

CSR
2021

社会责任报告

SOCIAL
RESPONSIBILITY
REPORT



服务乡村
振兴的银行

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董事长致辞



2021年,是党和国家历史上具有里程碑意义的一年。农发行坚持以习近平新时代中国特色社会主义思想为指导,全面贯彻落实党中央、国务院方针政策和决策部署,坚持稳中求进工作总基调,准确把握新发展阶段,全面贯彻新发展理念,全力服务新发展格局,立足“支农”使命,专注“三农”事业,各项工作稳中有进、好于预期,“十四五”实现良好开局。

2.34 万亿元

全年累放各类贷款

1.66 万亿元

全年发债筹资

感悟思想伟力，激发砥砺奋进动能。农发行从百年党史中感悟真理力量，涵养“支农为国”情怀，聚焦学党史、悟思想、办实事、开新局的目标，有力有序推进党史学习教育。扎实推进“我为群众办实事”实践活动，以惠农、富农等“六大行动”为抓手，切实解决群众“急难愁盼”问题，党史学习教育成果丰硕。坚定推进全面从严治党治行，认真接受中央巡视，坚持与驻行纪检监察组贯通协同，持续深化正风肃纪。全行上下政治建设全面加强、思想引领持续深入、基层基础不断夯实，行风行貌为之一新，党的建设质量水平全面提升。

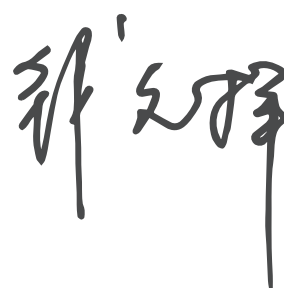
坚守主责主业，支农强农再创新绩。农发行胸怀“国之大者”，发挥“国之重器”作用，金融支农成效显著。聚焦“三农”重点领域、薄弱环节和脱贫地区，全年累放各类贷款2.34万亿元。引导社会资金回流反哺“三农”，拓展支农资金来源渠道和规模，全年发债筹资1.66万亿元，为“三农”发展注入源头活水。坚持优惠支农，以支农强农惠农的硬招实招，为全面推进乡村振兴、促进共同富裕作出积极贡献。

创新赋能发展，推进改革持续深化。农发行永葆“守正创新、改革攻坚”的奋斗姿态，坚持用改革创新破解发展难题，不断完善体制机制，积极将制度优势转化为治理效能，进一步提升治理能力现代化水平。推动改革实施总体方案落实落地，公司治理结构进一步完善，董事会战略决策作用不断增强。扎实推动创新发展，推动重点项目、重点客户工程，产品、服务、模式和流程创新取得新进展。持续推进信息科技建设，制定实施信息科技五年发展规划，启动数字赋能工程，数据治理专项行动顺利收官，科技支撑全面强化。

全面依法治行，风险防控有力有效。扎实推进法治农发行建设，开展“内控合规管理建设年”活动，进一步强化依法合规经营。深入推进全面风险管理体系建设，持续完善风险管理机制，推进风险合规文化建设，加大不良资产控新降旧力度，牢牢守住不发生系统性风险的底线。强化信贷基础管理，政策制度和业务流程进一步优化。聚焦五大领域开展专项审计，内外部监督检查一体化整改工作扎实推进，整改质效进一步提升。

艰难方显勇毅，磨砺始得玉成。2022年是党的二十大召开之年，是实施“十四五”规划的关键之年。农发行将坚持以习近平新时代中国特色社会主义思想为指导，全面贯彻党的十九大和十九届历次全会精神，认真落实党中央、国务院决策部署，弘扬伟大建党精神，踔厉奋发，笃行不怠，以“咬定青山不放松”的执着履行好农业政策性银行职责，推动全行现代化建设和高质量发展再上新台阶，以优异成绩迎接党的二十大胜利召开！

党委书记、董事长



行长致辞



2021年是中国共产党成立100周年,是“十四五”时期开局之年。农发行坚决贯彻落实习近平总书记重要讲话精神和党中央决策部署,坚持稳中求进工作总基调,坚定实施“六个坚持”总体战略和“四个全力”发展战略,坚持以服务乡村振兴统揽支农全局,全力服务“六大领域”,精心塑造“四个银行”品牌,全行现代化建设和高质量发展取得新成效。

7.98 万亿元

资产总额

6.69 万亿元

年末贷款余额

截至2021年末，农发行资产总额79,833.41亿元，比上年末增加5,231.17亿元。全行齐心协力促发展，累放各类贷款2.34万亿元，同比多放3,351亿元；年末贷款余额6.69万亿元，比年初增长5,500亿元。各类基金投贷联动净增890亿元，支持种业振兴取得重要突破。

躬耕不辍，全力服务“三农”发展。认真贯彻落实优先发展农业农村、全面推进乡村振兴部署要求，聚焦乡村振兴重点领域和薄弱环节加大支农力度。全力服务国家粮食安全，统筹做好政策性收储和市场化收购资金供应。巩固拓展脱贫攻坚成果同乡村振兴有效衔接，全年向832个脱贫摘帽县发放贷款3,245亿元。积极支持现代农业发展，全年投放农地贷款1,448亿元，农业科技贷款267亿元，助推高标准农田建设、中低产田改造、特色优势产业和智慧农业发展。出台投贷联动支持种业振兴40条措施，投放种业贷款142亿元。持续发力支持农业农村建设，以乡村建设行动为重点，投放基础设施类贷款8,940.22亿元。

统筹发力，全面提升金融服务水平。主动融入和服务国家区域协调发展战略，全力履行政策性银行责任担当，及时研究出台15个支持实施意见，为推动形成优势互补、高质量发展的区域经济布局作出了重要贡献。积极支持京津冀协同发展、粤港澳大湾区建设、长三角一体化发展和浙江共同富裕示范区建设，统筹支持东、中、西和东北地区协调发展，助力提升区域发展的平衡性、协调性。加大对内蒙古、山西等10个商业性金融供给不足省区的支持力度，年末10省区贷款比年初增加1,812亿元，占全行贷款增加额的32.95%。积极引导社会资金回流反哺“三农”，全年发债筹资1.66万亿元，对公存款日均余额1.22万亿元。坚持服务实体经济不动摇，加大减费让利力度，通过主动免除、让渡客户等方式为企业客户减免费用超3亿元。

着眼长远，大力支持生态环境建设。认真践行“绿水青山就是金山银山”理念，全力打造“绿色银行”特色品牌，把绿色发展融入“三农”实践，不断加大支持力度，助力“碳达峰、碳中和”目标实现。出台高质量服务生态文明建设的37条措施，着力支持减污、降碳、固碳等项目建设，全年累放绿色贷款4,009亿元，绿色贷款余额11,714亿元，比年初增长38.06%。建立绿色资金筹集体系，创新发行碳中和债，充分运用碳减排支持工具，助推绿色发展。开展“长江行”“黄河行”活动，服务污染防治和水沙治理、贫困地区防洪安全、饮水安全和生态安全，全年投放长江大保护、黄河流域生态保护和高质量发展贷款3,385亿元。

路虽远，行则将至；事虽难，做则必成。2022年，农发行将深入学习贯彻习近平新时代中国特色社会主义思想，认真贯彻中央经济工作会议、中央农村工作会议精神，深耕主业、履职尽责，埋头苦干、勇毅前行，全力服务国家战略和“三农”发展，为实现第二个百年奋斗目标和中华民族伟大复兴的中国梦不断作出新的更大贡献！

党委副书记、副董事长、行长



以党史学习教育 推进农发行高质量发展

22,485 件

全系统确立办实事项目



完成

22,479 件

完成率99.97%

农发行认真贯彻党中央决策部署和习近平总书记重要指示精神，紧扣“学史明理、学史增信、学史崇德、学史力行”“学党史、悟思想、办实事、开新局”目标要求，提升政治站位，精心组织实施，有力有序推进，党史学习教育求真务实，全行上下展现出饱满的政治热情和高度的政治自觉，焕发出新时代崭新精神风貌，坚守主业、深耕“三农”的认识高度统一，推进农发行持续高质量发展。

一、以高度的政治自觉组织推动党史学习教育高效开展

农发行党委坚持与中央纪委国家监委驻行纪检监察组贯通协同，树立正确党史观，认真贯彻落实党中央决策部署，精心组织、有力推进、狠抓落实，各级党组织上下联动，高站位高标准推动全行党史学习教育扎实开展。将强有力的组织领导和督促指导贯穿始终，成立党史学习教育领导小组，组建巡回指导组，促进党史学习教育各项任务落地落实。通过简报板报墙报、新媒体平台等全方位强化宣传引导，营造党史学习教育的浓厚氛围。加强全程督导，促进党史学习教育质效提升，驻行纪检监察组和各省级分行纪委认真履行对党史学习教育的监督职责，坚持从严从细沉到一线全程督导。突出开展“六大行动”，扎实推进“我为群众办实事”实践活动，切实解决群众“急难愁盼”问题。截至2021年末，全系统确立办实事项目22,485件，完成22,479件，完成率99.97%。

二、以伟大建党精神筑牢从严管党治行的政治基础

农发行深入学习贯彻习近平总书记关于伟大建党精神的重要论述，从党的百年历史中汲取前进的智慧和力量，大力弘扬伟大建党精神，不忘初心，牢记使命，将党建的政治优势转化为推动全面从严管党治行的行动优势，筑牢从严管党治行的政治基础。全行上下深入推进从严管党治行，各级党组织履行主体责任、党员领导干部履行“一岗双责”的责任意识和能力水平进一步提升。完善从严管党体制机制，加强总行机关纪委建设，进一步统筹整合监督力量，加强和改进监督工作。全力支持驻行纪检监察组派驻监督，切实抓好问题整改，促进“两

2.34 万亿元

累计投放各类贷款

6.69 万亿元

各项贷款余额

个责任”贯通协同。严格监督执纪问责，完善重点领域“三不”一体推进体制机制，结合实际开展专项治理。以案为鉴，以案促改，强化常态化警示教育。持续反“四风”转作风，着力构建纠治“四风”长效机制，坚决防止反弹回潮。

三、以实际成效彰显农发行支农为国、立行为民的责任担当

农发行坚持把学史力行与推动高质量发展相结合，围绕“十四五”时期全行发展规划纲要目标任务，深入推进“八项改革”，拓展提升“八大工程”，切实把学习教育成效转化为工作动力和发展成就。紧扣农业政策性金融职责使命，着重围绕“服务国家粮食安全、巩固拓展脱贫攻坚成果同乡村振兴有效衔接、农业现代化、农业农村建设、区域协调发展、生态文明建设”的六大领域，推出一批支农强农惠农的硬招实招，让政策性信贷更多惠及“三农”，进一步彰显践行“支农为国、立行为民”的责任担当。截至2021年末，累计投放各类贷款2.34万亿元，增幅16.73%；各项贷款余额6.69万亿元，增幅8.96%。贷款投放额、余额等均创历史新高，服务乡村振兴和高质量发展成效明显，为“十四五”新征程开好局、起好步奠定了坚实基础。

服务新发展格局 打造“四个银行”品牌

农发行立足新发展阶段，贯彻新发展理念，服务新发展格局，对标国家“十四五”规划，结合实际制定了《中国农业发展银行2021—2025年发展规划纲要》，明确着力打造“粮食银行”“农地银行”“水利银行”“绿色银行”特色品牌。秉承“支农为国、立行为民”的使命，依托政策性金融优势，以服务乡村振兴统揽支农全局，聚焦国家粮食安全、巩固拓展脱贫攻坚成果同乡村振兴有效衔接、农业现代化、农业农村建设、区域协调发展和生态文明建设的“六大领域”，精心塑造“四个银行”品牌，为经济社会高质量发展作出更大贡献。

	01	»»	聚焦国家粮食安全
	02	»»	巩固拓展脱贫攻坚成果 同乡村振兴有效衔接
	03	»»	农业现代化
	04	»»	农业农村建设
	05	»»	区域协调发展
	06	»»	生态文明建设



服务国家粮食安全 做优“粮食银行”

习近平总书记强调：“中国人要把饭碗端在自己手里，而且要装自己的粮食。”作为农发行的初心使命、主业主责，巩固“粮食银行”品牌是农发行全力服务国家粮食安全的重要抓手。2021年，农发行印发《关于巩固“粮食银行”品牌高质量服务国家粮食安全的指导意见》，进一步强调树立大市场、大粮食、大流通、大产业理念，围绕供应链、产业链，全力保障粮食信贷资金需要，筑牢农发行的立行之本、发展之基。

农发行全力保障政策性粮棉油收储资金供应，创新模式，大力支持粮棉油全产业链发展和市场化收购，为国家粮食安全保驾护航。截至2021年末，累计投放各类粮棉油贷款7,129.82亿元，同比增长23%，支持企业收购粮油4,848.78亿斤，同比多收901亿斤，支持粮油收购量占全社会收购量的60%以上，有效发挥了粮食收购资金供应主渠道作用。

案例

服务“大国粮仓”建设

陕西分行始终坚守服务粮食安全主责主业，耕好粮食安全“责任田”。坚持将产业链供应链作为推动粮棉油市场化业务转型发展的有力抓手，做好农村一二三产业融合发展“大文章”，加强与石羊集团等重点客户合作，支持战略性粮棉油产业化龙头企业开展农产品精深加工，推动乡村产业和产品向产业链、价值链中高端跃进，提升陕西农业“从田间到餐桌”的全产业链竞争力。

围绕全省粮食产量稳定目标，聚焦关键节点，大力支持高标准农田建设，助推陕西农业转型升级和提质增效。落实“藏粮于地、藏粮于技”战略，在促进提高耕地质量和产能上深挖潜力，推进贷款抵押担保方式创新，大力支持农田水利、中低产田改造、土地复垦等项目，助力关中等粮食主产区高标准农田建设。投放贷款5.23亿元，支持汉中市土地复垦1.45万亩，助力全省粮食综合生产能力持续提高。

案例

内蒙古通辽玉米收购现场



推动农田提质增效 做强“农地银行”

土地是“三农”最大的资源资产和最宝贵的资本。2021年，农发行印发《关于全力打造“农地银行”特色品牌高质量服务乡村振兴战略的意见》，指导全行紧紧围绕土地做文章，不断丰富完善“农地银行”品牌内涵，全面提升“农地银行”品牌影响力和美誉度，为高质量服务乡村振兴战略和经济社会发展做出更大贡献。

农发行深入落实“藏粮于地”战略，以全面激发农村土地资源要素活力为核心，不断提升“农地银行”品牌影响力，切实加大高标准农田建设、耕地保护与提升等领域的支持力度，助力加快推进农业农村现代化、乡村全面振兴。2021年，农发行积极支持推动高标准农田建设、中低产田改造、特色优势产业发展，投放农地贷款1,448.44亿元，同比多投649.9亿元。

