
邱广华 / 广西防城港市分行

## » 关键绩效

	2019	2018	2017
<b>经济绩效</b>			
本外币贷款余额 (亿元)	55,830.00	50,897	46,560
净利润 (亿元)	192.10	181.20	171.20
发行人民币债券 (亿元)	11,283.00	11,100	10,400
不良贷款额 (亿元)	338.00	406.00	378.00
不良贷款率 (%)	0.61	0.80	0.81
利息回收率 (%)	98.30	99.70	97.60
成本收入比 (%)	28.10	26.10	27.40
所有者权益 (亿元)	1,730.00	1,537.00	1,356.00
拨备覆盖率 (%)	604.00	426.00	394.00
纳税额 (亿元)	206.00	195.00	163.00
全年扶贫贷款投放总额 (亿元)	4,045.33	3,893.40	5,119.60
涉农贷款余额 (亿元)	52,861.00	48,343.00	45,428.00
小微企业贷款余额 (亿元)	26,175.00	22,324.00	17,111.00
棚户区改造贷款余额 (亿元)	13,276.00	11,930.00	6,613.00
基础设施贷款余额 (亿元)	29,237.00	25,992.00	21,592.00
<b>社会绩效</b>			
客户满意度 (%)	99.96	99.86	99.99
服务老少边穷的网点数量 (个)	318.00	318.00	313.00
设置无障碍通道的网点数量 (个)	800.00	543.00	427.00
设置爱心窗口的网点数量 (个)	931.00	926.00	521.00
志愿者活动时长 (小时)	4,010.00	4,749.00	4,315.00
公益慈善投入总额 (万元)	5,998.00	3,000.00	2,951.00
员工总数 (人)	52,700.00	52,202.00	52,166.00
女员工总数 (人)	21,329.00	21,110.00	21,227.00
少数民族员工总数 (人)	5,467.00	5,310.00	5,148.00
员工培训经费支出 (万元)	17,800.00	17,900.00	14,400.00
员工培训 (人次)	31.75	27.31	26.18
生活帮扶金额 (万元)	1,535.80	1,143.80	1,121.80
帮助困难员工 (人次)	5,968.00	2,798.00	3,714.00

## 环境绩效

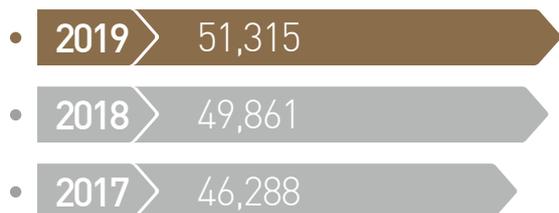
绿色信贷贷款余额 (亿元)



办公耗电总量 (度)



办公耗水总量 (吨)



公务用车耗油总量 (升)



注：耗水、耗电、耗油均为总行数据

## 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)	2019 年全国脱贫攻坚奖组织创新	国务院扶贫开发领导小组
	“我与宪法”优秀微视频征集 展播活动“优秀组织奖”	司法部
	2019 全球 50 家新兴市场国家最安全银行	美国金融杂志《环球金融》
	助力打赢三大攻坚战成效奖	中国银行业协会
	最佳精准扶贫贡献奖	
	2019 全球企业可持续竞争力高峰论坛 “精准扶贫可持续卓越企业奖”	中国企业管理研究会社会责任与 可持续发展专业委员会
	债券通优秀发行人	债券通公司
	债券通市场推广奖	
	优秀政策性金融债发行人	中央结算公司
中债绿色债券指数样本券优秀发行机构		

获奖单位	奖项名称	颁奖机构
中国农业发展银行 (总行)	优秀发行人	上海清算所
	创新业务推进奖	
	优秀政策性金融债券发行人	深圳证券交易所
	优秀金融债券发行人	上海证券交易所
	第十四届人民企业社会责任奖—— 年度扶贫奖	人民网
	年度最佳三农金融服务银行	金融时报
	年度债券市场对外开放卓越贡献机构	
	《农发行在境外发行首单“粤港澳大湾区” 绿色金融债，有效推动大湾区可持续发展》 被评选为“2019年中国资本市场十大新闻”	
	长青奖——可持续发展普惠奖	《财经》杂志
	专业债券发行创新大奖	香港商报
北京市分行营业部会计结算部	2017-2018 年度全国青年文明号	共青团中央
内蒙古自治区锡林浩特市支行		
安徽省黄山市黄山支行		
贵州省兴仁县支行		
黑龙江省建三江支行	全国工人先锋号	中华全国总工会
安徽省亳州市分行	全国金融五一劳动奖状	中国金融工会
贵州省遵义市分行		
福建省分行信贷管理处	全国金融先锋号	中国金融工会 中央金融团工委
江苏省淮安市洪泽区支行工会	全国金融模范职工之家	
重庆市綦江支行工会		
总行信贷管理部信贷监测分析处	全国金融五一巾帼标兵岗	
河北省分行营业部营业室		
云南省红河州个旧市支行		
湖南省韶山市支行团支部	全国金融系统五四红旗团委（团支部）	
天津市分行	2019 年度银团贷款先进单位	天津银保监局、天津市银行业协会
河北省分行	中国金融音乐家协会暨第四届“金声奖” 第二届金融系统合唱大赛优秀组织奖	中国金融文学艺术届联合会中国金融音乐家协会
	2019 年度保险兼业代理先进单位	河北省保险中介行业协会
山西省分行	2019 年度山西金融服务口碑榜评选活动 “金融扶贫贡献奖”	山西日报报业集团

获奖单位	奖项名称	颁奖机构
内蒙古自治区分行	2019 年度全区金融工作先进集体	自治区金融办
	2019 年度内蒙古银行业宣传工作先进单位	自治区银行业协会
辽宁省分行	2019 年全省企事业单位安保工作集体一等奖	辽宁省公安厅
	辽宁省思想政治工作先进单位	辽宁省思想政治工作研究会
吉林省分行	2019 年度政府信息优秀单位	吉林省政府办公厅
	2019 年度吉林省银行业金融机构安全保卫工作先进集体	吉林省公安厅 吉林省银保监局
黑龙江省分行	2019 年金融机构金融统计工作先进集体一等奖	人民银行哈尔滨中心支行
江苏省分行	2019 年江苏银行业普及金融知识宣传活动先进单位	江苏省银行业协会
浙江省分行	2018 年度金融机构支持浙江经济社会发展先进单位三等奖	浙江省人民政府
安徽省分行	安徽省属单位脱贫攻坚先进单位	中共安徽省直属机关工作委员会 安徽省扶贫开发工作办公室
福建省分行	福建省金融业综合统计知识与技能竞赛团体总决赛冠军	人民银行福州中心支行 福建省总工会 共青团福建省委
江西省分行	2018 年度金融服务贡献奖	江西省财政厅 江西省地方金融监督管理局
	全省金融安全评估优秀单位	江西省公安厅
山东省分行	勇于创新奖	江西省公安厅
	2019 年山东省新旧动能转换优秀金融产品	人民银行济南分行 山东省财政厅
湖北省分行	全省易地扶贫搬迁工作先进单位	湖北省易地扶贫搬迁工作领导小组
湖南省分行	2019 年综合治理平安单位	湖南省人民政府
广东省分行	“金财榜” 2019 年度最具社会责任奖	南方报业传媒集团
	2019 年度省级治安保卫重点单位先进集体	广东省公安厅
广西自治区分行	2019 年度广西金融电子结算综合业务系统管理先进单位	广西金融电子结算服务中心
海南省分行	企业精准扶贫专项 50 佳案例	国务院扶贫办社会扶贫司
重庆市分行	2018 年度社会责任精准扶贫奖	重庆市银行业协会
	2018 年度最具社会责任金融机构奖	
四川省分行	“发挥金融合力，助推脱贫攻坚” 劳动竞赛先进集体	四川省总工会
	2019 年脱贫攻坚高质量发展贡献奖	四川新闻网
云南省分行	“聚焦金融扶贫 助力云岭脱贫攻坚” 活动优秀单位	云南省银行业协会
甘肃省分行	2018 年度省长金融奖	甘肃省人民政府
新疆自治区分行	脱贫攻坚组织创新奖	新疆自治区扶贫开发领导小组办公室
	2019 年度《新疆银行业》通联先进集体一等奖	新疆银行业协会

## » 报告说明

报告时间	2019年1月1日-12月31日
报告周期	创新业务推进奖
编制依据	国际标准化组织 ISO《ISO26000：社会责任指南（2010）》 全球报告倡议组织（GRI）《GRI 可持续发展报告标准》 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》
报告范围	本报告涵盖中国农业发展银行总行各部门及分支机构 在报告中“中国农业发展银行”以“农发行”“全行”表示
数据说明	数据源于公司内部文件、报表和相关统计数据
报告发布形式	报告以印刷版、电子版、图说三种形式同时发布 报告以中、英文两种文字发布，两种文本理解上发生歧义时，请以中文文本为准
印刷用纸	环保纸张
编制单位	中国农业发展银行
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  
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# Message from the Chairman

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The Year 2019 marked the 70<sup>th</sup> anniversary of the founding of the People's Republic of China and also the 25<sup>th</sup> anniversary of the establishment of Agricultural Development Bank of China (ADBC). Over the past year, under the firm leadership of the CPC Central Committee with Comrade Xi Jinping at its core, ADBC has earnestly implemented the spirits of the 19<sup>th</sup> CPC National Congress and the second, third and fourth plenary sessions of the 19<sup>th</sup> CPC Central Committee, and fully carried out the policies, decisions and deployments of the CPC Central Committee and the State Council. ADBC stayed true to its original aspirations and strived to fulfill its founding missions. In accordance with the overarching principle of strengthening Party building, ADBC has made all-out efforts to serve national strategies, and prioritize agricultural and rural developments. As a result, steady progress has been made in all areas of work, with notable achievements in high-quality development and modernization.

## **Our original aspirations and founding missions remain deeply rooted.**

ADBC earnestly implemented the education campaign of the CPC Central Committee themed "remain true to our original aspirations and keep our mission firmly in mind", fully fulfilled the general requirements of "staying true to our original aspiration and founding mission, identifying areas of improvement, and enforcing implementation", and carried out learning and education, investigation and research, inspection and rectification throughout the whole process. We were able to organize forcefully, arm ourselves with Party theories, thoroughly conduct investigation and inspection, and rectify problems resolutely. The two education campaigns connected seamlessly, achieved their respective goals and yielded fruitful results. All party members and cadres in ADBC have enhanced their party consciousness and improved their work style, which further boosted their sense of responsibility, solidified their original aspiration and mission, and enhanced their creativity, solidarity, and motivation

## Message from the Chairman

### ADBC played a more prominent role in performing its functions.

ADBC granted a total of RMB1.79 trillion in loans throughout the year, and year end loan balance was RMB5.58 trillion, an increase of RMB493.269 billion over the beginning of the year. Total assets exceeded RMB7 trillion at the end of the year, contributing to the effective implementation of the national strategy and the reform and development of agriculture, rural areas, and farmers. ADBC actively participated in the research and demonstration of state macro-control policies for grain and cotton, and provided overall support for policy-based purchasing and stockpiling and market-oriented purchasing, so as to ensure national food security. ADBC paid attention to severely impoverished areas and focused on prominent issues relating to ensuring food, clothing, compulsory education, basic medical services and safe housing for the poor population,, increased its poverty alleviation lending, and continued to rank first among all financial intuitions in terms of both total loan disbursement and loan balance. It also took an active part in promoting all-around rural revitalization and increased support for the improvement of rural living environment and the prosperity of industries. ADBC vigorously supported the development of the pork industry as well as small and micro businesses, and made remarkable achievements in serving regional development strategies such as extensive protection of the Yangtze River and ecological protection of the Yellow River Basin. Moreover, ADBC raised more funds for agriculture, made new achievements in bond issuance and deposits, steadily carried out investment business, and developed a record high international business volume.

### Risk prevention and control was effective.

ADBC deepened its overall risk management, improved its risk governance structure, and strengthened its risk measurement, monitoring, early warning and resolution. A total of RMB15.3 billion in non-performing loans were collected and handled, both NPL balance and NPL ratio were reduced, and its NPL ratio was the lowest level among national banking financial institutions. ADBC strengthened management of the whole pre, during, and post lending process, carried out pilot programs to build "four centers", and proceeded with reform of dedicated review and approval mechanism, consistently improving the quality and efficiency of lending operations. ADBC addressed issues of market irregularities, advanced comprehensive management of internal control, built a long-term mechanism for case prevention and management, earnestly fulfilled its anti-money laundering obligations, and strengthened vertical audit management. As a result, firm and solid internal control defense lines have been established.

### Reform and innovation yielded fruitful results.

ADBC reforms proceeded in an all-around way, and the Board of Directors was successfully formed and functions smoothly. Separate management of two business lines progressed firmly, and "eight reforms" advanced smoothly. Financial resources allocation was more effective, centralized accounting and operations rolled out in provincial-level branches, and a customer-focused service management system was taking shape. Based on existing practices, ADBC actively developed innovative models such as "land +", industrial complexes, and supply chain finance. Business transformation and development met or even exceeded expectations. ADBC successfully launched a new core banking system, and fully promoted its online banking business, realizing 24/7 operation. A three-year information technology construction plan was effectively implemented, with system construction and data management proceeding smoothly.

### Party building and leadership were comprehensively strengthened.

Giving top priority to political construction and comprehensively strengthening party building, ADBC further implanted "consciousness of the need to maintain political integrity, think in big picture terms, uphold the leadership core, and maintain alignment", strengthened "confidence in the path, the theory, the system and the culture", and safeguarded "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". It strictly implemented the procedural prerequisites for Party committee study on major issues, strengthened its political attributes and role as a model, deepened standardization of Party branches, and further improved penetration of Party building. It also selected and optimized leading groups of banks at all levels, intensified cadre rotation, and introduced urgently-needed talent through multiple channels. By fully implementing the residency reform plan, actively cooperating with the Discipline Inspection Office at ADBC, adjusting and improving the disciplinary inspection and supervision work organization, and by establishing a joint supervision mechanism, the discipline rules were tightened. Meanwhile, ADBC further improved Party conduct and upheld integrity, strictly implemented the spirit of the CPC Central Committee's eight-point decision, continued to rectify formalism and bureaucracy, and took multiple measures to reduce the burden at the grass-roots level. As a result, the general atmosphere continued to improve.

