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2011

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Annual Report
年度报告

中国农业发展银行

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

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

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

中国农业发展银行 建设新农村的银行

Agricultural Development Bank of China
Committed to Building a New Countryside

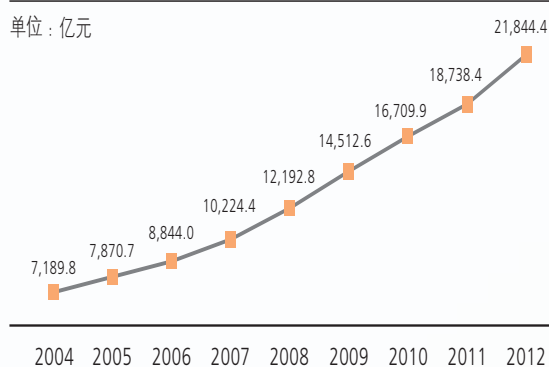
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2004年以来业务发展示意图

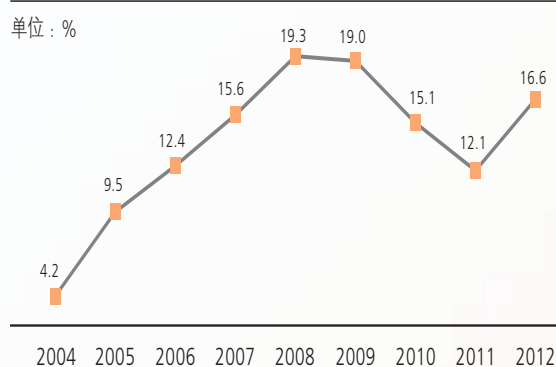
贷款余额 (人民币)

单位: 亿元



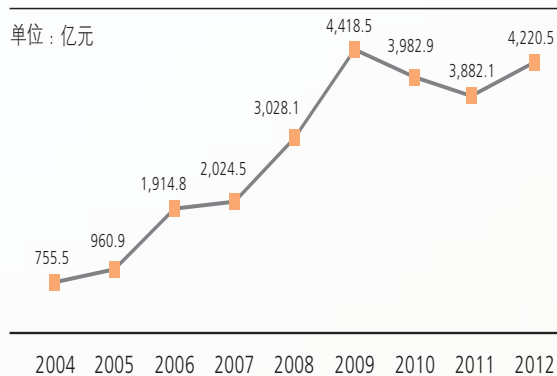
贷款增长率

单位: %



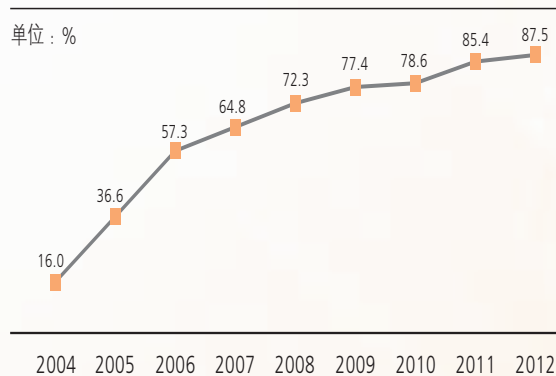
存款余额 (人民币)

单位: 亿元



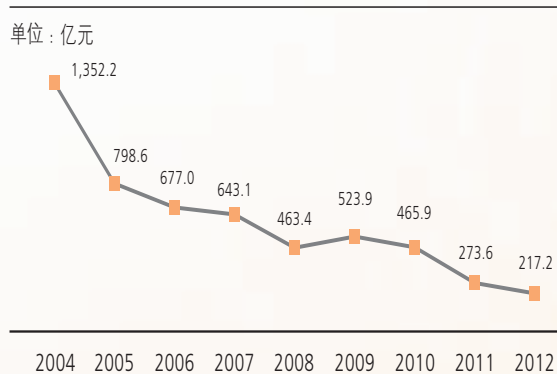
自筹资金比率

单位: %



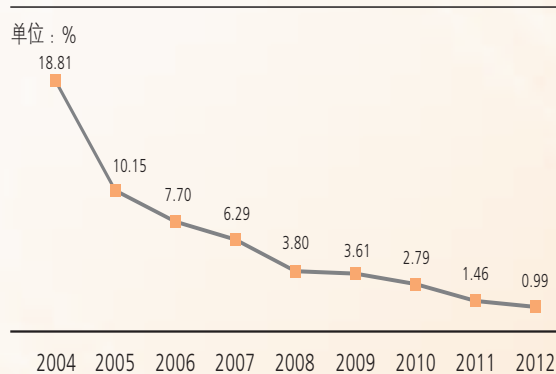
不良贷款额

单位: 亿元



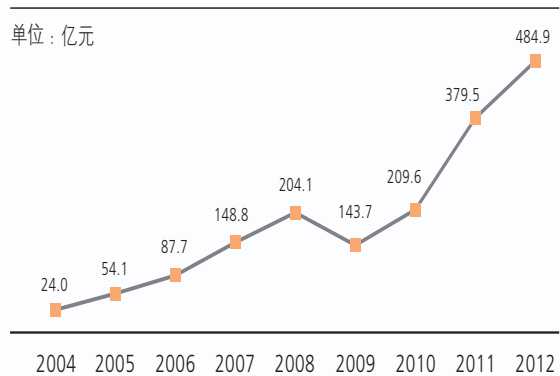
不良贷款率

单位: %



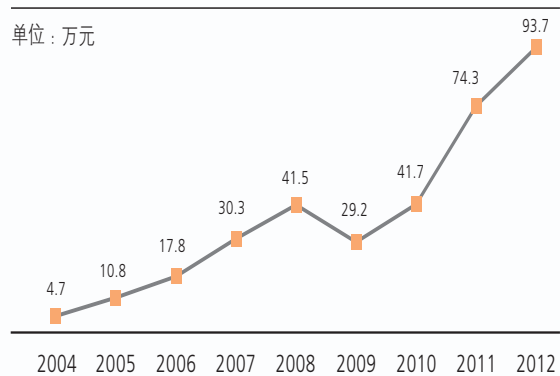
经营利润

单位：亿元



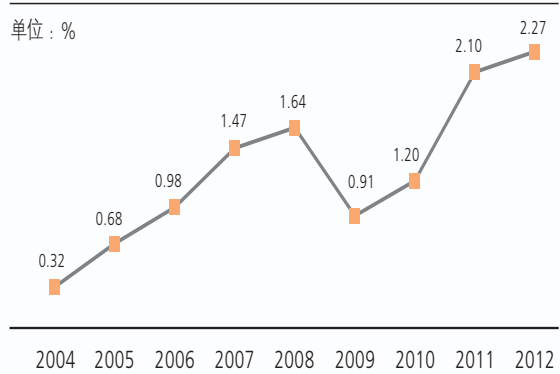
人均利润

单位：万元



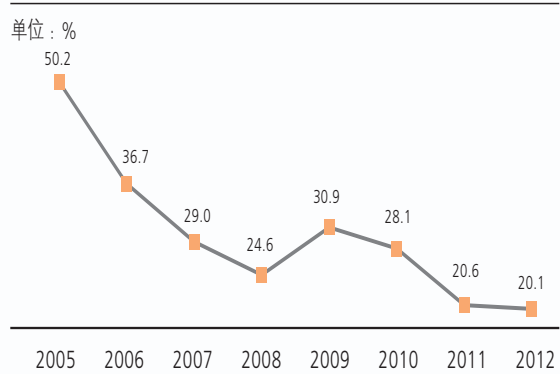
资产利润率

单位：%



成本收入比

单位：%



财务概要

单位：亿元

	2009	2010	2011	2012
总资产	16,568.24	17,508.28	19,534.67	22,930.79
贷款余额	14,512.59	16,710.65	18,755.50	21,850.77
总负债	16,318.16	17,220.81	19,179.54	22,432.83
向央行借款	3,652.00	3,652.00	2,720.00	3,020.00
发行债券	8,109.25	9,270.30	12,011.20	14,823.10
所有者权益	250.07	287.35	355.13	497.96
实收资本	200.00	200.00	200.00	200.00
账面利润	31.45	49.52	90.66	179.05
经营利润	143.65	209.62	379.46	484.90
所得税	8.95	13.30	22.87	36.13
净利润	22.50	36.22	67.79	142.92
资产利润率%	0.91	1.21	2.05	2.27
资本利润率%	60.13	78.01	118.10	113.70

注： 1、经营利润指税前利润加上当年核销呆账贷款和提取贷款损失专项准备。
2、资产利润率和资本利润率均按经营利润计算。

行长致辞

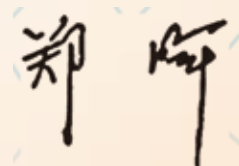


行长：郑晖
President: Mr. Zheng Hui

2012年，面对国内外复杂多变的经济金融形势、国家宏观调控政策的深刻调整和粮棉油市场的新变化，中国农业发展银行深入贯彻落实科学发展观，认真执行党中央、国务院有关大政方针，牢牢把握稳中求进的工作总基调，不断加大信贷支农力度，狠抓基础基层建设，努力防控金融风险，切实加强队伍建设，全行呈现业务有效发展、管理不断强化、业绩再创新高、队伍和谐奋进的良好局面。全年累放各类贷款12,647亿元；年末贷款余额21,851亿元，增加3,095亿元，增量为历年之最。累放粮棉油收储贷款5,456亿元，增加1,124亿元，支持收储粮食3,221亿斤，占当年商品量的50%；支持收购棉花8,740万担，占产量的60%以上，支持棉花储备创历史新高。累放农业农村基础设施建设贷款2,605亿元，支持项目1,788个，重点支持病险水库除险加固74座，增加或改善灌溉面积60万亩，解决396万农民饮水问题，复垦土地12万亩，新建农民住房889万平方米、改造农村危房90万平方米、共惠及7.6万农户。不良贷款保持“双降”，余额降至217亿元，减少57亿元；不良贷款率0.99%，达到银行业平均水平，下降0.47个百分点。拨备覆盖率达310%，超过银行业平均水平；拨贷比3.1%，超过监管标准0.6个百分点。利息收回率达97%，增加2.1个百分点；成本收入比20.1%，稳中有降；实现经营利润485亿元，增加105亿元，同口径同比增长16.5%；人均创利93.7万元，增长26%；账面利润179亿元，同口径同比增长50.7%；全年纳税127亿元。这些成绩的取得，是党中央、国务院坚强领导的结果，是各有关方面大力支持的结果，我代表中国农业发展银行向各有关方面表示衷心感谢！

2013年是全面贯彻落实党的十八大精神的开局之年，是为全面建成小康社会奠定坚实基础的重要一年，同时也是机遇和挑战并存、风险和困难较多的一年。中国农业发展银行将深入学习贯彻党的十八大精神，认真落实党中央、国务院有关工作部署，把握稳中求进工作总基调，强化政策性职能，坚持“两轮驱动”，调整优化信贷结构，着力防控信贷和案件风险，进一步提升经营管理水平，以改进工作作风为重点狠抓队伍建设，确保粮棉油收储信贷资金供应和管理不出大的问题，支持城乡发展一体化有新举措新成效，不良贷款力争保持“双降”，经营效益稳步提升，有效遏制大要案，为促进国家粮食安全、推动城乡发展一体化做出新贡献。

中国农业发展银行行长



总行其他领导



副行长：刘梅生
Vice President: Mr. Liu Meisheng



副行长：李刚
Vice President: Mr. Li Gang



副行长：鲍建安
Vice President: Mr. Bao Jian'an



副行长：陈剑英
Vice President: Mr. Chen Jianying



副行长：姚瑞坤
Vice President: Mr. Yao Ruikun

监事会



监事会主席：丁仲箴

Chairman of Supervisory Board: Mr. Ding Zhongchi

中国农业发展银行监事会由国务院派出，代表国家对中国农业发展银行的资产质量及国有资产保值增值状况实施监督。

The board of supervisors of ADBC is designated by the State Council to conduct supervision over the quality and added value of the state-owned assets of ADBC on behalf of the State.

业务范围

中国农业发展银行目前的主要业务

- 一、 办理粮食、棉花、油料收购、储备、调销贷款。
- 二、 办理肉类、食糖、烟叶、羊毛、化肥等专项储备贷款。
- 三、 办理农、林、牧、副、渔业产业化龙头企业和粮棉油加工企业贷款。
- 四、 办理粮食、棉花、油料种子贷款。
- 五、 办理粮食仓储设施及棉花企业技术设备改造贷款。
- 六、 办理农业小企业贷款和农业科技贷款。
- 七、 办理农村基础设施建设贷款。支持范围包括农村路网、电网、水网(含饮水工程)、信息网(邮政、电信)建设,农村能源和环境设施建设。
- 八、 办理农业综合开发贷款。支持范围包括农田水利基本建设和改造、农业生产基地开发与建设、农业生态环境建设、农业技术服务体系和农村流通体系建设。
- 九、 办理县域城镇建设贷款。贷款使用范围为县域(包括县级市、城市郊区郊县)内的城镇化建设。贷款用途为城镇基础设施、文化教育卫生和环境设施、便民商业设施和农民集中住房(包括农村集中居住区、棚户区、泥草房等)改造工程建设。
- 十、 办理农业生产资料贷款。支持范围包括农业生产资料的流通和销售环节。
- 十一、 在已批准业务范围内开展外汇贷款业务;为已批准业务范围内客户办理资本、贸易和非贸易项下的国际结算业务,以及与国际结算业务相配套的外汇存款、外汇汇款、同业外汇拆借、代客外汇买卖等业务。
- 十二、 在设有分支机构的县域(包括县级市、城市郊区郊县)地区办理除居民储蓄存款之外的公众存款业务;办理业务范围内企事业单位的存款及协议存款等业务。
- 十三、 发行金融债券。
- 十四、 代理财政支农资金的拨付。
- 十五、 办理开户企事业单位结算。
- 十六、 办理代理保险、代理资金结算、代收代付等中间业务。
- 十七、 办理同业拆借、票据转贴现、债券回购和现券交易、同业存款存出等业务。
- 十八、 办理经国务院或中国银行业监督管理委员会批准的其他业务。

财务状况

财务收支情况

2012年，中国农业发展银行实现营业收入718.0亿元(含贷款利息收入新准则转换补计增加42.6亿元)，同比增加143.5亿元；营业支出537.4亿元，同比增加55.1亿元；营业外收支净额-1.6亿元。收支相抵后，账面盈利179.0亿元，同比增盈88.3亿元。考虑当年核销呆账贷款102.3亿元、提取贷款损失准备203.6亿元等因素，全年实现经营利润484.9亿元，剔除新准则转换因素，同口径同比增盈62.8亿元。

全年利息净收入707.4亿元(占营业收入的98.5%)，同比增加141.6亿元。贷款利息收入1,289.6亿元，同比增加319.6亿元，主要受益于贷款规模增长、贷款结构优化和收息水平提高等因素，其中贷款平均余额增长3,544亿元，增加利润210亿元；上年利率翘尾和贷款结构优化等因素导致贷款计息率提升，增加利润38亿元；另外贷款利息收入新准则转换增加利息收入42.6亿元。金融机构往来利息收入57.4亿元，同比减少31.9亿元，主要是转贴现资产规模下降所致。存款利息支出27.6亿元，同比增加2.4亿元；债券利息支出529.3亿元，同比增加145.9亿元，其中债券平均余额增长增加利息支出98.7亿元，债券付息率提高增加利息支出48亿元；金融机构往来利息支出78.6亿元，同比减少3.9亿元。