案例

多措并举服务“藏粮于地”战略

河南分行围绕打造“农地银行”品牌，全力支持农地增效，助推农业增产提质。聚焦河南2021年新建750万亩高标准农田任务和20个全域土地综合整治试点县，全力加大田、水、路、林、村等农业农村全域全要素综合整治。

案例

重庆分行支持梁平区双桂田园综合体乡村振兴产业发展



服务国家重大战略 做好“水利银行”

2021年,农发行在金融机构中率先出台《关于擦亮“水利银行”特色品牌高质量服务国家水利建设的意见》,充分利用14年来服务水利建设项目管理经验,发挥政策性银行支持水利建设的主力军和国家队作用,加大水利建设贷款投放力度,积极参与水利基础设施“补短板”,拓宽水利建设资金来源,彰显“水利银行”品牌引领带动作用。

农发行传承支持水利建设方面的良好经验,全力服务国家重大战略和重大项目建设,深入开展产品创新、服务创新和模式创新,全方位提升经济社会水利支撑贡献度。截至2021年末,累计投放水利建设贷款1,273.92亿元,较年初增加728.34亿元,贷款项目2,175个,贷款余额4,887.96亿元,重点支持国家172项和150项重大水利工程建设,持续支持农村饮水安全、病险水库除险加固、防洪抗旱减灾等一大批民生水利工程项目,进一步擦亮“水利银行”特色品牌。

案例

助力绘就长江大保护“之江共富图”

浙江分行紧扣“十四五”规划和共同富裕主题,支持长江大保护领域融资需求,持续加大政策和信贷支持力度,塑造“水利银行”品牌。建立银政合作长效机制,先后与省水利厅签署“十四五”战略合作协议,与省长江办、水利等相关部门构建联系渠道,大力宣介农发行信贷政策和产品优势,共同为打造共同富裕“浙江样板”提供强有力的支持。省分行领导亲自带队赴各地市举办政策宣讲路演,编制产品手册在全省水利系统交流宣传,增进彼此了解,优化金融生态环境。2021年,该行共投放长江大保护贷款228.8亿元,长江大保护贷款余额697.8亿元,同比增长23.5%。

案例

支持湖南省潇水涔天河水库扩建工程



助力生态文明建设 做亮“绿色银行”

2021年，农发行聚焦“碳中和、碳达峰”目标，持续优化顶层机制设计，出台《关于打造“绿色银行”特色品牌高质量服务国家生态文明建设的指导意见》，以习近平生态文明思想为根本指引，深化改革创新，强化基础管理，坚持走低碳、高效、清洁、集约的绿色发展之路，助力实现经济社会发展的全面绿色转型。

农发行聚焦清洁能源、生态环境、基础设施绿色升级、清洁生产、节能环保、绿色服务六大绿色产业，持续加大“三农”领域绿色信贷政策倾斜、支持力度。加快建立健全绿色筹资体系，高质量服务绿色信贷业务发展。全年共投放绿色贷款4,008.81亿元，截至2021年末，农发行绿色贷款余额11,713.74亿元，较年初增长38.06%，存量绿色信贷项目共计节约标准煤 1162.75 万吨，二氧化碳减排量 2331.58 万吨，节水 7496.6 万吨，环境效益持续凸显。全年共发行绿色债券 36 亿元。截至 2021 年末，首次领用碳减排支持工具资金 0.73 亿元，主要用于支持造林、风电、光伏及生物质能发电等领域。

案例

支持贵州天柱县国家储备林建设项目

贵州分行支持天柱县国家储备林建设项目，该项目集现有林改培、中幼林抚育、特色经济林栽培、林下经济建设、林业基础设施建设于一体。项目建成后将实现造林2.31万亩，年均吸收二氧化碳2.66万吨、减少水土流失0.24万吨，有效提高当地森林覆盖率，改善项目区小气候、改善区域生态环境、改善森林景观、减少水土流失，既能守住发展和生态底线，还能带动森林旅游和康养绿色产业发展，有效提高当地居民收入，并助力国家碳达峰、碳中和目标实现。

案例

江苏南通市分行支持南通市五山滨江片区生态修复



支农为国 绘就共享共富 新蓝图

- 聚焦产业链 护航粮食安全
- 久久为功 守护脱贫攻坚胜利之果
- 支持农业农村现代化 助力共同富裕
- 落实国家战略 助推区域协调发展



聚焦产业链 护航粮食安全

3,424.42 亿元

全年累计投放粮油收购贷款

4,848.78 亿斤

全年累计支持收购粮食

315.09 万吨

支持企业收购棉花

农发行坚持把服务国家粮食安全作为立行之本、发展之基、富民之要，在保障粮棉油政策性收储资金供应的同时，主动适应粮棉油市场化改革发展需要，全力推动粮棉油信贷业务高质量发展。出台《关于进一步支持粮棉油信贷业务高质量发展的若干措施》，明确提出进一步发展金融支持粮棉油业务的9个方面共26条支持措施，发挥好农发行服务国家粮食安全主办银行的作用，在更高层次上服务好国家粮食安全。把保障政策性收储资金供应作为粮棉油信贷的首要任务，将粮棉油产业链供应链作为市场化业务的重要抓手，加大对主销区、产销平衡区粮棉油供给的信贷支持和供应链金融力度。

2021年，农发行继续发挥收购资金供应主渠道作用，全年累计投放粮油收购贷款3,424.42亿元，同比多放828.79亿元，支持收购粮食4,848.78亿斤，同比多收900.65亿斤；累计投放棉花收购贷款545.67亿元，支持企业收购棉花315.09万吨。创新信贷支持模式，累计投放各类粮棉油创新模式贷款663.76亿元，支持企业1,039户。

案例

支持粮农增收

湖南郴州市分行每年为湖南生平米业公司提供2,800万元的信贷支持。如今，企业实行“公司+基地+农户”的订单生产模式，不仅每年向市场提供上万吨“放心粮”，还让安仁县10余个乡镇、5,000余户农民直接获得了收益。2021年，该行在安仁县发放粮棉油贷款8,786万元支持粮食收购，使安仁“放心粮”成为远近闻名的产业品牌。

案例

新疆昌吉回族自治州分行积极备战夏粮、秋粮和棉花收购，累放小麦收购贷款17.59亿元，同比增加6.91亿元，支持17家企业收购小麦71.31万吨，同比增加22.27万吨，小麦收购量占全社会收购量的91.31%，有效保障了粮食收购市场稳定和资金供应充足。累放玉米收购贷款8.68亿元，同比增加2.35亿元，支持11家企业收购玉米40.59万吨，同比增加6.87万吨，助力秋粮收购秩序井然。

案例



久久为功 守护脱贫攻坚胜利之果

5,981.81亿元

全年投放巩固衔接贷款

农发行始终将服务脱贫攻坚作为重大政治任务和历史使命,把贫困群众对美好生活的向往作为追求,全面出色地完成了各项扶贫任务,在金融服务巩固拓展脱贫攻坚成果和乡村振兴有效衔接中发挥先锋主力模范作用。

4,841.89亿元

全年投放精准帮扶贷款

在金融系统率先出台服务巩固拓展脱贫攻坚成果同乡村振兴有效衔接的意见,推出31条支持国家乡村振兴重点帮扶县的差异化措施,助力脱贫地区巩固脱贫成果,助力脱贫群众增收。深化融资、融智、融商、融情“四融一体”帮扶机制,超额完成中央单位定点帮扶目标任务。与农业农村部、国家乡村振兴局签订三方战略合作协议,围绕3个方面、11个具体事项深入开展合作;与全国工商联签订“万企兴万村”战略合作协议,积极支持民营企业参与乡村振兴,凝聚帮扶合力。

1,558.68亿元

全年新发放项目帮扶贷款

2021年,全年投放巩固衔接贷款5,981.81亿元,投放精准帮扶贷款4,841.89亿元,已有产业带动贷款每亿元帮扶脱贫人口176人,帮助脱贫人口实现人均年增收1,953.54元,比去年增加293.16元。

2021年新发放项目帮扶贷款1,558.68亿元,预计项目建成后将帮助脱贫地区新建农村公路26.98万公里、住房5.34万套、医疗机构41个、学校56所,新建高标准农田127.12万亩。

案例

推动巩固脱贫攻坚成果

新疆分行审批农村土地流转和规模经营贷款4.7亿元,支持察布查尔县一二三产融合发展项目建设,为该县踏上现代农业发展步伐按下“加速键”。贷款支持建设日光温室大棚、智能玻璃温室、食用菌种植棚以及完成高标准农田建设、耕地质量提升等工程,项目完工后将建成以有机水稻、高效特色作物、蔬菜、食用菌为主的农业基地,形成具有区域特色优势的产业带,进一步优化当地农业种植业结构,推动农业提质增效,帮助当地农民增收,巩固脱贫攻坚成果,助力乡村振兴。

案例

湖北分行审批农村土地流转和规模经营贷款3亿元，探索“农业产业发展收益+碳汇交易收入”还款模式。首笔投放5,000万元支持环汉江库区宜林荒山、荒地实施清理、整理、集中连片，改造碳汇林26.54万亩，新建油橄榄种植基地3万亩。项目通过发展木本油料等新兴产业获取油橄榄种植收益，同时开发橄榄林碳汇资源收入，实现绿色价值变现，并带动周边3个乡镇、10个脱困村和5个易地扶贫搬迁安置点的1,400多户脱贫户享受产业发展收益。



案例

支持乡村美丽公路绿道工程建设

云南怒江傈僳族自治州分行投放4.5亿元农村路网建设贷款，用于怒江美丽公路绿道工程项目建设。项目建设有利于沿线开发乡村旅游、生态体验、健康旅游，对怒江州建设脱贫攻坚示范区、生物多样性示范区和“世界级高山旅游胜地”形成有力支撑。项目建成后，将有效带动沿线福贡县、贡山县、泸水市的旅游、文化、体育等产业发展，为当地35万群众的出行带来便利，同时为沿线安置点搬迁群众提供大量就业机会，促进搬迁群众稳步增收。



案例

举办中央单位定点帮扶县乡村振兴人才培训班

新时代人才振兴工作，需要强化人才振兴保障措施，实施人才振兴工程，开展走出去战略，在乡村治理、农业科技、产业发展等方面为加快农业农村现代化注入强劲持续动力，为贫困地区培养一批懂农业、爱农村、爱人民、眼界宽、能力强、作风好的基层干部提供有力人才支撑。

2021年，农发行会同各部委共举办三期中央单位定点帮扶县乡村振兴人才培训班。培训班设有专题辅导、现场教学、分组研讨等一系列特色教学环节，来自中央单位定点扶贫县的300余名县乡级干部参加培训。

案例

支持全国四大黄花主产区之一的山西大同云州区，让黄花变“黄金”，带动1,318个贫困人口脱贫



与农业农村部、国家乡村振兴局签订战略合作协议

目标

“十四五”期间，农业农村部统筹研究和组织实施“三农”工作的发展战略、中长期规划、重大政策，国家乡村振兴局扎实有力促进乡村振兴事业发展，农发行围绕全力服务、全面推进乡村振兴战略、加快农业农村现代化，累计投放贷款不低于8万亿元。其中，围绕全力服务巩固拓展脱贫攻坚成果同乡村振兴有效衔接，重点向832个脱贫县投放贷款不低于1万亿元，在国家乡村振兴重点帮扶县贷款累计增速不低于832个脱贫县贷款累计增速；围绕全力维护国家粮食安全，投放粮棉油生猪类贷款不低于2.8万亿元，携手推进乡村振兴战略实施和农业农村现代化建设。

机制

三方建立战略合作领导机构，成立战略合作领导小组，并将在各方省市县部门、机构参照成立相应的合作领导及工作机构；建立工作推动机制，在乡村振兴创新示范、融智服务、项目库建设、开展人才培养等领域深入开展合作；建立重大专项行动合作机制，围绕农业农村发展重大专项行动制定三方合作方案，建立重大专项行动联合响应机制和年度会商制度；建立信息和人员交流机制，定期开展信息沟通交流，加强人员交流，支持对方机构队伍建设；建立合作成果评价宣传机制，定期对合作协议的落实情况进行监测和评价，及时总结提炼典型案例、创新模式及成熟经验，加大宣传推广力度。

合作

三方将紧紧围绕推动巩固拓展脱贫攻坚成果同乡村振兴有效衔接、推进农业现代化、推动乡村建设行动3个方面，在保障粮食和生猪等重要农产品有效供给、研究制定支持乡村振兴重点帮扶县的专门政策和措施、高标准农田建设投融资模式探索和推广、合力打好种业翻身仗、加大金融创新推动乡村产业发展、开展支持农业农村基础设施建设中长期信贷专题研究、研究制定推进乡村建设行动的金融支持方案、推动供应链金融支持农业经营主体发展、深化定点帮扶合作、共同研究设立国家乡村振兴基金、创新支持农村流通体系建设融资模式11个具体领域开展广泛务实的合作，同时明确每个合作事项的目标、内容、完成时限和责任部门。

支持农业农村现代化 助力共同富裕

1,448.44 亿元

累放农地类贷款

267.15 亿元

累放农业科技贷款

142 亿元

累放支持种业发展

8,940.22 亿元

累放支持农业农村建设贷款

2021年,农发行认真贯彻习近平总书记关于全面实施乡村振兴战略的重要指示批示要求,聚焦乡村振兴重点领域、关键环节和短板弱项,进一步加大金融支农力度,全力推动农业农村优先发展,形成了上下机构有效协同、平行部门分工协作、全行员工共同推动的金融助力农业农村现代化、服务乡村振兴的工作格局。农发行在22个与中央签署脱贫攻坚责任书省份所在分行设置设立乡村振兴处,全国设有2,092个机构的农发行(其中县级支行1,720个)成为乡村振兴重要的金融力量。

大力支持现代农业发展。积极支持高标准农田建设、黑土地保护工程、耕地保护与提升等农地提质增效类项目,累放农地类贷款1,448.44亿元,助力增加耕地数量、提升耕地质量。积极支持农业科技创新,累放农业科技贷款267.15亿元,较年初增加135.52亿元,以科技自立自强赋能农业农村现代化,全面服务“藏粮于技”战略。全力服务种业振兴,累放142亿元支持种业发展,争当金融服务种业振兴的主力军。大力支持农产品仓储保鲜冷链物流设施建设,投放农村流通体系建设贷款715.64亿元,打通城乡循环通道。根据各地不同资源禀赋,积极支持特色优势产业发展,助力打造现代乡村富民产业。