These achievements were the results of the strong leadership of the CPC Central Committee and State Council, as well as the strong support from the CCDI and NCS, the Organization Department of the CPC Central Committee, the National Development and Reform Commission, Ministry of Finance, Ministry of Agriculture and Rural Affairs, People's Bank of China, National Audit Office, China Banking and Insurance Regulatory Commission, Poverty Alleviation Office of the State Council, and other departments and local governments. They were also the result of guidance from the ADBC's Board of Supervisors, supervision and coordination from the Discipline Inspection Office at ADBC, and the concerted efforts and hard work of the whole bank. Here, I would like to express my heartfelt gratitude to the leaders and comrades who show care and support for the work of ADBC. Furthermore, I would also like to give my highest regards to the cadres and staff of the whole bank.

2020 will be the final year to complete construction of a moderately prosperous society in all respects and fulfill the targets of the "13<sup>th</sup> Five-Year Plan". ADBC will unite more closely around the CPC Central Committee with comrade Xi Jinping at its core, strengthen "consciousness of the need to maintain political integrity, think in big picture terms, uphold the leadership core, and maintain alignment", strengthen "confidence in the path, the theory, the system and the 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". With a focus on completing building a moderately prosperous society in all respects, we will remain true to our original aspiration, keep our mission firmly in mind, seize the day to march forward, and make all efforts to serve the national strategies and the development of "agriculture, farmers and rural areas", in order to make new and greater contributions to the realization of the "Two Centennial Goals" and the great rejuvenation of the Chinese nation.

科学智

# Message from the President

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In 2019, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, ADBC followed the general working principle of making progress while maintaining stability, upheld the Party's leadership over finance, fully served the strategies of national food security, poverty alleviation, rural revitalization, and regional development, and paid attention to party building, risk prevention and control, reform and innovation, and internal governance. Accordingly, we achieved outstanding results in all respects, improved systems and mechanisms, improved the quality and efficiency of our operations, and made solid steps toward high-quality development. Our year-end total assets were RMB7.01 trillion, representing a year-on-year increase of 2.27%, among which our loan balance was RMB5.58 trillion, a year-on-year increase of 9.69%. A total of RMB1.79 trillion in loans has been disbursed over the year. The average rate of new loans was 110 basis points lower than the average of national financial institutions, further demonstrating the role of policy banks.

## **ADBC effectively served national food security.**

We continued to take credit business for grains, cotton, and edible oils as the foundation and cornerstone of our development, and fully supported the development of their whole industry chains to resolutely maintain national food security. Throughout the year, ADBC granted RMB298.2 billion in loans for the purchase of cotton, grains, and edible oils, which supported the purchase of 182.55 billion kilograms of grains and edible oil and 3.23 million tons of cotton, giving full play to our role as a major provider of purchase funds.

## Message from the Chairman

### **ADBC made further process in serving poverty alleviation.**

ADBC focused on special inspection and rectification of poverty alleviation projects, paid attention to poverty alleviation in the deep poverty areas and industries of the "three regions and three prefectures", and worked tirelessly to solve outstanding problems in the "two assurances and three guarantees". We provided a total of RMB404.5 billion in poverty alleviation loans covering all state-designated poverty-stricken counties. We have been rated as "good" in the central government's fixed-point poverty alleviation assessment for three consecutive years, and have won the National Poverty Alleviation Award for four consecutive years.

### **ADBC achieved remarkable progress in rural revitalization.**

We vigorously supported revitalization of rural industries, actively supported development of high-standard farmland and industries with rural characteristics, increased support for the pork industry, and granted a total of RMB217.6 billion in loans for agricultural modernization in 2019. We also granted RMB627.2 billion in lending for infrastructure construction in key areas such as rural transportation, water conservancy, urban-rural integration, renovation of shantytowns, rural living environment, and ecological and environmental protection, giving full play to our supporting role to strengthen weak links. Moreover, we provided online services for small and micro businesses, continued to increase the supply of credit, and exceeded our lending target for small and micro private enterprises.

### **ADBC made great achievements in business innovation.**

We deeply implemented our new development concept, actively explored new paths for policy finance to support agriculture, vigorously organized implementation of the "four major projects", and constantly innovated in business models with replication and promotion value such as purchasing, sales, storage, mid- to long-term, and industrial development. By providing multi-dimensional support to customer reserves, developing various business aspects, and providing a variety of service models, ADBC achieved substantial progress in innovation and transformation.

### **ADBC raised funds in full and on time.**

ADBC continued to optimize its deposit and registered an increase of 16,000 non-loan accounts throughout the year. We increased the quantity and quality of our bond issuance. The annual issuance of RMB bonds both at home and abroad reached RMB1.13 trillion, winning awards such as "Institution with Outstanding Contribution to the Opening Up of the Bond Market of the Year" and effectively guiding the return of social funds to support "agriculture, farmers, and rural areas"

### **ADBC steadily improved its quality and efficiency of development.**

ADBC deepened its comprehensive risk management, solidly and effectively controlled credit risk, kept liquidity within a safe range, and achieved remarkable results in preventing and defusing financial risks. The risk of financial crimes continuously declined, compliance and operational risk incidents significantly decreased, and various risks were generally under control. Quality of assets improved steadily, with year-end non-performing loan balance standing at RMB33.8 billion, and non-performing loan ratio at 0.61%, both down on a year-on-year basis. Our economic performance remained stable, with book profit and net profit increasing by 9.37% and 6.05% respectively on a year-on-year basis.

### **ADBC swiftly and steadily deepened reform.**

ADBC improved its corporate governance mechanism, successfully set up Board of Directors, and completed a decision-making mechanism involving Board of Directors, Supervisory Board and senior management. We also actively explored and promoted innovations in the organizational structure of credit management, risk management, and internal control and compliance for the entire bank, and carried out eight reforms including the financial management system, performance appraisal and internal incentive and restraint mechanism, and intensive operations etc. A preliminary modern governance structure was established. We also promoted separate management of two business lines, coordinated asset and liability management, optimized customer services, and advanced integration of inspection, rectification, and accountability. Our information technology construction has reached a new stage, a number of important applications have been put into operation, a new core system has been successfully launched, and the service capacity of our financial infrastructure and the level of our technological support have been greatly improved.

### **History is created through struggle, and a bright future comes from hard work.**

In 2020, the historical juncture of the "Two Centennial Goals", ADBC will adhere to the guidance of party building, fully implement the decisions and deployments of the CPC Central Committee and the State Council, give full play to the role of policy finance to "be a forerunner, strengthen weak links, and counter cycles", and make solid progress in supporting agriculture, preventing and controlling risks, and deepening reform, writing a new chapter in support for agriculture and service to the country.



# Corporate Culture

The cultural concept system of ADBC consists of five parts: mission, vision, business philosophy, professional ethics, and motto.



To support agriculture for the benefit of the country and build the bank for the interests of the people



To build a modern agricultural policy bank for quality development



To execute the will of the state, serve the needs of agriculture, and conform to the laws of banking (the "three in one" business philosophy)



Commitment to the nation and professional competence



Agricultural Development Bank of China, committed to serving rural revitalization

# Party Building as Guidance

In 2019, ADBC fully implemented the general requirements for Party construction in the new era, enhanced "consciousness of the need to maintain political integrity, think in big-picture terms, uphold the leadership core, and maintain alignment", strengthened "confidence in the path, theory, system and culture", and safeguarded "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". By taking the Party's political construction as guidance, we earnestly carried out the thematic education campaign to "remain true to our original aspirations and keep our mission firmly in mind", deepened the Party's political, ideological, organizational, work style, discipline, and system construction, worked to set the "three examples", and resolutely helped fight the three critical battles, providing a strong political guarantee for new progress in our high-quality development.

## Steady headway in the education campaign

Since the launch of the thematic education campaign to "remain true to our original aspirations and keep our mission firmly in mind", the Party organizations at all levels of ADBC earnestly implemented the decisions and arrangements of the CPC Central Committee and took grasping the campaign as a major political task. Focusing on learning and implementing Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and centered on the goals of "being rewarded from theoretical learning, being tested by ideology and politics, courage in business, serving the people and solving problems, and setting an example through honesty and integrity", we continued to strengthen organizational leadership, supervision and guidance, armed ourselves with ideas, thoroughly examined problems, focused on improving our effectiveness, and effectively implemented the four key measures based on the general requirements to "stay true to our original aspirations, bear our founding mission, identify areas of improvement, and enforce implementation", to ensure that the campaign is carried out in a solid and orderly manner.

In 2019, the whole bank deeply studied and understood Xi Jinping's Thought on Socialism with Chinese Characteristics for a New Era, constantly and deeply practiced its original aspirations, and achieved remarkable results in the campaign: study and application of new theory has become a prevailing trend, and awareness and firmness in carrying out our original aspirations have been significantly enhanced. The atmosphere of adhering to political norms has become stronger, and our resolve and ability to 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" have been significantly improved. Our feelings of family and country have increased, and the spirit of taking on new tasks and responsibilities in the new era have become more radiant. We unified adherence to our main business and deep understanding of farmers, rural areas, and agriculture, and fully demonstrated the effectiveness of implementing the national will and fulfilling our responsibilities and mission. Our efforts to exercise strict Party discipline and rule-based governance continued to increase, and the pragmatic, clean and upright ecology got better and better. The campaign provided beneficial enlightenment for ADBC to further implement the Party's original aspirations and mission, promoting the whole bank to strengthen political construction, strengthen theoretical armament, hold the people's position, deepen self-revolution, and intensify overall self-supervision and self-governance of the Party and the bank. Important experience was accumulated in this campaign.

## Fulfilling the Party's original aspirations and mission with practical actions

**Nourishing the original aspirations and mission with theoretical study.** ADBC deeply understands that the Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era is the Marxism for contemporary China and the 21<sup>st</sup> century. Through continuous and in-depth study and implementation of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, we strengthened our ideals and convictions, upheld the people's position, and improved our ability and responsibilities to firmly grasp the powerful ideological weapon to carry out our original aspirations and mission.

**Strengthening our original aspirations and mission through Party construction.** The Party organizations at all levels of ADBC further shouldered the major responsibility of strict overall self-supervision and self-governance of the Party and the bank, fulfilled their original aspirations and mission by safeguarding "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", passed on our original aspirations and mission through team building, consolidated the original aspirations and mission with grass-roots Party construction, and accompanied our original aspirations and mission through upright discipline. We regarded understanding of Party

construction as our greatest achievement, and continually solidified the foundation of staying true to our original aspirations and founding mission.

**Deepening our original aspirations and mission with long-term mechanism.** We continued to do a good job in the follow-up work of the campaign, improved the systems and mechanisms to deepen theoretical study, exercised Party spirit, performed our duties and missions, resolutely carried out rectification, constantly consolidated and expanded achievements in the campaign, and guided all Party members and cadres of the bank to remain true to their original aspirations and mission and practice them throughout their lives.

**Practicing our original aspirations and mission by supporting agriculture and serving our country.** ADBC further carried out its duty as an agricultural policy bank, devoted itself to the final battle against poverty, made greater efforts to serve the rural revitalization strategy, and promoted swift and steady reforms to constantly improve the governance capability of the whole bank. ADBC embarked upon a new journey of high-quality development with a more progressive attitude, a more pragmatic work style, and more excellent performance.

## Focusing on improving the quality of Party construction

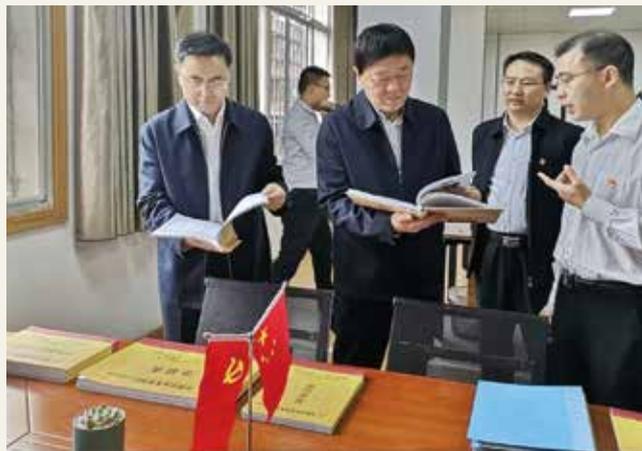
Guided by Party political construction, ADBC adhered to the Party's leadership in its financial work and further enhanced its consciousness and firmness in promoting system-wide Party political construction to ensure that the decisions and arrangements of the CPC Central Committee are implemented within ADBC. We conscientiously carried out ideological, organizational, work style, and discipline construction, earnestly implemented the regulations of Party branches, promoted standardization in Party branch construction, sped up the training and use of young cadres, and strictly supervised discipline and accountability to advance Party construction in depth.



▲ The Party Committee Central Group of ADBE held an education symposium themed "remaining true to our original aspirations and keeping our mission firmly in mind".

## Continuing to improve Party conduct and uphold integrity

The Party Committee of the head office and the Discipline Inspection Office of the CCDI and NCS at ADBC conscientiously implemented the spirit of the 3<sup>rd</sup> plenary meeting of the 19<sup>th</sup> Central Commission for Discipline Inspection, strengthened political responsibility, resolutely performed its major responsibilities and supervision responsibilities, fully implemented the requirements of the ADBC implementation plan for reform of accredited institutions, improved institutional setup and staffing, and established sound institutional frameworks and mechanisms. They also worked in a coordinated way to ensure that officials don't dare to, are unable to, and have no desire to commit corruption. By transforming institutional advantages into governance effectiveness, they promoted ADBC's in-depth and overall development of strict Party discipline. They also conscientiously implemented the CPC Central Committee's spirit of reducing burdens on community-level officials, vigorously combated formalism and bureaucratism, and fully implemented the spirit of the CPC Central Committee's "Eight Rules".



▲ Chairman Xie Xuezi went to Nanfeng County and Xinjian District of Nanchang, Jiangxi to carry out the second batch of inspection on the education themed "remaining true to our original aspirations and keeping our mission firmly in mind".

## Promoting in-depth integration of Party construction and business

Centering on becoming a "bank serving rural revitalization", and giving full play to the role of Party organizations and members, ADBC deployed and assessed its Party construction and business and "strengthened Party construction as guidance, and resolutely fought to prevent and defuse major risks", guiding the whole bank to bear in mind its responsibilities and mission as a policy bank, and promoting the integration of Party construction into overall support for agriculture. By cooperating with supervision and inspection, ADBC rectified problems, promoted integrated development of Party building and business, and strove to improve its Party construction and business capacity.