中间业务持续平稳发展，全年实现中间业务收入8.9亿元(不含汇兑收入)，同比增长3.7%。中间业务净收入同比增加0.1亿元。

营业支出同比增加55.1亿元，主要是资产减值损失增加21.8亿元、营业费用增加17.5亿元、营业税金及附加增加15.9亿元。

不考虑新准则转换因素，全行成本收入比20.1%，同比下降0.5个百分点，继续保持同业优秀水平。生息资产与计息负债的利差为2.93%，在央行连续两次降息、存款同比少增较多的背景下，同比基本持平。

资产减值准备提取情况

2012年增提贷款损失准备228.6亿元，同比多计提77.1亿元，年末贷款损失准备余额672.6亿元，不良贷款拨备覆盖率达309.7%，超过监管标准159.7个百分点，比年初大幅提高147.9个百分点；拨贷比3.1%，超过监管标准约0.6个百分点，比年初提高0.7个百分点。

财务状况

资产负债变化情况

2012年中国农业发展银行各项资产负债业务继续平稳较快增长。年末各项资产总额22,930.8亿元，比年初增加3,396.1亿元，增长17.4%。其中：贷款余额21,850.8亿元(未扣除拨备)，比年初增加3,095.3亿元，主要是储备贷款增加1,181.9亿元，收购贷款增加1,013.5亿元，水利建设和新农村建设贷款增加1,501.8亿元；存放中央银行款项余额1,147.4亿元，比年初增加145.9亿元；存放同业款项余额128.8亿元，比年初增加80.7亿元。

各项负债总额22,432.8亿元，比年初增加3,253.3亿元，增长17%。其中：对公存款余额3,862亿元，比年初增加186.8亿元；向中央银行借款余额3,020亿元，比年初增加300亿元；同业定期存款余额361.8亿元，比年初增加149亿元；发行债券余额14,823.1亿元，比年初增加2,811.9亿元。

所有者权益498亿元，比年初增加142.9亿元，增长40.3%。

信贷业务

粮油信贷业务

2012年，中国农业发展银行较好地落实了国家粮食宏观调控政策，实现了粮油信贷业务的有效发展。截至年末，全行粮油贷款余额8,962.43亿元。全年累计投放各类粮油收购贷款3,409.31亿元，同比多投放52.15亿元，增幅为1.55%；支持开户企业收购粮食3,221.19亿斤，同比多收214.05亿斤，增幅为7.12%；收购油料145.89亿斤，同比多收25.2亿斤，增幅为20.88%。

粮油不良贷款继续双降。截至年末，粮油不良贷款余额171.84亿元，比年初减少37.47亿元，不良贷款率为1.91%，比年初下降0.63个百分点。

粮油贷款客户结构进一步优化，信贷资源向优质客户集中。截至年末，粮油客户数比年初减少822家，粮油AA级以上客户贷款余额4,809亿元，占比比年初增加14个百分点。

农业科技贷款得到有效发展。全年累计发放农业科技贷款194.51亿元，支持企业537家，同比多放43.41亿元，增幅28.73%。

棉花信贷业务

2012年，中国农业发展银行积极落实国家棉花临储政策，发放国家储备棉贷款1,198.57亿元，支持收储棉花15,061.8万担；发放地方储备棉贷款13.13亿元，支持收储棉花138万担。

全年共发放棉花收购贷款834.79亿元，支持企业收购皮棉8,739.2万担；其中，发放2012棉花年度收购贷款793.36亿元，创棉花市场体制改革以来新高，收购皮棉8,203.99万担，约占当年全国棉花产量的59.45%。

全年累计发放棉花调销贷款76.14亿元、流转贷款14.2亿元，棉花预购、良种繁育等贷款11.88亿元。

截至年末，支持棉花产业化龙头企业484家，全年累计发放贷款362.35亿元，贷款余额346.86亿元，与上年基本持平。

2011棉花年度收贷率为99.75%，实现了收购资金的良性循环。

信贷业务

农业生产资料贷款业务

2012年，中国农业发展银行累计发放化肥储备等农业生产资料贷款304.93亿元，年末贷款余额256.68亿元。

全年累计发放化肥储备贷款222.75亿元，支持收储化肥964.51万吨。其中，2012/2013化肥年度已发放储备贷款173.62亿元，支持收储化肥552.91万吨。

全年累计发放化肥经营贷款33.17亿元，其他农业生产资料贷款11.77亿元，农业生产资料科技贷款37.17亿元。

专项储备贷款业务

2012年，中国农业发展银行积极配合国家食糖市场调控，支持国产糖收储150万吨和进口糖转储，全年累计发放储备糖贷款211.72亿元。

为保证国家冻肉储备计划资金供应，全年累计发放储备肉贷款59.92亿元。为满足城乡居民节日所需，增加猪肉市场供应，全年积极配合各级政府投放猪肉17.95万吨，收回储备肉贷款47.2亿元。

全年累计发放储存羊毛贷款17.13亿元，收储羊毛6,355吨、羊绒4,000吨。

糖、丝、麻、烟、毛绒产业化龙头企业贷款业务

2012年，中国农业发展银行审慎稳健发展糖丝麻烟毛绒产业化龙头企业信贷业务，全年累计发放贷款165.85亿元。其中：产业化龙头企业糖料贷款95.38亿元；毛绒类贷款46.98亿元；蚕丝类贷款13.27亿元；麻类贷款9.99亿元；烟草类贷款0.23亿元。

农村流通体系建设贷款业务

2012年，中国农业发展银行投放农村流通体系建设贷款106.89亿元（短期贷款70.55亿元，中长期贷款36.34亿元），发展新客户53家。截至年末，全国农村流通体系建设贷款余额218.91亿元，累计支持贷款客户497家。支持客户中纳入农业部“农产品批发市场升级改造工程”项目21个，累计发放贷款35.84亿元；纳入商务部“双百市场工程”项目13个，累计发放贷款21.56亿元；纳入商务部“万村千乡市场工程”项目49个，累计发放贷款34.13亿元；纳入供销社“新网工程”项目5个，累计发放贷款3.36亿元。

农业小企业贷款业务

2012年，中国农业发展银行积极支持种植、养殖、加工、流通等各类农业小企业和农民专业合作社经营发展。全年累计发放贷款73.29亿元，支持农业小企业1,465户。

林业、水果、中药材、园艺、茶等产业化龙头企业贷款业务

2012年，中国农业发展银行择优支持林业、水果、中药材、园艺、茶等产业化龙头企业发展壮大。全年累计发放贷款285.25亿元，支持非粮棉油产业化龙头企业1,100家，年末贷款余额385.88亿元。其中：支持国家级龙头企业75家，推动了农业产业化和规模化经营。

新农村建设贷款业务

2012年，中国农业发展银行累计发放新农村建设贷款1,708.04亿元，支持项目922个。累计新增有效耕地面积4.72万亩，置换出建设用地13.58万亩，整治村庄510个。新增农民住房面积888.64万平方米，农村危房改造面积90.36万平方米，新建农民集中住房区100个，改善住房涉及7.6万户。

水利建设贷款业务

2012年，中国农业发展银行累计发放水利建设贷款469.23亿元，支持项目301个。累计支持病险水库除险加固74座，增加蓄水1.17亿立方米，增加或改善灌溉面积60.44万亩，修缮疏浚河道沟渠1,014公里，解决396.07万人饮水问题。

其他农业农村基础设施建设贷款业务

2012年，中国农业发展银行累计发放农村路网、农村公共设施、农业生态等农业农村基础设施贷款427.33亿元，支持项目565个。累计新建或改扩建公路6,095公里，新建或改扩建供排水设施504个，新增使用天然气人口37.8万人，新增供暖面积3,314.7万平方米，新增污水处理能力16万吨/日，实现小水电代燃料1,540户，电站总装机容量389.7万千瓦，中低产田改造11.9万亩，新增林地26万亩。

投资业务

2012年，中国农业发展银行投资业务实现历史性突破，与财政部等机构共同发起设立的中国农业产业发展基金和现代种业发展基金正式成立。依托两支基金，出资入股设立了中国农业产业发展基金有限公司、现代种业发展基金有限公司和北京先农投资管理有限公司。向三个公司承诺出资15.08亿元，目前已实际出资7.08亿元。

中国农业产业发展基金有限公司由中国农业发展银行与财政部、信达资产管理公司和中信集团公司共同出资设立。基金规模40亿元，基金首期出资16亿元，基金公司存续期为15年。基金管理人为信达资产管理有限公司。

现代种业发展基金有限公司由中国农业发展银行与财政部、中国中化集团公司共同出资设立。基金目标规模50-80亿元，首期规模15亿元，三家发起人各出资5亿元，基金公司存续期为10年。基金采取发起人与其他投资管理机构共同出资新组建管理公司的方式进行管理。基金托管人为中国农业发展银行。

北京先农投资管理有限公司由中国农业发展银行与中国中化集团公司、荃兴投资有限公司共同出资设立。公司注册资本为2,000万元，中国农业发展银行出资800万元，占注册资本的40%，公司存续期为15年。公司目前担任现代种业发展基金的管理人。

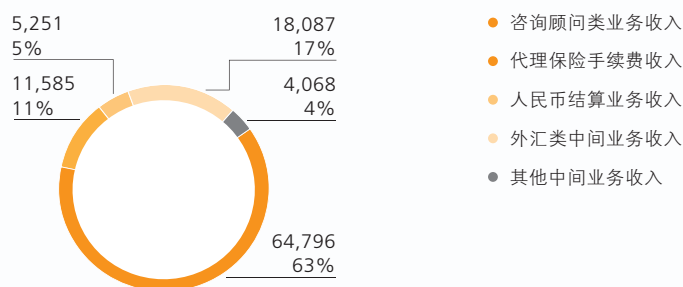
中间业务 / 国际业务

中间业务

2012年，中国农业发展银行实现各项中间业务收入10.4亿元，同比增加9,078万元（见图1）。人均中间业务收入2.04万元，同比增加0.19万元。全年实现咨询顾问收入6.5亿元，占中间业务收入的63%，同比增加1,627万元；实现外币汇兑收入和国际结算手续费收入1.8亿元，同比增加9,076万元；人民币结算业务收入0.5亿元，与去年基本持平；全年代收保费6亿元，同比减少8,071万元，但代理保险手续费收入与去年基本持平，达1.2亿元。

图1 2012年中间业务收入结构图

单位：万元



国际业务

2012年，中国农业发展银行共办理国际结算业务46,695笔，金额109.00亿美元，同比增幅43.5%。

外汇业务各项收入2.25亿元人民币，同比增幅53.5%。

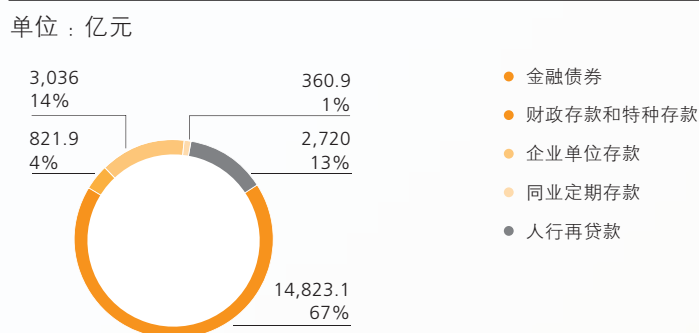
全行开办外汇业务网点84家，比上年增加9家；境内外代理行477家，比上年增加34家，网络覆盖全球61个国家和地区。

资金筹措与管理

资金筹措

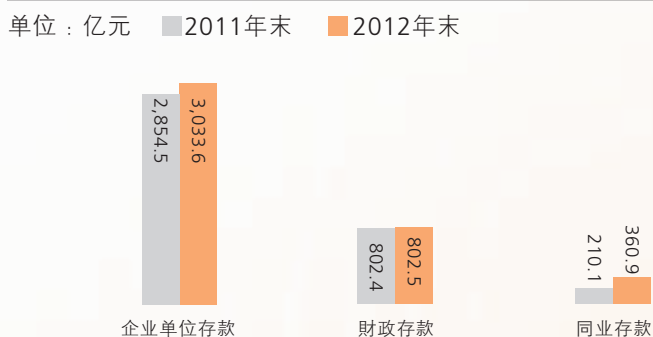
资金自筹比率提高。2012年末，中国农业发展银行付息负债总额22,070.4亿元，同比增加3,146.2亿元。资金自筹率达到87.5%，同比提高2.1个百分点(见图2)。

图2 2012年末付息负债结构图



存款稳步增长。年末各项人民币存款余额(含同业定期存款)4,220.5亿元，比年初增加338.4亿元(见图3)，日均存款余额4,303亿元，比上年增加48亿元。低成本定期存款余额293.9亿元，比年初增加90亿元，增幅44.1%，同比提高30个百分点。

图3 2012年末和2011年末存款结构对比图



顺利发行金融债券。全年发行政策性金融债券19期，筹集资金4,650亿元，同比增加177.3亿元。平均发行期限为5.24年，同比延长0.99年。平均发行成本为3.76%，同比下降27个基点。兑付债券本金1,898亿元，同比增加166.2亿元。存量债券剩余期限为3.73年，与去年基本持平。存量债券成本为3.75%，同比下降4个基点。同时，中国农业发展银行于1月份和6月份两度赴港，成功发行6支人民币债券，筹集资金60亿元。

资金筹措与管理 / 国际信用评级

资金管理

资金调拨管理。总行全年共下拨资金3.5万余笔、21,230亿元，同比少下拨42亿元；共回笼资金19,345亿元，同比多回笼526亿元；整体净下拨资金1,885亿元，同比少下拨568亿元（主要是同业存款当年变化量同比多增533亿元）。年末全行头寸备付率仅为2%，较年初下降44个百分点。全行在人民银行头寸占用日均余额为440.9亿元，同比减少21.7亿元，直接节约资金成本0.66亿元。

流动性管理。积极构建流动性二级储备体系，适当配置短期高流动性资产并滚动操作，提高资产流动性，有效降低全行头寸占用。全年滚动操作短期货币市场交易23,907亿元，同比增加3,895亿元，加权平均期限3天，加权平均利率2.95%。开展高收益的同业存放业务1,142亿元，加权平均期限33天，加权平均利率4.32%。试点高等级债券投资14笔，金额79.9亿元。充分发挥票据交易双调节作用。按照信贷投放节奏，全年买入票据1,282.5亿元，加权平均利率5.1%，保证了信贷规模平稳增长。同时，通过合理选择操作时间和期限，有效回笼票据1,643亿元，腾出规模用于粮棉收购。

利率浮动政策管理。全年累计发放贷款11,001.5亿元（不含贴现和转贴现），同比增加558.4亿元。其中，利率上浮贷款共计97.5亿元，占比0.89%，同比上升0.04个百分点；利率下浮贷款233.1亿元，占比2.12%，同比下降7.02个百分点。从贷款性质上看，政策指令性贷款和政策指导性贷款中，执行利率下浮的贷款156.5亿元，占利率下浮贷款的67.12%。从贷款期限上看，一年以内（含）的贷款中，执行利率下浮的贷款128.7亿元，占利率下浮贷款的55.23%。