着力支持农业农村建设。聚焦乡村建设行动、区域协调发展、生态文明建设,持续加大对长江大保护、黄河流域生态保护和高质量发展、农业农村基础设施重点领域和薄弱环节的信贷支持力度,累计投放贷款8,940.22亿元。其中,投放水利建设贷款1,274亿元、农村人居环境整治贷款1,632亿元、生态环境建设与保护贷款466.5亿元、城乡一体化贷款4,046.07亿元、农村路网建设贷款488.03亿元、棚户区改造贷款754亿元,有力支持了农村基础设施和公共服务体系建设。



2021年，农发行印发《关于支持浙江高质量发展建设共同富裕示范区的实施意见》，提出深化改革创新，施行差异化政策支持，全力助推浙江打造高质量发展高品质生活先行区、城乡区域协调发展引领区、收入分配制度改革试验区、文明和谐美丽家园展示区，建设成为新时代全面展示中国特色社会主义制度优越性的重要窗口。

创新探索支持促进共同富裕有效路径

农发行认真贯彻“六个坚持”总体战略和“四个全力”发展战略，全面落实“十四五”时期发展规划，积极支持浙江高质量发展建设共同富裕示范区，以改革创新为根本动力，以助力支持地区均衡、城乡均衡、收入均衡为主攻方向，将促进共同富裕、推动高质量发展、加强自身体制机制建设整体把握、一体化推进。

聚焦支持共同富裕示范区建设的“三农”重点领域

农发行全力服务粮食安全、服务现代农业、服务乡村振兴建设、服务生态文明、服务促进共同富裕，全力支持浙江发展现代农业、培育新产业新业态、推进绿色低碳转型、建设美丽宜居乡村。选取浙江分行作为农发行先行示范试点机构，先行先试、改革破难，经实践检验成熟后，在全国范围内应用推广。

与农业农村部联合印发《关于推进政策性金融支持现代种业发展工作的通知》，聚焦种业振兴，发挥各自优势，共同推动政策性金融支持现代种业高质量发展。

☆ 深入对接地方特色种业、优势优质种业客户和项目，促进财政支农资金与农发行金融产品有效对接。积极运用投贷联动、投贷结合方式，充分发挥现代种业发展基金等参控股公司作用。

☆ 重点支持开展主要粮食作物、重要经济特色作物和畜禽水产育种联合攻关和成果转化，助力企业开展农业生物育种和种源关键核心技术攻关等关键技术和重大品种培育推广应用。

☆ 加大对“育繁推一体化”种子企业、种业骨干企业、承接国家级种业基地建设的企业的支持力度，支持国家级育种制种基地、区域性良种繁育基地、现代种业产业园等种业基地和创新平台建设。

助力国家级育种基地建设

海南分行紧紧围绕海南打造国家级南繁育种基地建设和种业全产业链发展，主动做好金融服务，助力“南繁硅谷”建设，先后支持服务一批在南繁种业领域具有重要战略地位的优势企业客户育繁推一体化发展，切实带动农业增效、农民增收。

专栏

服务涉农普惠小微企业

落实惠企纾困优惠政策。指导各省级分行在合规优先、风险可控的前提下扩大信用贷款，支持普惠小微企业纾困。有效做好普惠小微企业贷款首年利率优惠政策的接续工作，坚持让利实体经济，切实降低普惠小微企业融资成本。

优化调整小微信贷政策，疏解堵点和难点。一是出台针对普惠小微贷款业务的阶段性措施，有效疏解了各省级分行在推进普惠小微贷款业务中的堵点和难点。二是研究制定普惠小微企业信贷业务特别授权方案，进一步推动普惠小微信贷业务高质量发展。三是指导各省级分行积极运用供应链模式，进一步支持普惠小微企业发展。

强化科技赋能，小微线上信贷业务提质增效。以小微线上中心为切入点，开办农发网商快贷和农发微众快贷两项线上业务；研究建设农发智贷。逐步探索实践出了以小微智贷业务为主、符合政策性银行职能定位、具有农发行特色的线上小微信贷体系。截至2021年末，线上小微业务已惠及全国31个省、市、自治区共24,668户小微企业，累计投放信用贷款607.84亿元，在人民银行对国有大行支持小微企业信用贷款统计排名中连续位居前列。

案例

金融活水精准滴灌地方特色产业发展

安徽亳州市分行聚焦农产品资源，加快农业全产业链培育发展。授信18.8亿元支持蒙城县皖农谷现代农业科技产业园、皖蔬现代农业产业园、冷链物流3个项目建设，着力打造具有地方特色的蔬菜育、产、储、供、销一体化农业全产业链。

聚焦土地资源，支持高标准农田建设。围绕土地规模化开展“耕地成片”创新试点，为全市高标准农田建设提供资金保障。聚焦粮食资源，探索打造粮食全产业链闭环。为粮食加工头部企业和传统粮食购销企业搭建沟通桥梁，促成蒙城牧原与4家收购企业签订代收代储小麦合同12.2万吨，实现“订购贷”模式落地。

案例

支持全域土地综合整治 促进农地提质增效

湖北分行审批农村土地流转和规模经营贷款20亿元，并实现首笔投放5亿元，助力大冶市解决乡村地区耕地碎片化、空间布局无序化、资源利用低效化、生态质量退化等问题。项目建成后，将复垦林地84.67公顷，改造人工湿地、增加生态用地约30公顷。同时将建成特色林果、设施蔬菜、都市花卉等产业示范园并带动周边农民就业。

案例

山东分行审批贷款6亿元支持乳山市老旧小区改造暨热力提升项目,该项目为全国老旧小区改造和“4+N”改造融资模式双试点任务。项目实施有效改善了乳山市当地29个小区、1.3万户居民的居住环境,通过改造水电气暖等基础设施、实施雨污分流、优化停车和绿化配比,提升小区智慧化水平,彻底解决老旧小区“停车难、道路破、绿化少、停电多”等老大难问题,提高人民群众生活水平,是一项切切实实的民生工程 and 民心工程,意义重大。该项目打响了农发行金融支持老旧小区改造的品牌,获得了市民的高度认可,进一步巩固了良好的政银合作关系,为更好地服务地方经济发展奠定了坚实基础。



案例



案例

四川分行支持昭觉县虹谷拉达现代农业产业园区



案例

浙江分行帮扶贵州锦屏石斛种植基地





落实国家战略 助推区域协调发展

8,782.39 亿元

长江经济带地区累放贷款

农发行党委高度重视服务国家区域协调发展战略，“十四五”时期将服务国家区域协调发展战略作为农发行服务“六大领域”之一进行全力支持。全行主动融入和服务国家区域协调发展战略，全力履行政策性银行责任担当，为推动形成优势互补、高质量发展的区域经济布局作出了重要贡献。

4,471.2 亿元

黄河流域地区累放贷款

2018年以来相继出台支持河北雄安新区建设、海南全面深化改革开放、长江经济带、粤港澳大湾区建设、黑龙江农垦系统、黄河流域生态保护和高质量发展、新疆经济社会高质量发展、海南自由贸易港建设、西藏经济社会高质量发展、成渝地区双城经济圈建设、长三角一体化高质量发展、浙江共同富裕示范区、中部地区高质量发展、西部大开发、革命老区振兴发展等实施意见，提出服务区域经济高质量发展的一系列务实创新举措，全方位构建起服务国家区域协调发展战略的金融服务体系。

1,309.01 亿元

京津冀地区累放贷款

截至2021年末，长江经济带地区累放贷款8,782.39亿元，其中累计投放长江大保护贷款2,566亿元；黄河流域地区累放贷款4,471.2亿元，其中累计投放黄河流域生态保护贷款819亿元；京津冀地区累放贷款1,309.01亿元，长三角一体化地区累放贷款4,179.69亿元，粤港澳大湾区累放贷款489.19亿元；西部大开发地区累放贷款5,942.88亿元，海南自贸区建设累放贷款113.35亿元。

4,179.69 亿元

长三角一体化地区累放贷款

489.19 亿元

粤港澳大湾区累放贷款

5,942.88 亿元

西部大开发地区累放贷款

113.35 亿元

海南自贸区建设累放贷款

案例

2021中国国际服务贸易交易会(简称“服贸会”)于2021年9月2日至7日在北京举行,作为服贸会重要参展单位之一,农发行积极参加全球服务贸易峰会、中国国际金融年度论坛、成果发布会等服贸会系列活动。农发行通过服贸会平台,多角度、全方位、系统性地展示了自身在“十三五”时期发挥政策性金融“当先导、补短板、逆周期”职能作用,为决胜全面小康、决胜脱贫攻坚做出的积极贡献,也展示了全行在“十四五”开局之年,坚持以习近平新时代中国特色社会主义思想为指导,准确把握新发展阶段,深入贯彻新发展理念,以服务乡村振兴统揽工作全局,聚焦“六大领域”、打造“四个银行”品牌的做法与成效,有力彰显了农发行品牌形象,提升了农业政策性银行的社会影响力。中国国际服务贸易交易会组委会向农发行授予“最佳组织策划奖”,表彰农发行在2021年服贸会相关组织工作中取得的突出成效。

案例

内蒙古分行制定并实施了《服务黄河流域生态保护和高质量发展行动方案》,围绕黄河沿岸荒漠化治理、乌梁素海综合治理、山水林田湖草生态保护修复工程、沿黄地区高质量发展领域,累放贷款93.8亿元。

其中,13亿元贷款支持黄河流域鄂尔多斯矿区灾害生态治理工程项目建设,推动原有沙丘变绿地,改善了灾害治理区周边生态环境;8亿元贷款支持巴彦淖尔市耕地占补平衡项目建设,进一步阻止黄河流域土地荒漠化和沙化进程,提高流域内地力水平;4.44亿元贷款支持乌拉特前旗城镇污水和工业废水全收集全处理,实现生活污水和工业废水对乌梁素海的零排放,推动流域内生态环境修复;7.98亿元贷款支持流域内红色小镇城川民院教育基地建设和体育文化产业园落地,推动黄河文化、红色文化和草原文化有机融合。



案例

打造长江流域“两美”“两山”灵峰村

农发行审批改善农村人居环境贷款14.7亿元,用于支持浙江安吉灵峰“绿水青山就是金山银山”理论实践示范区美丽乡村提升工程项目。项目主要对灵峰村等三村进行资源统筹整合,包括乡村人居环境、道路及沿线配套、绿化景观、通信等配套设施工程等。

项目实施后将进一步提高安吉县自然生态质量和社会服务容量,优美环境养护绿水青山、做实项目转化绿水青山、惠及民生共享绿水青山,全力建成“两山”重要思想实践示范县,打造“富裕、美丽、幸福”三个安吉升级版,努力成为“两美”建设浙江典范、“两山”实践全国示范。



案例

创新模式服务雄安新区建设

河北分行创新完善信贷支持模式,利用供应链贷款分别向承担投融资、施工建设、运营维护等不同职责的公司类客户提供资金支持。累计发放雄安新区供应链贷款30.32亿元,支持雄安新区国家储备林基地建设、南水北调雄安调蓄库弃渣综合利用项目等一批新区重点建设项目,以现代金融优质服务支持“千年大计”加快实施。

案例

云南分行围绕云南省生态美、山水美、环境美、城市美、乡村美“五美建设”目标，重点支持长江大保护、高原湖泊保护治理、滇中引水工程、水资源配置等项目。截至8月末，累放长江大保护贷款87.13亿元，贷款余额547.01亿元。累计向高原湖泊保护治理项目授信124亿元，已投放贷款70亿元，助力洱海、杞麓湖、泸沽湖、程海等高原湖泊环湖截污、污染防治、生态修复和水土涵养，为“一江清水出云南”注入了政策性金融“活水”。



广西贺州市分行支持马江港口产业园作业区项目，加快贺州“东融”，增强与粤港澳大湾区互联互通

案例







履责为民 携手共建美好 新生活



服务为先

人才为本

公益为善

服务为先

中国农业发展银行2021—2025年信息科技发展规划

目标

坚持“传承、创新、夯实、提高、加强”的工作要求，立足农业政策性银行经营发展特色，以科技创新赋能价值创造，以机制变革驱动效能提升，推动业务、数据、技术深度融合，开启金融科技建设新篇章，实施数字赋能工程，全方位实现数字化转型，为农发行高质量发展提供坚实支撑。

数字赋能工程

实施“数字赋能工程”推动规划的落地实施，其特征概括为“ADBC+POWER”，意为“信息技术为农发行（ADBC）赋予（+）新能量（POWER）”。其中，“ADBC”是农发行的英文缩写，每个字母又分别代表人工智能、大数据、区块链、云计算；“+”具有融合、赋能、跨界、扩展、面向未来等含义；“POWER”代表精准、开放、智慧、体验、风控5个方面的业务效果。

精准 Pinpoint

依托大数据平台，整合、打通、集成全行数据资产，以集团客户信息统一管理为基础，深化客户洞察挖掘，对客户行为、风险特征、需求偏好等信息进行客户画像，将数据信息全面联动用于各业务产品线场景，实现精准营销、精准获客、精准风控，释放数据要素活力；

开放 Openness

构建移动化、智能化服务体系，持续丰富企业网银和手机银行场景，依托 API 开放平台，开放支付结算、融资、资金存管等金融服务接口，打造安全可控的互联网链接能力，创新乡村金融服务模式，全面树立乡村振兴品牌形象；

智慧 Wise

开展人工智能建模和应用，运用光学字符识别（OCR）、机器人流程自动化（RPA）、机器学习、自然语言识别等新技术，将人工智能技术引入信贷管理、财务管理、集中运营、风险防控等环节，助力各系统实现智能化、自动化升级；

体验 Experience

建设产品经理团队，优化产品研发机制，建立端到端的客户体验管理流程，发掘客户潜在需求，收集产品上线后使用情况，有针对性进行产品设计优化，全面提升客户和员工体验；

风控 Risk control

以大数据为基础资源，以云计算和人工智能为主要技术依托，构建基于数据整合和模型支撑的智能风控体系，提升全面风险管理能力。

2021年,农发行紧紧围绕全行改革和高质量发展要求,全力服务“八项改革”和重点工程建设等中心工作,积极推进相关系统建设,有力地支撑了重点领域改革措施顺利落地,进一步提高了对业务的支撑水平,持续提升客户服务体验。