▲ President Qian Wenhui went to Guizhou to investigate the thematic education and targeted poverty alleviation, and inspected the poverty alleviation through relocation project in Dagongtian, Panzhai, Jinping County.

Case

Advanced model symposium on thematic education

On June 28, 2019, ADBC held an advanced model education symposium themed "remaining true to our original aspirations and keep our mission firmly in mind". Six advanced grassroots figures were invited to tell their stories of their struggle and mental journey. Comrade Xie Xuezhi read the 'Decision of the Central Committee of the Communist Party of China on Granting Comrade Zhang Fuqing the Title of "National Excellent Communist Party Member"'. The participants collectively watched a video of Comrade Zhang Fuqing's advanced deeds to learn about the true life of a fighting hero and the noble spirit and quality of the 95-year-old party member who hid his merits and remained true to his original aspirations for more than 60 years. The six advanced figures from the grassroots level of ADBC talked about their original aspirations and shared their feelings.

- ▲ Comrade Liu Wenfeng, delegate to the 19<sup>th</sup> National Congress of the Communist Party of China, winner of the National May Day Labor Medal, member of the Party Committee, and Vice President of Deyang Branch, Sichuan Province.



- ▲ Comrade Chai Xubing, leader of National Civilized Unit and advanced grass-roots Party organization of the head office, member of the Party Committee and Secretary of the Discipline Committee of a business department in the Hunan Branch.





▲▲ Listening to the voices of the young - forming consensus through communication

To further promote the education campaign themed "remaining true to our original aspirations and keep our mission firmly in mind", and to guide young employees to further deepen their understanding of the Party's original aspirations and enhance their enthusiasm for entrepreneurship, in July 2019, the Chinese Communist Youth League Committee of the head office formulated a "Campaign · Youth in Action" series of activities according to the instructions of the Party Committee of the head office. The committee clearly recorded the "footprints" of youth at all levels of the whole bank in the league activity "notebook". Lively symposia, meaningful Youth League organization activities, old employee's affectionate recollection of history, and sincere speeches of young people expressing their convictions all constantly promoted practical and deep development in the campaign, making the campaign a "new driving force" to stimulate the power of youth.



▲▲ Passing on the red gene – carrying forward the revolutionary spirit through the classics

## Party Building as Guidance

### Case

### "Five areas of focus" promoted deep and practical development of the campaign

The Party Committee of Dingxi Branch, Gansu Province earnestly implemented the campaign deployment requirements of the CPC Central Committee and the Party Committee of the head office, made overall plans, focused on the main line of the campaign, strengthened work measures, and highlighted integration and promotion to ensure that the campaign is deeply and truly implemented.

#### **A focus on overall progress to plan and deploy in advance.**

The leading group of the campaign listened to the report on the development of the campaign 6 times, held 9 meetings on the campaign, and held 3 guided tours to ensure solid and effective promotion of the campaign.

**A focus on the main line of the theme to promote learning and education.** The branches have always closely followed the main line of studying and implementing Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, firmly grasped the goals and tasks of the campaign, and implemented the main line of the theme throughout the whole process of learning and education.

**A focus on the combination of learning and application,** promoting review and deep investigation of problems to accurately find out their cause and ensure the solution is correct.

**A focus on practical effectiveness to promote investigation and research.** 26 field investigations were carried out, and 18 research reports compiled. Practical and effective suggestions were put forward to address practical difficulties and problems that needed to be solved in related banks and lending enterprises to eliminate difficult and miscellaneous problems in high-quality development with effective measures.

**A focus on mutual integration and mutual promotion to promote business development.** Branches integrated the campaign with key works and annual targets and tasks, such as special inspection problem rectification of internal and external inspections and poverty alleviation, lending for poverty alleviation, support for small and micro-sized businesses, and lending for grains, cotton, and edible oils.

### Case

### Illuminating the path of rural revitalization with the light of the campaign

Through the campaign, Xiamen Branch, Fujian Province continued to enhance the ideological bottom line of daring to take responsibility and be good at doing things, insisted on the hard work spirit of striving hard to overcome difficulties, and took the strengthening Party construction as the "political guarantee" of Xiamen Branch serving rural revitalization and promoting high-quality innovative development.

Starting from "thriving businesses", the Branch identified the support focus of rural revitalization and supported construction of a food security system, development of modern agriculture, and development of leisure agriculture and highlighted the development focus of rural revitalization. Starting from "pleasant living environment", it grasped the development key of rural revitalization to give full play to the advantages of medium- and long-term credit programs and strengthen the weak links in rural infrastructure. Starting from "prosperity", it explored adoption of a remote loan model to fully support poverty alleviation through industrial development, actively promoted a project serving promotion of private small and micro-sized enterprises,

supported private enterprises on the basis of their merits, and strove to implement loan extensions to supporting agriculture, laying a solid foundation for rural revitalization and development.

The Branch focused on key areas and weak links and conducted pre-lending investigations, loan reviews, and post-lending tracking to prevent bad lending, multiple loans, and misappropriation of credit funds. It also implemented risk screening, risk monitoring, and early warnings to improve its ability to manage and control risks, and resolutely upheld the risks bottom line while serving rural revitalization and development.

It strove to build a team that is good at innovation, improve its positive incentive mechanisms, and actively build an innovation platform, offering an opportunity to the ambitious, a stage to the willing, a platform to the competent, and rewards to the successful, motivating employees' intrinsic motivation.

# Topic of 25<sup>th</sup> Anniversary

## >> Numbers

### Serving national food security

Loan balance for grains, cotton and edible oils

RMB **1,882.7** billion

Purchased summer grain crops accounted for the total purchase volume

**72%**

Purchased autumn grain crops accounted for the total purchase volume

**52%**

Purchased cotton accounted for the total purchase volume in Xinjiang

**66%**

### Winning the battle against poverty

Total loans for poverty alleviation from 2015 to 2019

RMB **2.15** trillion

Loan balance for poverty alleviation

RMB **1.39** trillion

Loan balance for poverty alleviation under the comprehensive poverty alleviation program

RMB **293.765** billion

Loan balance for poverty alleviation through grains, cotton and edible oils

RMB **319.906** billion

Loan balance for poverty alleviation through innovation

RMB **182.717** billion

Loan balance for poverty alleviation in deeply impoverished regions

RMB **256.9** billion

A growth rate from the end of 2015

**350%**

Of the average growth rate of poverty alleviation loans across the whole bank

**2.4** times

Loan balance for poverty alleviation in the "Three Regions and Three Prefectures"

RMB **119.93** billion

A growth rate of 387.16% from the end of 2015

**387.16%**

Total funding raised through issuing poverty alleviation bonds

RMB **223.8** billion

Total PSL funding invested in poverty areas

RMB **126.5** billion

The only bank to win the poverty alleviation award for four consecutive years

**4** consecutive years

Rated as "Good" in the central government's assessment of targeted poverty alleviation for three consecutive years

**3** consecutive years

### Strengthening weak links in infrastructure

Loan balance for infrastructure

RMB **2,923.7** billion

Loan balance for urban-rural integration

RMB **619.06** billion

Loan balance for water conservancy construction

RMB **339.2** billion

Loan balance for rural road construction

RMB **314.7** billion

Loan balance to improve the living environment in rural areas

RMB **264.76** billion

Loan balance for shantytown renovation

RMB **1,327.57** billion

Loan balance for environmental construction

RMB **58.42** billion

### Serving agricultural modernization

Loan balance for rural land transfer and large-scale operations

RMB **125.7** billion

Loan balance for agricultural science

RMB **15.19** billion

Loan balance for rural circulation system construction

RMB **69.21** billion

Loan balance for leading industrial enterprises

RMB **30.5** billion

Loan balance for forestry resource development and protection

RMB **47.94** billion

Loan balance for marine resource development and protection

RMB **8.017** billion

### Serving national key strategies

Loan balance for supporting the coordinated development of Beijing, Tianjin and Hebei Province

RMB **245.7** billion

Loan balance for supporting the protection of the Yangtze River

RMB **415.6** billion

Loan balance for supporting the ecological protection of the Yellow River Basin

RMB **103.5** billion

Loan balance for supporting the construction of Guangdong-Hong Kong-Macao Greater Bay Area

RMB **116.4** billion

Loan balance for supporting comprehensive deepening reform of Hainan Province

RMB **48.3** billion

## » New Actions in the New Era

Adhering to Party construction as guidance to ensure that reform and development always moves forward in the right direction. ADBC adhered to the Party's leadership in financial work, fully implemented the general requirements of Party construction in the new era, insisted on putting political construction first, implanted "consciousness of the need to maintain political integrity, think in big picture terms, uphold the leadership core, and maintain alignment", strengthened "confidence in the path, theory, system and culture", and safeguarded "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" to ensure that ADBC comprehensively and effectively implements all policies of the CPC Central Committee and State Council. We deeply promoted comprehensive and strict Party discipline, earnestly implemented our responsibilities as a Party Committee entity, actively promoted reform of accredited discipline inspection and supervision institutions, adhered to Party disciplines and rules, fully promoted integration of Party construction and business, and encouraged cadres and employees to practice the original aspirations and mission in doing business and serving agriculture, rural areas, and rural households.

### Proactively improving our political position and fully serving the national strategy

ADBC firmly grasped the general direction of the national strategy and the work requirements of agriculture, rural areas, and rural households, took serving the rural revitalization strategy as its core task to support agriculture in the new era, focused on its main business and main responsibility in rural areas, and faithfully implemented the policy of the CPC Central Committee to "strengthen agriculture, benefit farmers, and enrich rural areas", highlighting "ADBC's contribution" in such strategies as serving national food security, poverty alleviation, agricultural modernization, integrated urban-rural development, and coordinated regional development. Since 2015, the period with the greatest support to agriculture in history, ADBC has granted over RMB8.5 trillion in loans and funds.



RMB **8.5** trillion

Since 2015, ADBC has granted over RMB8.5 trillion in loans and funds.

### Deepening reform and innovation and taking solid steps to become a modern bank

ADBC consistently took reform as an important path in modernization construction, benchmarked an overall implementation plan, articles of association and regulatory measures for the reform, defined the functions, priorities, goals, and paths of implementation, deepened institutional reform in key areas, and strove to become a modern, high-quality agricultural policy bank. The overall reform plan has been implemented step by step, and the corporate governance structure has been improved at a faster pace.

We also promoted establishment and official operation of the Board of Directors, improved the corporate governance structure of the Board of Directors, Supervisory Board and senior management, and built an audit system for vertical management of the head office. By building the framework for reform, and focusing on promoting reform in eight areas, including comprehensive risk management, asset and liability management, and customer-focused service management systems, our governance capability continued to increase. Information technology support was strengthened, e-banking, centralized operation of provincial-level banks, and new core business systems were successfully launched, and information technology realized leapfrog development.

## 》》 New Starting Point for A New Journey

### **Maintaining focus on strengthening the Party's leadership and promoting comprehensive strict self-supervision and self-governance of the Party and ADBC**

- ADBC consistently integrated the Party's leadership into corporate governance, made solid progress in institutionalizing and standardizing Party construction, and strove to forge ADBC as a loyal, honest and responsible "iron soldier" capable of fulfilling its duties in the new era.

### **Taking continuous steps to comprehensively manage risks and promote high-quality development**

- ADBC firmly established the concept of comprehensive, full-process, brand-new and full-staff risk management, deepened construction of comprehensive risk management systems and mechanisms, increased science and technology support, and defended to the bottom line of no systematic risks.

### **Making Targeted efforts to serve rural revitalization and promote priority development of agriculture and rural areas**

- Taking service to the rural revitalization strategy as its main direction, ADBC explored new models to more effectively serve such strategies as national food security, poverty alleviation, agricultural modernization, integrated urban-rural development, and national regional development, focused on studying the connections between poverty alleviation and rural revitalization, and built long-term mechanisms to support economic and social development in poverty alleviation areas to improve people's lives.

### **Working harder to deepen reform and improve governance**

- ADBC continued to improve its corporate legal person governance mechanisms, deepened reform of the eight key internal areas, promoted orderly reform in other areas, actively coordinated implementation of external reform support measures, and continuously improved the modernization of its governance system and governance capabilities.

# Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality



## Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality



Fully Serving National Food Security



Actively Supporting Agricultural Modernization



Resolutely Helping Enhance  
Targeted Poverty Alleviation



Vigorously Supporting Urban-rural Integration  
and Coordinated Regional Development



## Positioning

**ADBC stuck to its original aspirations and focused on its main business, strengthened innovation in financial service models, and increased medium- and long-term credit support for rural revitalization.**

# 02

ADBC took serving the rural revitalization strategy with high quality as its main direction to support agriculture in the new era, highlighted the four key areas of food security, poverty alleviation, thriving rural industries, and livable ecosystems, focused on the "five objectives" to protect the food foundation and highlight industrial characteristics, strengthening the support and guarantee from financial service innovation.

# 01

The head office played an initiating and leading role, and branches of all levels established leading groups to serve rural revitalization, to coordinate the efforts of the whole bank to increase support for rural revitalization. In the financial system, ADBC took the lead to issue guidance on serving the rural revitalization strategy, organized and carried out a large-scale survey of the whole system serving the rural revitalization strategy, formed the overall idea to serving the rural revitalization strategy for the first time, and submitted a special report to the State Council.

**Clarifying overall objectives, key tasks, and safeguard measures.**

**Establishing long-term working mechanisms.**

**Practicing original aspirations and mission**

## Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality

### 03

Establishing a clear value orientation. ADBC established the slogan of "Agricultural Development Bank of China, committed to serving rural revitalization", and incorporated the rural revitalization strategy into the whole bank's cultural value system and into the pioneering spirit and entrepreneurship of cadres and employees.

*Establishing a clear value orientation.*

*Forming bank-government-  
enterprise cooperation.*

**Serving rural  
revitalization**

### 04

The head office signed 66 strategic cooperation agreements with provincial governments and large enterprises to serve rural revitalization. Our provincial-level and municipal-level branches have deepened strategic cooperation with municipal and county governments and local enterprises to promote the implementation of key customer projects and key projects.



## Fully Serving National Food Security

In 2019, ADBC actively participated in research on and formulation of national grain and cotton macro-control policies, effectively fulfilled its responsibility for grain, cotton and edible oil credit, fully guaranteed the supply of funds for the purchase, storage, and market-based acquisition of grain, cotton and edible oils, and continued to promote destocking of grain, cotton and edible oil. We carefully implemented the food crop production strategy based on farmland management and technological application, fully supported improvements in the quality and efficiency of farmland and management on an appropriate scale, and supported technological agricultural innovation and R&D commercialization. We also steadily promoted innovation in grain, cotton and edible oil credit business models, and successively carried out system, model, management, and business innovations on a trial basis.