国际信用评级

2012年外部评级结果

	评级公司	中国主权评级	中国农业发展银行评级
2012	穆迪	Aa3	Aa3
	标准普尔	AA-	AA-

风险管理

2012年，中国农业发展银行围绕不良贷款“双降”目标，综合运用各种手段清收处置不良贷款，全年累计清收处置不良贷款145.71亿元。加强贷款质量分类管理，开展信贷资产质量真实性核查，降低贷款风险分类偏离度，扩大贷款风险监测和预警范围，有效防控不良贷款新增。开展贷款担保风险排查，细化贷款担保分析，强化中介机构管理，不断提高全行贷款担保覆盖率。建立风险报告制度，拓展风险管理范围，稳步推进全面风险管理工作。强化风险管理基础建设，修订风险管理主要业务管理办法和操作流程。

资产质量

2012年末，中国农业发展银行不良贷款余额217.16亿元，比年初减少57.30亿元；不良贷款率0.99%，比年初下降0.47个百分点。

信贷管理

2012年，中国农业发展银行狠抓信贷基础管理，强化风险防控。一是CM2006系统升级工作全面完成并成功上线运行，系统的风险控制、监测检查和查询服务功能更加突出。二是提出信贷保证支持、重点支持、限制支持和退出的行业、产品、区域与客户，明确对7类用途、5类区域和10类客户进行限制，对7类客户实施退出。全年退出客户783家。三是强化信贷监测检查工作。重点开展了农村土地类、公益性、地方政府融资平台贷款监测等，适时开展了到期中长期贷款收回、限制退出客户等专项监测工作。全面完成贷款客户风险排查和分类排队工作，对列为限制和退出的2,043户企业逐户建立台账跟踪监测。四是客户评级授信工作稳步推进。全行完成客户评级29,802户，客户授信23,393户，AAA级客户、AA-级(含)以上客户、A-级(含)以上客户占比分别为4%、29%、92%。五是认真做好信贷审查审议工作。全年共受理审查各种信贷业务4,066笔，对其中3,277笔信贷业务进行了风险提示，提示风险条款11,483项。调整了报备审查流程，规范了报备范围，配合实施了中长期贷款会商审核制度。全年总行审查信贷项目报备704笔，做出风险提示434笔，要求分行撤回11笔。六是扎实开展作业监督工作。全年累计完成作业监督160笔，核准金额332亿元。

内部审计

2012年，中国农业发展银行积极开展各项审计工作。首次统一组织中长期贷款专项审计，对2,026个机构的5,360个客户、7,540个项目、8,020亿元中长期贷款进行了现场审计。首次统一组织薪酬分配专项审计，对30个省级分行机关、63个二级分行和123个县支行2009 - 2011年薪酬分配情况进行了审计。组织开展新增不良贷款专项审计和序时审计，对1,530人次开展任期经济责任审计。积极开展非现场审计工作，为中长期贷款审计和分支机构薪酬分配审计提供有力支持。完成了综合报表平台 - 内部审计部二级分行监测分析系统研发并正式上线运行，实现了对二级分行主要经营管理指标的实时非现场监测。

信息化建设

2012年，中国农业发展银行进一步完善了IT治理的组织架构，建立了综合业务系统常态化研发模式，完成了珠海IT基地后续基建工作，出台了《中国农业发展银行信息科技人员业务岗位管理实施办法》。

软件研发工作取得丰硕成果。短信金融服务平台、综合办公平台、CM2006升级改造(二期)项目、电子影像平台项目、人力资源管理系统优化升级项目相继上线。完成了外汇资金管理系统、报文清算系统和报价引擎系统的开发，以及与综合业务系统、国际结算系统、SWIFT系统的接口改造工作，并在2013年1月上线。按照人民银行要求，完成了人民银行二代支付系统业务测试、性能测试及与人民银行的联调测试工作。

科技管理工作不断完善。制定并实施了信息化建设项目全流程管理规范，在全系统推广自行开发的计算机设备信息管理系统，比较精确地摸清了全行计算机设备底数。举办了9次信息科技条线技术培训。农业政策性金融核心业务系统荣获人民银行2012年度银行科技发展奖二等奖，基于虚拟化技术的核心网络、综合报表平台两个项目获三等奖。

网络与信息安全工作得到加强。开展了专项检查，组织了省级分行信息系统应急演练，并对应急预案进行了修订完善。完成了网络升级扩容工作，解决了因网络拥堵带来的应用系统运行效率问题。完成了总行数据中心机房扩容工程。为西藏自治区分行的筹建和开业提供技术支持。完成综合业务系统以及多个管理系统的软件维护工作，以及CM2006系统问题单和变更单转发和反馈工作。

系统运维管理工作进一步加强。综合业务系统、CM2006系统、国际结算系统等30多套应用系统运行稳定。修订完善信息系统运维规范和应急预案，实现了系统运维制度的全覆盖。建立核心业务系统运维专岗制度，进一步提高运维管理专业化水平。实行运行平台常态化升级机制，系统基础平台持续稳定运行。强化集中监控系统自动化监控和运维能力，优化自动作业调度平台。加强系统运维操作审计，依托集中监控系统堡垒机，跟踪审核关键操作行为，有效防控运维操作风险。切实加强网络防火墙管理，完善网络流量监控系统配置，搭建网络配置变更平台服务器，确保全行网络运行畅通。完善大小额支付业务监控机制，制定跨行汇划异常情况实时监控制度和操作流程，支付汇划业务开展平稳。综合业务系统问题管理及时高效，系统应用安全规范，全行账务核算和柜面业务开展顺利。

人力资源管理

2012年，中国农业发展银行进一步加强党的建设、领导班子建设、干部队伍建设和人才工程建设，切实强化机构人员和薪酬福利管理，不断加大重点人才培养力度，为全行中心工作的顺利开展提供了坚实的组织保证和人才保证。

组织召开全行党代会，选出出席十八大的2名代表。认真组织开展创先争优活动，表彰了49个创先争优先进基层党组织、100名窗口和服务单位优秀共产党员。

组织开展了总行机关正、副处长和高级业务岗位竞聘工作。指导分支机构开展竞争性选拔干部工作，省级分行通过竞聘上岗方式聘任机关处级干部576名。大力推行地县分支行领导班子成员公开选拔、竞争上岗，选拔二级分行领导班子成员75名，占同期新提拔人数的54.7%；选拔县级支行领导班子成员521名，占同期新提拔人数的87.1%。认真做好2011年度领导干部报告个人有关事项工作，配合中组部完成对2011年度干部选拔任用“一报告两评议”工作，各项指标均高于120个中央单位的平均水平。

做好西藏自治区分行的筹建工作，保证该行顺利开业。对22个省级分行提出的66个县级营业机构调整进行调查论证，研究提出了调整的具体意见。印发《关于调整部分县级支行领导干部职数等问题的通知》，明确了调整县级支行内设机构和领导职数的条件和程序。加强人员计划管理，做好省级分行人员招聘、内退、调动的审核工作。完善业务岗位管理，组织开展了总监岗位考察聘任工作。

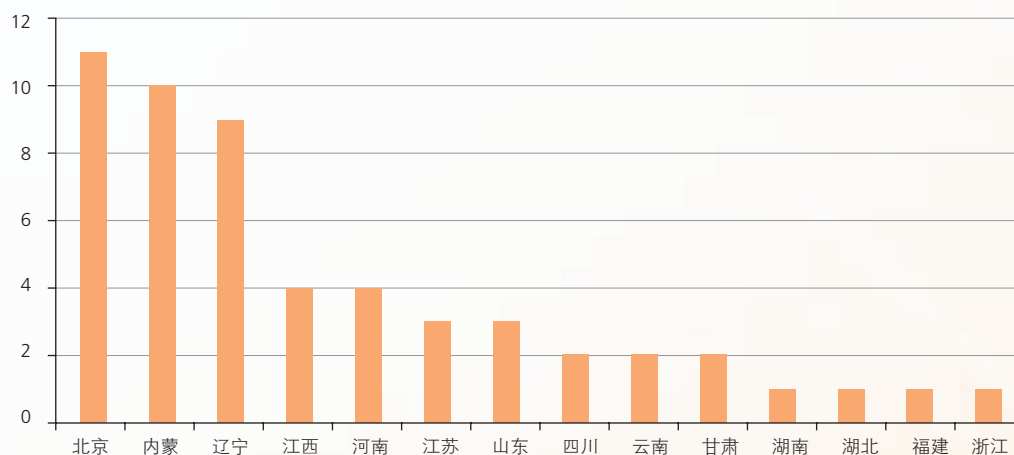
围绕新业务发展和短缺人才培养需要，总行通过境外培训、行校联合培训及与专业培训机构合作等形式，共举办重点人才培训班15期，参训人员622人；各级行举办各类培训班3,000余期，累计培训8.5万人次。充分发挥党校培训基地作用，共培训学员521人。利用卫星通信网平台优势，增加网络课件35门，增加数字图书2,663册，转播各类业务讲座144次；加大网络考试系统建设力度，编辑入库试题3,000多道，举办各类网络考试15次，参考员工6,500余人次。

人力资源管理

视频会议系统建设

中国农业发展银行卫星视频会议系统目前建有总行中心站1个，省级分行、计划单列市分行双向站35个(含井冈山党校)，支行单向站1,913个，除西藏自治区分行、总行信息科技部珠海研发与灾备中心和个别新建、迁址支行外，覆盖各级分支行机构和营业网点。2012年，总行及各省级分行利用卫星视频会议系统召开会议124次，重要直播9次。

各省级分行使用卫星视频会议情况统计



企业文化 / 社会责任 / 对外往来与合作

企业文化

2012年，中国农业发展银行深入推进企业文化建设，在青岛召开全行企业文化建设会议，部署今后一个时期深化企业文化建设工作。印发了《关于深化企业文化建设的意见》，对深化企业文化建设工作进行了具体部署。

发布中国农业发展银行价值体系。在全系统开展了农发行精神表述语征集活动。正式发布了由愿景、使命、核心理念、精神4个部分组成的农发行价值体系。农发行愿景：打造一流现代农业政策性银行；农发行使命（宣传语）：中国农业发展银行，建设新农村的银行；农发行核心理念：至诚服务、有效发展、以人为本、构建和谐；农发行精神：尽职、务实、创新、自强。

开展文化创建活动。组织开展了全行“青年礼仪之星”比赛活动、“金农发行杯”合规风险控制知识竞赛活动、后勤系统第二届厨艺比赛、学雷锋青年志愿服务活动、青年林植树活动、青年文化月活动 etc 丰富多彩的文化活动。

以人为本，关爱员工。组织两批基层行优秀员工疗休养活动，65名基层行员工参加了疗休养。认真开展“送温暖”活动，坚持实施特困救助制度，全年共发放慰问金493万元，慰问困难职工5,465人；发放特困救助金202.8万元，救助特困员工183人。

社会责任

2012年，中国农业发展银行积极开展社会公益事业，履行社会责任。

定点扶贫。先后为定点扶贫点吉林省通榆县协调6,500万元信贷资金，为定点扶贫点吉林省大安市协调信贷资金近亿元，帮助两地企业摆脱困境，逐步发展成集生产加工、原料供应、产品销售为一体的具有较强市场竞争力的农产品加工龙头企业，为周边贫困家庭解决900余个就业岗位。继续坚持智力扶贫，为大安市新艾里蒙族自治乡“希望小学”调配电脑300余台，购买价值50万元的新课桌、新图书，改善“希望小学”办学条件。坚持为扶贫点新入学的大学新生每人资助2,000元，帮助解决入学资金困难。关注贫困群众的生产、生活，先后筹措资金50余万元，为扶贫点受旱灾的乡（镇）打井20口，缓解当地人畜饮水问题。投入资金近40万元为通榆县团结社区建设了社区医院，添置了初级医疗设备，有效改善了当地医疗卫生条件，解决了近5万名群众看病难问题。继续开展“文化扶贫送报下乡”活动，为扶贫点的300个贫困村订阅《农民日报》。

社会捐助。向全国妇联“母亲水窖”捐款100万元。向西藏自治区卫生厅捐款100万元救助先心病儿童。向中华慈善总会等机构联合发起的“为了我们的孩子——千名少数民族贫困地区家庭先心病儿童救助行动”捐助100万元。向中国法律援助基金会捐款100万元。

对外往来与合作

2012年，中国农业发展银行积极开展对外交流与合作。总行组织出访团组15个，出访人员113人次，出访国家和地区23个。接待国外来访考察团组3个，人员15人；接待安排同业及代理行来访会谈22次。继续组团参加亚洲开发银行年会、国际金融协会春季会员大会、国际农联大会、亚太农协执委会。在推动对外交流合作方面，总行领导会见了土耳其农业银行董事长、法国农业信贷集团主席、澳大利亚国民银行高层领导等，加强了高层对外交流；积极促进与乌兹别克斯坦农业银行、澳大利亚国民银行的业务合作；组团对荷兰合作银行、丹麦土地抵押银行、德国土地抵押银行、南非土地银行等机构进行了考察访问。

利率表

单位：年利率%

项目	基准利率
一、 企事业单位存款	
(一) 活期	0.35
(二) 定期	
三个月	2.60
半年	2.80
一年	3.00
二年	3.75
三年	4.25
五年	4.75
(三) 通知存款	
一天	0.80
七天	1.35
(四) 协定存款	1.15
二、 贷款	
(一) 政策性贷款	
六个月以内(含六个月)	5.60
六个月至一年(含一年)	6.00
一年以上有利息补贴来源	6.00
一年以上无利息补贴来源	
一至三年(含三年)	6.15
三至五年(含五年)	6.40
五年以上	6.55
(二) 商业性贷款	
六个月以内(含六个月)	5.60
六个月至一年(含一年)	6.00
一至三年(含三年)	6.15
三至五年(含五年)	6.40
五年以上	6.55
三、 贴现	以再贴现利率为下限加点确定
四、 罚息水平	
(一) 借款人未按合同约定日期还款的借款	在合同利率水平上加收30-50%
(二) 借款人未按合同约定用途使用的借款	在合同利率水平上加收50-100%

执行时间：2012年07月06日

资产负债表

单位：亿元

项目	2012(年末数)
资产	
现金及银行存款	3.10
存放中央银行款项	1,147.38
存放同业款项	128.79
拆出资金	110.50
买入返售金融资产	15.00
发放贷款和垫款	21,178.18
固定资产	102.50
在建工程	9.89
其他资产	145.80
递延所得税资产	89.65
资产总计	22,930.79
负债	
向中央银行借款	3,020.00
同业及其他金融机构存放款项	361.75
吸收存款	3,862.00
应交税费	82.19
应付债券	15,081.48
其他负债	25.01
递延所得税负债	0.40
负债合计	22,432.83
所有者权益(或股东权益)	
实收资本(或股本)	200.00
盈余公积	41.71
未分配利润	256.22
归属于母公司所有者权益合计	
所有者权益(或股东权益)合计	497.96
负债和所有者权益(或股东权益)总计	22,930.79