运营全国大集中在江苏分行成功试点上线,打造线上线下一体化协同的渠道服务体系,丰富线上业务预约办理场景,切实提升客户体验。

手机银行助力农发行实现在移动金融服务领域“零”的突破;银企直联持续做好集团客户服务;企业网银迭代升级,实现4大功能板块、80多个功能点扩展优化,不断提升农发行业务办理线上化率。直连接入超级网银,在二代大、小额支付系统外,为农发行打通又一条支付主汇路,金融市场基础设施持续接入能力进一步增强。“微众快贷”项目的投产,促进了农发行普惠金融线上业务的开展。与此同时,扎实开展安全运维管理,确保信息系统安全稳定运行。在网络安全管理方面,集中化安全监测和问题处置,有效提升安全运维水平。特别在疫情期间,采取最小化运维、7x24小时专职值班制度,确保疫情期间科技运维支撑不间断,同时在部分地区突发暴雨洪涝灾害、疫情的情况下,及时进行业务指导,确保业务正常运转。

案例

打造为民服务新场景

山东分行全力架设“互联网+不动产抵押登记”服务专线,为用户提供“不见面申请”“一站式服务”金融应用新场景,快速破题打通惠企利民“最后一公里”。该行在系统中率先采用征信专线模式,通过与人民银行“总对总”对接,把科技元素以细粒化的方式注入业务全流程,借助济南市大数据局“政银专线”,实现与济南全市近50家银行连通,并通过与济南全市47家银行业金融机构签订合作框架协议,全面开展网上办理抵押登记业务。通过电子签名和电子证照,已实现10余类不动产抵押登记业务网上办理和当日办结。

案例

开展国家网络安全宣传周系列活动

农发行聚焦“守牢金融数据安全底线,促进金融数据综合应用”重点内容,积极开展各项宣传工作。一方面,制作《维护网络安全,清朗网络空间》《名著新说之网络安全》《我们这样应对社交网络风险》等宣传视频,通过官网及微信公众号向广大客户及公众投放。另一方面,农发行各级行通过发放宣传资料、布防宣传海报、播放宣传视频,积极向社会公众介绍网络安全知识,进一步提高公众自身权益保护意识。

人才为本

2,254 名

全年完成应届毕业生校园招聘

57.69 万人次

全年全行共培训

2021年,农发行贯彻落实中央人才工作会议精神,深入实施“人才强行”工程,深学细悟党的创新理论,切实增强做好新时代人才工作的责任感、使命感,重视培养人才、团结人才、引领人才、成就人才,扎实推进全行人才事业创新发展,为实现农发行高质量发展提供高素质专业化的人才队伍支撑。

不断优化人才内育和外引工作,大力推进优秀年轻干部培养选拔工作,畅通人才交流锻炼渠道,促进各层级、各条线员工发挥所长、人尽其才。全年完成2,254名应届毕业生校园招聘工作,其中硕士研究生及以上学历1,366名,占比达61%。

紧紧围绕“人才强行”工程,大力开展专业化能力提升培训,与知名高校合作举办中长期经营管理(EMT)培训,全力推动新时代基层行乡村振兴培训,全面推进新入行员工三年学习行动计划,组织好“服务乡村振兴能力提升”“青年英才”等示范培训,全年全行共培训约57.69万人次。

聚焦人才队伍建设,致力提高员工专业素养和业务能力,发布《中国农业发展银行2021年高级职称评审工作实施方案》。制定《中国农业发展银行行员等级管理办法》,进一步健全和完善农发行薪酬激励和约束机制,为员工干事创业、担当作为提供政策支持。

发挥评优推优激励示范作用,组织全系统开展“金农发行杯”四大工程劳动竞赛,共评选出73个先进单位和40名先进个人。开展中国农业发展银行五一劳动奖状、五一劳动奖章、五一巾帼标兵岗等评选,全行共有7个集体和9名个人获得金融系统级以上表彰,137个集体和74名个人获得总行级荣誉表彰,营造了争先创优的良好风尚。

强化对员工健康管理支撑,开展职工心理关爱项目(EAP)试点,增加多项健康医疗保障服务,组织工作场所安全月教育活动,通过多种方式为离退休老干部带去关爱和问候。“双节”期间,全系统共慰问职工7,915人。

全面落实疫情防控常态化要求及各项措施,严格执行审批报备制度,精准做好中高风险地区疫情防控及三期疫苗接种工作,严控会议培训等活动,持续加强应急管理、值班值守,统筹做好疫情防控及全行经营发展部署。

案例

广西隆林县支行党支部作为农发行的基层党组织，拥有一支党性好、战斗力强、作风实的基层队伍。该行党支部带领15名党员奋战金融扶贫一线，坚持党建业务“两手抓”，5年来累计向隆林县投放各类贷款35亿元，补短板、强产业、促协作，助推全县8.67万贫困人口、97个贫困村顺利脱贫，为隆林开启发展新篇提供强有力的政策性金融支持。



广西隆林县支行党支部被授予“全国先进基层党组织”称号

案例

2021年9月，青年英才培训班在农发行党校青岛分校正式开班，来自省级分行、二级分行、直属机构处级青年干部参加第一期培训。培训为期5天，以学习习近平总书记“七一”重要讲话精神为重点，围绕党史学习教育、宏观经济、乡村振兴、风险合规、金融科技、基层党建实务、团队管理和领导力提升等内容设置10门课程，邀请国家相关部委专家、高等院校知名学者和总行有关部室负责人组成师资团队，通过专题讲座、现场教学、交流研讨等方式进行系统培训，着力提升青年干部的党性修养、专业素养和履职能力。

河北分行织牢织密“疫情防控网”

案例

河北分行结合当地疫情发展具体情况制定疫情防控十个举措，对照总行做好新冠肺炎疫情防控常态化工作，进一步落实“五有三严”，加强应急能力保障。对辖内各分支机构全员进行疫情排查，认真落实佩戴口罩、体温检测等各项措施，切断传播渠道；强化重大事项请示报告制度，实行封闭办公，通过远程视频监控系统，加强对分支机构疫情防控落实情况检查监督；压实各级行、各部门党组织主体责任和纪委部门监督责任，确保疫情防控和业务发展双推进、双胜利。

河南分行举办“魅力女性·芳华绽放”讲座

案例





公益为善

4,707 小时

公益服务时长

2021年,农发行秉持农业政策性金融使命担当,以青年志愿者引领,组织开展系列公益活动,用爱心回馈社会。在陕西延安开展优秀青年交流暨青年林植树活动,赴宝塔山革命教育基地和杨家岭革命旧址开展党史学习教育,用延安精神培根铸魂。开展学雷锋志愿公益活动,1,272个团组织、1.38万余人参加,公益服务时长达4,707小时。

4,598 万元

对外捐赠资金

2021年,农发行对外捐赠资金总计达4,598万元,其中:2,100万元用于支持4个定点帮扶县和1个对口支援县解决当地群众实际需求的公益性、兜底性项目及帮助脱贫不稳定户、边缘易致贫户、突发严重困难户等重点群体在大病救助、子女就学等方面的实际困难。500万元用于向河南省慈善总会捐款,驰援河南暴雨灾情。1,998万元用于通过分支机构向帮扶对象捐款、进行帮扶地区人居环境治理和基础设施建设、疫情防控等。

500 万元

驰援河南暴雨灾情

与此同时,为扎实推进“我为群众办实事”工作部署,凝聚全行青年力量,健全农发行志愿服务体系,弘扬“奉献、有爱、互助、进步”志愿精神,2021年11月23日,农发行正式成立中国农业发展银行服务乡村振兴青年志愿者协会。协会指导并组织农发行青年围绕“六个坚持”的总体战略、“四个全力”的发展战略,在金融服务、帮扶助困、生态环保、扶老助学、应急救灾等方面开展志愿服务。

案例

总行机关“衣加衣·送温暖”衣物捐赠活动

农发行总行机关开展“衣加衣·送温暖”衣物捐赠活动，为机关支教帮扶干部所在的陕西延安呼家川小学困难学生募捐物资。机关广大员工积极参与，踊跃捐赠困难学生所需的御寒衣物及儿童读物，用实际行动为孩子们送去温暖，彰显社会责任担当。



案例

反诈宣传活动解群众烦心事

四川分行联合成都市锦江区锦官驿街道交子社区居委会开展反诈宣传公益活动，切实解决广大基层群众的烦心事、困难事。

志愿者以社区老人、个体工商户等“高危人群”为重点，从“刷单”“网贷”“网络投资”“网上赌博”等常见骗局入手，结合宣传知识要点，耐心细致地讲解电信诈骗的“十大手法”。宣传“未知链接不点击、陌生来电不轻信、个人信息不透露、转账汇款多核实”的“三不一多”防骗原则、防范要点等。帮助社区基层群众增强电信诈骗防范意识，提升防控电信网络诈骗能力。



案例

青心办实事 爱心送温暖

安徽分行青年志愿服务队开展“我为群众办实事”系列志愿活动，前往安徽省残疾人康复研究中心慰问残障儿童，在太湖新村小区中心广场开展全员核酸检测应急演练，开展防诈骗知识宣传活动等系列志愿服务活动，推动全辖区青年参与志愿服务常态化，引导志愿者成为伟大建党精神的传承者、服务“三农”事业的奉献者、农发行高质量发展的实践者。

案例

浙江湖州市分行志愿者携手湖州市委市政府开展“关爱特殊儿童”主题团日活动。志愿者在湖州扬帆特殊青少年发展中心院长的带领下参观了学前部、学龄部及成人部，观看了孩子们的特色手鼓演奏表演。随后志愿者向全体教师致敬、献花，同时将学习用品赠送给每一位孩子手中。

志愿活动给特殊学校默默奉献的老师们带来了关怀，也给孩子们带来了温暖，希望用爱鼓励孩子们走出人生新天地。



案例

农发行2021年为定点帮扶村宁夏西吉县硝河乡坟湾村购置了四轮拖拉机、深耕旋耕一体机等农机具，投入帮扶资金28万元，预计每年可为全村在平整耕地方面节省开支8万元，为村集体经济增加收入3万~5万元，有力支持了该村高标准农田“二合一”推广项目的实施，助力巩固脱贫攻坚成果。



笃行图强 稳中求进共谋 新发展

- 公司治理
- 文化铸魂
- 风险管理
- 资金筹集



公司治理

农发行把党的领导融入公司治理各环节,积极推进农发行章程、董事会议事规则、董事会授权管理办法等相关制度的修订完善工作;认真落实重大事项党委前置研究程序,修订制定农发行党委工作规则、高级管理层工作规则、省级分行党委工作规则等,规范议事决策的程序和要求,确保党的领导与董事会决策和改革创新融为一体。

董事会有效发挥战略决策作用。按照章程和监督管理办法等要求有序运转、高效履职,以建立健全现代金融企业制度为目标,持续优化公司治理工作质效,着力提升公司治理的科学性、规范性和有效性,充分发挥了董事会战略引领、科学决策等职能作用,探索中国特色政策性银行公司治理新路径。

文化铸魂

2021年,农发行制定印发《关于新时代加强中国农业发展银行文化建设的意见》,从战略高度推进文化建设,坚持围绕中心、服务大局,以培育时代新人、推进农发行高质量发展为目标,以构建新时代文化理念体系为基础,建设体现中国精神、中国价值、中国力量并具有农发行特色的企业文化。通过实施文化铸魂工程,进一步凝聚人心、汇聚力量、振奋精神、激发斗志、促进发展,全行干部职工思想道德素质、科学文化素质和身心健康素质明显提高,文化自觉和文化自信显著增强,农发行品牌形象的影响力明显提升,文化软实力的根基更加坚实。

紧紧围绕农发行办行理念,突出重点领域和工作需要,提炼推广廉洁文化、风险合规文化、服务文化和创新文化理念,不断加强子文化建设。大力宣传“清廉支农、清正立行、清白做人”的廉洁文化理念,推动廉洁文化建设走深走实。深入宣传“合规为先、风控为要、全面主动、审慎稳健”的风险合规文化理念,增强全行合规经营、防范风险意识,切实做到“人人事事讲合规、时时处处防风险”。

丰富发展企业文化的思想内涵和时代价值,形成具有农发行特点的专业精神体系。持续发扬在服务脱贫攻坚中塑造的“务实进取奉献、先锋主力模范”精神风貌、在核心业务系统建设过程中展现的“担当奉献、协同拼搏、创新求变、精益求精”精神风貌,激发广大干部职工干事创业的工作热情和不懈奋斗的精神动力。

风险管理

2021年，农发行持续深化全面风险管理体系建设，抓牢抓实信用风险防控，着力提升各类别风险综合管控水平，风险管理能力不断提升。深入推进全面风险管理体系改革，印发《2021—2025年风险管理专项规划》，制定《2021年度风险偏好陈述书》。切实提升信用风险防控水平。设立完成信贷“四个中心”，启动新一代信贷管理系统建设。推行省行专兼职相结合的审议机制，持续加强信贷全流程管理。修订贷款风险分类管理办法，完善强化贷款担保管理相关办法，推动押品管理系统落地。

统筹加强各类风险综合管控。加强资金来源及运用统筹管理，保持流动性合理充裕。加强市场风险管理，强化敞口管理和限额管理。上线操作风险管理系统，加强案防制度建设，开展操作风险和案防自评估。修订反洗钱和反恐怖融资管理办法，加强异常交易排查和客户尽职调查，从源头防范洗钱风险。建立信息科技风险报告机制，推动信息科技风险二道防线建设。修订声誉风险管理办法和重大声誉事件应急预案，升级网络舆情监测系统。开展国别风险评级、国别风险准备金计提工作，强化同业人民币资金交易内嵌式合规风险管理。

资金筹集

1.66 万亿元

发行境内外政策性金融债券

近6 万亿元

年末存量债券规模

作为我国第三大发债主体和最大的“三农”债券发行主体，农发行依托国家信用，恪守发行人义务，充分发挥市场化发债筹资主渠道作用，有效引导境内外资金回流反哺“三农”领域，不断增强服务“三农”和乡村振兴等国家战略的韧性。2021年，成功发行境内外政策性金融债券1.66万亿元，年末存量债券规模近6万亿元。持续巩固银行间、柜台、交易所及境外市场多元化筹资渠道。丰富农发债产品谱系，创新发行市场首单用于森林碳汇的碳中和绿色债券暨首次柜台债券及冷链物流、南繁硅谷等特色主题债券，推出农发行首支LPR浮息债券、30年期超长期债券。率先启动直接面向境内外投资人试点招标发行业务。助力农发债远期实物交割业务上线。