Progress

### Ensuring supply of acquisition funds

More lending for the purchase of grain. By the end of 2019, ADBC granted a total RMB258.5 billion in loans for the purchase of grains and edible oils, a year-on-year increase of 30%, among which RMB81.8 billion was granted for market-based purchases of grains and edible oils, an increase of 42%.

More enterprises supported to purchase grains and edible oils. By the end of 2019, ADBC enabled enterprises to purchase 182.55 billion kilograms of grains and edible oils, a year-on-year increase of 38%, among which market-based purchases were 102.25 billion kilograms, a year-on-year increase of 46%.

Higher market share of enterprises supported to purchase grain. During the summer grain period, wheat purchased by enterprises

we supported accounted for about 75% of the total purchase volume, a year-on-year increase of 26%, and early indica rice purchased by enterprises we supported accounted for about 71% of the total purchase volume, a year-on-year increase of 6%.

More market-based customers, such as traders and processors, purchased and sold grains and edible oils with our assistance. By the end of 2019, we supported 1,645 market-based customers such as traders and processors to purchase and sell grains and edible oils, an increase of 5.4%, including 1,121 private enterprises and 472 small and micro-sized enterprises.



RMB **258.5** billion | **30%**

By the end of 2019, ADBC granted a total RMB258.5 billion in loans for the purchase of grains and edible oils, a year-on-year increase of 30%.



**182.55** billion kilograms | **38%**

By the end of 2019, ADBC enabled enterprises to purchase 182.55 billion kilograms of grains and edible oils, a year-on-year increase of 38%.

## Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality

### Progress

#### Supporting cultivation of grain market players

- ADBC promoted key customer projects and built a high-quality customer base that is compatible with the national grain macro-control mechanism.
- ADBC signed strategic cooperation agreements with large grain enterprises such as COFCO, China CO-OP Group, and SDIC Group, giving play to its leading role as a central enterprise in market acquisition and stabilizing market expectations.
- ADBC took the lead to establish and popularize a grain credit guarantee fund, and supported grain enterprises in market acquisitions, solving financing difficulties and invigorating grain circulation.

### Progress

#### Innovating Business development models

- An "agent" model for grains, cotton and edible oils using core enterprises as the main body to support supply chain finance was piloted in five provinces: Heilongjiang, Jilin, Jiangsu, Anhui and Jiangxi.
- A "value-maintaining loan" model for grains, cotton and edible oils that explores preventing price volatility risk under market-based conditions will be trailed in three provinces: Heilongjiang, Liaoning and Xinjiang.
- The Inner Mongolia Branch carried out pilot work to promote "Internet + grain and edible oil" cooperation with the large-scale grain trading market, adopting a "loan bidding" grain and edible oil model.
- The Liaoning Branch carried out pilot work to explore and promote the "grain port access" model of grain trading nodes based on ports.



**1,645** traders

**1,121** private enterprises

**472** small and micro-sized enterprises

By the end of 2019, we supported 1,645 traders and processors to purchase and sell grains and edible oils, including 1,121 private enterprises and 472 small and micro-sized enterprises.

**Case****Financial resources stimulating grain purchase and market vitality in Ningxia**

Before the grain purchase season in 2019, the Ningxia Branch granted RMB230 million in credit to two private enterprises through the "movable floating charge+" model, and granted RMB110 million according to their actual capital needs to support their purchases of 50,000 tons of rice from more than 7,000 grain farmers and cooperatives.

Ningxia Haoxin Modern Agricultural Development Co., Ltd. became one of the first beneficiaries of this model. In the past, it could only purchase 10,000-20,000 tons of grain annually, but in 2019, with the support of our RMB150 million in lending, its purchase volume reached 50,000 tons.

In the tradition of supporting state-owned and large and medium-sized private grain enterprises, ADBC extended this model to small and medium-sized grain processors. We provided Ningxia Guangyin Rice Industry Co., Ltd. with a credit line of RMB52 million, and lent our RMB30 million.

This multi-win loan scheme solved the company's shortage of grain purchase funds, guaranteed recovery of bank loans, ensured the security of specially pledged grain, and ensured the enthusiasm of grain farmers.

**Case****Supporting purchase of autumn grain**

The Jilin Branch launched two innovative new business models: "separation of lending and storage" and "satellite warehouses centered on core enterprises", ensuring the outbound delivery of 76.3 billion kilograms of grains, and consolidating the achievements of grain purchase and storage system reform. Combined with new cultivated land index and the policy of linking increases in land used for urban construction with decreases in land used for rural construction, the Branch started two land index loan businesses, approved a total of RMB870 million in the two businesses, and increased the area of cultivated land by 53,000 mu. It pioneered the "processing and trading company + large-scale operation" model with "closed-loop upstream and downstream production and marketing", provided comprehensive financing services in the fields of grain production, circulation, and processing, planned ahead to support the supply of autumn grain purchase funding, and implemented a component "listing system" to optimize the loan management system, integrate the loan management process, and carry out a "50-day activity to tackle the purchase of autumn grain".



▲▲ The national food security project supported by Xiamen Branch, Fujian Province



▲▲ The Shanghai Waigaoqiao grain reserves and dock facility project supported by the Shanghai Branch

Practicing Original Aspirations and Mission and  
Serving Rural Revitalization with High Quality



## Resolutely Helping Enhance Targeted Poverty Alleviation

ADBC insisted on guiding its overall business development by serving poverty alleviation, further implemented the Poverty Alleviation Finance Department, strengthened overall planning and deployment, and promoted cohesion of poverty alleviation across the bank. We implemented the requirements of "focusing poverty alleviation work on poverty-stricken areas", and actively promoted pooling of resources, measures and strength across the whole bank to poverty-stricken areas to fully help them win the battle against poverty. Centering on the outstanding problems related to "worries about food and clothing and guarantees of compulsory education, basic medical care and housing" and poverty alleviation through industrial development, ADBC further improved its credit support policies, increased credit support, and effectively strengthened the weak development links in poor areas. We also strengthened our basic management, consolidated the data foundations of poverty alleviation, and promoted high-quality poverty alleviation.



RMB **404.533** billion | **64%**

Throughout the year, we issued a total of RMB404.533 billion in lending for poverty alleviation, ranking first among financial peers in terms of loan amount and balance. 64% of these loans were for poverty alleviation through industrial development. Lending for poverty alleviation in "Three Regions and Three Prefectures" grew at a rate 1.6 times as fast as poverty alleviation lending for the whole bank.



RMB **1.98** billion | RMB **9.08** billion

Throughout the year, we granted a total of RMB1.98 billion in lending for poverty alleviation in targeted poverty alleviation counties, with a balance of RMB9.08 billion.

### Helping to overcome the fortress of deep poverty

**Strengthened overall supervision.** ADBC has held meetings to support poverty alleviation in deeply impoverished areas for three consecutive years, and made comprehensive plans to support poverty alleviation in these areas. Throughout the year, leaders of the head office supervised 38 surveys, and the department heads of the head office and the heads of the provincial-level branches supervised over 460 surveys, meeting needs on the front lines, solving practical difficulties, and promoting key tasks.

**Increased support for differentiated policies.** In response to the problems and difficulties in promoting business in deeply impoverished areas, we increased promotion and application

of 28 differentiated policies in deeply impoverished areas, and formulated 10 new differentiated policies to support poverty alleviation in deeply impoverished areas.

**Made good use of the loan extension policy for poverty alleviation.** ADBC urged and guided the branches in "Three Regions and Three Prefectures" to make good use of special loan extensions for poverty alleviation. We took the lead by using the first special loan extension for poverty alleviation fund of RMB3 billion to effectively support implementation of poverty alleviation projects in the "Three Regions and Three Prefectures".

## Focusing on the weak links in key areas and continuing to increase investment of credit

- ADBC coordinated poverty alleviation through industrial development, promoted implementation of the "Lv Liang Model", and strengthened credit support for the "three guarantees".
- We promoted the "Lv Liang Model" of risk compensation funding. By the end of 2019, 13 provinces set up 30 risk compensation funds totaling RMB1.195 billion, supporting 194 companies and granting a total of RMB3.987 billion, helping 12,890 poor people.
- We continued to increase credit support for the "three guarantees". Throughout the year, we granted a total of RMB30.164 billion in lending for the special "three guarantees" poverty alleviation project, including poverty alleviation through education or health, and projects to improve poor villages, with a loan balance of RMB70.89 billion. The funds helped over 3,900 schools to improve their conditions, 36 poor cities and counties to improve their medical and health service conditions, and over 10,000 poor villages to improve their production and living conditions.
- We vigorously supported the "10,000 enterprises assisting 10,000 villages" campaign. ADBC actively promoted 31 provincial-level branches to establish provincial-level cooperation mechanisms with local federations of industry and commerce, Poverty Relief Offices, and Glory Societies. We included 199 advanced private enterprises in the "10,000 enterprises assisting 10,000 villages" targeted poverty alleviation campaign in the list system and actively supported them. By the end of 2019, we supported 1,600 enterprises in the campaign, with a balance of RMB88.465 billion, supporting 769,000 poor people. This case was selected as a "Typical Case of China's Inclusive Finance in 2019" by the People's Daily.



RMB **1.195** billion | **194** companies

By the end of 2019, 13 provinces set up 30 risk compensation funds totaling RMB1.195 billion, supporting 194 companies



RMB **3.987** billion | **12,890** poor people

By the end of 2019, granting a total of RMB3.987 billion, helping 12,890 poor people.



**1,600** companies

By the end of 2019, we supported 1,600 companies in the campaign



RMB **88.465** billion | **769,000** poor people

By the end of 2019, the loan balance was RMB88.465 billion, supporting 769,000 poor people.

## Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality

### Solidly promoting targeted poverty alleviation work

#### In-person training to first village secretaries

ADBC held demonstration training courses for first secretaries of deeply impoverished counties together with the Organization Department of the CPC Central Committee and the Poverty Alleviation Office of the State Council in Changsha, Hunan Province, training 334 first secretaries in deeply impoverished villages.

#### Symposium on poverty alleviation

ADBC assisted the People's Bank of China to successfully hold a symposium on fixed-point poverty alleviation by central financial institutions in Nujiang, Yunnan Province, and organized a publicity video entitled "The Financial Power of Poverty Alleviation" to introduce ADBC's poverty alleviation experience and practices to 22 central financial institutions.

#### Poverty alleviation through consumption project in targeted counties

ADBC established a long-term "purchase rather than donation" mechanism to promote poverty alleviation through consumption and independently developed and launched the "ADBC Purchase E-commerce Platform", and the head office established a long-term agricultural and sideline product exhibition area in poverty-stricken areas. The whole bank purchased a total of RMB11.774 million of agricultural products in poverty alleviation counties throughout the year, integrated

various resources inside and outside the system, and helped sell RMB378.1356 million of agricultural products in poverty-stricken areas.

#### Strengthened technical opinion support

ADBC held 7 training courses for poverty alleviation cadres, training a total of 713 people, 429 more than last year. We carried out training for wealthy entrepreneurial leaders and practical science and technology talents, training a total of 1,645 people, 1,373 more than last year. We launched a project to improve the teaching in rural primary and secondary schools in designated poverty-stricken counties, training a total of 60 primary and secondary school teachers.

#### Strengthened poverty alleviation through employment

In its 2019 campus recruitment, ADBC continued to increase efforts to admit candidates from registered poor households, and specified in recruitment announcements that the educational background of candidates from registered poor households can include full-time colleges. Under same conditions, branches in poor and remote areas gave admission priority to candidates from registered poor households. In 2019, we recruited a total of 126 graduates of colleges and universities from registered poor households, an increase of 57.5% compared with 2018.

### A New Poverty Alleviation Drive

#### Poverty alleviation through water conservancy in Wangjiang County by Anhui Branch

The Anhui Branch granted RMB1 billion in lending for poverty alleviation through water conservancy to support construction of a rural drinking water safety consolidation and upgrade project in Wangjiang County. After completion, the project will greatly improve the quality of rural drinking water in Wangjiang County and solve the domestic water shortage for industries and residents in the region, especially for the poor, improving social stability and the living standards of the people, and playing an important supporting role for local governments in the battle against poverty.

#### "Lv Liang Model"

RMB10 million was granted in lending for poverty alleviation to support Lvliang Food Distribution Co. Ltd. In terms of poverty alleviation through employment, LvLiang directly helped poor households by providing employment positions, and the

average annual income per household is RMB27,500. In terms of poverty alleviation through agreement, Lvliang prioritized daily purchase of vegetables, grains and other raw materials from poor households in nearby villages, and signed a whole village assistance agreement with nearby poor villages, forming a long-term supply relationship and increasing the average annual income of each household by about RMB10,000.

#### Poverty alleviation through industrial complex

RMB14.5 million was granted in lending for improvement projects in poor villages to support the construction of greenhouses and water-saving irrigation supporting facilities. The "policy-based finance + state-owned companies + private enterprises + village committees + farmers" industrial complex model was adopted to promote the development of local specialty industries in Hebei. At the same time, 178 poor people were helped to be out of poverty through land transfer, employment creation, and asset leasing.



▲ The Liangshan Yi Autonomous Prefecture Branch, Sichuan issued RMB50 million in loans for poverty alleviation through industrial development to support the construction of a targeted poverty alleviation breeding base in Xide County, "hometown of the Yi language". Construction of a 300,000 piglet breeding base supported development of the pork industry and also encouraged local registered poor households to join hands to lift themselves out of poverty and strive for moderate prosperity.



▲ The Yueyang Branch, Hunan issued RMB350 million in loans to support comprehensive land improvement and overall improvement of poor villages project in Pingjiang County.

## Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality



▲ The Hainan Branch granted loans for poverty alleviation through tourism to support the Tunchang Dream Xiangshan Aromatic Cultural Park.



▲ The Nujiang Branch, Yunnan issued RMB80 million in loans for poverty alleviation through education to support an urban primary school construction project in Lanping County.

**Case****Loans for poverty alleviation through education project**

The Guangxi Branch issued RMB130 million in lending for poverty alleviation through education to support construction of supporting facilities and equipment procurement for 29 schools such as the Fourth Primary School and Second Kindergarten in Pingxiang City, serving 12.37% of registered poor people and helping Pingxiang City complete its pre-school education and nine-year compulsory education goals and tasks.