利润表

单位：万元


项目	2012(年末数)
一、 营业收入	7,179,890.90
(一) 利息净收入	7,073,710.10
利息收入	13,471,068.00
利息支出	6,397,357.90
(二) 手续费及佣金净收入	71,951.94
手续费及佣金收入	88,922.60
手续费及佣金支出	16,970.66
(三) 投资收益	15,933.98
其中：对联营企业和合营企业的投资收益	-
(四) 公允价值变动收益	-
(五) 其他收入	18,294.88
汇兑收益	13,624.26
其他业务收入	4,670.62
二、 营业支出	5,373,784.36
(一) 营业税金及附加	703,296.99
(二) 业务及管理费	1,360,317.14
(三) 资产减值损失或呆账损失	3,310,154.22
(四) 其他业务成本	16.00
三、 营业利润	1,806,106.55
加：营业外收入	5,333.01
减：营业外支出	20,966.95
四、 利润总额	1,790,472.61
减：所得税费用	361,286.26
五、 净利润	1,429,186.35

各级机构示意图



大事记

- 1月11日，中国农业发展银行香港发债成功庆祝仪式在港举行。
- 2月3日—4日，中国农业发展银行全国分行行长会议在福建省泉州市召开。会议对2011年工作进行了总结，部署了2012年工作。
- 2月6日，印发《关于成立中国农业发展银行西藏自治区分行筹建组的通知》(农发银发〔2012〕18号)。
- 2月9日，印发《关于成立中国农业发展银行整治不规范经营问题工作领导小组的通知》(农发银办〔2012〕18号)。
- 2月28日，印发《中国农业发展银行涉农产业投资基金管理暂行办法》和《中国农业发展银行投资基金托管业务管理暂行办法》(农发银发〔2012〕28号)。
- 3月29日，印发《中国农业发展银行收费价目名录》(农发银发〔2012〕55号)。
- 4月5日，印发《关于建立案件防控领导和工作机制的通知》(农发银办〔2012〕111号)。
- 4月17日，印发《中国农业发展银行总行中长期贷款月份例会研究事项及相关工作流程》(农发银办〔2012〕121号)。
- 4月19日，印发《中国农业发展银行纪检监察案件管理办法》(农发银发〔2012〕74号)。
- 5月14日上午，中国共产党中国农业发展银行代表会议在山东省青岛市召开，会议选举产生了中国农业发展银行出席党的十八大代表。
- 5月14日下午，中国农业发展银行企业文化建设会议在山东省青岛市举行。
- 6月13日，印发《中国农业发展银行案件防控工作考核评价办法(试行)》(农发银发〔2012〕101号)。
- 7月23日，印发《总行机关开展廉政风险防控工作实施方案》(农发银办〔2012〕202号)。
- 7月25日，中国农业发展银行全国分行行长汇报会在黑龙江省哈尔滨市召开。
- 8月8日，中国农业发展银行西藏自治区分行成立庆典在西藏自治区首府拉萨市举行。
- 8月13日，印发《关于成立中国农业发展银行投资部的通知》(农发银发〔2012〕136号)。
- 8月15日，印发《中国农业发展银行综合办公平台应用管理办法(试行)》(农发银发〔2012〕134号)。
- 8月23日，印发《中国农业发展银行合规政策(试行)》(农发银发〔2012〕142号)。
- 9月10日，印发《中国农业发展银行短信金融服务管理办法》(农发银发〔2012〕155号)。
- 9月18日，印发《中国农业发展银行贷款风险分类管理办法(2012年修订)》和《中国农业发展银行贷款风险分类操作流程》(农发银发〔2012〕159号)。
- 9月24日，印发《中国农业发展银行风险管理委员会工作规则(2012年修订)》(农发银发〔2012〕163号)。
- 9月27日，印发《关于成立中国农业发展银行投资审查委员会的通知》(农发银发〔2012〕168号)。
- 9月28日，印发《中国农业发展银行水利建设中长期政策性贷款业务管理办法》(农发银发〔2012〕169号)。
- 9月29日，印发《关于发布中国农业发展银行价值体系的通知》(农发银发〔2012〕167号)和《关于深入学习贯彻中国农业发展银行价值体系的通知》(农发银办〔2012〕255号)。
- 10月18日，印发《中国农业发展银行法律合规审查工作管理办法》(农发银发〔2012〕173号)。
- 10月22日，印发《中国农业发展银行总行异地库存监管办法(2012年修订)》(农发银发〔2012〕176号)。
- 10月30日，印发《中国农业发展银行跨境人民币结算业务操作规程(2012年修订)》(农发银发〔2012〕185号)。
- 10月30日，印发《中国农业发展银行投资审查委员会工作规则(试行)》(农发银发〔2012〕186号)。
- 11月1日，印发《关于深化企业文化建设的意见》(农发银发〔2012〕190号)。
- 11月23日，印发《中国农业发展银行投资业务派出人员管理办法(试行)》(农发银发〔2012〕210号)。
- 12月3日至4日，中国农业发展银行在广东省中山市召开全国省级分行行长学习贯彻十八大精神务虚会。
- 12月18日，印发《中国农业发展银行信息科技人员业务岗位管理实施办法》(农发银发〔2012〕231号)。
- 12月31日，印发《中国农业发展银行人力资源管理系统使用管理办法(2012年修订)》(农发银人〔2012〕49号)。



2012

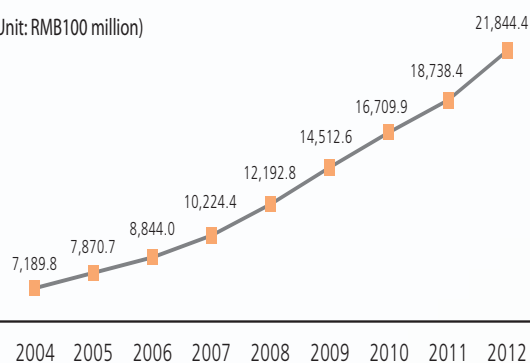
Annual Report

ADBC

Business Development Since 2004

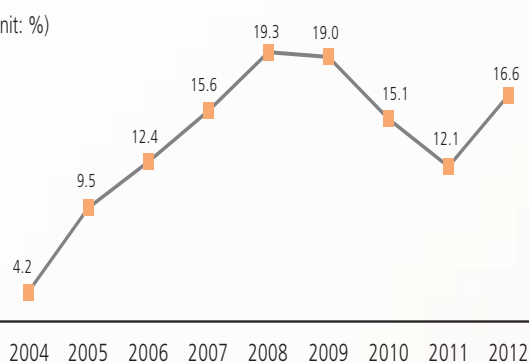
Outstanding Loans

(Unit: RMB100 million)



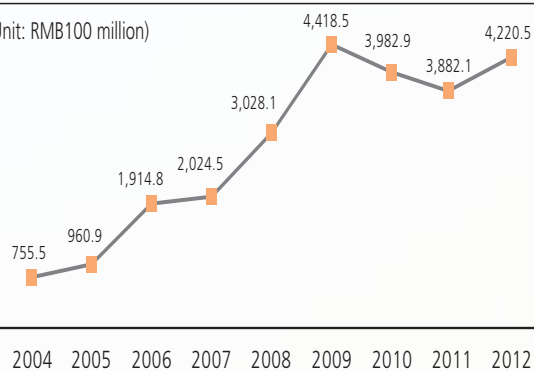
Loan Growth Rate

(Unit: %)



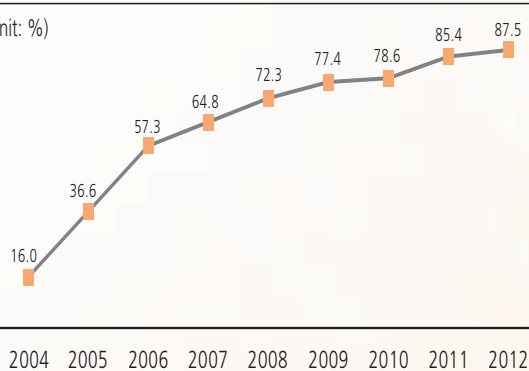
Balance of Deposits

(Unit: RMB100 million)



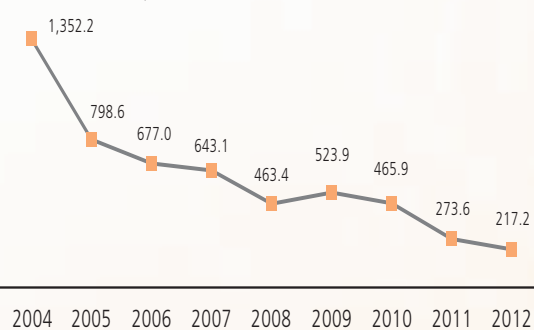
Funding Self-Sufficiency Ratio

(Unit: %)



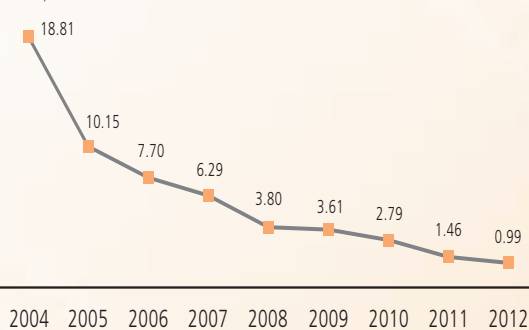
Balance of Non-Performing Loans

(Unit: RMB100 million)



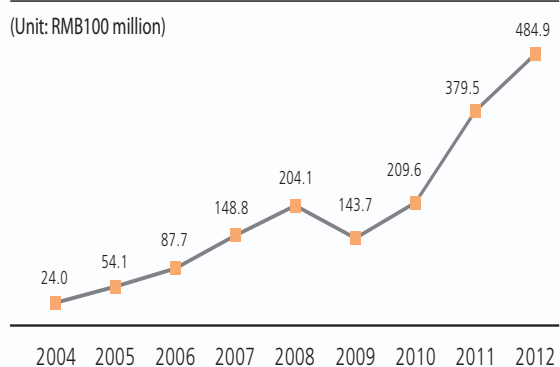
Non-Performing Loan Ratio

(Unit: %)



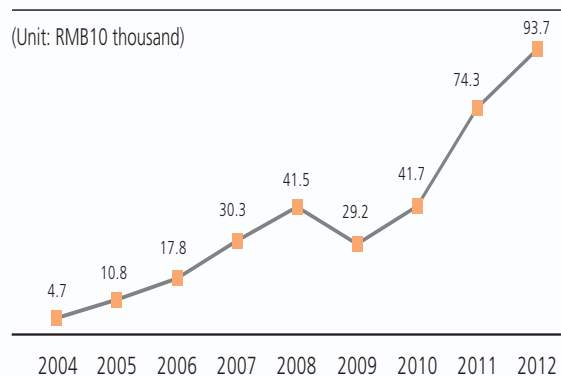
Operating Profit

(Unit: RMB100 million)



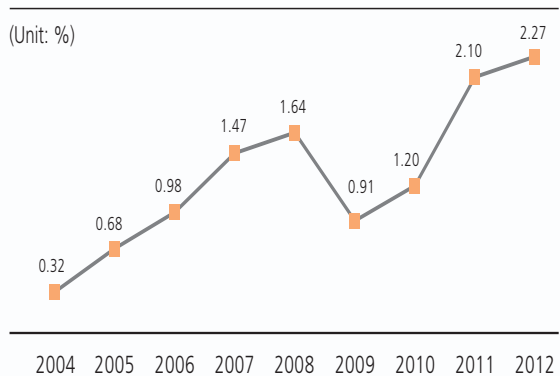
Profit per Capita

(Unit: RMB10 thousand)



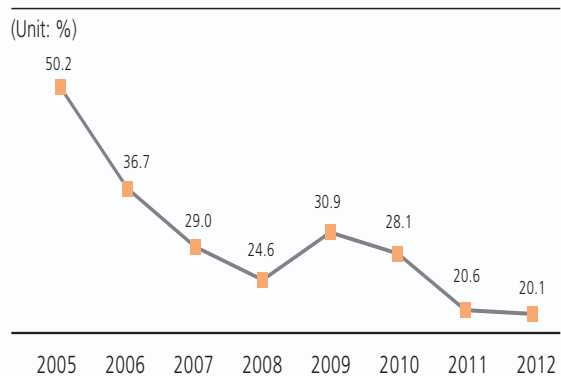
Return on Assets

(Unit: %)



Cost to Income Ratio

(Unit: %)



Financial Highlights

Unit: RMB100 Million

	2009	2010	2011	2012
Total Assets	16,568.24	17,508.28	19,534.67	22,930.79
Outstanding Loans	14,512.59	16,710.65	18,755.50	21,850.77
Total Liabilities	16,318.16	17,220.81	19,179.54	22,432.83
Borrowings from PBOC	3,652.00	3,652.00	2,720.00	3,020.00
Bonds Issued	8,109.25	9,270.30	12,011.20	14,823.10
Owner's Equity	250.07	287.35	355.13	497.96
Paid-in Capital	200.00	200.00	200.00	200.00
Book Profit	31.45	49.52	90.66	179.05
Operating Profit	143.65	209.62	379.46	484.90
Income Tax	8.95	13.30	22.87	36.13
Net Profit	22.50	36.22	67.79	142.92
Return on Assets (%)	0.91	1.21	2.05	2.27
Return on Owner's Equity (%)	60.13	78.01	118.10	113.70

2012年数据加粗

- Notes:
1. Operating profit refers to pre-tax profit + bad loan write-off + provisions for loan losses.
 2. Both return on assets and return on owner's equity are calculated on the basis of operating profits.



Message from the President

In 2012, faced with the complex and volatile economic and financial conditions both domestically and internationally, the profound adjustments in the country's macro control policies, and changes in the markets of grain, cotton and edible oil, the Agricultural Development Bank of China (ADBC) fully implemented the "concept of scientific outlook on development" and conscientiously carried out the major policies of the CPC Central Committee and the State Council, stressed the keynote of making steady progress in business development, continuously strengthened the loan support to agriculture, focused on the solid management and construction of branches, worked hard to prevent and control financial risks, and earnestly reinforced team building. As a result, ADBC realized effective business development, enhanced management capacity, achieved record-high operating results, and boasted a harmonious and enterprising team. During the whole year, ADBC granted loans of RMB1,264.7 billion. As at the end of 2012, the total loan balance of ADBC reached RMB2,185.1 billion, representing an increase of RMB309.5 billion, a record-high increase over the years. Loans for the procurement and reserve of grain, cotton and edible oil reached RMB545.6 billion in total in 2012, up RMB112.4 billion, ensuring the smooth completion of procurement and reserve of grain of 322.1 billion jin (161.05 billion kg, accounting for 50% of the commodity volume), and cotton of 87.40 million dan (4.37 billion kg, accounting for over 60% of the year's yield), and supporting the record-high cotton reserve in history. In addition, ADBC provided loans of RMB260.5 billion to support the infrastructure development in agriculture and rural areas, financing 1,788 projects, particularly helping solidify 74 risky reservoirs, add or improve 600,000 mu (400 million square meters) of irrigation area, solve the drinking water problem for 3.96 million farmers, reclaim 120,000 mu (80 million square meters) of land, build housing area of 8.89 million square meters for farmers and renovate dilapidated buildings of 900,000 square meters in rural areas, benefiting 76,000 farmer households. Both NPLs and the NPL ratio declined, and the balance dropped to RMB21.7 billion, decreasing by RMB5.7 billion; the NPL ratio was 0.99%, reaching the average level of the banking sector, and going down by 0.47 percentage points. The provision coverage ratio was high at 310%, exceeding the average level of the banking sector; the provision-to-loan ratio was 3.1%, 0.6 percentage points higher than the regulatory standard. The interest collection rate was 97%, increasing by 2.1 percentage points; the cost-to-income ratio was 20.1%, representing a slight drop. In the year, ADBC posted an operating profit of RMB48.5 billion, up RMB10.5 billion or 16.5% over the previous year. The profit per capita was RMB937,000, an increase of 26%; the book profit was RMB17.9 billion, an increase of 50.7% over the previous year; and tax paid for the year amounted to RMB12.7 billion. All these remarkable achievements would be impossible if without the strong leadership of the Party Central Committee and the State Council, or the valuable assistance and support from all the parties concerned, to whom I hereby would like to express my hearty gratitude on behalf of ADBC.