附录

关键绩效

绩效领域	2021	2020	2019
社会绩效			
客户满意度(%)	99.65	99.95	99.96
服务老少边穷的网点数量(个)	576	377	318
设置无障碍通道的网点数量(个)	1,023	892	800
设置爱心窗口的网点数量(个)	1,394	1,268	931
志愿者活动时长(小时)	4,934	200	4,010
公益慈善投入总额(万元)	4,598	9,912	5,998
员工总数(人)	53,508	53,120	52,700
女员工总数(人)	22,161	21,661	21,329
少数民族员工总数(人)	5,818	5,602	5,467
员工培训经费支出(万元)	8,821	7,775	17,800
员工培训(万人次)	57.69	43.66	31.75
生活帮扶金额(万元)	1,428.71	49.95	1,535.8
帮助困难员工(人次)	3,376	246	5,968
环境绩效			
绿色信贷贷款余额(亿元)	11,714	8,484	3,230
办公耗水总量(吨)	47,249	40,065	51,315
办公耗电总量(度)	9,889,560	10,118,100	10,662,780
公务车耗油总量(升)	14,620	13,480	16,053

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)	2020年度财务报表工作“中央金融企业先进单位”	财政部
	中国银行业协会中间业务委员会优秀贡献奖	中国银行业协会
	银行业“服务三农”好新闻	
	全国金融系统思想政治工作和文化建设调研工作优秀组织奖	中国金融思想政治工作研究会
	新时代全国金融系统党建百优案例	
	全国党史知识竞赛活动优秀组织奖	党史学习教育官网、中国金融思想政治工作研究会
	年度债市领军机构	中央结算公司
	优秀政策性金融债发行机构	
	柜台业务优秀发行机构	
	中债指数市场杰出贡献机构	
	年度市场影响力	全国银行间同业拆借中心
	优秀发行人	上海清算所
	优秀创新业务推进机构	
	优秀债券柜台业务参与机构	
	金融债券优秀发行人	上海证券交易所
	优秀政策性金融债券发行人	深圳证券交易所
	“乡村振兴可持续卓越企业”奖	全球企业可持续竞争力高峰论坛组委会
	2021绿色亚太环保成就奖——杰出绿色金融机构	联合国环境规则基金会、中国环境保护协会、香港环境保护协会、澳门绿色环境保护协会、全球商报联盟、香港商报
	年度最佳服务乡村振兴银行	金融时报社
	年度最佳债券市场服务国家战略机构	
	中国资本市场十大新闻	
	债券通优秀发行人	债券通公司
	一级市场创新奖	
	长青奖“年度乡村振兴突出贡献银行”	《财经》杂志
	2021年度运营卓越奖	美国富国银行

获奖单位	奖项名称	颁奖机构
总行办公室	中央和国家机关创建模范机关先进单位	中央和国家机关工委
	中央和国家机关先进基层党组织	
中国农业发展银行总行乡村振兴部定点扶贫处(扶贫合作处)	金融单位定点扶贫先进集体	金融单位定点扶贫工作领导小组
中国农发重点建设基金有限公司	首都精神文明创建工作先进单位	首都精神文明办公室
广西隆林县支行党支部	全国先进基层党组织	中共中央
贵州分行	全国脱贫攻坚先进集体	中共中央、国务院
新疆分行		
山西吕梁市分行		
广西隆林县支行		
重庆分行内控合规处	2016—2020年全国普法工作先进单位	中央宣传部、司法部、全国普法办
广东分行营业部	全国“万企帮万村”精准扶贫行动组织工作先进集体	中华全国工商业联合会、国务院扶贫开发领导小组办公室、中国光彩事业促进会
江苏洪泽区支行	全国模范职工小家	中华全国总工会
安徽金寨县支行	工人先锋号	
安徽省黄山市黄山支行	第20届全国青年文明号	共青团中央
贵州省兴仁市支行		
内蒙古锡林浩特市支行	全国金融先锋号	中国金融工会
辽宁盘锦市分行	2021年全国金融五一劳动奖状	
山东威海市分行		
广东韶关市分行	中国金融工会支持地方工会“共建职工之家”	
广西隆林县支行	全国金融先锋号	
重庆秀山县支行	全国金融先锋号	
四川叙永县支行	全国金融先锋号	
宁夏固原市分行	共建职工之家	中央金融团工委
广东江门市分行	全国金融系统抗击疫情青年志愿者服务先进集体	
辽宁大连市分行	2020—2021年全国金融系统思想政治工作优秀单位	中国金融思想政治工作研究会
江西吉安市分行		
湖北鄂州市分行		
辽宁大连市分行	2021年度新闻宣传工作先进单位	金融时报社

获奖单位	奖项名称	颁奖机构
天津分行粮棉油与产业客户处	脱贫攻坚先进集体	天津市政府
农发行扶贫金融事业部河北分部	脱贫攻坚先进集体	中共河北省委
吉林分行	脱贫攻坚先进集体	中共吉林省委、吉林省人民政府
黑龙江分行粮棉油客户处, 鹤岗市、鸡西市分行, 勃利县支行	脱贫攻坚先进集体	黑龙江省人民政府
江苏分行粮棉油处	脱贫攻坚暨对口帮扶支援合作先进集体	中共江苏省委、江苏省人民政府
浙江分行	2020年度支持浙江经济社会发展优秀金融机构	浙江省人民政府办公厅
浙江缙云县支行	文明单位	中共浙江省委、浙江省人民政府
安徽分行扶贫业务处	脱贫攻坚先进集体	中共安徽省委、安徽省人民政府
江西分行	脱贫攻坚贡献企业	江西省人民政府
湖北分行基础设施客户处, 通城县、钟祥支行	脱贫攻坚先进集体	中共湖北省委、湖北省人民政府
广西分行乡村振兴处, 百色市分行	脱贫攻坚先进集体	中共广西区委、广西区人民政府
重庆分行, 酉阳县支行	脱贫攻坚先进集体	中共重庆市委、重庆市人民政府
四川达州市、泸州市分行、通江县支行	脱贫攻坚先进集体	四川省人民政府
贵州铜仁市、黔南州、黔西市、六盘水市、赤水市、遵义市分行, 沿河县、长顺县、威宁县、纳雍县、修文县、六盘水市水城区、台江县、镇宁县、关岭县支行	脱贫攻坚先进集体	中共贵州省委、贵州省人民政府
云南普洱市分行客户部	脱贫攻坚先进集体	中共云南省委、云南省人民政府
西藏分行扶贫业务处	脱贫攻坚先进集体	中共西藏区委、西藏区人民政府
甘肃分行办公室	抗击新冠肺炎疫情先进集体	中共甘肃省委、甘肃省人民政府
甘肃分行乡村振兴处, 临夏州分行, 庆阳市分行驻村帮扶队	脱贫攻坚先进集体	
农发行扶贫金融事业部青海分部	脱贫攻坚先进集体	中共青海省委、青海省人民政府
青海分行	金融服务地方经济社会发展AAA级机构	青海省人民政府
	抗疫复工先进单位	
	惠民暖企先进单位	
	组织创新先进单位	
新疆喀什地区分行党委	先进基层党组织	中共新疆区委、新疆区人民政府

获奖单位	奖项名称	颁奖机构
新疆博州、巴音郭楞州分行, 和田地区分行, 喀什地区分行 驻喀什市浩罕乡园丁村“访惠聚”工作队	脱贫攻坚先进集体	中共新疆区委、新疆区人民政府
北京分行	优秀支付清算人	中国人民银行营业管理部
黑龙江虎林市支行	省级文明单位标兵	黑龙江省文明办
上海分行	2021年度上海中金融机构金融统计工作考核三等奖	中国人民银行上海分行
福建分行信贷管理处	工人先锋号	福建省总工会
福建莆田市分行客户部	“千企帮千村”行动组织工作先进集体	中共福建省委统战部
江西分行	2020年度支持江西经济发展银行机构金融服务贡献奖	江西省地方金融监督管理局
海南分行扶贫业务处	金融先锋号	中国金融工会海南工作委员会
海南文昌市支行	金融模范职工之家	
四川凉山州分行	“万企帮万村”精准扶贫行动先进集体	四川省“万企帮万村”精准扶贫行动领导小组、四川省人力资源和社会保障厅
西藏分行	社会责任最美公益奖 社会责任实践案例奖 社会责任精准扶贫奖 社会责任特殊贡献奖	西藏区银行业协会
陕西分行	银行业金融机构统计工作先进单位	中国人民银行西安分行
甘肃分行	脱贫攻坚帮扶先进集体	甘肃省脱贫攻坚领导小组

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CSR
2021

SOCIAL
RESPONSIBILITY
REPORT



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Message from the Chairman



2021 was a milestone year in the history of the Party and the country. With Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era as its guide, The Agricultural Development Bank of China (ADBC) fully implemented the policies and decisions of the CPC Central Committee and the State Council, adhered to the general principle of pursuing progress while ensuring stability, and developed a keen understanding of the new development stage. Following the new development philosophy, it endeavored to serve the new development paradigm, fulfill its mission of “supporting agriculture” , and make supporting agriculture, rural areas and farmers at the core of its work. With all these efforts, steady progress was made on all fronts, which were better than expectation, setting a good start for the “14th Five-Year Plan”.

RMB **2.34** trillion

Issued a total of in loans of various types throughout the year

RMB **1.66** trillion

Raised through bond issuance throughout the year

Great thoughts energized ADBC to move forward with great momentum.

Drawing inspiration from the century-old Party history, ADBC held firm of its mission to support agriculture, and focused on the goal of learning the history of the Party, drawing inspiration from it, delivering tangible benefits to the people, and opening up new vistas. It organized learning and educational activities, launched the campaigns to serve the people, promoted six major initiatives including one on benefiting and enriching farmers to resolve the problems that are of the greatest concern to the people, which yielded fruitful results. The Bank insisted all-round strict governance both on the Party and on the Bank itself, received inspection by the central government, cooperated with the Discipline Inspection and Supervision Office of the Central Commission for Discipline Inspection (CCDI) and the National Commission of Supervision (NCS) at ADBC, and continuously improved and strengthened self-discipline. As a result, the political awareness was enhanced, the role of relevant theories and principles in guiding actions were strengthened, the grass-roots foundation were cemented, and the conduct and behavior of the employees were improved, with the quality of the party's construction comprehensively improved.

Sticking to its main responsibility, ADBC created new achievements in supporting and strengthening agriculture.

Bearing in mind the country's fundamental interests, ADBC played the role as an agricultural policy bank to serve the country's development, and made remarkable achievement in supporting agriculture through finance support. Focusing on the key areas of the agriculture, rural areas and farmers, weak links and poverty-stricken areas, ADBC issued a total of RMB 2.34 trillion in loans of various types throughout the year. To guide social capital back to support the agriculture, rural areas and farmers and expand the sources and scale of funds, ADBC raised RMB 1.66 trillion through bond issuance, injecting energy into the development of agriculture, rural areas and farmers. ADBC issued preferential policies and took concrete measures to support agricultural development and bring benefits to farmers, making active contributions to achieving rural revitalization and common prosperity.

Innovation empowered development and promoted continuous and in-depth reform.

With the goal of "making innovation based on what has worked on the past, and pursuing reform on what thought to be the hardest", we solved difficult issues of development through reform and innovation. We continuously improved institutional mechanisms, capitalized on the institutional advantages to make governance more effective and efficient, and further modernized governance capacity. The Bank implemented the comprehensive reform plan, improved the governance structure, and built up the capacity of the board of directors in strategic decision-making. Innovation was solidly promoted and the key projects and key customer projects were advanced, with new strides made in products, service, service

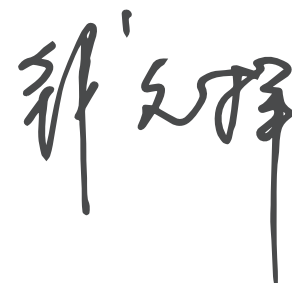
model and procedures. The information technology has been continuously advanced, and a five-year development plan in this regard was rolled out, digital empowerment projects were launched, and the special campaign on digital governance were completed. A full scientific and technological support was delivered in basically each and every area.

Governance in accordance with the law was achieved with robust and effective risk prevention and control.

The Bank solidly promoted the rule of law and launched the activities on "the Year of Internal Control and Compliance Management" to further strengthen compliance. It further improved comprehensive risk management system, continued to refine the risk management mechanism, and developed a culture of risk control and compliance. The Bank worked to control the emerging and reduce the existing non-performing assets, to ensure the bottom line of systemic risks was never crossed. Basic management of credit was strengthened and policy system and business procedures were further optimized. ADBC introduced the special audits on the five major areas, and promoted the integration of internal and external supervision, inspection and improvement work, which improved the quality and efficiency of rectification.

It is amid the hardship that people get stronger and it is through setbacks that people make success. The year 2022 is the year of the opening of the 20th CPC National Congress and a critical year for the implementation of the "14th Five-Year Plan". ADBC will adhere to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, thoroughly implement the guiding principles from the 19th National Congress of the Communist Party of China and successive plenary sessions of the 19th CPC Central Committee, and implement the decision and policies of the CPC Central Committee and the State Council. We will carry forward the great founding spirit of the Party, strive for excellence and work with firm resolve to perform our duties as an agricultural policy bank, so as to score new achievements in the modernization and high-quality development of the Bank, and set the stage for the 20th CPC National Congress with excellent performance!

Party secretary and chairman



Message from the President



2021 marked the 100th anniversary of the founding of the Communist Party of China and the inaugural year of the “14th Five-Year Plan” . ADBC acted firmly on the important speech of General Secretary Xi Jinping and the decision and instructions of the CPC Central Committee, followed the general principle of pursuing progress while ensuring stability, implemented the overarching strategy of “persistence in six areas” and the development strategy of “making all-out efforts on four fronts” , supported agriculture with serving rural revitalization at the core, delivered service in the “six major fields” , and earnestly built ADBC into a bank with four major brands. New achievements have been made in the Bank’s modernization and high-quality development.

RMB **7.98** trillion

Total assets

RMB **6.69** trillion

Year-end loan balance

As of the end of 2021, the total assets of ADBC were RMB 7,983.341 billion, an increase of RMB 523.117 billion compared with the end of the previous year. Concerted efforts were made to boost growth, with various loans reaching RMB 2.34 trillion, an increase of RMB 335.1 billion year-on-year; and the year-end loan balance was RMB 6.69 trillion, up by RMB 550 billion from the beginning of the year. The net increase through various funds and combination of investment and lending was RMB 89 billion, and an important breakthrough was made in supporting the revitalization of the seed industry.