▲▲ Pingxiang poverty alleviation through education project by Guangxi Branch

**Case****Lending for poverty alleviation through health project**

The Sichuan Branch issued RMB363 million in loans for poverty alleviation through health, supporting a relocation and rehabilitation center construction project of the People's Hospital of Yingshan County, Nanchong City, serving 12,900 registered poor households, totaling 43,400 people.



▲▲ Poverty alleviation through health project of Sichuan Branch

**Case****Lending for poor village improvement project**

▲▲ Hubei Branch's lending for poor village improvement project

The Hubei Branch issued RMB220 million in lending for poor village improvement projects to improve the poor villages surrounding Xiandao Lake, Yangxin County, promoting the infrastructural and industrial bases of three state-designated poor villages: Dongshan, Fuba, and Gaoqiao. The projects served and promoted 873 registered poor people, and also benefited 413 relocation households in the Quanfeng and Gaoshan poverty alleviation relocation sites.

## Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality

### Actively Supporting Agricultural Modernization

ADBC fully served agricultural modernization from the height of consolidating the industrial foundation of rural revitalization. We vigorously supported construction of modern agricultural parks and rural complexes, innovated the diversification of financing models, and fully supported establishment of modern agricultural industrial, production, and operation systems. ADBC also provided supporting financial services for rural reform, and followed up and studied effective ways to serve rural land and collective property rights system reforms to strengthen the collective economy.

ADBC fully served agriculture-related private small and micro-sized enterprises, actively carried out financial model and product innovation pilots for small and micro-sized enterprises, established online service management centers for small and micro-sized enterprises, and developed the ADBC-MYbank quick loan business. We vigorously supported modernization of rural circulation systems, and innovatively supported construction of an agricultural product trading market, an integrated production and service food industry chain "from field to table", a chain distribution and cold chain logistics system, as well as construction of online sales platforms and e-commerce industry parks for special agricultural products.

Through policy measures such as strengthening credit resource allocation, increasing support for medium and long-term credit to large leading enterprises, an innovative support model for micro-sized, small, and medium-sized enterprises, and custom financing plans for enterprises, ADBC aims to strengthen credit management, prevent and control credit risks, and promote development of the pork industry.

Case

#### Supporting rural land circulation and operation at scale

Qidong sub-branch, Jiangsu Branch successfully obtained approval for a RMB1.5 billion high-standard farmland project (Phase II), supporting farmland construction within the project, a requisition-compensation balance within the area, and house demolition and reclamation. The project was awarded first place in the Qidong City Government's "Innovation Award" in 2019.

After completion, the project will include about 215,000 mu of high-standard fields, forming an increase-decrease linked index of about 5,000 mu, and benefiting about 6,700 families, effectively improving agricultural production and enhancing the driving force of demonstration, improving the agricultural socialization service system and promoting the first integrated development of primary, secondary and tertiary industries, improving agricultural production efficiency, and increasing farmers' income.



▲ Qidong high-standard farmland project supported by Qidong sub-branch, Jiangsu.

**Case****Supporting integrated development of a modern agricultural park and rural industry**

Taking modern agricultural parks above the provincial level as the main carrier to promote business development, ADBC prioritized these parks, approving RMB600 million in lending for modern agricultural parks to support the first national modern agricultural industry park project: Qixia modern agricultural industrial park project (Phase I). This project is an important carrier to implement the "rural revitalization strategy" proposed at the 19<sup>th</sup> National Congress and the "Major Project to Replace Old Growth Drivers with New Ones" of the Shandong Provincial Government, not only helping guide the investment of funds, technologies and talents in agriculture, rural areas and farmers, but also accelerating the transfer of surplus agricultural labor, promoting transformation of the agricultural industry, expanding its functions, and improving its benefits. Qidong sub-branch also deepened integration of primary, secondary and tertiary industries in rural areas and supply-side structural reform in agriculture, actively developed the Qixia model for integrated development of rural industries, and accelerated modernization of agriculture and rural areas.



▲ Qixia modern agricultural industrial park project, supported by Qixia sub-branch, Shandong.

**Case****Supporting innovation in agricultural science and technology**

The Guangdong Branch issued RMB300 million in loans to support an agricultural science and technology innovation circulation project of Noposion Agrochemicals Co., Ltd. The funds were used for its innovative research and development of pesticide formulations to help innovative development of the private real economy and agricultural science and technology, not only helping promote agricultural production and environmental protection, but also extending the industrial chain to benefit farmers, and indirectly driving farmers out of poverty to become rich.



▲ Noposion Agrochemicals agricultural science and technology project of the Guangdong Branch

## Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality

Case

### Supporting construction of agricultural product circulation system

The Business Department of Liaoning Branch issued RMB20 million in lending to support Liaoning Supply and Marketing Anbang Haide Logistics Distribution Co., Ltd., a key enterprise guaranteeing people's livelihood, to purchase rice, flour, oil, meat, and other civilian necessities. This lending greatly relieved capital demand pressure during the resumption of work and production, helped it purchase production and daily necessities, promptly met people's material supply and emergency needs during the epidemic, and played an important role in ensuring people's "rice bag" and enriching their "vegetable basket".



▲ Agricultural product distribution center

Case

### Supporting new agricultural business entity

Fuyuan sub-branch, Heilongjiang granted a short-term working capital loan of RMB5.4 million for poverty alleviation through leading fishery industry enterprise to Fuyuan Acipenser Breeding Co., Ltd., to meet its production liquidity demand to purchase parent fish and fish feed. Due to the radiation and demonstration functions of the breeding base, fishery aquaculture production will become high-quality and pollution-free. Fuyuan has already employed 5 registered poor people and driven 5 registered poor people to increase their annual per capita increase by an estimated RMB1,000.

Case

### Supporting integrated development of agriculture and tourism

By adopting the "investment + loan" model, the Business Department of the Hainan Branch issued RMB1.292 billion in lending to support Guilin Yang National Tropical Agriculture Park as a new form of tourism. In contrast to both general urban parks and also general farmhouses, it is a high-end form of agricultural tourism and sets a model for integrated development of tropical agriculture and ecological tourism in Hainan and even the whole country.



▲ Guilin Yang National Tropical Agriculture Park

**Case****Supporting forestry development and protection**

The Wangmo National Reserve forest construction project received an approval amount of RMB93 million, and ADBC issued RMB10 million in lending for forestry resource development and protection to support construction of the project.

After completion, the project will provide more and better artificial forest resources, increase forest stock, gradually offset the regional wood gap, and ensure regional wood safety and ecological security. At the same time, it made full use of land productivity and improved stand structure and quality to help adjust tree species structure, increase forest diversity, and optimize forest ecology, building a green barriers and improving resistance to natural disasters.



▲ Wangmo National Reserve forest construction project

**Case****Marine resource development and protection**

Hainan Branch issued RMB550 million in lending for marine resource development and protection to support the Sanya Yachzhou Central Fishing Port project, a major public welfare livelihood project to realize separation of the three ports in Sanya. Taking comprehensive urbanization as its core, and solving the living and employment problems of local fishermen and farmers around Yacheng Town brought by the relocation project of the old fishing port in Sanya City, upon completion, the project will promote integration of the port with industrial, economic, and urban functions, forming an integrated "port, industry, and city" development pattern.



▲ Yachzhou Central Fishing Port Project, Sanya, Hainan.

## Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality

Case

### Supporting construction of rural complexes and demonstration villages

#### "Zhujialin Model"

We supported construction of the Zhujialin rural complex in Yinan County, Shandong, an old revolutionary area, develop it from the first batch of rural complex pilots to a national demonstration project, forming a "Zhujialin model" that can be copied and promoted.

#### Rural revitalization model village

By adopting a "mortgage of land management rights + government credit enhancement" model, we supported the Xinjiang village cooperative to realize land operation at scale, and built a rural revitalization demonstration village integrating a general village Party branch, village committee, and cooperatives, allowing villagers to get rich.

Progress

### Promoting development of the pork industry

- ADBC fully supported the central and provincial pork reserves, effectively played the role of reserve throughput adjustment, stabilized market prices, and ensured market supply.
- We vigorously supported hog breeding and feed production, laid a solid foundation for hog breeding, and reduced enterprise breeding costs. We supported standardized and large-scale breeding, followed the development trends of hog breeding, effectively solved environmental protection and disease prevention and control problems, and sped up development of a modern breeding system.
- We supported hog slaughtering and processing, stabilized the hog industry chain hub, and established long-term profit and risk sharing mechanisms.
- We supported cold-chain hog logistics, reduced operating costs, and promoted and stabilized pork prices. We also supported enterprises to extend the industrial chain and upgrade the value chain, and promoted the integration, intensification and branding of hog production, slaughtering and processing, cold-chain circulation, and cold-fresh marketing.



▲ Pork industry development project supported by the Jilin Branch

## Serving private small and micro-sized enterprises

- Improved systems and created a good environment. ADBC formulated and issued the "Guidelines on Further Strengthening Support for Development of Small and Micro-sized Enterprises" to define a differentiated credit policy for small and micro-sized private enterprises.
- Focused on the key points and defined the main directions. The small and micro-sized credit businesses adhered to the policy orientation of serving private small and micro-sized enterprises, and highlighted the "three focus areas" of support, focusing on food security, poverty alleviation, and rural industry revitalization.
- Innovated in models and explored support paths. ADBC actively guided the provincial-level branches to carry out model innovation, and to use the supply chain finance model, cooperation with guarantee companies, and cooperation within the financial sector to support small and micro-sized enterprises.
- Empowered technology to improve service. ADBC coordinated and promoted construction of "urgent cases first" and "self-centered" system to handle online loans for small and micro-sized enterprises, explored application of cutting-edge financial technologies, and improved the technology of the whole bank to serve small and micro-sized enterprises.
- By the end of 2019, our balance of inclusive loans for micro-sized and small enterprises (excluding online) was RMB10.977 billion, with a growth rate of 152.98%, and the number of borrowers was 2,900, with a growth rate of 254.96%. Throughout the year, ADBC-MYbank quick loan granted a total RMB1.084 billion in loans for small and micro-sized enterprises. Our year-end loan balance for small and micro-sized enterprises was RMB751 million, supporting 4,906 enterprises.



▲▲ Yongning sub-branch, Ningxia supported wine grape industrialization plantation construction.

Practicing Original Aspirations and Mission and  
Serving Rural Revitalization with High Quality

## Vigorously Supporting Urban-rural Integration and Coordinated Regional Development

### >> Focusing on Strengthening Weak Links in Rural Infrastructure

In 2019, ADBC focused on such key areas as rural transportation, water conservancy construction, urban-rural integration, renovation of shantytowns, and environmental construction, actively innovated in loan models, and steadily increased compliant loans to support medium- and long-term agricultural and rural projects. We granted RMB627.2 billion in lending for infrastructure construction in 2019, effectively supported a large number of key people's livelihood projects, and played a supporting role in strengthening weak links.

#### Case Serving urban-rural integration

With the continuous development and growth of Yanggu Xiangguang Development Zone, construction of municipal infrastructure has become a major constraint on construction development. To save costs, roads were renovated and expanded out simultaneously with laying of road rain sewer and water supply pipelines and construction of the heat supply pipe network and bridges. The total investment of the project was RMB490 million, and ADBC provided RMB340 million in lending for the medium- and long-term urban-rural integration construction projects. The project adopted a public-private partnership (PPP) model.

RMB **490** million

The total investment of the project was RMB490 million

RMB **340** million

ADBC provided RMB340 million in lending for the medium- and long-term urban-rural integration construction projects

#### Case Supporting environmental construction

Xuejiawa is a key area of environment control in Ma'anshan Yangtze River Economic Belt. It used to include many scattered illegal docks, solid waste yards, scattered polluting enterprises and livestock and poultry farms. Multiple environmental problems and various kinds of pollution generated by production and life seriously affected the riverbank environment and the water of the Yangtze River. In 2019, Anhui Branch approved RMB500 million in lending for environmental construction to support the comprehensive Yangtze River Economic Belt (Ma'anshan Yushan section) environment management project. Currently, by implementing the shoreline reclamation and green conservation, tidal flat wetland conservation, and other projects, and by supporting river viewing platforms, riverside walkways, and other facilities, the comprehensive improvement of the regional environment in Xujiawa has achieved initial results, and a new and beautiful Xujiawa has appeared on the bank of the Yangtze River.

## Case Supporting water conservancy construction

Hubei Branch has consistently served the strategic Yangtze River Protection plans. It innovatively applied the PPP financing model to support a sewage transmission system project in the Wuhan Dadong Lake core area. The Branch adhered to the principle of market-oriented operation and focused on supporting targeted poverty alleviation projects, such as a rural drinking water safety project in Baokang County. It also made rational use of the bridge financing model for poverty alleviation, helped poor counties integrate agriculture-related funds, and supported a rural drinking water targeted poverty alleviation project in Enshi City.

## Case Supporting rural transportation

Road construction is the foundation of rural revitalization. The "Four Food Rural Roads" Shangdong Qingzhou rural tourism improvement and reconstruction loan project highlighted ADBC's patriotism of benefiting farmers. The project not only improved roads, protective reinforcements, power pipelines, and separation of rainwater and sewage, but also further enhanced the overall image of Qingzhou, helping Qingzhou successfully become a provincial-level "Four Food Rural Roads" demonstration county. It also improved road quality and traffic load, eased traffic pressure, transported more tourists to the scenic area, and effectively promoted development of the local tourism industry.



▲▲ Improvement and reconstruction "Four Food Rural Roads" loan project for Qingzhou, Shandong rural tourism.

## Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality

Case

### Supporting renovation of shantytowns



▲ Zhenghe national/provincial main line ring transit road project supported by Jian'ou sub-branch, Fujian.

Liaocheng sub-branch, Shangdong vigorously supported a shantytowns renovation project, greatly improved the infrastructure conditions of government-subsidized housing, and effectively enhanced the living environment of urban and rural residents. At the same time, it promoted optimizing the land utilization structure to promote the development of the real economy and contribute to rural revitalization. The Branch supported a total of 13 shanty town renovation projects with a total of RMB4.6 billion in lending, supported the construction of settlement buildings covering an area of 1.72 million square meters and 14,000 units, and settled 46,000 shantytown residents.