The year 2013 is the starting year for the full implementation of the spirits of the 18th National Congress of the CPC, a crucial year to lay a solid foundation for the overall construction of the well-off society, and also a year with both opportunities and challenges, as well as more risks and difficulties. ADBC will further study and carry out the spirits of the 18th National Congress of the CPC, conscientiously implement relevant work plans of the Party Central Committee and the State Council, adhere to the keynote of making steady progress in business development, and reinforce ADBC's policy orientation function. We will persist in the "two-wheel drive" strategy, adjust and optimize the loan structure, vigorously prevent and control credit and fraud risks, further improve operation and management ability, and focus on improving work style to vigorously build an effective and capable team. Meanwhile, we will ensure the smooth supply and management of loans for the procurement and reserve of grain, cotton and edible oil, support the integrated development of urban and rural areas with new measures, strive to decrease both NPL and NPL ratio, steadily improve operating results, effectively contain major fraud cases, and make new contributions to ensuring national food security and promoting the integrated development of urban and rural areas.

Zheng Hui
President of ADBC

Business Scope

The business scope of ADBC includes:

- I. Providing loan services for the purchase, reserve and distribution of grains, cotton and edible oils;
- II. Providing loan services for the special reserve of meat, sugar, tobacco, wool and chemical fertilizer;
- III. Providing loan services to leading industrial enterprises in agriculture, forestry, animal husbandry, side-line products and fishery sectors, as well as in grain, cotton and edible oil processing;
- IV. Providing loan services for the purchase of grain, cotton and oil plant seeds;
- V. Providing loan services for the upgrade of grain storage facilities and the technical innovation of cotton enterprises;
- VI. Providing loan services in support of small agricultural enterprises, and agricultural science and technology projects;
- VII. Providing loan services in support of the construction of rural infrastructure projects, including roads, power grids, water supply systems (including drinking water projects), and information networks (postal service and telecommunications), as well as energy and environmental facilities in rural areas;
- VIII. Providing loan services in support of integrated agricultural development projects, including the development and upgrade of farmland irrigation and water conservancy systems, and the development and construction of agricultural production bases, agriculture eco-environmental projects, agricultural technology service systems and rural circulation systems;
- IX. Providing loan services in support of the urban development of counties across the country (including county-level cities, and suburban districts and subordinate counties of larger cities), including urban infrastructure projects, cultural, education, health, environmental facilities, commercial facilities for local citizens, and the renovation of concentrated housing projects for farmers (including concentrated dwelling districts, shack settlements and mud thatched cottages in rural areas);
- X. Providing loans services for the supply of agricultural input in the field of their circulation and distribution;
- XI. Conducting foreign currency loan business within business scope as permitted; providing customers within the business scope as permitted with international settlement services under capital, trade and non-trade accounts, and ancillary services of foreign currency deposit, remittance, inter-bank lending and borrowing, and purchase or sale of foreign currencies for customers;
- XII. Providing public deposit (other than residential savings) services in counties (including county-level cities, and suburban districts and subordinate counties of larger cities) where ADBC outlets are located; also providing deposit and agreed deposit services to corporate entities within business scope as permitted;
- XIII. Issuance of financial bonds;
- XIV. Disbursement of government funds to agricultural projects and farmers;
- XV. Settlement services for corporate entities maintaining accounts at ADBC;
- XVI. Providing intermediary services, including insurance brokerage, fund settlement, payment collection and disbursement;
- XVII. Providing such services as inter-bank lending/borrowing, bills rediscount, bond repo, outright transactions and inter-bank deposits;
- XVIII. Providing other services approved by the State Council or China Banking Regulatory Commission.

Financial Results

Financial revenue and expenditure

In 2012, ADBC posted operating income of RMB71.80 billion (including an increase of RMB4.26 billion of interest income converted according to the new accounting standards), a YoY increase of RMB14.35 billion; operating expenditure of RMB53.74 billion, a YoY increase of RMB5.51 billion; and the net non-operating revenue of negative RMB160 million. The book profit was RMB17.9 billion, a YoY increase of RMB8.83 billion. Taking the doubtful debts of RMB10.23 billion written off in the year and the provision for loss on loans of RMB20.36 billion into account, ADBC achieved an annual operating profit of RMB48.49 billion after excluding the conversion according to the new accounting standards, a YoY increase of RMB6.28 billion.

Net interest revenue increased by RMB14.16 billion to RMB70.74 billion in 2012 (representing 98.5% of the operating revenue). Loan interest income was RMB128.96 billion, up by RMB31.96 billion over the previous year, which was mainly attributable to, among others, the increase in loan scale, the optimization of loan structure and interest collection, among which the average loan balance increased by RMB354.4 billion with profit increased by RMB21.0 billion; the accrued loan interest rate rose due to such factors as optimized loan structure and interest rate fluctuations, and profit went up by RMB3.8 billion. Meanwhile, the loan interest income increased by RMB4.26 billion as the result of conversion according to the new accounting standards. Interest income from transactions with financial institutions was RMB5.74 billion, a YoY decrease of RMB3.19 billion mainly due to the drop in re-discounted assets scale. Deposit interest expense was RMB2.76 billion, a YoY increase of RMB0.24 billion; bond interest payment was RMB52.93 billion, a YoY increase of RMB14.59 billion, of which the interest expense increase due to the rise in the average bonds balance was RMB9.87 billion, and interest expense increase due to the increased payment rate of bonds interest was RMB4.8 billion; expense from transactions with financial institutions was RMB7.86 billion, a YoY decrease of RMB0.39 billion.

ADBC experienced continuous and stable development in its intermediary businesses (excluding exchange income). It posted revenue from intermediary business of RMB890 million, a YoY increase of 3.7% a net YoY increase of RMB10 million.

Operating expenditure increased by RMB5.51 billion, which was mainly attributable to an increase of RMB2.18 billion in impairment loss of assets, an increase of RMB1.75 billion in operating expenses and an increase of RMB1.59 billion in business tax and surcharge.

Without considering the conversion according to the new accounting standards, the cost to revenue ratio was 20.1%, a YoY decrease of 0.5%, maintaining a low level in the banking sector. Interest spread between interest-earning assets and interest-bearing liabilities was 2.93%, basically maintaining the same level with the previous year under the circumstances when the central bank had two consecutive interest reductions and the deposits growth significantly slowed down compared with that of the previous year.

Provisions for asset write-down

In 2012, the provision for loan loss was added by RMB22.86 billion, up by RMB7.71 billion over the previous year. The balance of the provision for loan loss at the end of the year was RMB67.26 billion. The provision coverage ratio for non-performing loans (NPLs) reached 309.7%, 159.7% over the regulatory standard, a substantial increase by 147.9% from the beginning of the year. The provision to loan ratio was 3.1%, 0.6% over the regulatory standard, an increase of 0.7% as compared with the beginning of the year.



Financial Results

Changes in assets and liabilities

In 2012, ADBC's balance sheet continued to improve smoothly. Its total assets amounted to RMB2,293.08 billion at the end of 2012, representing an increase of RMB339.61 billion, or 17.4% as compared with the beginning of the year. Specifically, the total loan balance was RMB2,185.08 billion (without deducting the provision), representing an increase of RMB309.53 billion as compared with the beginning of the year, which was mainly attributable to the increase of RMB118.19 billion in loans granted for special reserves, the increase of RMB101.35 billion in loans for purchase for grain, cotton and edible oil, and the increase of RMB150.18 billion in loans for water conservancy and new countryside construction; amounts due from the central bank was RMB114.74 billion, representing an increase of RMB14.59 billion as compared with the beginning of the year, while amounts due from other banks and financial institutions was RMB12.88 billion, representing an increase of RMB8.07 billion as compared with the beginning of the year.

The total liabilities reached RMB2,243.28 billion, an increase of RMB325.33 billion as compared with the beginning of the year, up by 17%. Specifically, the corporate deposit was RMB386.2 billion, representing an increase of RMB18.68 billion as compared with the beginning of the year; borrowings from the Central Bank was RMB302.0 billion, representing an increase of RMB30.0 billion as compared with the beginning of the year; time deposits from other banks and financial institutions were RMB36.18 billion, representing an increase of RMB14.9 billion as compared with the beginning of the year; the balance of bonds offered was RMB1,482.31 billion, representing an increase of RMB281.19 billion as compared with the beginning of the year.

The owner's equity was RMB49.8 billion, an increase of RMB14.29 billion, up by 40.3% as compared with the beginning of the year.

Credit Business

Lending business for the purchase of grain and edible oil

In 2012, ADBC successfully implemented its grain macro-control policy, achieving an effective growth of the lending business for the purchase of grain and edible oil. By the end of the year, balance of its loans granted for the purchase of grain and edible oil was RMB896.243 billion. During the year, ADBC's total loans granted for the purchase of various grains and edible oil was RMB 340.931 billion, representing an increase of RMB 5.215 billion or up by 1.55% over the previous year. The loans financed the client enterprises to purchase 322.119 billion jin (or 161.6 billion kg) and 14.589 billion jin (or 7.229 billion kg) of grain and edible oil respectively, representing an increase of 21.405 billion jin (or 10.702 billion kg) or up by 7.12% and an increase of 2.52 billion jin (or 1.26 billion kg) or up by 20.88% respectively over the previous year.

Both of the balance of NPLs and NPL ratio of grains and edible oil continued to decline. By the end of the year, the NPL balance for grain and edible oil was RMB17.184 billion, reducing by RMB3.747 billion as compared with the beginning of the year; the NPL ratio was 1.91%, dropping by 0.63% over the beginning of the year.

The customer structure was further optimized, and credit resources were directed towards quality customers. At the end of the year, the number of grain and edible oil customers was reduced by 822, and the loan balance of customers rated above AA grade was RMB480.9 billion, representing a proportion increase of 14% compared with the beginning of the year.

Loans for agricultural technology experienced effective development. During the year, an accumulative agricultural technology loan of RMB19.451 billion was granted to support 537 enterprises, representing an increase of RMB4.341 billion or 28.73% over the previous year.

Lending business for cotton

In 2012, ADBC proactively carried out the state's policy of keeping temporary reserves of cotton and granted loans of RMB119.857 billion for the purchase of national cotton reserves, in support of purchasing cotton of 150.618 million dan (or 7.531 billion kg). ADBC also extended RMB1,313 million of loans for the purchase of local cotton reserves, in support of purchasing cotton of 1.38 million dan (or 69 million kg).

For the year, ADBC granted cotton purchase loans of RMB83.479 billion to help enterprises purchase ginned cotton of 87.392 million dan (or 4.3696 billion kg). Among these loans, RMB79.336 billion was made within the cotton year of 2012, a record high since the institutional reform of the cotton market, in support of purchasing ginned cotton of 82.0399 million dan (or 4.101995 billion kg), representing approximately 59.45% of the total cotton output of the year in China.

In 2012, ADBC's cotton marketing loans amounted to RMB7.614 billion; cotton circulation loans amounted to RMB1420 million; and loans for pre-purchase of cotton, cotton seed breeding, and technology and equipment improvement amounted to RMB1.188 billion.

By the end of the year, ADBC aided 484 leading cotton enterprises and granted loans up to RMB36.235 billion accumulatively, with the balance of loans outstanding at RMB34.686 billion, basically the same as the previous year.

During the cotton year of 2011, the annual recovery rate of loans for purchasing cotton was 99.75%, realizing a benign cycle of the purchasing fund.

Lending business for agricultural input

In 2012, ADBC extended accumulated loans of RMB30.493 billion for agricultural inputs (including fertilizer reserves), and by the end of the year the balance of such loans amounted to RMB25.668 billion.

During the year, ADBC's accumulated loans for fertilizer reserves amounted to RMB22.275 billion, giving support to purchase and reserve of chemical fertilizers of 9,645,100 tons. Among these, RMB17.362 billion were granted in the chemical fertilizer year of 2012/2013, financing the purchase and reserve of chemical fertilizers of 5,529,100 tons.

During the year, ADBC's accumulated loans for chemical fertilizer circulations amounted to RMB3.317 billion, while loans for other agricultural production inputs and the application of agricultural technologies amounted to RMB1.177 billion and RMB3.717 billion respectively.

Lending business for special reserves

In 2012, ADBC actively worked with the state in the adjustment and control of the sugar market, and supported the purchase and reserve of 1.5 million tons of domestically produced sugar and the transfer reserve of imported sugar. In 2012, ADBC's accumulated loans for sugar reserves amounted to RMB21.172 billion.

To ensure sufficient fund supply for national frozen meat reserve program, ADBC's accumulated loans for the purchase and reserve of meat amounted to RMB5.992 billion in the year. To meet the need of Chinese people for celebration in festival period, ADBC cooperated with governments at all levels and helped supply 179,500 tons of pork, recovering meat reserve loans of RMB4.72 billion.

In 2012, ADBC's accumulated loans for national wool reserve program amounted to RMB1.713 billion, in support of the purchase of 6,355 tons of wool reserves and 4,000 tons of cashmere reserves.

Lending business for leading agribusinesses in sugar, silk, hemp, tobacco and wool sectors

In 2012, ADBC prudently and steadily developed credit business by granting loans of RMB16.585 billion to leading agribusiness firms in sugar, silk, hemp, tobacco and wool sectors. By breakdown, RMB9.538 billion was granted to support leading sugar firms; RMB4.698 billion was granted to leading wool firms; RMB1.327 billion was granted to leading silk firms; RMB999 million was granted to hemp firms; and RMB23 million was granted to tobacco firms.

Lending business for the construction of the rural circulation system

During the year, ADBC issued loans for the construction of rural circulation system amounting to RMB10.689 billion (including short-term loans of RMB7.055 billion and medium and long term loans of RMB3.634 billion), and developed 53 new clients. At the end of 2012, the balance of this type of loans was RMB21.891 billion, financing 497 clients. By breakdown of this type of loans, RMB3.584 billion was issued to 21 projects for the implementation of "Agricultural Products Wholesale Market Upgrade and Improvement Project" of the Ministry of Agriculture; RMB2.156 billion was issued to 13 projects for the implementation of "Two Hundred-Market Project" of the Ministry of Commerce; RMB3.413 billion was issued to 49 projects for the implementation of a MOC Project called "Markets for 1,000 Towns and 10,000 Villages", and RMB336 million was issued to 5 projects for the implementation of "Network of Modern Rural Circulation Project" of China Co-op.

Credit Business

Lending business for small agribusinesses

In 2012, ADBC proactively supported the development of small agribusinesses and farmers specialized cooperatives in the sectors of planting, breeding, processing and circulation and issued loans of RMB7.329 billion in total to 1,465 small agribusinesses.

Lending business for leading agribusinesses in the sectors of forestry, fruits, medical herbs, horticulture, tea, etc.