Spare no effort to serve the development of agriculture, rural areas and farmers. In line with the requirements to prioritize agricultural and rural development and promote rural revitalization, the Bank focused on the key areas and weak links of rural revitalization and increased support for agriculture. The Bank did its best to serve national food security, coordinated the supply of funds for policy purchase and storage and market-based acquisition, and align the efforts to consolidate and expand the achievements of poverty alleviation with that to promote rural revitalization. It disbursed RMB 324.5 billion in loans to 832 counties that were lifted from poverty throughout the year. The Bank actively supported the development of modern agriculture. It invested RMB 144.8 billion in farmland loans and RMB 26.7 billion in agricultural technology loans to promote the construction of high-standard farmland, the transformation of medium-yield and low-yield fields, and the development of industries with special advantages and smart agriculture. The Bank also issued 40 measures to support the revitalization of the seed industry through investment and loan, and invested RMB 14.2 billion in seed industry loans. The Bank continued to support agricultural and rural development, and focusing on the rural construction initiative, it issued a loan of RMB 894.022 billion to support infrastructure construction.

Coordinate efforts to comprehensively improve financial services. The Bank took the initiative to integrate and serve the national regional development strategies, fully performed its responsibilities as a policy bank, issued 15 supporting implementation opinions in a responsive manner, and made important contributions to promoting a high-quality regional economic development model that leveraged respective strengths of different areas. The Bank actively supported the coordinated development of Beijing-Tianjin-Hebei Region, the construction of the Guangdong-Hong Kong-Macau Greater Bay Area, the integration of the Yangtze River Delta and the construction of Zhejiang Common Prosperity Demonstration Zone, and coordinated the development of East, Central, West and Northeast regions, contributing to a balanced and coordinated regional development. The Bank increased its support to 10 provinces and regions with insufficient commercial financial supply, including Inner Mongolia and Shanxi, and increased loans to these provinces and regions by RMB 181.2 billion at the end of the year compared with the beginning of the year, accounting for 32.95%

of the incremental amount. The Bank actively guided social capital to flow back to support the agriculture, rural areas and farmers, raising RMB 1.66 trillion through bond issuance this year, and the average daily balance of corporate deposits was RMB 1.22 trillion. The Bank insisted on serving the real economy, cutting more fees and saving more cost for the real economy. And the Bank reduced fees and charges for corporate clients by more than RMB 300 million through fees and interests cut and exemption and other methods.

Vigorously support ecological environmental improvement from a long-term perspective. The Bank earnestly practiced the philosophy that "lucid waters and lush mountains are invaluable assets", made every effort to build the "green bank" brand, integrated green development into the support of agriculture, rural areas and farmers, and helped to realize the goal of carbon peak and neutrality. The Bank issued 37 measures to provide high-quality services for the promotion of ecological civilization, focusing on supporting the pollution control, carbon emission reduction and carbon sequestration projects. In the whole year, the Bank released a total of RMB 400.9 billion in green loans, and the balance of green loans was RMB 1,171.4 billion, an increase of 38.06% over the beginning of the year. The Bank established a green fund-raising system, issued carbon neutral bonds, and fully utilized carbon emission reduction supporting tools to promote green development. The Bank launched the "Journey to the Yangtze River" and "Journey to the Yellow River", which aimed to prevent and control pollution, support water and sand management, enhance flood prevention and safety, and ensure drinking water safety and ecological safety in poor areas. A total of RMB 338.5 billion in loans was disbursed for the protection of the Yangtze River, ecological protection and high-quality development of the Yellow River basin.

Although the journey ahead maybe long and arduous, with sustained efforts, we will eventually reach our destination. In 2022, ADBC will thoroughly study and act on Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, follow the principles set in the Central Economic Work Conference and the Central Rural Work Conference, focus on its main business, perform its duties, work hard and move forward with courage, and fully serve the national strategy and the development of the agriculture, rural areas and farmers. We will continue to make new and greater contributions to the realization of the Second Centenary Goal and the Chinese dream of the great rejuvenation of the Chinese nation!

Deputy party secretary,
vice chairman and president



Learning the History of the Party for the High-quality Development of the ADBC



ADBC worked diligently to implement the decision of the CPC Central Committee and the important instructions of General Secretary Xi Jinping, closely followed the requirements of “strengthening understanding, conviction, integrity, and diligence through history learning”, opening up new vistas, drawing inspirations from study, and delivering tangible benefits to the people, enhanced the political awareness, and promoted the Party history learning and education in a strong and orderly manner through organizing a series of concrete activities. The whole bank showed full political enthusiasm and high political consciousness, and manifested a new outlook that reflected the requirements of the new era. Our people adhered to the main business, reached the consensus to serve agriculture, rural areas and farmers to promote the sustainable and high-quality development of ADBC.

I. Promoting the high quality and efficient learning and educating of the Party history with high political consciousness

The CPC ADBC Committee kept in line with the requirements of the Discipline Inspection and Supervision Office of the Central Commission for Discipline Inspection (CCDI) and the National Commission of Supervision (NCS) at ADBC, developed a keen understanding of Party history, earnestly implemented the decisions of the CPC Central Committee, carefully organized, vigorously promoted and vigorously implemented it. Party organizations at all levels worked together and promoted the the Party history learning and education of the Bank with high standards. The Bank provided strong organizational leadership, supervision and guidance, set up a leading group for Party history learning and education, and established a guidance group to promote the implementation of various study activities. The Bank strengthened publicity and guidance in an all-round way through various ways of communications including briefing board newspaper, wall newspaper and new media platform to create a favorable environment for the Party history learning and education. The Bank strengthened the whole-process supervision to improve the quality and effectiveness of the Party history learning and education. The discipline inspection and supervision office and the discipline inspection commissions of provincial branches earnestly performed their supervision responsibilities on the Party history learning and education, and insisted on the whole-process supervision from strict supervision to front-line supervision. The Bank highlighted the “six major initiatives”, firmly promoted the campaign to serve the People, and effectively solved the problems that are of the greatest concern to the people. By the end of 2021, the Bank had established 22,485 relevant projects, with 22,479 or 99.97% completed.

II. Cementing the political foundation for strict governance of the Party and the Bank by Carrying forward the founding spirit of the Party

ADBC deeply studied and implemented General Secretary Xi Jinping's important remarks on the founding spirit of the Party, drew wisdom and strength from the Party's century-old history, vigorously carried forward the founding spirit of the Party, stayed true to the original aspiration and founding mission, exercised strict governance of the Bank by giving full play to the political strength of the Party and strengthening its political foundation. All-out efforts were made to further promote strict governance across the Bank, with the Party organizations at all levels performing the main responsibilities, and the Party members and leaders getting more capable of fulfilling their duties. Relevant systems and mechanisms were further refined, including steps to enhance the role of the discipline inspection commission of the head office to facilitate their work on supervision and inspection. The Bank also gave full support to the discipline inspection and supervision office at ADBC to supervise and rectify problems, and promoted the integration and coordination of "two responsibilities". The Bank strictly supervised discipline enforcement and accountability, improved the system and mechanism for promoting the "three prohibitions" in key areas, and carried out special governance in light of actual conditions. The Bank drew upon past lessons, promoted reform, and strengthened regular education. It guarded against the "four forms of decadence" and improved its style of work, put forth efforts to build a long-term mechanism for correcting the "four forms of decadence", and resolutely prevented the rebound.

III. Demonstrating ADBC's responsibilities of supporting agriculture for the the country and building a Bank for the people with practical results

ADBC integrated the pursuit of its high-quality development into the learning of Party history. Focusing on the objectives and tasks of the Bank's development planning outline during the "14th Five-Year Plan" period, ADBC has further promoted the "eight reforms", expanded and upgraded the "eight projects", and practically transformed the learning and education effects into work motivation and development achievements. Closely following the responsibilities and missions of agricultural policy finance, the Bank launched a number of practical measures to support agriculture, strengthen agriculture and benefit agriculture, focusing on six major fields of "serving national food security, aligning the efforts to consolidate and expand the achievements of poverty alleviation with the efforts to promote rural revitalization, agricultural modernization, agricultural and rural development, coordinated regional development and ecological civilization construction", so as to make policy-based credit more beneficial to agriculture, rural areas and farmers, and further demonstrate the responsibility of "supporting agriculture for the country, building a bank for the people". By the end of 2021, a total of RMB 2.34 trillion of loans had been issued, with an increase of 16.73%; The balance of various loans reached RMB 6.69 trillion, an increase of 8.96%. The amount and balance of loans reached a record high, and the service for rural revitalization and high-quality development achieved remarkable results, laying a solid foundation for a good start of the "14th Five-Year Plan".

RMB **2.34** trillion

Accumulative loans

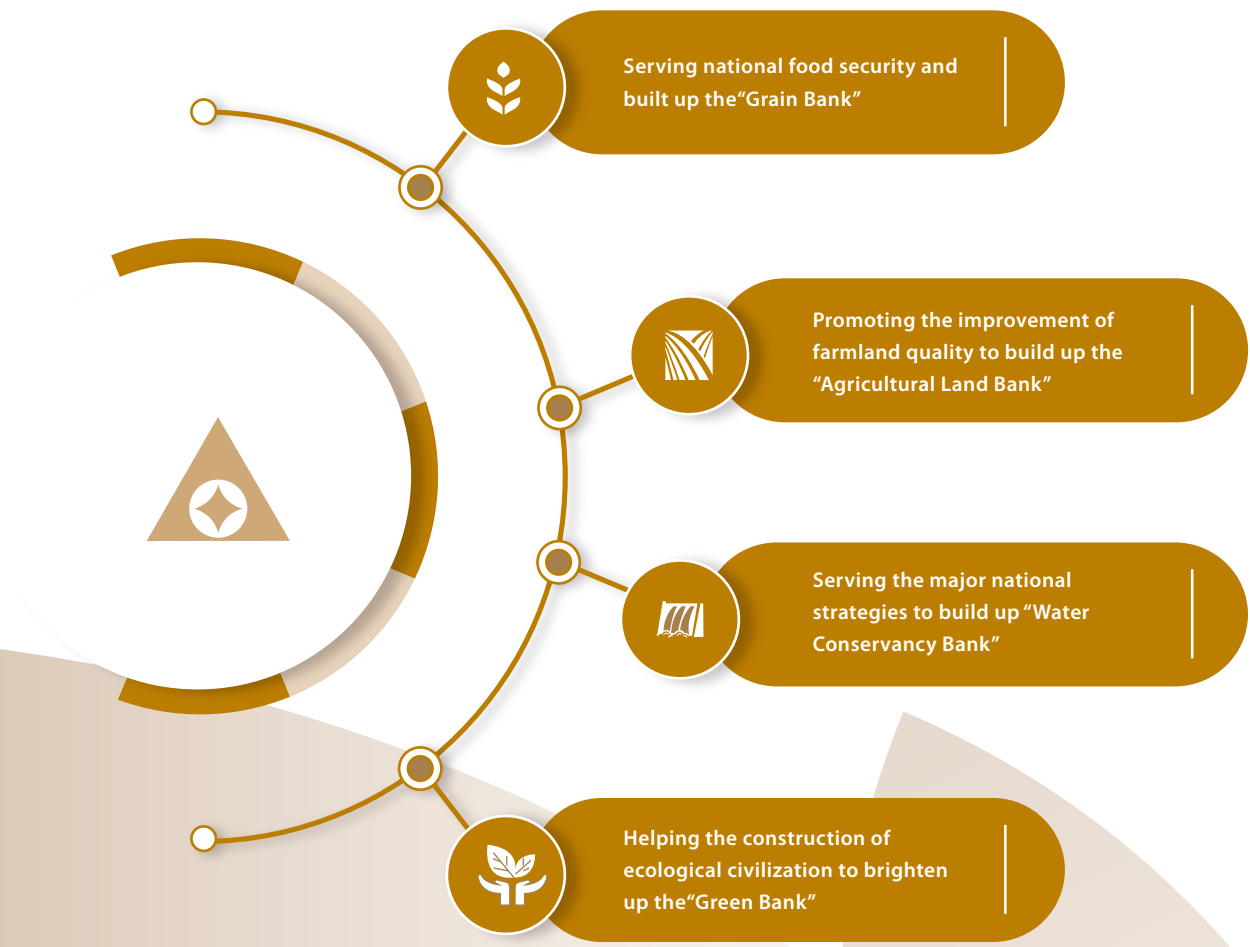
RMB **6.69** trillion

Balance of various loans

Serving the New Development Pattern and Building Four Major Brands

In the new development stage, the Bank implemented the new development philosophy, served the new development pattern, and based on the national "14th Five-Year Plan", formulated the 2021-2025 Development Plan of the Agricultural Development Bank of China in line with its actual situation. It endeavored to build four unique brands, namely "Grain Bank", "Agricultural Land Bank", "Water Conservancy Bank" and "Green Bank". Adhering to the mission of "supporting agriculture for the country, building a bank for the people", relying on the advantages of policy-based finance and serving the overall situation of rural revitalization and supporting agriculture, the bank focused on the "six major fields" of national food security, aligning efforts to consolidate and expand the achievements of poverty alleviation with that to promote rural revitalization, agricultural modernization, agricultural and rural construction, coordinated regional development and ecological civilization construction, and elaborately shaped the "four banks" brand to make greater contributions to high-quality economic and social development.

	01	»»	Focus on national food security
	02	»»	Consolidate and expand the achievements of poverty alleviation and effectively link up with rural revitalization
	03	»»	Agricultural modernization
	04	»»	Agricultural and rural construction
	05	»»	Regional coordinated development
	06	»»	Ecological civilization construction



Serving National Food Security and Built up the “Grain Bank”

General Secretary Xi Jinping emphasized that: “The Chinese people need to put their rice bowls in their own hands, and have to fill them with their own grain” , which is also the original mission and main responsibility of the ADBC. Promoting the brand of “Grain Bank” is an important goal of the ADBC to fully serve national food security. In 2021, ADBC issued Guidance on Consolidating the Brand of “Grain Bank” to Service National Food Security with High Quality, further emphasizing the establishment of the concept of great market, great grains, great logistics and great industry, centering on the industrial chain of supply chain, ensuring the demand of grain credit funds, and building the foundation and development basis of agricultural issuance.

ADBC made every effort to guarantee the supply of policy-oriented grain, cotton and edible oil collection and storage funds, and innovated mode to strongly supports the development of the whole industry chain of grain, cotton and edible oil and market-oriented acquisition, so as to protect the national food security. By the end of 2021, RMB 712.982 billion of various grains and cotton and edible oil loans was put in place, with a year-on-year growth of 23%. Enterprises were supported to purchase grain and oil of 484.878 billion jin(a metric unit equal to exactly 500 grams), up by 90.1 billion jin compared with the previous year. The amount of grain and edible oil purchases supported by ADBC accounted for more than 60% of the purchase volume of the whole society, which fully leveraged the role of ADBC as the main channel of fund supply for food purchase.