▲ Yangshan beautiful village construction project supported by Guangdong Branch



▲ Phase I Yangtze River Economic Belt (Yushan section of Ma'anshan) comprehensive environmental management project - Xuejiawa

## >> Vigorously Supporting Green Rural Development

In 2019, ADBC actively developed green finance, vigorously supported ecological civilization construction, and helped fight against pollution. We fully implemented a three-year action plan to improve the rural living environment, actively supported waste and sewage treatment, the toilet revolution, and village appearance improvement, so that good ecological production and living conditions became a support point for rural revitalization. By the end of 2019, our balance of green credit loans was RMB323 billion, supporting 2,433 projects.

### Case **Jiangsu Branch supporting improvement of the living environment**

The Branch served construction of the Xitian Rural Complex project, Jiangning, Nanjing. It helped agriculture + manufacturing and developed processed agricultural products with rich regional characteristics; and promoted agriculture + Internet, guided new businesses to use third-party e-commerce platforms for O2O distribution and sales of agricultural products and fresh products, and cultivated a number of farmer merchants engaged in online agricultural e-commerce operations to promote agriculture + tourism and convert its agricultural advantages into tourism resource advantages.

The village environment, rural roads, living conditions, pollution control and communications, medical care, culture, and other supporting infrastructure will be further improved in the region, effectively improving the convenience of farmers' lives and public services.

The scope of the project implementation includes seven natural villages, one community, and 4,570 villagers. After the construction, the project will accommodate nearly 2,000 people for temporary employment and over 400 people for long-term employment, achieving employment at home. At the same time, fruit trees, tea and grape planting, sightseeing agriculture, and other professional cooperatives are used to attract local farmers to participate in the project and benefit from the development. By the end of the "13<sup>th</sup> Five-year Plan", farmers' per capita income in the project area will be 8-10% higher than the provincial average, and the mechanization rate of the complex will reach 95%.

#### **Zhejiang Branch**

In accordance with the new requirements of the Zhejiang Provincial Party Committee and Provincial Government 'to create a "tens of millions of projects" upgraded version from a new starting point', guided by the construction of a beautiful and livable village, the Branch focused on treatment of rural domestic sewage and garbage, improvement of the village appearance, rural toilet treatment, and other key tasks to increase credit support and promote overall improvement of the rural living environment.

It issued RMB857 million in loans to support a PPP project to renovate and upgrade Shangyu's fine rural route and fine villages and rural infrastructure. More than 300 villages in Shangyu were unified into a large PPP project, thus saving project progress, funds and procedures. The project has become a benchmark project of updated version of creating 'tens of millions of projects' in Zhejiang Province, the first beautiful village PPP project in Zhejiang Province, and also one of China's first batch of rural living environment construction projects to successfully use supplementary mortgage loan funding.



▲▲ Gaoling China Village Project supported by Jingdezhen Branch, Jiangxi.

## Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality



▲▲ Dawa livable village construction project supported by Panjin Branch, Liaoning.



▲▲ Baima Lake comprehensive renovation project supported by the business department of Huaian Branch, Jiangsu.



▲▲ District rural living environment renovation project supported by Zhaohua Sub-branch, Sichuan.

## » Fully Serving National Key Strategies

In 2019, by making comprehensive use of all types of financial products and services, ADBC fully served major national strategies such as development of the Yangtze River Economic Belt, coordinated development of Beijing, Tianjin and Hebei Province, integrated development of the Yangtze River Delta region, construction of the Guangdong-Hong Kong-Macao Greater Bay Area, ecological protection and high-quality development of the Yellow River Basin, and comprehensive deepening of reform and opening in Hainan Province, fully demonstrating its responsibility as a policy bank.

### Supporting protection of the Yangtze river and ecological protection of the Yellow River Basin

**Top-level design and overall planning.** The head office established a leading group to serve development of the Yangtze River Economic Belt, and took the lead in issuing guidelines and supporting policies to support ecological protection of the Yangtze River Economic Belt and Yellow River Basin. We strengthened capital supply guarantees using special bond issuance. On September 3, 2019, we successfully issued RMB5 billion of financial bonds to global investors with the theme of Yangtze River Protection, raising funds to support the protection and restoration of the Yangtze River environment. We will launch a Yellow River Basin ecological protection themed bond at an appropriate time.

**Planning first and progressing steadily.** On March 13, 2019, we held a symposium on infrastructure credit for Yangtze River protection, and determined annual goals and progress in lending for Yangtze River protection one by one with 13 provincial-level branches. In the four credit work promotion meetings for Yangtze River protection, each provincial-level branch proactively served the local governments' development plans for the Yangtze River Economic Belt.

**Collaborating and uniting.** ADBC continued to deepen coordination with the Leading Group to Promote Development of the Yangtze River Economic Belt and the Development and Reform Commission, and all relevant provincial-level branches actively joined the provincial leading group. Meanwhile, we signed a strategic cooperation agreement with CECIC and the China Three Gorges Corporation to jointly promote ecological restoration and environmental protection construction, poverty alleviation, and clean energy construction in the Yangtze River Economic Belt.

**Gathering consensus and focusing on key points.** In order to ensure precise and powerful ecological protection support for Yangtze River and Yellow River Basin protection, the new policy further emphasized a focus on key areas and key projects. ADBC carried out "helping to improve" actions to improve the quality and efficiency of financial service infrastructure and public service level; we carried out "emphasis on governance" actions for pollution prevention and water and sand control through financial services; we carried out "promoting poverty alleviation" actions to guarantee flood control safety, drinking water safety, and ecological safety in poor areas through financial services; we carried out "building new green" actions of ecological protection and restoration, desert governance, and soil and water conservation through financial services; we carried out "beautiful villages" actions of rural revitalization and modern agriculture actions through financial services; we carried out "fast transformation" actions of financial service model and product innovation; and we carried out major financial service client and major project actions.

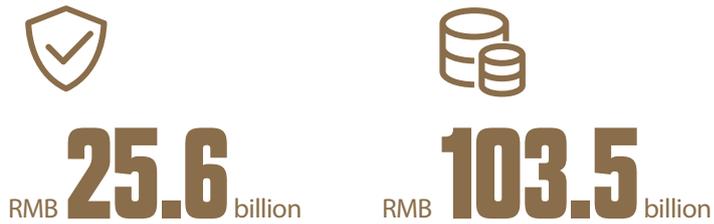
**Reflecting differentiation and preferences.** In order to fully reflect strength in support and protection, on the basis of the principles of "priority, preference, and quality", 20 provincial-level branches along the Yangtze River and Yellow River were given a differentiated package of preferential policies, mainly including credit scale preference, capital supply guarantees, and interest rate pricing concessions, providing a full range of financial services.

## Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality

ADBC granted a total of RMB177.1 billion in loans for Yangtze River protection, a 186% increase on a year-on-year basis



ADBC lent RMB25.6 billion for ecological protection of the Yellow River Basin, with a loan balance of RMB103.5 billion.



▲▲ Jinjiang dam water conservancy construction project supported by Jianli Sub-branch, Hubei.

## Supporting the coordinated development of Beijing, Tianjin and Hebei Province

ADBC granted a total of RMB113.9 billion in loans in Beijing, Tianjin and Hebei Province, with a loan balance of RMB245.7 billion, an increase of 11.7%



RMB **113.9** billion



RMB **245.7** billion



**11.7%**

- Starting from support for the construction of Xiong'an New Area, ADBC actively participated in construction and planning, understood financing needs, and boldly innovated in financial products. We successfully issued the first loan among financial institutions in Xiong'an New Area, and we issued the first blockchain supply chain loan in the whole system.
- Focusing on Tianjin's construction plan for the Beijing-Tianjin-Hebei ecological barrier, the Tianjin Branch strategically identified the focus of financial services and actively supported construction of Tianjin's ecological reserve forest. Its loan balance ranks first among banks and financial institutions in the city. It established an innovative "two funds and credit increase" "government + industry association + operator + bank + risk compensation fund + risk shared margin" financing model, effectively solving the financing problems of private grain plantation enterprises.
- Hebei Branch took serving rural revitalization as a starting point and effectively guided social funds to return to rural areas, agriculture, and farmers. It strongly supported "ecological livability" by providing RMB9.6 billion in loans for renovation of shantytowns, beautiful villages, rural road networks, and urban-rural integration. It vigorously supported the construction of beautiful Hebei, and provided RMB2.3 billion in loans for the national reserve forest base, Taihang Mountain greening, ecological environmental protection, and other areas.



▲▲ HCIG Fengning Guandaoliang 48MW wind farm project, Hebei, supported by the Hebei Branch.

## Practicing Original Aspirations and Mission and Serving Rural Revitalization with High Quality

### Supporting the construction of the Guangdong-Hong Kong-Macao Greater Bay Area

**ADBC granted a total of RMB98.3 billion in lending for the Guangdong-Hong Kong-Macao Greater Bay Area, with a loan balance of RMB116.4 billion, an increase of 11.5%**

ADBC took the lead to issue special opinions on the construction of the Guangdong-Hong Kong-Macao Greater Bay Area, identifying key areas for support, strengthening policy preferences, and increasing support for food security, industrial development, and urban-rural integration.

ADBC issued the first "Guangdong-Hong Kong-Macao Greater Bay Area" themed green bond among policy banks. The funds raised will be invested in relevant green credit projects of the Guangdong Branch, helping the environmental protection and ecological restoration of the Greater Bay Area, and driving

innovative green development.

The Guangdong Branch signed a cooperation agreement with the Dongguan Municipal Government for Guangdong-Hong Kong-Macao Greater Bay Area construction, prioritizing financial support for key projects and key areas planned by Dongguan City, and fully supporting Dongguan to implement integration of cities, towns and villages, expand and optimize the urban development space, and build an ecological and livable beautiful village.



▲ Zhangwan Operation Area Berth Project in Sandu'ao Port Area of Fuzhou Port, supported by the business center of Ningde Branch, Fujian.

### Supporting comprehensively deepening reform in Hainan Province

ADBC deeply implemented the strategic deployment of the CPC Central Committee to support Hainan to comprehensively deepen reform and build a free trade zone port with high standards and high quality, actively promoted the construction of Hainan's agricultural policy-based financial innovation experimental zone, strengthened supporting policies, and focused on fields such as poverty alleviation through industry, effective tropical agriculture, breeding in South China, integration of farming and tourism, and urban-rural integration. We increased funding support in Hainan and granted a total of RMB14.1 billion in lending, with a loan balance of RMB48.3 billion, an increase of 9.76% over the beginning of the year, and 8.7% higher than our financial peers in Hainan.



▲ Construction of Hainan Ecological Software Park, supported by Hainan Branch.

# **Strengthening Reform and Innovation and Continuing to Improve Service Capabilities**



## Strengthening Reform and Innovation and Continuing to Improve Service Capabilities





## Corporate Governance

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In 2019, ADBC continued to improve its corporate governance structure, promoted deep integration of Party construction and corporate governance mechanisms, effectively served the high-quality development of the whole bank, and constantly promoted the modernization of its governance system and governance capacity.

### Highlights

**ADBC established a Board of Directors.**

On July 19, we held the first meeting of the first Board of Directors and successfully completed establishment of the Board of Directors, a milestone in our development history. We also set up five special committees including a strategic development committee and investment management committee.

**ADBC completed the operation mechanisms for the Board of Directors, Supervisory Board, and senior management.**

We determined the procedural rules and improved the mechanisms for deliberation and decision-making. Two board meetings and three special committee meetings were held during the year, during which 14 bills were deliberated, and 100% passed.

## Strengthening Reform and Innovation and Continuing to Improve Service Capabilities



### Risk Management

In 2019, by focusing on reform and development, taking winning the battle to prevent and defuse financial risks as the key, promoting the construction of a comprehensive risk management system as a starting point, and deepening reform of the internal control and compliance system as the main line, ADBC improved its systems and mechanisms, strengthened comprehensive management and control, and focused on the "three key areas, four key points, and five supporting points" to promote all aspects of internal risk control and management, making significant progress and achievements. Efforts to prevent and defuse financial risks have yielded initial results, the asset quality of the whole bank was stable and improved, and non-performing loans realized a "double reduction" in amount and quantity.

#### Highlights

**ADBC established a vertical risk line management mechanism.** All provincial-level branches (except the Tibet branch) have set up a separate risk management office in charge of strict admittance assessments for vice presidents and division chiefs, significantly enhancing the independence and counterbalance of risk management.

**ADBC established a collaborative working mechanism for comprehensive risk management.** A risk management committee was set up under the Board of Directors to designate centralized management departments for various risks and establish a comprehensive risk reporting mechanism and comprehensive risk management meeting system, strengthening risk prevention and control.

**ADBC piloted vertical internal control management.** ADBC established independent internal control and compliance management departments and internal control and compliance specialist posts at the second-level and county-level sub-branches of 10 provincial-level branches, including Jilin, and implemented a management model focusing on determining candidate qualifications, work reports, and assessing the behavior of superiors, which greatly improved the independence and authority of the second line of defense to perform their duties.

**ADBC created posts of risk compliance specialists.** ADBC created 2,562 posts of risk compliance specialists in the main banking departments of the head office and provincial-level and municipal-level branches, specified their duties, and completed reporting, personnel management and assessment and training mechanisms, effectively strengthening the parallel supervision of internal control compliance.

**ADBC pioneered a joint supervision mechanism.** ADBC implemented the reforms of the discipline inspection and supervision agencies, integrated with the discipline inspection and supervision teams in the bank, and pioneered the establishment of a joint supervision mechanism among the fifteen state-controlled financial institutions to realize unity of principal responsibility and supervision responsibility, as well as a new model of joint supervision by each single supervisor. The head office completed establishment of the joint supervision committee and office, effectively connected principal responsibility and supervision responsibility, and realized a close combination of personnel management and business management, reflecting the important achievements of the reforms of the discipline inspection and supervision institutions and of central inspection and rectification.

**ADBC continued to strengthen basic anti-money-laundering management.** ADBC further improved its internal anti-money laundering control system, and took the lead among financial institutions in completing the supporting transformation of the PBOC's second generation anti-money-laundering data submission system switch, steadily improving the quality of anti-money laundering data. We carried out in-depth financial information promotion activities such as "Popularizing Financial Knowledge" and 'Popularizing Financial Knowledge, Helping to Hold the Purse Strings'; continued to promote education of financial consumers, and raised financial consumers' awareness of risk prevention and self-protection ability. The publicity reached more than 330,000 people in total, and more than 310,000 copies of promotional materials were distributed, achieving good social effects.



## Fundraising

### >> Bond issuance

In 2019, ADBC issued domestic bonds worth RMB1.13 trillion, exceeding one trillion yuan for five consecutive years. Our year-end stock of domestic bonds reached RMB4.48 trillion, continuously consolidating our position as the third largest issuer in China's bond market.