In 2012, ADBC selectively supported the development and expansion of leading agribusinesses in the sectors of forestry, fruits, medical herbs, horticulture, tea, etc. In total, ADBC issued loans of RMB28.525 billion to 1,100 leading agribusiness firms in the above sectors including 75 national leading agribusiness firms. As at the end of 2012, the balance of this type of loans was RMB38.588 billion. These loans have helped promote the industrialization and large-scale operation in agriculture.

Lending business for new countryside construction

In 2012, ADBC issued loans of RMB170.804 billion in total for new countryside construction, financing 922 projects. With the help of this type of loans, 47,200 mu of arable land was added, in exchange for 135,800 mu of land for construction purposes. These loans also helped improve 510 villages, adding new farmer housing area of 8,886,400 square metres and renovating an area of dilapidated buildings of 903,600 square meters. Additionally, 100 new farmer communities were built in 2012, improving housing conditions for 76,000 rural households.

Lending business for water conservancy

In 2012, ADBC accumulatively extended loans of RMB46.923 billion for water conservancy and financed 301 projects. With the help of this type of loans, ADBC helped strengthen 74 faulty and dangerous reservoirs, adding water storage of 117 million cubic metres. Thanks to these loans, 604,400 mu of irrigation area were added or improved; 1,014 kilometres of ditches were repaired and dredged; solving the drinking water problem for more than 3,960,700 farmers.

Lending business for other rural infrastructure construction

In 2012, ADBC issued loans of RMB42.733 billion and financed the construction of 565 rural infrastructure projects, including road network projects, rural public facilities and ecological agriculture projects. With the help of these loans, 6,095 km road was built or repaired; 504 water supply and drainage facilities were built or rebuilt or expanded, providing 378,000 citizen with natural gas supply and a heating area of 33,147,000 square meters, adding waste water treatment capacity of 160,000 tons/day, enabling 1,540 households to replace fuel with small hydro; and power stations with 3.897 million kilowatts capacity were installed in rural areas. Thanks to these loans, 119,000 mu of low-yielding farmland was upgraded, and additional 260,000 mu of green plots was created.



Investment Business

In 2012, ADBC made a historical breakthrough in its investment business, officially setting up China Agriculture Industry Development Fund and Modern Seed Industry Development Fund jointly with organizations such as the Ministry of Finance. Based on the two funds, ADBC contributed and holds shares in China Agriculture Industry Development Fund Co., Ltd, Modern Seed Industry Development Fund Co., Ltd. and Beijing Xiannong Investment Management Co., Ltd. ADBC committed to contributing RMB1.508 billion to the three companies, and up to date it has made actual contribution of RMB708 million.

China Agriculture Industry Development Fund Co., Ltd. was jointly established by ADBC, the Ministry of Finance, Cinda Asset Management Corporation and CITIC Group. The fund size is RMB4 billion with RMB1.6 billion injected as the initial investment, and the duration of the fund company is 15 years. The fund manager is Cinda Asset Management Corporation.

Modern Seed Industry Development Fund Co., Ltd. was established by ADBC together with the Ministry of Finance and SINOCHEM Group, which made capital contribution jointly. The fund size is RMB5-8 billion, and the initial investment is RMB1.5 billion. The three investors contributed RMB500 million each, and the duration of the fund company is 10 years. The fund is managed by a new management company jointly invested and established by the originator and other investment management organizations. The fund custodian is ADBC.

Beijing Xiannong Investment Management Co., Ltd. was established by ADBC together with SINOCHEM Group and Quanxing Investment Co., Ltd. The registered capital of the company is RMB20 million, and ADBC contributed RMB8 million, accounting for 40% of the registered capital. The duration of the company is 15 years. The company is currently the manager of the Modern Seed Industry Development Fund.

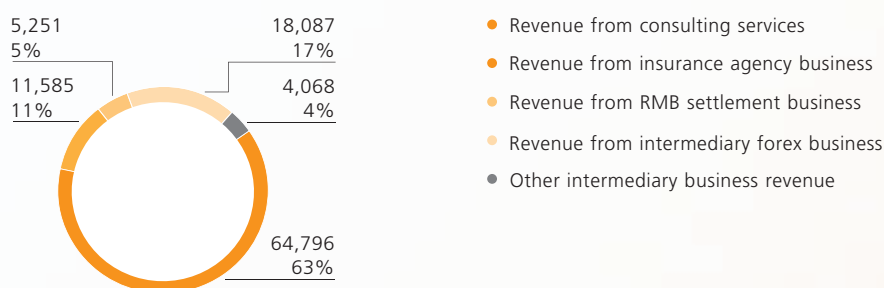
Intermediary Business/International Business

Intermediary Business

In 2012, ADBC generated a revenue of RMB1.04 billion (see the Diagram 1) from the intermediary businesses, a YoY increase of RMB90.78 million. Revenue derived from the intermediary business per capita was RMB20,400, up by RMB1,900 over the previous year (see the Diagram 1). The revenue from the consulting service business was RMB650 million, accounting for 63% of the intermediary business, representing a YoY increase of RMB16.27 million; ADBC posted the revenue of foreign exchange and the commission fee for international settlement at 180 million, a YoY increase of RMB90.76 million; the revenue from RMB settlement business was RMB50 million, basically the same as last year. The premium collected as agents during the whole year was RMB600 million, representing a YoY decrease of RMB80.71 million, but the revenue from the commission fee for insurance agency was RMB120 million, basically the same as last year.

Diagram 1 Breakdown of Revenue of Intermediary Business in 2012

Unit: RMB10,000



International Business

In 2012, ADBC handled 46,695 international settlement transactions at the amount of USD10.90 billion, growing by 43.5% over the previous year.

The income of foreign exchange services was RMB225 million, growing by 53.5% over the previous year.

The number of business outlets offering foreign exchange services in ADBC was 84, increasing by 9 compared with that of 2011. The number of correspondent banks was 477, up by 34 banks compared with that in 2011, covering 61 countries and regions around the world.

Fund Raising and Management

Fund Raising

Fund self-sufficiency ratio of ADBC increased. As of the end of 2012, interest-bearing liabilities of ADBC totalled RMB2,207.04 billion, representing an increase of RMB314.62 billion over the previous year. Fund self-sufficiency ratio of ADBC increased to 87.5%, up by 2.1% from that of 2012 (See Diagram 1).

Diagram 1 Breakdown of Interest-bearing Liabilities as of the End of 2012

Unit: RMB100 million

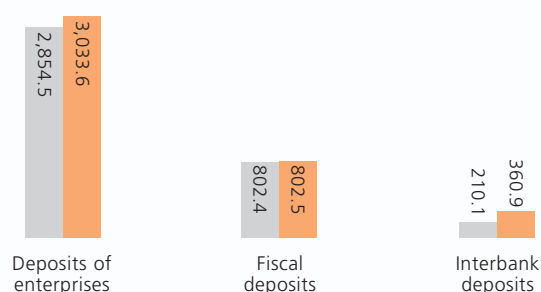


Deposits grew steadily. At the end of the year, the balance of various RMB deposits (including interbank time deposits) was RMB422.05 billion, up by RMB33.84 billion compared with that of the beginning of the year (see Diagram 2); the balance of the average daily deposits amounted to RMB430.3 billion, an increase of RMB4.8 billion over the previous year. The balance of low-cost time deposits was RMB29.39 billion, up by RMB9 billion or 44.1% from that of the beginning of the year and representing an increase of 30% over the previous year.

Diagram 2 Breakdown of Year-end Deposits in 2012 and 2011

Unit: RMB100 million

■ End of 2011 ■ End of 2012



Financial bonds were successfully issued. During the year, ADBC issued 19 batches of policy financial bonds and raised RMB465 billion, up by RMB17.73 billion over the previous year. The average maturity of the issue was 5.24 years, representing an extension of 0.99 year over the previous year. The average cost of the issue was 3.76%, representing a decrease of 27 basis points over the previous year, and paid off bonds principal amounting to RMB189.8 billion, representing an increase of RMB16.62 billion over the previous year. The remaining maturity of financial bonds outstanding was 3.73 year, basically the same with that of the previous year. The cost of financial bonds outstanding was 3.75% with a decrease of 4 basis points over the previous year. Meanwhile, ADBC successfully issued 6 RMB bonds in Hong Kong in January and June, raising RMB6 billion.

Fund Raising and Management/International Credit Ratings

Fund Management

Funds allocation and transfer. The Head Office of ADBC allocated RMB2,123 billion to branches at various levels in more than 35,000 transactions, a YoY decrease of RMB4.2 billion. At the same time, it accumulatively withdrew RMB1,934.5 billion, increasing by RMB52.6 billion from a year earlier. Overall, the net amount allocated and transferred reached RMB188.5 billion, representing a decrease of RMB56.8 billion compared to that of the same period of 2011 (mainly due to the YoY increase of RMB53.3 billion of the current change of interbank deposits). ADBC's year-end position cover rate was only 2%, dropping by 44% compared with that of the beginning of the year. ADBC's average daily balance of position accounted for at the People's Bank was RMB44.09 billion, down by RMB2.17 billion over the previous year, directly saving RMB66 million of capital cost.

Liquidity management. ADBC actively constructed liquidity secondary reserve system, properly deployed short-term highly liquid assets and conducted rolling operation to improve the liquidity of assets and effectively reduced the bank's occupied position. During the year, rolling transactions in the short-term currency market amounted to RMB2,390.7 billion, up by RMB389.5 billion YoY, with a weighted average term of 3 days and a weighted average interest rate of 2.95%. ADBC carried out high-yield interbank deposits business of RMB114.2 billion with a weighted average term of 33 days and a weighted average interest rate of 4.32%, and made 14 trial investments in high level bonds with an amount of RMB7.99 billion. It fully leveraged the double-adjusting effect of the bill transaction, and bought bills of RMB128.25 billion with a weighted average interest rate of 5.1% for the year based on the pace of credit granting, ensuring the stable growth of the credit scale; in the mean time, effectively withdrew bills of RMB164.3 billion to be used for the procurement of grain and cotton.

Interest rate floating policy management. Loans of RMB1100.15 billion (excluding discount and re-discount) were released for the whole year, representing an increase of RMB55.84 billion over the previous year, of which loans granted at a upward floating interest rate amounted to RMB9.75 billion, accounting for 0.89% of the total, a YoY increase of 0.04%; loans granted at a downward floating interest rate were RMB23.31 billion, accounting for 2.12% of the total, a YoY increase of 7.02%. In the nature of loans, among the mandatory policy loans and the quasi policy loans, the loans granted at a downward floating interest rate were RMB15.65 billion, accounting for 67.12% of the total. In terms of the loan term, for loans within one year (inclusive), RMB12.87 billion were loans effected at a downward floating interest rate, representing 55.23% of the total loans at a downward floating interest rate.

International Credit Ratings

External Ratings for ADBC in 2012

	Rating agencies	Rating for China's Sovereign Debt	Rating for ADBC
2012	Moody's	Aa3	Aa3
	S&P	AA-	AA-



Risk Management

In 2012, concentrating on the target to achieve dual-decline in the balance and ratio of non-performing loans (NPL), ADBC comprehensively used a variety of means to recover and dispose NPLs. Annual accumulated recovery and disposal of NPLs totaled RMB14.571 billion yuan. ADBC improved loan quality classification management, verified the authenticity of credit asset quality, reduced loan risk classification deviation, expanded loan risk monitoring and pre-warning range, and effectively prevented and controlled the new increase of NPLs. It also conducted risk inspection and control on loan guarantee, refined loan guarantee analysis, strengthened the management of intermediaries, and constantly increased the loan guarantee coverage rate throughout the bank. In addition, ADBC established a risk reporting system, enlarged risk management scope, and steadily promoted overall risk management. Meanwhile, it reinforced the risk management infrastructure, and revised administration measures and operation procedures for risk management of major businesses.

Asset Quality

As of the end of 2012, the NPL balance of ADBC was RMB21.716 billion yuan with a NPL ratio of 0.99%, representing a decrease of RMB5.730 billion yuan and 0.47 percentage points respectively as compared with the beginning of the year.

Credit Management

In 2012, ADBC made vigorous efforts in strengthening the foundation for credit management and in risk prevention and control. Firstly, CM2006 system was upgraded and successfully launched online, and the system's risk control, monitoring, checking and enquiry features were improved. Secondly, credit support was classified as guaranteed support, priority support, restricted support and withdrawn for products, regions and customers, expressly specifying 7 types of purposes, 5 types of regions and 10 types of customers for restriction, and 7 types of customers for withdrawal. During the year, 783 customers were withdrawn. Thirdly, credit monitoring and inspection was enhanced to focus on monitoring on loans relating to rural land, public welfare and local government financing platform, timely implementing special monitoring on long and mid-term loan recovery and restricted and withdrawn customers, and fully completing the risk inspection, control and classification of loan customers, completed a comprehensive risk investigation and classification of loan customers queuing, setting up standing book tracking and monitoring for all the 2,043 enterprises that had been identified as restricted or withdrawn. Fourthly, customer credit rating and credit granting was steadily carried out. ADBC completed rating for 29,802 customers and credit granting for 23,393 customers, and AAA customers, AA- customers and A- (inclusive) above customers accounted for 4%, 29% and 92% respectively. Fifthly, credit review and approval was well done. For the whole year, 4,066 various credit businesses were reviewed, of which 3,277 was provided with risk warning with 11,483 risk clauses. The filing process for review was adjusted to standardize the filing scope, with the implementation of the medium and long-term loans in consultation with the audit system. During the year, the Head Office reviewed 704 credit projects filed, made risk warning for 434 of them, and requested branches to withdraw 11 of them. Sixthly, supervision operations monitoring were carried out earnestly. 160 operations supervision were completed accumulatively and RMB33.2 billion yuan was approved.

Risk Management

Internal Audit

In 2012, ADBC proactively carried out various internal audits, and for the first time organized unified long-term loans special audit, conducting on-site audits on long and mid-term loan of RMB802 billion yuan involving 5,360 customers and 7,540 projects of 2,026 agencies. ADBC also organized the first centralized salary distribution special audit to 30 provincial branch offices, 60 secondary branches and 123 sub-branches at the county level on their salary distribution from 2009 to 2011. Furthermore, ADBC carried out special audits on newly added NPLs and chronological audits, as well as audits on economic responsibility for 1,530 individuals. In addition, off-site audits were actively conducted to provide strong support for long and mid-term loan audit and audit on branch salary distribution. ADBC also developed and completed the comprehensive reporting platform, for monitoring and analysis of secondary branches of internal audit department and with the platform officially launched online; the real-time off-site monitoring of the key business indicators of the secondary branches was realized.



IT Development

In 2012, ADBC further improved its IT management organizational structure, established the normalized research and development model of the integrated business system, completed the follow-up infrastructure construction work of IT Base in Zhuhai, and launched the *Implementation Measures of ADBC for the Position Management of Information Technology Personnel*.

Fruitful results in software research and development were made. The short message financial service platform, the integrated office platform, the CM2006 upgrade and transformation (phase II) project, the electronic image platform project, and the optimization and upgrading of human resources management system optimization and upgrade project were launched online one after another. Development of the foreign exchange fund management system, the packets clearance system and the price quotation engine system was completed, and the interface transformation with the integrated business system, the international settlement system and the SWIFT was also completed and put into online operation in January 2013. According to the requirements of the People's Bank of China (PBOC), the business testing and performance testing of PBOC's second generation payment system and the joint debugging and testing with PBOC were also completed.