Case

Serving the construction of the “Granary of China”

Shaanxi Branch adhered to the main business of serving food security and made intensified efforts to ensure food security. It focused on optimizing the industrial chain and supply chain to promote the transformation of the grain, cotton and edible oil market, supported integrated development of rural primary, secondary and tertiary industries, and strengthened cooperation with key customers such as Shiyang Group. It supported leading enterprises that were engaged in industrialization of grain, cotton and edible oil to carry out intensive processing of agricultural products, promoted rural industries and products to leap forward to the middle and high end of the industrial chain and value chain, and improved the competitiveness of the whole industrial chain offield to table. Centering on the goal of stabilizing grain output in the whole province, it focused on key links, strongly supported the construction of high-standard farmland, and promoted the transformation and upgrading of Shaanxi agriculture, as well as the improvement of quality and efficiency. It implemented the strategy of sustainable farmland use and innovative application of agricultural technology, improved cultivated land quality and production capacity, promoted the innovation of loan mortgage guarantee methods, vigorously supported projects such as irrigation and water conservancy, transformation of medium and low yield farmland, land reclamation, etc., and assisted the construction of high-standard farmland in Guanzhong and other major grain producing areas. It invested RMB 523 million in loans to support the reclamation of 14,500 mu of land in Hanzhong City, helping the continuous improvement of the comprehensive grain production capacity of the whole province.

Case

Corn purchase in Tongliao City, Inner Mongolia



Promoting the Improvement of Farmland Quality to Build up the “Agricultural Land Bank”

Land is the biggest asset and the most precious capital for the development of agriculture, rural areas and farmers. In 2021, ADBC issued Opinions on Building High-quality Service Strategy for Rural Rejuvenation of Characteristic Brand of “Agricultural Land Bank”, which guided the Bank to work closely around land, and continuously built up the brand of “Agricultural Land Bank”. It comprehensively expanded its influence and reputation as a “Agricultural Land Bank”, and made greater contribution to the strategy of high-quality service rural development and economic and social development.

ADBC thoroughly implemented the strategy of sustainable farmland use, with the core of comprehensively stimulating the vitality of rural land resources, continuously improving the influence of “Agricultural Land Bank”, practically increasing the support in the fields of high-standard farmland construction, farmland protection and promotion, etc., and helping to accelerate the modernization of agriculture and rural areas and the overall revitalization of rural areas. In 2021, ADBC actively supported the construction of high-standard farmland, the transformation of low and medium-yielding fields and the growth of industries with special advantages, and invested RMB 144.844 billion in farmland loans, an increase of RMB 64.99 billion year-on-year.

Case

Multi-measures to serve the strategy of “sustainable farmland use”

With an aim to promote the brand of “Agricultural Land Bank”, He’nan branch fully supported the increase of agricultural land use efficiency, and helped increase agricultural production and quality. Focusing on the task of building 7.5 million mu of new high-standard farmland in He’nan in 2021 and 20 pilot counties for comprehensive land improvement in the whole area, the branch made every effort to increase the comprehensive improvement of all elements of agriculture and rural areas, such as fields, water, roads, forests and villages.

Case

Chongqing Branch supporting the development of rural revitalization industry in Liangping District Shuanggui Tianyuan Complex



Serving the Major National Strategies to Build up “Water Conservancy Bank”

In 2021, ADBC took the lead among financial institutions in issuing the Opinions on Brightening Up “Water Conservancy Bank” Characteristic Brand to Serve National Water Conservancy Construction with High Quality, made full use of its 14 years of experience in serving water conservancy construction project management, played the role of a policy bank to support water conservancy construction, increased the water conservancy construction loans, actively participated in tackling the vulnerabilities in water conservancy infrastructure, diversified the source of water conservancy construction funds, and demonstrated the leading role of the “Water Conservancy Bank” brand.

ADBC drew upon its past experience in supporting water conservancy construction, made every effort to serve national major strategies and major project construction, carried out in-depth product innovation, service innovation and model innovation, and enhanced the contribution of economic and social water conservancy support in all aspects. As of the end of 2021, the total amount of water conservancy construction loans was RMB 127.392 billion, an increase of RMB 72.834 billion from the beginning of the year, with 2,175 loan projects and a loan balance of RMB 488.796 billion, focusing on supporting the construction of 172 and 150 major water conservancy projects of the country, and continuously supporting a large number of water conservancy projects for people's livelihood, such as rural drinking water safety, dangerous reservoirs removal and reinforcement, flood and drought mitigation, etc. The bank further polished its brand of “Water Conservancy Bank”.

Case

Helping to draw the “Zhejiang common prosperity map” of protection of the Yangtze River

Following the “14th Five-Year Plan” and the theme of common prosperity, Zhejiang Branch supported the financing needs in the field of protection of the Yangtze River, continuously increased policy and credit support, and promoted “Water Conservancy Bank” brand. The branch established a long-term mechanism for cooperation between the government and the bank, signed the “14th Five-Year Plan” strategic cooperation agreement with the provincial water conservancy department, established communication channels with the provincial Yangtze River Office, water conservancy and other relevant departments, vigorously introduced the credit policies and product advantages of the ADBC, and jointly provided strong support for building the “Zhejiang Model” of common prosperity. Leaders of provincial branches personally led teams to hold policy publicity and roadshows in various cities, prepared brochures to introduce relevant products to concerning departments, enhanced mutual understanding and optimized financial ecological environment. In 2021, it invested a total of RMB 22.88 billion in protection of the Yangtze River loans, with a balance of RMB 69.78 billion in protection of the Yangtze River loans, up by 23.5% year-on-year.

Case

Project of the Xiaoshui Centian River Reservoir Expansion in Hu'nan Province



Helping the Construction of Ecological Civilization to Brighten up the “Green Bank”

In 2021, ADBC focused on the goal of “carbon peak and neutrality”, continued to optimize the top-level design, and issued the Guidance on Building a Special Brand of “Green Bank” to Serve the Construction of National Ecological Civilization with High Quality. With Xi Jinping Thought on Ecological Civilization as the fundamental guidance, it deepened reform and innovation, strengthened basic management, adhered to the low-carbon, efficient, clean and intensive green development path, and helped realize the comprehensive green transformation of economic and social development.

ADBC focused on six green industries, including clean energy, ecological environment, green infrastructure upgrading, clean production, energy conservation and environmental protection, and green services, continued to increase its green credit support in the development of agriculture, rural areas and farmers. The Bank accelerated the establishment of a sound green financing system and provided high-quality services for the development of green credit business. A total of RMB 400.881 billion green loan has been disbursed across the year. As of the end of 2021, the balance of green loans was RMB 1,171.374 billion, an increase of 38.06% from the beginning of the year, and the existing green credit projects saved a total of 11.6275 million tons of standard coal, 23.3158 million tons of carbon dioxide emission reduction and 74.966 million tons of water saving, with environmental benefits continuously improved. A total of RMB 3.6 billion of green bonds were issued throughout the year. As of the end of 2021, ADBC for the first time applied the financing tool for supporting carbon emission reduction worth of RMB 73 million, which was mainly used to support afforestation, wind power, photovoltaic and biomass power generation and other fields.

Case

Supporting national reserve forest construction project in Tianzhu County, Guizhou

Guizhou Branch supported the national reserve forest construction project in Tianzhu County, which integrated existing forest re-cultivation, middle and young forest cultivation, special economic forest cultivation, forest economy construction and forestry infrastructure construction. Once completed, there will be an increase of 23,100 mu of afforestation, which is expected to capture 26,600 tons of carbon dioxide and reduce soil erosion by 2,400 tons per year, effectively increase the local forest coverage, and improve the microclimate of the project area, the regional ecological environment, and the forest landscape. It will also reduce soil erosion. All these will keep local development within the proper line and ecological red line, and will also drive the development of forest tourism and recreation green industry, effectively improve the income of local residents, also help the country to achieve the goal of carbon peak and neutrality.

Case

Ecological restoration project of Nantong Wushan Riverside Area supported by Nantong Branch, Jiangsu Province



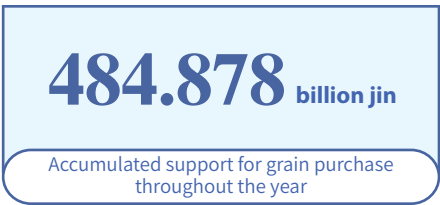
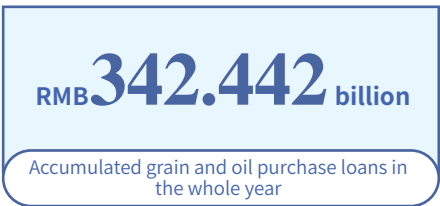
Supporting Agriculture for the Country

Drawing a New Blueprint of Shared and Common Prosperity

- Focusing on the Industry Chain to Guarantee Food Security
- Making Sustained Efforts to Consolidate the Achievements in Poverty Alleviation
- Supporting the Agriculture and Rural Modernization to Pursue Common Prosperity
- Implementing National Strategies to Promote Regional Coordinated Development



Focusing on the Industry Chain to Guarantee Food Security



ADBC insisted on serving national food security as the foundation of its establishment, the foundation of development and the key point for people to pursuing better life. While guaranteeing the supply of funds for policy storage of grain, cotton and edible oil, the bank took the initiative to adapt to the needs of market-oriented reform and development of grain, cotton and edible oil, and made every effort to promote the high-quality development of grain, cotton and edible oil credit businesses. The Several Measures on Further Supporting the High-Quality Development of Grain, Cotton and Edible Oil Credit Businesses was issued, which clearly put forward a total of 26 support measures in 9 aspects for further developing financial support for grain, cotton and edible oil business, giving full play to the role of ADBC as the host bank for national food security and serving national food security at a higher level. ADBC regarded the supply of funds for policy-based purchase and storage as the primary task for grain, cotton and edible oil credit businesses, treated the supply and industrial chains of the grain, cotton and edible oil industry chain as an important means of promoting market-oriented business development, and increased credit support and supply chain finance for the supply of grain, cotton and edible oil in the main grain supplying provinces and provinces where grain supply and demand are in balance.

In 2021, ADBC continued to play the role of the main channel for supplying funds for acquisition, and issued a total of RMB 342.442 billion in loans for grain and edible oil acquisition, RMB 82.879 billion more than the previous year; supported the acquisition of grain of 484.878 billion jin, 90.065 billion jin more than the previous year; issued a total of RMB 54.567 billion loans for acquisition of 3.1509 million tons of cotton. ADBC innovated credit support mode and issued a total of RMB 66.376 billion loans for various types of grain, cotton and edible oil in innovative modes in support of 1,039 enterprises.

Case

Supporting grain producing farmers to increase their incomes

Hu' nan Chenzhou Branch provides RMB 28 million credit support to Hunan Sheng ping mi ye Company every year. Nowadays, the enterprise implements the order-based production model of "Company +Base +Farmers" , which not only provides tens of thousands of tons of "assured grain" to the market every year, but also enables more than 10 townships and 5,000 farmers in Anren County to gain direct benefits. In 2021, the Bank issued RMB 87.86 million in loans to support grain purchase in Anren County to support grain acquisition, making Anren's "assured grain" a well-known industrial brand.

Case

Helping acquisition of summer and autumn grain crops

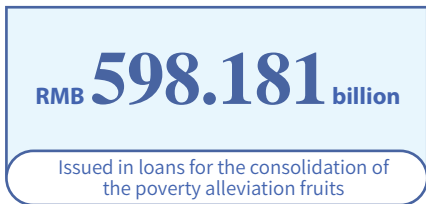
Xinjiang Changji Hui Autonomous Prefecture Branch actively prepared for the purchase of summer grain crops, autumn grain crops and cotton, issued a total of RMB 1.759 billion in wheat acquisition loans, an increase of RMB 691 million year-on-year; supported 17 enterprises to purchase 713,100 tons of wheat, an increase of 222,700 tons year-on-year, and the wheat purchase volume accounted for 91.31% of the total social purchase volume, effectively guaranteeing the stability of the grain purchase market and adequate supply of funds. The branch released a total of RMB 868 million in corn acquisition loans, an increase of RMB 235 million; supported 11 enterprises to acquire 405,900 tons of corn, an increase of 68,700 tons, helping the autumn grain purchase to proceed orderly.

Case

Grain logistics projects supported by Liaoning Panjin Branch



Making Sustained Efforts to Consolidate the Achievements in Poverty Alleviation



ADBC took serving poverty alleviation as a major political task and historical mission, took the poor people's aspiration for a better life as its pursuit, comprehensively and outstandingly completed the tasks of poverty alleviation, and played a pioneering and exemplary role in consolidating and expanding the effective alignment of poverty alleviation and rural revitalization with financial services.

ADBC took the lead in issuing opinions on promoting the consolidation and expansion of effective alignment of poverty alleviation and rural revitalization, and introduced 31 differentiated measures to support the key counties of national rural revitalization, helping the areas out of poverty, consolidating the results of poverty alleviation and helping the people out of poverty increase their income. ADBC deepened the "integration of four elements" support system of integrating capital, wisdom, business and cohesion, and over-fulfilled the targets designated for the central enterprises. ADBC signed a tripartite strategic cooperation agreement with the Ministry of Agriculture and Rural Affairs and the National Rural Revitalization Bureau to carry out in-depth cooperation in three aspects and 11 specific matters; and signed a strategic cooperation agreement with the All-China Federation of Industry and Commerce on "Enterprise-enabled Village Revitalization" to actively tap into the strengths of private enterprises in supporting rural revitalization.

In 2021, ADBC issued RMB 598.181 billion in loans for the consolidation of the poverty alleviation fruits, RMB 484.189 billion in loans for targeted assistance, and also loans to promote the development of existing enterprises that help 176 people rid of poverty per RMB 100 million, helping people freshly out of poverty to achieve an annual per capita income increase of RMB 1,953.54, an increase of RMB 293.16 over last year.

In 2021, ADBC newly issued RMB 155.868 billion in loans for project development, which is expected to reconstruct 269,800 kilometers of rural roads, 53,400 housing units, 41 medical institutions, 56 schools, and 1,271,200 mu of new high-standard farmland for areas lifted out of poverty.

Case

Promoting the consolidation of poverty alleviation

Xinjiang Branch approved RMB 470 million in loans for rural land transfer and large-scale operation to support the construction of the project of integrating the primary industry, secondary industry, and tertiary industry in Qapqal county, pressing the "accelerate" button for the county to embark on the pace of modern agricultural development. The loan supports the construction of daylight greenhouses, intelligent glass greenhouses, edible mushroom planting sheds and promotes the completion of high-standard farmland construction and arable land quality improvement projects. Upon completion of the project, an agricultural base will be built with organic rice, high-efficiency specialty crops, vegetables and edible mushrooms as main products to form an industrial zone with regional characteristics and advantages, further optimize the structure of local agricultural planting industry, promote agricultural quality and efficiency, help local farmers increase their income, consolidate the results of poverty alleviation and help rural revitalization.