RMB **1.13** trillion

ADBC issued domestic bonds worth RMB1.13 trillion



RMB **4.48** trillion

Our year-end stock of domestic bonds reached RMB4.48 trillion

In 2019, ADBC newly issued 259 periods bonds worth RMB1,128.27 billion, an increase of RMB18.27 billion from the previous year. The weighted average issuance period of the new bonds was 5.59 years, increased by 0.57 year from the previous year. The weighted average rate of the new bonds was 3.36%, down 70 base points compared with the previous year. Our bond issuance was fully subscribed throughout the year, without any initial failures to be sold at auction.



RMB **1,128.27** billion | RMB **18.27** billion

ADBC newly issued 259 periods bonds worth RMB1,128.27 billion, an increase of RMB18.27 billion from the previous year.

## Strengthening Reform and Innovation and Continuing to Improve Service Capabilities

### >> Participation in market construction

In 2019, ADBC continued to enrich the variety of its bonds and established a multi-dimensional system based on ordinary financial bonds, including special bonds for key construction projects, bonds for poverty alleviation, bonds for rural revitalization, themed bonds for the protection of the Yellow River and the Yangtze River, and green bonds.

The maturities of ADBC bonds cover key maturities of 1 year to 20 years, fully meeting the diverse market demands of all types of investors. At the same time, a complete series of yield curves for ADBC bonds and bond indexes were established. The indexes cover the general China Bond-ADBC Bond index and various ADBC bond indexes including China Bond 1-3 years, 1-5 years, 3-5 years, 5-10 years, and 7-10 years. These indexes effectively supplement and perfect the index function of the bond market yield curve, and provide a target for the issuance of index funds that track ADBC bonds.

The indexes cover the general China Bond-ADBC Bond index and various ADBC bond indexes including China Bond

**1-3** years    **1-5** years    **3-5** years    **5-10** years    **7-10** years

### >> Bond Management and Application

In 2019, ADBC cumulatively paid RMB828.346 billion in principal on domestic bonds, and RMB175.011 billion in interest, totaling RMB1,003.357 billion, exceeding RMB1 trillion for the first time. We also paid interest equivalent to about RMB250 million on overseas bonds, with no payment of principal. Our year-end balance of domestic bonds was RMB4,483.574 billion, and their weighted average remaining maturity was 4.02 years, an increase of 0.08 years from the beginning of the year. Our balance of overseas bonds was equivalent to approximately USD2.721 billion.

In terms of the target of bond funds, all funds issued by ADBC are directed towards agriculture, rural areas and farmers. Throughout the year, ADBC granted a total of RMB1.79 trillion in loans. At the end of 2019, our loan balance amounted to RMB5.58 trillion, representing an increase of RMB493.269 billion over the beginning of the year.



RMB **828.346** billion | RMB **175.011** billion | RMB **1,003.357** billion

ADBC cumulatively paid RMB828.346 billion in principal on domestic bonds, and RMB175.011 billion in interest, totaling RMB1,003.357 billion

**Case****First issuance of institutional and retail hybrid bonds**

On May 22, 2019, ADBC issued overseas 1-year and 3-year fixed-rate RMB bonds worth RMB3 billion at fixed price, providing opportunities for overseas investors to share market dividends and focusing on support for development of China's "three rural issues" of agriculture, farmers, and rural areas, and also helping the Hong Kong Stock Exchange to open up investment channels for public bond products, and providing investors with high-quality, safe, and highly liquid investment products.

**Case****First issuance of "Guangdong-Hong Kong-Macau Greater Bay Area" themed green bond**

On October 30, 2019, ADBC issued overseas 3-year and 5-year fixed-rate RMB bonds worth RMB5.5 billion at fixed price. The 3-year bond is the first "Guangdong-Hong Kong-Macau Greater Bay Area" themed green bond among policy banks, and RMB2.5 billion was issued.

This bond was issued under the "Green and Sustainable Bond Framework" of ADBC. It conforms to international and China green bond standards, and has been awarded a pre-issuance green finance certificate by the Hong Kong Quality Assurance Agency (HKQAA), becoming the first interest rate bond to obtain the HKQAA certificate.

**Case****Signing strategic cooperation agreement with Bond Connect**

On February 22, 2019, ADBC signed a strategic cooperation agreement with Bond Connect in Hong Kong. According to the agreement, ADBC will officially disclose information related to its bonds through Bond Connect's platform to provide more convenient information channels for overseas investors. Also, both parties will leverage their respective strengths to support each other's business innovation and development and to jointly promote connectivity between China's bond market and international investors.

**Case****Signing MOU with Climate Bonds Initiative**

On April 26, 2019, ADBC signed a MOU with Climate Bonds Initiative (CBI) in Beijing, a useful step taken by both parties on the basis of the consensus to develop green agricultural projects and green bonds in China and guide social capital to support China's green economic transformation.

According to the MOU, both parties will jointly study green agriculture standards that are consistent with international green definitions, China's climate and environmental policies, and agricultural strategies; jointly research and identify potential green agriculture projects, viable financing tools, and support measures to explore Chinese agricultural investment opportunities; and jointly promote green agriculture standards and provide relevant investors, including Chinese enterprises, banks, funds and international investors, with training on green agriculture.

## Strengthening Reform and Innovation and Continuing to Improve Service Capabilities

### Service to Customers

#### Deepening Innovation in Science and Technology

In 2019, ADBC adhered to planning and guidance and focused on comprehensively improving the scientific and technological level of the whole bank. Centering on the "four major projects", "eight reforms" and other core tasks, we actively promoted research and development of related systems, successfully launched a new core business system project group, and promoted production and operation of a number of important application systems such as a corporate online banking system, project reserve system, and financial management system, achieving breakthroughs in technological support capabilities in key business areas.

#### Highlight A next-generation core system was successfully put into operation

##### A brighter future created by technological innovation

The next-generation core system is an important strategic deployment for ADBC to follow the development trend of fintech and the trend of reform of modern banks, and strive to become a modern agricultural policy bank. It is a landmark project for reform and development of the whole bank. The construction and launch management of the system closely involved our functions, overall strategic positioning and high-quality development goals as an agricultural policy bank, and we focused on laying foundations, considering the overall situation, and benefiting the long-term, aiming to inject a new driving force into further improving service capacity, improving our management, and promoting reform and innovation of the whole bank.

##### Pathbreaking reform and development

The launch of the new core system was a major event with far-reaching influence on ADBC's reform and high-quality development. After the campaign, the financial infrastructure service carrying capacity and technological support level of the whole bank were greatly improved. Our leadership, organization, coordination, and execution capabilities to handle major challenges have been fully demonstrated. The fourth-level banks have worked together, broken through in formation, and moved forward in depth, boosting reform, innovation and high-quality development in the whole bank to complete a key "acceleration".

#### Progress Focusing on building a next-generation data center network architecture

In order to reduce network operation risks and optimize the network structure, three ADBC data centers across two regions built a next-generation data center network architecture. During the construction process, we benchmarked state-of-the-art industry concepts, established a flow model, reasonably planned the flow path, and formulated a network architecture separating the front and back ends.

In this network architecture, the front-end network only undertakes business transaction traffic, while the back-end network undertakes management traffic, so that all kinds of network traffic are transmitted in an orderly manner, not only preventing management traffic from competing with business traffic bandwidth, affecting business transactions, but also

simplifying the network traffic analysis process, eliminating interference from management traffic on business traffic, realizing rapid network fault location, and providing more efficient and reliable network support to ensure the stable operation of the new core system.

By the end of 2019, a total of 72 network devices had been put into production, more than 200 servers, minicomputers, and special machines were joined up, about 1,000 network cables were connected, over 100 network changes were implemented, over 500 system access strategies were successively enabled, and a single network device had over 16,000 lines of configuration commands.

## »» Optimizing and Improving Customer Services

In 2019, ADBC promoted reform of its customer-focused service management system, implemented centralized customer management, and further clarified the relationship between customer departments and product lines. We continued to strengthen policy, industry and customer analysis, issued analysis of the macro-economic situation, and analyzed many industries such as flour, corn and sugar. At the same time, we concentrated our efforts on building customer service systems, and introduced a series of customer service systems and policies to strengthen weak links in the system.

After research, we formulated the "Measures for Customer Classification Management" to further clarify the customers and responsibilities of marketing, service, and management of banks at all levels. We developed a personalized financial service plan, and the head office, branches and account-opening banks jointly formed a comprehensive service team to regularly collect customer service evaluation feedback and continuously improve our services through differentiated management. By streamlining the acceptance process, simplifying the single loan application process, eliminating additional links, optimizing the payment process, and implementing flattened credit management for secondary branches, we continuously improved our customer loan process.

After research, we formulated the "Guiding Opinions on the Customer Development Plan of ADBC", formulated customer development objectives for total volume, structure, and key areas, and proposed eight aspects of "finding customers" involving the five "full services", clarified supporting measures, and further strengthened guidance for the whole bank's customer development guidance.

After research, we formulated the "Implementation Opinions on Financial Services for Whitelisted Corporate Customers of the ADBC Head Office Level (Trial)", formulated marketing measures such as regular visits and cooperation mechanisms, proposed a unified credit rating model, formulated differentiated preferential policies in terms of loan rates, loan methods, and processing fees, and improved service quality and efficiency for whitelisted corporate customers.

## »» Strengthening Operation Support Guarantee

In 2019, ADBC accelerated reform of intensive operations, continued to optimize its business operation procedures, reduced operating costs, and improved service efficiency.

### Highlights

**ADBC completed operation intensification of provincial-level branches.** We launched a centralized operation system for provincial-level branches, fully rolled out centralized authorization, and gradually expanded the scope of centralized processing.

**ADBC further strengthened basic operational management and platform construction.** We promoted standardization of the entire operation process, comprehensively sorted out business systems and operating procedures, realized smooth transition of our corporate bank account management from an approval system to a filing system, and promoted zero balance management of the PBOC's reserve fund account.

**ADBC constantly improved its channel services.** We successfully launched the enterprise e-banking in the whole system and provided 24/7 services, realizing full coverage of off-counter electronic business for corporate customers and small and medium-sized customers. The number of contracted customers for 2019 reached 38,000, and the replacement rate of counter business reached 91.8%. We also steadily carried out direct bank-enterprise business, realizing electronic processing of the whole bill rediscount business process.

## Strengthening Reform and Innovation and Continuing to Improve Service Capabilities

### Employee Growth

In 2019, ADBC consistently regarded education and training as an important starting point to enhance intelligence and ability, earnestly implemented the national cadre education and training plan, and insisted on a combination of centralization and decentralization, teaching according to needs, and categorized training to promote an overall improvement in the quality and abilities of cadres and employees. At the same time, we accelerated establishment of democratic management, the honor system, and assistance mechanisms, and practically cared employees.

#### Deepening education and training

**ADBC implemented scientific planning.** ADBC formulated the "2019-2022 Cadre Education and Training Development Plan of ADBC" to clarify the guiding thought, main objectives, and important indicators of our cadre education and training, and put forward requirements to improve the training content system, optimizing our classified and graded training system, strengthening our training guarantee system, and improving our training system. We vigorously implemented the "six major training projects" such as the promotion of political ability of "top leaders", updates for leading talent, innovative talent, outstanding young cadres, professional talent knowledge, and young talent in basic-level banks, established the basic principles of "providing required training for entry, promotion, and transfer", strengthened overall planning and guidance of provincial-level branch training, and planned to build core talent distribution.

**ADBC focused on implementation of plans.** ADBC adopted school and online/offline combination models, made full use of teaching resources in Party schools and universities for its employees, and relied upon its "intelligent Party construction" and "E-college" platforms to develop precision, individualized, and practical training. We successively provided concentrated training classes for secretaries of party committees of provincial-level branches and party organizations of the head office, training classes

for leading cadres, training classes for division-level cadres, and training classes for newly-promoted division-level cadres, and strengthened the intensity of training for the three types of key personnel: "top leaders", newly-promoted cadres, and long-term untrained employees. We continued to promote executive training, medium- and long-term business management (EMT) training, backbone training for grassroots-level banks in "Three Regions and Three Prefectures", professional cadre training, and training for new employees to further improve their performance of duties. In 2019, we trained 315,900 employees, achieving multi-level, comprehensive, and wide education and training coverage.

**ADBC strengthened construction of teaching staff.** ADBC paid attention to improving training capabilities, set up a teaching material compilation and review committee, continuously improved upon the curriculum and teaching materials system, and compiled tutorials such as a guidebook for new employees. We also improved the mechanism of cooperative operations with schools, classified and graded training and its evaluation, paid attention to construction of part-time teachers and an online training system, increased training investment, and established an initial education and training system that is linked to and matched with high-quality development, driving growth of our cadres.

## Continuing to carry out themed activities

- We organized youth members of the whole system to carry out a series of education campaigns themed "remaining true to our original aspirations and keep our mission firmly in mind". During this period, we held seminars for young employees, carried out youth activities themed "remembering our history, understanding our original aspirations, and assuming our mission", and held a league activity with theme of "inheriting the red finance genes, and striving to become a new ADBC youth".
- We carried out a "Youth Wisdom SHOW" idea collection activity, and promoted a "four major projects" labor competition.
- The whole system established 2,082 youth study groups and organized 5,205 studies. More than 54,800 young people participated in the study.
- We held a Youth Cultural Festival and commendation activities for our outstanding youth.



**2,082** youth study groups

The whole system established 2,082 youth study groups



**5,205** studies | Over **54,800** person-time

The whole system organized 5,205 studies, More than 54,800 young people participated in the study.

## Deepening care for employees

- We granted a total of RMB2.423 million in poverty relief funding to 40 employees in the system.
- We organized all female employees to carry out activities with the theme of Women's Day.
- We piloted female employee care rooms to solve their practical difficulties.



RMB **2.423** million

## Strengthening Reform and Innovation and Continuing to Improve Service Capabilities

### Public Welfare

In 2019, we spent RMB59.98 million on public relief donations, mainly to improve basic production and living conditions, promote poverty alleviation through industry, subsidize poor students, and assist people in extreme poverty in state-designated poverty-stricken counties and areas with deep poverty, such as the "Three Regions and Three Prefectures".