The management of scientific and technological work constantly improved. ADBC formulated and executed the complete process management standards of information construction projects, promoted the independently developed computer information management system throughout the Bank, and obtained relatively accurate information of all the computers of the Bank. It held 9 information technology training sessions. ADBC's agriculture policy financial core business system won the 2nd prize of PBOC's 2012 Banking Technology Development Award, and the two projects of core network and consolidated statements platform based on the virtual technology won the 3rd prize.

Network and information safety was strengthened. Special inspections and provincial branch information system emergency drills were conducted, and the emergency pre-plan was revised. The network upgrade and capacity expansion was completed, resolving the efficiency issue caused by network congestion. The capacity upgrade of the Head Office Data Center was also completed, which provided technology support for the preparation work and opening of ADBC's Tibet branch. Software maintenance for the integrated business system and many other management systems, and the forwarding and feedback of enquiries and change notices of the CM2006 system were also finished.

The system operation and maintenance management was further enhanced. ADBC's over 30 application systems including the integrated business system, the CM2006 system and the international settlement system operated stably. The information system operation and maintenance standards and emergency pre-plan were revised and improved, achieving full coverage of the system's operation and maintenance system. The dedicated operation and maintenance post system for core business systems was established to further increase the professional operation and maintenance management level. Furthermore, the normalized upgrade mechanism of the operation platform was implemented, and the system-based platform continuously operated stably. The automatic monitoring, operation and maintenance capability of the centralized monitoring system was strengthened, and the automatic operation dispatch platform was optimized. The audit on the system's operation and maintenance was reinforced to track and examine critical operation behaviors based on the fortress machine of the centralized monitoring system, effectively preventing and controlling the operation and maintenance risks. The network firewall was consolidated, the configuration of the network data monitoring system was improved, and the network configuration change platform server was set up to ensure the smooth network operation of the entire bank. The monitoring mechanism of payment business for both big and small amounts was improved, and the real time monitoring system and operational processes for cross-bank remittance and transfer abnormalities were formulated so that the payment, remittance and transfer business was conducted steadily and stably. The management of the integrated business system was timely and effective, the system application was safe and standardized, and the whole bank's billing accounts and counter business went smoothly.

Human Resources Management

Human Resources Management

In 2012, ADBC further strengthened the construction of its CPC organizations with the setting up of leading team, the cadre team construction and the talented person project. It also reinforced the management mechanism of personnel, salary and welfare and made more efforts in personnel training, providing a solid organizational and personnel guarantee to the smooth development of the Bank's central work.

Guidance on How to Strengthen the Cadre Management was distributed. ADBC held its CPC representative meeting throughout the Bank, in which two representatives were selected to attend the 18th National Congress of the CPC. It diligently organized "Strive for Outstanding" activities, and recognized 49 excellent grass-roots Party committees and 100 excellent CPC Party members from the window and service units.

ADBC organized the competition for division chief, deputy division chief, and senior business positions in the Head Office. It provided guidance to branches in the competitive selection of cadres, and provincial branches appointed 576 cadres at the division chief level through competition. ADBC vigorously promoted that leading cadres of prefectural branches and sub-branches at the county level should be appointed through open selection and competition, consequently 75 leading team members of secondary branches and 521 leading team members of sub-branches at the county level were appointed in this manner, accounting respectively for 54.7% and 87.1% of the total newly promoted cadres of the year. ADBC also earnestly completed work relating to individual reporting of leading cadres in 2011, and supported the Organizational Department of the CPC Central Committee in completing the "One Report Two Reviews" work for selecting and appointing cadres in 2011, for which various indicators were above the average level of the 120 state central enterprises and institutions.

During the year, ADBC made efforts in the preparation work for its Tibet branch to ensure its smooth opening. It investigated and verified the proposals of 66 county-level business institutions adjustment made by 22 provincial branches, and put forward specific opinions on the adjustment. ADBC distributed the *Notice on Issues Including the Adjustment of the Position Numbers of Leading Cadres of Some Sub-branches at the County Level*, clarifying the conditions and procedures for adjusting the internal organization and the position numbers of leaders in sub-branches at the country level. Furthermore, it enhanced personnel planning and management, examined and verified the recruitment, early retirement and transfer of employees of provincial branches, improved business position management, and conducted the inspection and appointment of director general candidates. Study and proposed advice on how to transfer full-time post graduate employees into HQ contract employees were introduced.

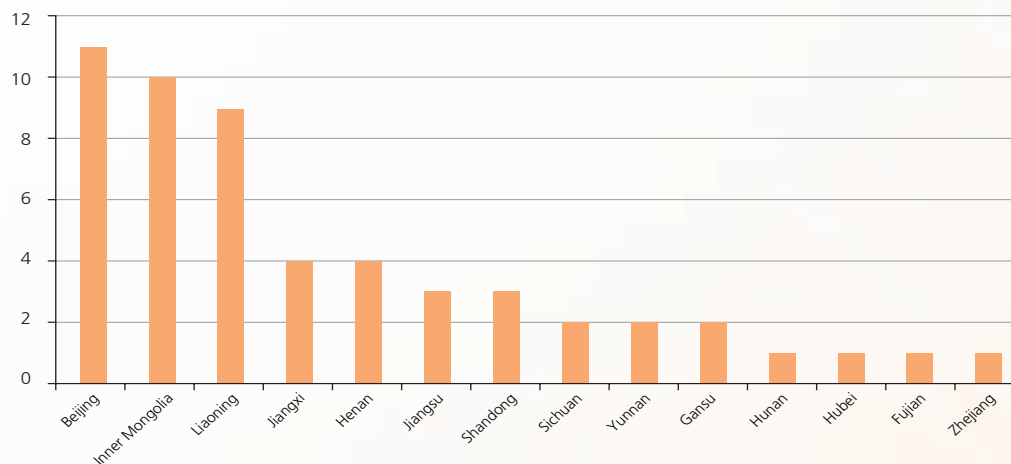
Based on the needs of new business development and training of needed talents, through overseas training and training in cooperation universities and professional training institutions, ADBC held 15 key personnel training programs for a total of 622 employees. Branches at various levels also held over 3,000 various trainings for 85,000 persons accumulatively. Besides, ADBC made full use of the training base of its CPC Party School to train 521 employees. It also made good use of the platform of its satellite communication net to newly add 35 network courseware, 2,663 copies of digital books, and relay 144 various business lectures, while enhancing the construction of its network exam system, developing over 3,000 test questions, and holding 15 various network exams for more than 6,500 employees.

Human Resources Management

Construction of the video conference system

ADBC's satellite video conference system currently includes 1 central station at the Head Office, 35 two-way stations at provincial branches and branches in cities listed independently in the state plan (including the party school in Jinggangshan), and 1,191 one-way stations at sub-branches, basically covering all the branches, sub-branches and business outlets at various levels, except for the Tibet branch, Zhuhai Research, Development & Disaster Recovery Center of IT Department of the Head Office, and some newly built and relocated sub-branches. In 2012, the Head Office and various provincial branches made use of the satellite video conference system to hold 124 meetings and 9 important live telecasts.

Statistics of the Use of the Satellite Video Conference System by Provincial Branches



Corporate Culture/Social Responsibilities

Corporate Culture

In 2012, ADBC further promoted the construction of its corporate culture, and held a corporate culture construction meeting in Qingdao to plan for deepening the building of corporate culture for the next period. ADBC distributed the *Opinions regarding Deepening the Construction of Corporate Culture*, detailing specific plans for further construction of corporate culture.

ADBC also released its values system. It collected expressions that could reflect the spirits of ADBC throughout the bank, and officially published ADBC values system comprising Vision, Mission, Core Values and Spirits. ADBC's vision is: To Build a First-Class Modern Agricultural Policy Bank; ADBC's mission (slogan) is: Agricultural Development Bank of China, Committed to Building a New Countryside; ADBC's core concept is: Sincere Services, Efficient Development, People-Oriented, Achieving Harmony; and ADBC's spirits are: Dutiful, Pragmatic, Innovative, Self-Improving.

ADBC proactively carried out cultural activities. It organized rich and colorful cultural activities like the "Youth Star of Etiquette" Competition, "Golden ADBC Cup" Compliance & Risk Prevention and Control Knowledge Contest, the 2nd Cooking Contest of the Logistics Units of different levels, "Learn from Lei Feng" young volunteer service activities, "Youth Woods" tree planting activity, and the youth cultural month activities.

ADBC always focused on people and cared for its employees. It organized recuperation activities twice for outstanding employees from grass roots units, and 65 employees participated in the recuperation. ADBC earnestly carried out "sending warmth to those in need" activities and implemented its special poverty relief programs. During the year, ADBC offered allowance fund of aggregate RMB4.93 million to 5,465 employees, and granted special poverty relief fund of RMB2.028 million to aid 183 employees experiencing difficulties.

Social Responsibilities

IN 2012, ADBC actively carried out social welfare undertakings to perform its social responsibilities.

Poverty alleviation in selected areas. ADBC provided close to RMB65 million and RMB100 million respectively for Tongyu and Da'an in Jilin Province, both were selected as places for poverty alleviation efforts, to help enterprises of the two areas to overcome difficulties and to gradually develop to leading processing enterprises for agricultural products with relatively strong market competitiveness, integrating production and processing, material supply and product sales, creating more than 900 jobs for poor families in the surrounding areas. It continued to practice "intelligent poverty alleviation", and provided over 300 computers to, and bought new desks and books of RMB500,000 for Xin'aiili Mongolian Hope Primary School in Da'an to improve its conditions. ADBC also provided financial aid of RMB2,000 for each university freshmen in the poverty alleviation areas. In addition, ADBC cared about the production and living conditions of the poor, and raised over RMB500,000 to help dig 20 anti-drought wells in villages (townships) in the poverty alleviation areas suffering from the drought, and alleviated the water drinking problem for local people and animals. Meanwhile, ADBC purchased preliminary medical equipments and effectively improved local medical and health conditions, solving the difficulty of getting medical service for nearly 50,000 people. It also continued the program of cultural poverty alleviation by contributing 300 copies of Farmers' Daily for the poor villages in the poverty alleviation areas.

Social Responsibilities/International Exchange

Social donation. ADBC donated RMB1 million to the “Mother’s Water Cellar” Project of All-China Women’s Federation (ACWF) and RMB1 million to the Health Department of Tibet Autonomous Region for providing medical treatment to children suffering from congenital heart diseases. It also donated RMB1 million to “For our children – the rescue program for 1,000 children with congenital heart diseases from families in poor minority areas” initiated by China Charity Federation and other organizations, and RMB1 million to China Legal Aid Foundation.

International Exchange

In 2012, ADBC actively conducted international exchange and cooperation. The Head Office organized 15 visiting delegations with a total of 113 staff members to 23 countries and regions. Meanwhile, ADBC received 3 overseas delegations with a total of 15 visitors and arranged 22 meetings with foreign peers and agencies. ADBC also sent delegations to the Annual Meeting of Asian Development Bank, the Spring Member Conference of the Institute of International Finance, the CICA General Meeting, and the Executive Committee Meeting of Asia-Pacific Rural and Agriculture Credit Association. In respect of promoting interaction and cooperation with foreign banks, the senior management of the Head Office met a number of important foreign visitors including the Chairman of Ziraat A.S. Bankasi of Turkey, the Chairman of Credit Agricole S.A. of France, and senior executives of the National Bank of Australia, strengthening the international exchange by the senior management. ADBC also actively facilitated business cooperation with the Open Joint-Stock Commercial Bank Agrobank of Uzbekistan and the National Bank of Australia, and conducted survey visits to Rabobank of Netherlands, the DLR Kredit of Denmark, the Landwirtschaftliche Rentenbank of Germany, the Land Bank of South Africa and some other institutions.

Interest Rates Bulletin

Unit: % (Annual Interest Rate)

Items	Benchmark Interest Rates
I. Deposits by Enterprises and Institutions	
(1) Demand Deposits	0.35
(2) Time Deposits	
3 months	2.60
6 months	2.80
1 year	3.00
2 years	3.75
3 years	4.25
5 years	4.75
(3) Notice Deposits	
1 day	0.80
7 days	1.35
(4) Agreement Deposits	1.15
II. Loans	
(1) Policy Loans	
6 months (inclusive) or less	5.60
6 months to 1 year (inclusive)	6.00
Over 1 year with interest subsidies	6.00
Over 1 year without interest subsidies	
1 year to 3 years (inclusive)	6.15
3 years to 5 years (inclusive)	6.40
Over 5 years	6.55
(2) Commercial Loans	
6 months (inclusive) or less	5.60
6 months to 1 year (inclusive)	6.00
1 year to 3 years (inclusive)	6.15
3 years to 5 years (inclusive)	6.40
Over 5 years	6.55
III. Discount	Increase of percentage point on the basis of the rediscount rate
IV. Penalty Interest Level	
(1) The borrower failed to repay the loan on the agreed date specified in the contract	A penalty interest rate of 30-50 percent higher than that stated in the contract
(2) The borrower failed to use the loan in the way agreed in the contract	A penalty interest rate of 50-100 percent higher than that stated in the contract

Effective from July 6, 2012

Balance Sheet

Unit: RMB100 Million

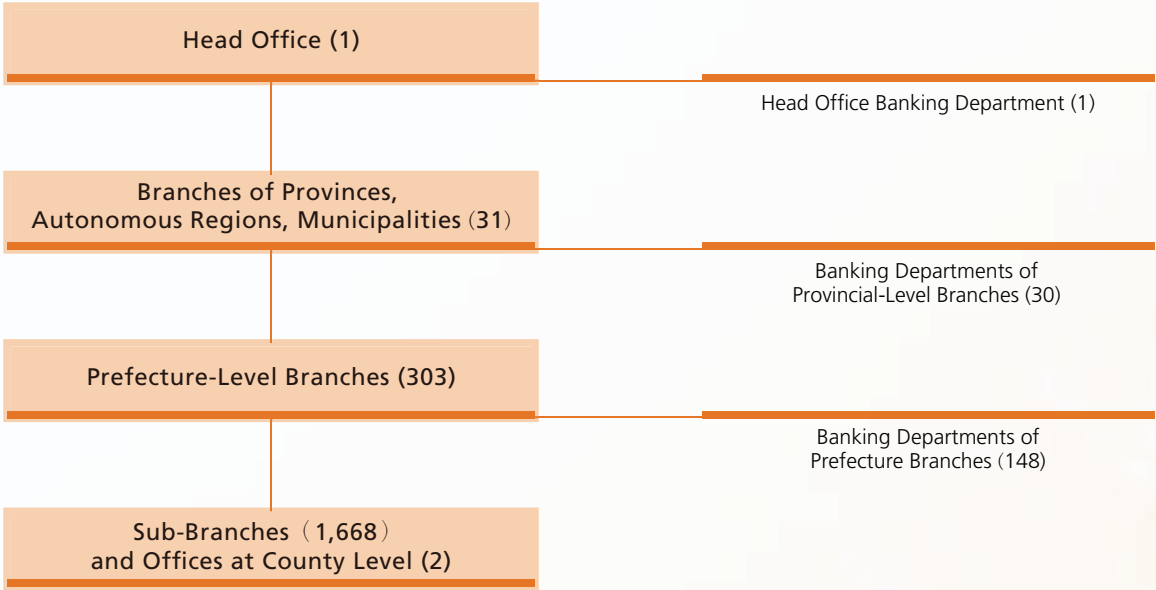
Items	Balance at the end of 2012
Assets:	
Cash and Bank Deposits	3.10
Balances with the Central Bank	1,147.38
Due from Banks	128.79
Balance of Interbank Lending	110.50
Buying Back the Sale of Financial Assets	15.00
Loans Issued & Advances	21,178.18
Fixed Assets	102.50
Projects under Construction	9.89
Other Assets	145.80
Deferred Income Tax Assets	89.65
Total Assets	22,930.79
Liabilities:	
Borrowing from the Central Bank	3,020.00
Due to Banks and Financial Institutions	361.75
Deposits Received	3,862.00
Taxes and fees Payable	82.19
Bonds Payable	15,081.48
Other Liabilities	25.01
Deferred Income Tax Liabilities	0.40
Total Liabilities	22,432.83
Owner's (or Shareholder's) Equity:	
Paid-in Capital (or Stock Capital)	200.00
Surplus Reserves	41.71
Undistributed Profit	256.22
Total Owner's Equity Owned by Parent Company	497.96
Total Owner's (or Shareholder's) Equity	497.96
Total Liabilities and Owner's (or Shareholder's) Equity	22,930.79