**We carried out extensive voluntary service activities.** Taking "Lei Feng Memorial Day" as an opportunity, 1,274 regiments and 11,940 people in the whole system carried out extensive "Learning from Lei Feng" volunteer service activities, such as practicing the "Spirit of Lei Feng" at their posts, accompanying widowed elders, loving handicapped children, caring for the growth of teenagers, and voluntary blood donations, with a total activity time of 4,010 hours. We organized young financial volunteers to enter campuses, enterprises, communities and villages to carry out regular voluntary service activities. A total of 1,671 service teams of various types were set up, 3,084 activities were held, and 9,717 volunteers participated. In Zhaojin, Tongchuan City, an old revolutionary base area and state-designated poverty-stricken area, we carried out a voluntary public welfare activity for young people to help the poor, themed "ADBC grows together with you to light up your life". At this activity, we donated 330 sets of daily necessities and stationery and sporting goods, including towels and bedding, to teachers and students of two red army primary schools.

**We also actively participated in environmental protection public welfare activities.** For five consecutive years, we have carried out a voluntary "ADBC's Youth Forest" tree planting activity in Erenhot, Inner Mongolia, planting 1,200 mu of trees. For three consecutive years, we have carried out the "ADBC's Heroine Ecological Forest" tree planting activity in Changting, Fujian, an old revolutionary base area, planting over 1,000 trees and flowers of various kinds.



»» Staff study



Frontline of Poverty Alleviation and  
Agriculture Support  
Yuan Lixin/Yongshun Branch, Hunan Province



A Village Moving Towards  
Moderate Prosperity  
Chen Guangwei/Financial  
Accounting Department of  
Jilin Branch



Wheat Harvest  
Zhang Guojun/Hebei Branch

**Strengthening Reform  
and Innovation and  
Continuing to Improve  
Service Capabilities**

Beautiful Danghe River  
Reservoir  
Zhou Guangwei/Hanzhong Branch,  
Shaanxi Province



Rice Field in Early Spring  
Liu Congying/Hainan Branch Office



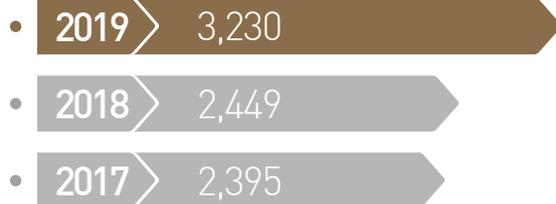
Returning from Music Studies  
Qiu Guanghua/Fangchenggang  
Branch, Guangxi Province

## Key Performance Indicators

	2019	2018	2017
<b>Economic indicators</b>			
Loan balance of domestic and foreign currency (RMB100 million)	55,830.00	50,897	46,560
Net profit (RMB100 million)	192.10	181.20	171.20
RMB bonds issued (RMB100 million)	11,283.00	11,100	10,400
Balance of non-performing loans (RMB100 million)	338.00	406.00	378.00
Non-performing loan ratio (%)	0.61	0.80	0.81
Interest collection ratio (%)	98.30	99.70	97.60
Cost to income ratio (%)	28.10	26.10	27.40
Owner's equity (RMB100 million)	1,730.00	1,537.00	1,356.00
Provision coverage ratio (%)	604.00	426.00	394.00
Taxes paid (RMB100 million)	206.00	195.00	163.00
Total annual loans for poverty alleviation (RMB100 million)	4,045.33	3,893.40	5,119.60
Balance of agriculture-related loans (RMB100 million)	52,861.00	48,343.00	45,428.00
Balance of loans granted to small and micro-sized enterprises (RMB100 million)	26,175.00	22,324.00	17,111.00
Balance of loans for renovation of shantytowns (RMB100 million)	13,276.00	11,930.00	6,613.00
Balance of loans for infrastructure (RMB100 million)	29,237.00	25,992.00	21,592.00
<b>Social indicators</b>			
Customer satisfaction (%)	99.96	99.86	99.99
Number of branches in old revolutionary base areas, areas inhabited by minority nationalities, remote and border areas, and poverty-stricken areas	318.00	318.00	313.00
Number of branches equipped with handicapped accessible passages	800.00	543.00	427.00
Number of branches equipped with loving care counters	931.00	926.00	521.00
Hours of volunteer activities	4,010.00	4,749.00	4,315.00
Total investment in public welfare and charity (RMB10,000)	5,998.00	3,000.00	2,951.00
Total employees	52,700.00	52,202.00	52,166.00
Female employees	21,329.00	21,110.00	21,227.00
Ethnic minority employees	5,467.00	5,310.00	5,148.00
Staff training expenses (RMB10,000)	17,800.00	17,900.00	14,400.00
Employee training (10,000 person-time)	31.75	27.31	26.18
Aid for living (RMB10,000)	1,535.80	1,143.80	1,121.80
Aid to financially-challenged employees (employee-time)	5,968.00	2,798.00	3,714.00

## Environmental indicators

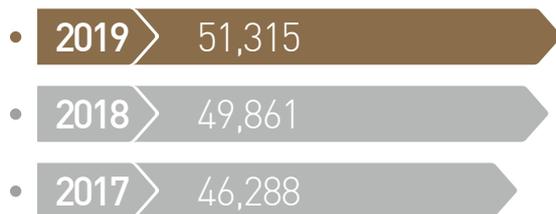
### Green loan balance (RMB100 million)



### Total power consumption for administrative purposes (kilowatt hours)



### Total water consumption for administrative purposes (tons)



### Total fuel consumption by official vehicles (liters)



Note: The water, power, and fuel consumption data come from the head office.

## Awards and Honors

Recipient	Name of award	Awarding entity
ADBC (Head Office)	Organizational Innovation Award of 2019 National Poverty Alleviation Award	Poverty Alleviation and Development Leading Group, State Council
	"Excellent Organization Award" of "Me and the Constitution" excellent micro-video solicitation and exhibition activity	Ministry of Justice
	50 Safest Banks for Emerging Markets in 2019	Global Finance, US magazine
	Achievement Award of Helping Win the Three Critical Battles	China Banking Association
	Best Targeted Poverty Alleviation Contribution Award	
	"Targeted Poverty Alleviation and Sustainable Outstanding Enterprise Award" in 2019 Global Enterprise Sustainable Competitiveness Summit	Professional Committee on Social Responsibility and Sustainable Development, China Enterprise Management Research Association
	Bond Connect Excellent Issuer	Bond Connect Co., Ltd.
	Marketing Promotion Award of Bond Connect	
	Excellent Policy-based Financial Bond Issuer	China Central Depository & Clearing Co., Ltd.
Outstanding Issuer Award for China Green Bond Index Constituents		

Recipient	Name of award	Awarding entity
ADBC (Head Office)	Excellent Issuer	Shanghai Clearing House
	Innovative Business Promotion Award	
	Excellent Issuer of Policy-based Financial Bonds	Shenzhen Stock Exchange
	Excellent Issuer of Financial Bonds	Shanghai Stock Exchange
	14 <sup>th</sup> People's Corporate Social Responsibility Award – Annual Poverty Alleviation Award	Shanghai Stock Exchange
	Best Financial Service Bank of the Year Serving Agriculture, Farmers, and Rural Areas	Financial Times
	Institution Award for Outstanding Contribution of Bond Market Opening to the Outside World of the Year	
	"ADBC's Successful Offshore Issuance of the First "Guangdong-Hong Kong-Macau Greater Bay Area" Themed Green Bond" was selected for "Top 10 News of China's Capital Markets in 2019"	
	Changqing Award – Inclusive Finance Award for Sustainable Development	Caijing (magazine)
	Innovation Award for Professional Bond Issuance	Hong Kong Commercial Daily
Accounting and Settlement Department, Banking Department, Beijing Branch	2017-2018 National Youth Civilization Award	Central Committee of the Communist Youth League
Xilinhot Sub-branch, Inner Mongolia		
Huangshan Sub-branch, Anhui		
Xingren Sub-Branch, Guizhou		
Jiansanjiang Sub-branch Heilongjiang	National Worker Pioneer Organization Award	All-China Federation of Trade Unions
Bozhou Sub-branch, Anhui	National Labor Award of Finance	National Committee of Chinese Financial Workers' Unions
Zunyi Sub-Branch, Guizhou		
Credit Management Office, Fujian Branch	National Financial Pioneer Organization Award	National Committee of Chinese Financial Workers' Unions Financial Work Committee of the Communist Youth League
Trade Union of Huaian Hongze Sub-branch, Jiangsu Province	Home of National Model Employees	
Trade Union of Qijiang Sub-branch, Chongqing		
Credit Monitoring and Analysis Office of Head Office Credit Management Department	National May 1 <sup>st</sup> Female Pacesetter of Finance	
Business Office of Banking Department, Hebei Branch		
Honghezhou Gejiu Sub-branch, Yunnan Province		
Youth League Branch of Shaoshan Sub-branch, Hunan	Youth League Branch of Shaoshan Sub-branch, Hunan	Tianjin Banking and Insurance Supervision Bureau Tianjin Banking Association
Tianjin Branch	2019 Advanced Syndicated Lending Unit	
Hebei Branch	Excellent Organization Award of China Financial Musicians Association and 2nd Financial System Chorus Competition of the 4 <sup>th</sup> "Golden Sound Award"	China Financial Musicians Association of China Financial Literature and Art Association
	2019 Advanced Part-time Insurance Agency Unit	Hebei Insurance Intermediary Industry Association
Shanxi Branch	"Poverty Alleviation Through Finance Contribution Award" in the 2019 Shanxi Financial Service Reputation List	Shanxi Daily Newspaper Group
Inner Mongolia Branch	2019 Advanced Financial Work Collective in the Region	Financial Office of the Autonomous Region
	2019 Advanced Unit for Inner Mongolia Banking Industry Publicity	Autonomous Region Banking Association

Appendix

Recipient	Name of award	Awarding entity
Liaoning Branch	2019 Collective First-Class Merit for Security Work among Enterprises and Public Institutions in Liaoning Province	Liaoning Province Public Security Department
	Advanced Ideological and Political Work Unit in Liaoning Province	Ideological and Political Work Research Association of Liaoning Province
Jilin Branch	2019 Excellent Government Information Unit	Jilin Province Government Office
	2019 Advanced Collective for Security Work among Banking Financial Institutions in Jilin Province	Jilin Province Public Security Department Jilin Banking and Insurance Supervision Bureau
Heilongjiang Branch	First Prize for Advanced Collective for Financial Statistics among Financial Institutions in 2019	PBOC Harbin Branch
Jiangsu Branch	2019 Advanced Unit for Financial Knowledge Publicity Campaigns in Jiangsu Banking Industry	Jiangsu Banking Association
Zhejiang Branch	Third Prize for Advanced Unit for Financial Institutions Supporting Zhejiang Economic and Social Development in 2018	Zhejiang Province People's Government
Anhui Branch	Advanced Unit for Poverty Alleviation in Anhui Province Anhui Poverty Alleviation and Development Office	Working Committee of the Anhui Province Organs directly under the CPC
Fujian Branch	Finals Champion of Comprehensive Statistics Knowledge and Skills Competition Team among Fujian Province Financial Industry	PBOC Fuzhou Branch Fujian Federation of Trade Unions Fujian Province Committee of the Communist Youth League
Jiangxi Branch	2018 Financial Service and Contribution Award	Jiangxi Provincial Department of Finance Jiangxi Provincial Local Financial Supervision Administration
	Excellent Unit for Provincial Financial Security Evaluation	Jiangxi Province Public Security Department
Shandong Branch	Innovation Award	Shandong Province People's Government
	2019 Shandong Outstanding Financial Product for Driver Conversion	PBOC Jinan Branch Shandong Province Department of Finance
Hubei Branch	Advanced Unit for Poverty Alleviation and Relocation in Hubei	Hubei Province Leading Group for Poverty Alleviation and Relocation
Hunan Branch	2019 Safe Unit for Comprehensive Governance	Hubei Province People's Government
Guangdong Branch	2019 Most Socially Responsible Award of "Golden Finance List"	Nanfang Daily Media Group
	2019 Advanced Province Public Security Key Unit Collective	Guangdong Province Public Security Department
Guangxi Branch	Advanced Unit for Guangxi Financial Electronic Settlement Integrated Business System Management in 2019	Guangxi Financial Electronic Settlement Service Center
Hainan Branch	50 Best Cases of Targeted Poverty Alleviation by Enterprises	Department of Social Poverty Alleviation, Poverty Alleviation Office of the State Council
Chongqing Branch	2018 Targeted Poverty Alleviation Award for Social Responsibility	Chongqing Banking Association
	2018 Most Socially Responsible Financial Institution Award	
Sichuan Branch	Advanced Collective for Labor Competition of "Giving Play to Financial Power to Help Poverty Alleviation"	Sichuan Federation of Trade Unions
	2019 Contribution Award for High-quality Development in Poverty Alleviation	Sichuan Newsnet
Yunnan Branch	Excellent Unit of "Focusing on Financial Poverty Alleviation in Yunling" Campaign	Yunnan Banking Association
Gansu Branch	2018 Governor's Finance Award	Gansu Province People's Government
Xinjiang Branch	Organizational Innovation Award for Poverty Alleviation	Xinjiang Poverty Alleviation and Development Leading Group Office
	First Prize of "Xinjiang Banking Industry" Advanced Collective in 2019	Xinjiang Banking Association

## >> About This Report

<b>Reporting Period</b>	January 1, 2019 to December 31, 2019
<b>Reporting Cycle</b>	Annual
<b>Basis of Preparation</b>	<p>ISO 26000: Guidance on Social Responsibility (2010), issued by the International Organization for Standardization (ISO)</p> <p>GRI Sustainability Reporting Standards, issued by the Global Reporting Initiative (GRI)</p> <p>Opinions of China Banking and Insurance Regulatory Commission on Strengthening the Corporate Social Responsibility of Banking Institutions</p> <p>Guidelines of the China Banking Association on Corporate Social Responsibility of Banking Institutions of China</p>
<b>Scope of this Report</b>	<p>This report covers all departments at the headquarters of Agricultural Development Bank of China, as well as its branches, sub-branches, and affiliated subsidiaries</p> <p>For ease of expression, Agricultural Development Bank of China in this report is referred to as "ADBC", "we", or "the whole bank"</p>
<b>Sources of Data</b>	All data in this report are based on internal documents, statements, and relevant statistics of ADBC
<b>Format of Publication</b>	<p>This report is published in printed, electronic, and illustrated formats</p> <p>This report is available in both Chinese and English versions. In case of any discrepancies between the two versions, the Chinese version shall prevail</p>
<b>Printed On</b>	Environmentally friendly paper
<b>Prepared By</b>	Agricultural Development Bank of China
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