Profit and Loss Statement

Unit: RMB10,000

Items	Balance at the end of 2012
I. Operating Income	7,179,890.90
(I) Net Interest Income	7,073,710.10
Interest Income	13,471,068.00
Interest Expenses	6,397,357.90
(II) Net Income from Charges and Commissions	71,951.94
Income from Charges and Commissions	88,922.60
Expenses of Charges and Commissions	16,970.66
(III) Investment Income	15,933.98
Where: Investment Gains from Associates and Joint Ventures	-
(IV) Income from Change of Fair Value	-
(V) Other Income	18,294.88
Exchange Income	13,624.26
Income from Other Businesses	4,670.62
II. Operating Expenses	5,373,784.36
(I) Business Taxes and Surcharges	703,296.99
(II) Overhead Expenses	1,360,317.14
(III) Impairment of Assets or NPL Loss	3,310,154.22
(IV) Costs of Other Businesses	16.00
III. Operating Profit	1,806,106.55
Plus: Non-operating Income	5,333.01
Less: Non-operating Expenses	20,966.95
IV. Total Profit	1,790,472.61
Less: Income Tax Expenses	361,286.26
V. Net Profit	1,429,186.35

Organizational Chart



Almanac of ADBC 2012

On January 11, ADBC held a celebration ceremony in Hong Kong for its successful RMB bond issuance in Hong Kong.

On February 3-4, ADBC held a conference attended by the general managers of its branches across the country in Quanzhou, Fujian province, where results of 2011 were reviewed and the work plan for 2012 was issued.

On February 6, ADBC distributed the "Notice on Establishing the Preparatory Group for ADBC Tibet Autonomous Region Branch" (Nong Fa Yin Fa [2012] No.18).

On February 9, ADBC distributed the "Notice on Establishing the Leading Group of ADBC for Rectifying Irregularities in Business Operations" (Nong Fa Yin Ban [2012] No.18).

On February 28, ADBC distributed "Provisional Administration Measures of ADBC for Agriculture Industry Investment Fund" and "Provisional Administration Measures of ADBC for Investment Fund Custody Business" (Nong Fa Yin Fa [2012] No.28).

On March 29, ADBC distributed "ADBC Service Fee List" (Nong Fa Yin Fa [2012] No.55).

On April 5, ADBC distributed the "Notice on Establishing the Leadership and Working Mechanism for Case Prevention and Control" (Nong Fa Yin Ban [2012] No.111).

On April 17, ADBC distributed "ADBC Head Office Long and Mid-term Loan Monthly Meeting Agenda and Related Working Process" (Nong Fa Yin Ban [2012] No.121).

On April 19, ADBC distributed the "Administration Measures of ADBC for Discipline Inspection Cases" (Nong Fa Yin Fa [2012] No.74).

On the morning of May 14, the CPC Representative Meeting of ADBC was held in Qingdao, Shandong province, in which the party members representing ADBC to attend the 18th National Congress of the CPC were elected.

On the morning of May 14, ADBC corporate culture building meeting was held in Qingdao, Shandong province.

On June 13, ADBC distributed the "Measures of ADBC on the Appraisal and Assessment of Case Prevention and Control Work (Trial)" (Nong Fa Yin Fa [2012] No.101).

On July 23, ADBC distributed the "Implementation Scheme for Carrying out Anti-corruption Risk Prevention and Control Work by the Head Office" (Nong Fa Yin Ban [2012] No.202).

On July 25, ADBC held a briefing meeting attended by the general managers of its branches across the country in Harbin, Heilongjiang province.

On August 8, the opening ceremony of the ADBC branch in Tibet Autonomous Region was held in Lhasa, the capital of Tibet.

On August 13, ADBC distributed the "Notice on the Establishment of ADBC Investment Department" (Nong Fa Yin Fa [2012] No.136).

On August 15, ADBC distributed the "Administration Measures of ADBC for Comprehensive Office Platform Application (Trial)" (Nong Fa Yin Fa [2012] No.134).

Almanac of ADBC 2012

On August 23, ADBC distributed “ADBC Compliance Policy (Trial)” (Nong Fa Yin Fa [2012] No.142).

On September 10, ADBC distributed the “Administration Measures of ADBC for SMS Financial Service” (Nong Fa Yin Fa [2012] No.155).

On September 18, ADBC distributed the “Administration Measures of ADBC for Loan Risk Classification (2012 Revision)” and the “Operating Process of ADBC for Loan Risk Classification” (Nong Fa Yin Fa [2012] No.159).

On September 24, ADBC distributed the “Working Rules of ADBC Risk Management Committee (2012 Revision)” (Nong Fa Yin Fa [2012] No.163).

On September 27, ADBC distributed the “Notice on Establishing ADBC Investment Examination Committee” (Nong Fa Yin Fa [2012] No.168).

On September 28, ADBC distributed the “Administration Measures of ADBC for Long and Mid-term Policy Loan Business for Water Conservancy” (Nong Fa Yin Fa [2012] No.169).

On September 29, ADBC distributed the “Notice on Releasing the ADBC Value System” (Nong Fa Yin Fa [2012] No.167) and the “Notice on Studying and Carrying out in-Depth the ADBC Value System” (Nong Fa Yin Ban [2012] No.255).

On October 18, ADBC distributed the “Administration Measures of ADBC for Legal Compliance Inspection Work” (Nong Fa Yin Fa [2012] No.173).

On October 22, ADBC distributed the “Regulatory Measures of ADBC Head Office for Remote Inventory (2012 Revision)” (Nong Fa Yin Fa [2012] No.176).

On October 30, ADBC distributed the “Operating Rules for Cross-border RMB Settlement of ADBC (2012 Revision)” (Nong Fa Yin Fa [2012] No.185).

On October 30, ADBC distributed the “Working Rules of ADBC Investment Examination Committee (Trial)” (Nong Fa Yin Fa [2012] No.186).

On November 1, ADBC distributed the “Opinions on Deepening Corporate Culture Construction” (Nong Fa Yin Fa [2012] No.190).

On November 23, ADBC distributed the “Administration Measures of ADBC for Investment Business Expatriate Personnel (Trial)” (Nong Fa Yin Fa [2012] No.210).

On December 3-4, ADBC held a general discussion meeting in Zhongshan, Guangdong province attended by the general managers of its provincial branches to study and carry out the spirits of the 18th National Congress of the CPC.

On December 18, ADBC distributed the “Implementation Measures of ADBC for the Management of Business Posts of IT Personnel” (Nong Fa Yin Fa [2012] No.231).

On December 31, ADBC distributed the “Administration Measures of ADBC for the Use of the Human Resources Management System (2012 Revision)” (Nong Fa Yin Ren [2012] No.49).

各省、自治区、直辖市分行通讯录

Addresses of ADBC Branches

北京市分行 Beijing Branch

北京市西城区月坛北街甲2号
A2 Yuetanbeijie Street, Xicheng District, Beijing
邮编 (Post Code) : 100045
电话 (Tel) : 010-68081842
传真 (Fax) : 010-68081036

河北省分行 Hebei Branch

石家庄市中华南大街216号
216 Zhonghua Nan Avenue, Shijiazhuang
邮编 (Post Code) : 050056
电话 (Tel) : 0311-83803441
传真 (Fax) : 0311-83803441

内蒙古自治区分行 Inner Mongolia Branch

呼和浩特市赛罕区新华东街80号
80 Xinhua Dong Street, Saihan District, Hohhot
邮编 (Post Code) : 010010
电话 (Tel) : 0471-4688500
传真 (Fax) : 0471-4688660

吉林省分行 Jilin Branch

长春市解放大路2733号
2733 Jiefang Road, Changchun
邮编 (Post Code) : 130061
电话 (Tel) : 0431-88962394
传真 (Fax) : 0431-88962142

上海市分行 Shanghai Branch

上海市延安东路45号
45 Yan'an Dong Road, Shanghai
邮编 (Post Code) : 200002
电话 (Tel) : 021-63366001
传真 (Fax) : 021-63366001

浙江省分行 Zhejiang Branch

杭州市下城区建国北路283号
283 Jianguo Bei Road, Xiacheng District, Hangzhou
邮编 (Post Code) : 310003
电话 (Tel) : 0571-87299013
传真 (Fax) : 0571-87299016

天津市分行 Tianjin Branch

天津市河西区宾水道11号
11 Binshui Road, Hexi District, Tianjin
邮编 (Post Code) : 300061
电话 (Tel) : 022-23011734
传真 (Fax) : 022-88371550

山西省分行 Shanxi Branch

太原市康乐街38号
38 Kangle Street, Taiyuan
邮编 (Post Code) : 030001
电话 (Tel) : 0351-4602222
传真 (Fax) : 0351-4602222

辽宁省分行 Liaoning Branch

沈阳市沈河区惠工街209号
209 Huigong Street, Shenhe District, Shenyang
邮编 (Post Code) : 110013
电话 (Tel) : 024-88538208
传真 (Fax) : 024-88567041

黑龙江省分行 Heilongjiang Branch

哈尔滨市道里区尚志大街141号
141 Shangzhi Avenue, Daoli District, Harbin
邮编 (Post Code) : 150010
电话 (Tel) : 0451-84696107
传真 (Fax) : 0451-84679217

江苏省分行 Jiangsu Branch

南京市汉中路120号青华大厦A-2401
Suite 2401, Block A, Qinghua Building,
120 Hanzhong Road, Nanjing
邮编 (Post Code) : 210029
电话 (Tel) : 025-51807989
传真 (Fax) : 025-8471236

安徽省分行 Anhui Branch

合肥市金寨路126号
126 Jinzhai Road, Hefei
邮编 (Post Code) : 230022
电话 (Tel) : 0551-3623709
传真 (Fax) : 0551-3655967

各省、自治区、直辖市分行通讯录

Addresses of ADBC Branches

福建省分行 Fujian Branch

福州市鼓楼区树汤路19号
19 Shutang Road, Gulou District, Fuzhou
邮编 (Post Code) : 350003
电话 (Tel) : 0591-87871909
传真 (Fax) : 0591-87851761

山东省分行 Shandong Branch

济南市经十路20908号
20908 Jingshi Road, Jinan
邮编 (Post Code) : 250002
电话 (Tel) : 0531-85189105
传真 (Fax) : 0531-82029395

湖北省分行 Hubei Branch

武汉市武昌区中北路215号
215 Zhongbei Road, Wuchang District, Wuhan
邮编 (Post Code) : 430077
电话 (Tel) : 027-87252070
传真 (Fax) : 027-87252081

广东省分行 Guangdong Branch

广州市越秀区解放北路928号
928 Jiefang Bei Road, Yuexiu District, Guangzhou
邮编 (Post Code) : 510040
电话 (Tel) : 020-83233290
传真 (Fax) : 020-83233088

海南省分行 Hainan Branch

海口市国贸路65号
65 Guomao Road, Haikou
邮编 (Post Code) : 570125
电话 (Tel) : 0898-68541186
传真 (Fax) : 0898-68533598

四川省分行 Sichuan Branch

成都市锦江区均隆街63号
63 Junlong Street, Jinjiang District, Chengdu
邮编 (Post Code) : 610061
电话 (Tel) : 028-84460167
传真 (Fax) : 028-84463009

江西省分行 Jiangxi Branch

南昌市子安路26号
26 Zi'an Road, Nanchang
邮编 (Post Code) : 330025
电话 (Tel) : 0791-6584916
传真 (Fax) : 0791-6584887

河南省分行 Henan Branch

郑州市红旗路81号
81 Hongqi Road, Zhengzhou
邮编 (Post Code) : 450008
电话 (Tel) : 0371-65830150
传真 (Fax) : 0371-65830137

湖南省分行 Hunan Branch

长沙市劳动西路329号
329 Laodong Xi Road, Changsha
邮编 (Post Code) : 410015
电话 (Tel) : 0731-85171228
传真 (Fax) : 0731-85147330

广西壮族自治区分行 Guangxi Branch

南宁市民族大道96号
96 Minzu Avenue, Nanning
邮编 (Post Code) : 530022
电话 (Tel) : 0771-5511023
传真 (Fax) : 0771-5512456

重庆市分行 Chongqing Branch

重庆市渝中区公园路1号
1 Gongyuan Road, Yuzhong District, Chongqing
邮编 (Post Code) : 400010
电话 (Tel) : 023-63789111
传真 (Fax) : 023-63789100

贵州省分行 Guizhou Branch

贵阳市神奇路32号
32 Shenqi Road, Guiyang
邮编 (Post Code) : 550002
电话 (Tel) : 0851-5874965
传真 (Fax) : 0851-5874965

各省、自治区、直辖市分行通讯录

Addresses of ADBC Branches

云南省分行 Yunnan Branch

昆明市护国路66号
66 Huguo Road, Kunming
邮编 (Post Code) : 650021
电话 (Tel) : 0871-3142400
传真 (Fax) : 0871-3142400

陕西省分行 Shaanxi Branch

西安市西五路91号
91 Xiwu Road, Xi'an
邮编 (Post Code) : 710004
电话 (Tel) : 029-87415504
传真 (Fax) : 029-87415429

青海省分行 Qinghai Branch

西宁市城中区南关街57号
57 Nanguan Street, Chengzhong District, Xining
邮编 (Post Code) : 810000
电话 (Tel) : 0971-8589300
传真 (Fax) : 0971-8589977

新疆维吾尔自治区分行 Xinjiang Branch

乌鲁木齐市人民路193号
193 Renmin Road, Urumqi
邮编 (Post Code) : 830004
电话 (Tel) : 0991-2848070
传真 (Fax) : 0991-2834237

西藏自治区分行 Tibet Branch

拉萨市城关区阳岛路4号
4 Yangdao Road, Chengguan District, Lhasa
邮编 (Post Code) : 850000
电话 (Tel) : 0891-6808951

甘肃省分行 Gansu Branch

兰州市城关区张掖路82号
82 Zhangye Road, Chengguan District, Lanzhou
邮编 (Post Code) : 730030
电话 (Tel) : 0931-8445010
传真 (Fax) : 0931-8445029

宁夏回族自治区分行 Ningxia Branch

银川市文化东街1号
1 Wenhua Dong Street, Yinchuan
邮编 (Post Code) : 750004
电话 (Tel) : 0951-6036124
传真 (Fax) : 0951-6025800