Case

Boosting the county with new vitality

Hubei Branch approved RMB 300 million in loans for rural land transfer and large-scale operation, and explored the repayment model of “income from agricultural industry development plus income from carbon sink trading”. The first RMB 50 million was invested to support the afforestation of barren hills and wastelands in the Hanjiang River reservoir area, transformation of 265,400 mu of carbon sink forests and building of 30,000 mu of new oil olive plantation bases. The project obtains oil olive plantation income by developing new industries such as woody oil seeds. At the same time, it obtains carbon sink resource income from olive forests which turns the green value into assets, and helps more than 1,400 households rid of poverty in 5 resettlement sites, 10 villages and 3 townships to benefit from industrial development.



Case

Supporting the construction of greenway projects on beautiful rural roads

Yunnan Branch in Nujiang Lisu Autonomous Prefecture invested RMB 450 million in rural road network construction loans for the construction of the Nujiang Beautiful Highway Green way Project. The construction of the project is conducive to the development of rural tourism, ecological experience and health tourism along the route, and will provide strong support for the construction of a demonstration area for poverty alleviation, a biodiversity demonstration area and a “world-class high-mountain tourism destination” in Nujiang Prefecture. After the completion of the project, it will effectively drive the development of tourism, culture and sports industries in Fugong County, Gongshan County and Lushui City along the route, bring convenience to 350,000 local people’s commute, create a large number of employment opportunities for the relocated people along the route and promote the steady increase of income for the relocated people.



Holding a training course for rural revitalization talents in designated counties to receive targeted assistance from central government agencies

Case

To revitalize talents in the new era, it is necessary to strengthen measures to guarantee the revitalization of talents, implement the project of revitalizing talents, carry out the strategy of going out, inject strong and sustainable power in rural governance, agricultural science and technology and industrial development to accelerate the modernization of agriculture and rural areas, and provide strong talent support for cultivating a group of grassroots cadres in poor areas who know agriculture, love rural areas, love people, and have a wide vision, strong ability and good conduct.

2021, ADBC, together with various ministries, held three training courses for rural revitalization talents from designated counties to receive targeted assistance from central government agencies. The training courses featured a series of special teaching sessions such as special tutorials, on-site teaching and group seminars. More than 300 county and township level cadres from the designated counties for receiving assistance participated in the training.

Supporting Yunzhou District in Datong, Shanxi, one of the four major daylily producing areas in China, to turn these daylily into "gold" and lifting 1,318 people out of poverty

Case



Signed Strategic Cooperation Agreement with Ministry of Agriculture and Rural Affairs and National Rural Revitalization Administration

Objectives

During the “14th Five-Year Plan” period, the Ministry of Agriculture and Rural Affairs will coordinate the research and organize the implementation of development strategies, medium and long-term plans and major policies for the “agriculture, rural areas and farmers”, and the National Rural Revitalization Bureau will promote the development of rural revitalization in a solid and powerful manner. In order to provide full service for comprehensively promoting rural revitalization and advancing the modernization of agriculture and rural affairs, not less than RMB 8 trillion in loans will be accumulatively issued by ADBC. Among them, in order to fully consolidate and expand the effective alignment of poverty alleviation and rural revitalization, over RMB 1 trillion in loans will be issued to 832 counties lifted out of poverty, and the cumulative growth rate of loans to key designated counties of national rural revitalization assistance will be not lower than the cumulative growth rate of loans to 832 counties lifted out of poverty. In terms of maintaining national food security, the loans for grain, cotton, edible oil and hogs will be not less than RMB 2.8 trillion to promote the implementation of the rural revitalization and the modernization of agriculture and rural affairs.

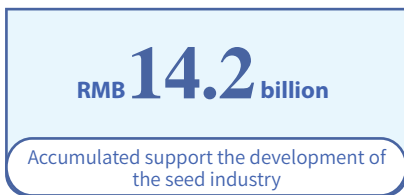
Mechanism

The three parties will establish a strategic cooperation leading organization, set up a strategic cooperation leading group, and will set up corresponding cooperation leading and working organizations in each party's provincial, municipal and county level departments and institutions with reference to each other. A work promotion mechanism will be established to carry out in-depth cooperation in such areas as rural revitalization innovation demonstration, integration services, project bank construction, and talent training. A major special action cooperation mechanism will be established to formulate a tripartite cooperation program on the major special actions around agricultural and rural affairs and a joint response mechanism for major special actions and an annual consultation system will be established. A mechanism for information and personnel exchange will be established to regularly carry out information communication and exchange, strengthen personnel exchange, and support the construction of each other's institutions and teams. A mechanism for evaluation and promotion of cooperation results will be established to regularly monitor and evaluate the implementation of cooperation agreements, summarize and refine typical cases, innovative models and mature experiences in a timely manner, and increase the publicity and promotion.

Cooperation

The three parties will conduct cooperation in the following three aspects: promoting the consolidation and expansion of effective alignment of poverty alleviation and rural revitalization, promoting agricultural modernization, and promoting rural construction action. At the same time, they will extend wide and practical cooperation in the following 11 specific areas: ensuring the effective supply of important agricultural products such as grain and hogs; studying and developing special policies and measures to support key support counties for rural revitalization; exploring high standard farmland construction investment and financing model; making efforts to support seed industry; increasing financial innovation to promote rural industrial development; carrying out a special study on medium-term and long-term credit to support the infrastructure construction of agriculture and rural areas; studying the development of financial support programs to promote rural construction initiatives; promoting supply chain finance to support the development of agricultural business entities; deepening the cooperation in targeted poverty-alleviation support; jointly studying the establishment of a national rural revitalization fund; and innovating financing model to support the construction of rural circulation system. At the same time, the objectives, content, completion time limit and responsible department of each cooperation matter should be clear.

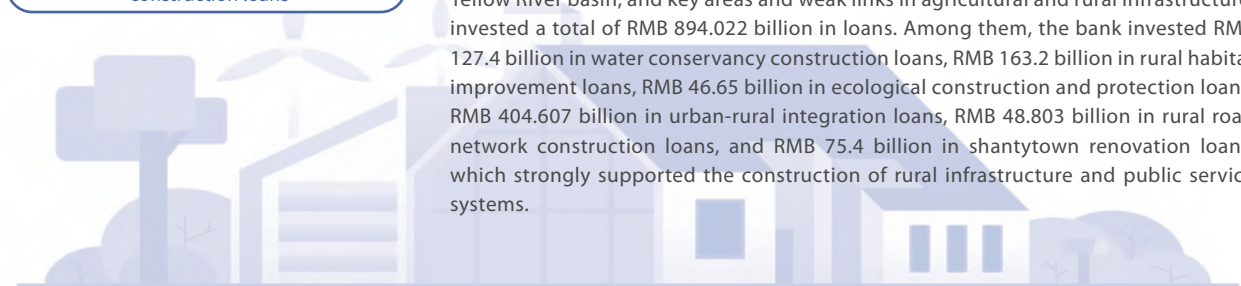
Supporting the Agriculture and Rural Modernization to Pursue Common Prosperity



In 2021, ADBC conscientiously implemented the key instructions and requirements put forward by General Secretary Xi Jinping on the comprehensive implementation of the rural revitalization strategy, focused on the key areas, key links and weak links of rural revitalization, further increased financial support to agriculture, and fully promoted the priority development of agriculture and rural areas, shaping a work mechanism where the finance is used to promote the modernization of the agriculture and rural areas as well as serve the revitalization of rural areas with efficient synergy between the head office and branches, division and coordination between parallel departments and concerted efforts of the employees in the whole bank. ADBC set up rural revitalization divisions in the branches of 22 provinces that have signed the responsibility agreement with the central government on poverty alleviation, and the ADBC with 2,092 institutions nationwide (including 1,720 county-level sub-branches) has become an important financial force for rural revitalization.

The ADBC has vigorously supported the development of modern agriculture. The Bank actively supported high-standard farmland construction, black soil protection projects, farmland protection and upgrading and other farmland quality improvement and efficiency enhancement projects, and released a total of RMB 144.844 billion in farmland loans to increase the quantity and improve the quality of cultivated land. It actively supported agricultural science and technology innovation, and released a total of RMB 26.715 billion in agricultural science and technology loans, an increase of RMB 13.552 billion compared with the beginning of the year. The bank empowered agricultural and rural modernization with technological self-sufficiency and self-improvement, and comprehensively served the strategy of "guaranteeing food security through technologies". The bank fully served the revitalization of the seed industry and released a total of RMB 14.2 billion to support the development of the seed industry, striving to be the main force in the revitalization of the financial industry. The bank also supported the construction of cold chain logistics facilities for agricultural products, and lent RMB 71.564 billion for the construction of rural circulation systems and connected the urban-rural circulation channels. According to the different resource endowments of each region, the bank actively supported the development of industries with special advantages and helped build modern rural industries.

The ADBC made efforts to support agricultural and rural construction. Focusing on rural construction actions, coordinated development within the region, and ecological civilization construction, the bank continued to increase credit support for the protection of the Yangtze River, ecological protection and high-quality development of the Yellow River basin, and key areas and weak links in agricultural and rural infrastructure, invested a total of RMB 894.022 billion in loans. Among them, the bank invested RMB 127.4 billion in water conservancy construction loans, RMB 163.2 billion in rural habitat improvement loans, RMB 46.65 billion in ecological construction and protection loans, RMB 404.607 billion in urban-rural integration loans, RMB 48.803 billion in rural road network construction loans, and RMB 75.4 billion in shantytown renovation loans, which strongly supported the construction of rural infrastructure and public service systems.



In 2021, ADBC issued the Implementation Opinions on Supporting High-Quality Development in Zhejiang Province to Build a Common Prosperity Demonstration Zone, proposing to deepen reform and innovation, implement differentiated policy support, and fully assist Zhejiang Province in building a pioneer zone for high-quality development and high-quality life, a leading zone for coordinated development of urban and rural areas, an experimental zone for reforming the income distribution system, and a showcase for a civilized, harmonious and beautiful home, and an important window for comprehensively demonstrating the superiority of the socialist system with Chinese characteristics in the new era.

Promoting common prosperity through innovative exploration

ADBC conscientiously implemented the overall strategy of “insisting on six commitments” and “four dedicated efforts” development strategies, comprehensively implemented the development plan in the “14th Five-Year Plan” period, actively supported the high-quality development of Zhejiang province to build a demonstration zone of common prosperity, took reform and innovation as the fundamental driving force, focused on supporting regional balance, urban-rural balance and income balance as its targeted direction, and promoted integrated development among common prosperity, high-quality development and the construction of its own institutional mechanism.

Focusing on the key areas of the “agriculture, rural areas and farmers” to support the construction of the common prosperity demonstration zone

ADBC was fully committed to serving food security, modern agriculture, rural revitalization construction, ecological civilization, and promoting common prosperity. The bank fully supported the development of modern agriculture in Zhejiang province, cultivating new industries and new business models, promoting green and low-carbon transformation, and building beautiful and livable villages. Zhejiang branch was selected as the first demonstration pilot institution of ADBC. When the practice was proven mature after overcoming difficulties in the pilot zone, the model was applied nation-wide.

ADBC and the Ministry of Agriculture and Rural Affairs jointly issued the Notice on Promoting Policy Finance to Support the Development of Modern Seed Industry. Focusing on the revitalization of the seed industry and taking advantage of their respective strengths, the two agencies jointly promoted policy finance to support the high-quality development of the modern seed industry.

☆ ADBC worked in-depth with the local characteristic seed industry, advantageous and high-quality seed customers and projects, and promoted the effective alignment of fiscal agriculture-related subsidies and financial products of ADBC. The bank actively used the linkage of investments and loans, the combination of investments and loans, and gave full play to the role of the Modern Seed Industry Development Fund Co.,Ltd. and other subsidiaries and affiliates.

☆ ADBC focused on research, development and application of breeding technologies regarding major food crops, characteristic cash crops and livestock and aquatic products, helping enterprises in development of breeding technologies and assisting enterprises in the research and development of key technologies including those on agricultural biological breeding and germplasm resources, as well as the cultivation, popularization and application of major varieties. popularization of premium varieties.

☆ ADBC increased support for seed enterprises featuring “integration of breeding, reproduction and popularization”, backbone enterprises in the seed industry, and enterprises under taking the construction of national seed bases, as well as support for the building of seed bases and innovation platforms including national breeding and seed production bases, regional seed breeding bases and modern seed industry industrial parks.

Helping to build a national breeding base

With Hainan province as its core, Hainan branch built Nanfan breeding base at the national level and promoted the development of the whole industry chain of seed industry. The branch took the initiative to do a good job in financial services and to help the construction of “Nanfan Silicon Valley”. The branch offered help to the superior corporate customer who played strategic role in Nanfan seed industry for the integrated development for breeding, reproduction and extension so as to practically drive agricultural efficiency and make the farmers receive more income.

Column

Providing preferential policies to inclusive small and micro business engaged in agriculture field

ADBC implemented preferential policies for enterprises to relieve their difficulties. ADBC guided its branches to expand credit loans to support favorable policies for inclusive small and micro business to help them relieve difficulties guided by the principle of prioritizing compliance and ensuring risk control. The Bank did an effective job in the succession of the preferential interest rate policy for the first year of loans for inclusive small and micro business, insisting on benefiting the real economy and effectively reducing the financing cost for inclusive small and micro business.

ADBC optimized and adjusted the small and micro loan policies to unblock the blockages and difficulties. Firstly, the bank introduced phased measures for the micro and small loans business, effectively relieving the blockages and difficulties in promoting the inclusive small and micro business loans in each branch. Secondly, it researched and formulated a special authorization program for credit business for small and micro-sized enterprises to further promote the high-quality development of inclusive micro and small credit. Thirdly, the branches were instructed to actively apply the supply chain model to further support the development of inclusive small and micro business.

ADBC strengthened technology empowerment and improved the quality and efficiency of small and micro online credit business. Taking the online center as the entry point for providing services to small and micro enterprises, the bank launched two online businesses, namely, Fast Credit by ADBC and MYbank and Fast Credit by ADBC and Webank; researched and constructed the Smart Credit by ADBC. The Bank gradually explored and practiced an online micro and small credit system mainly for small and smart loans, which is in line with the functional positioning of policy bank and has the characteristics of ADBC. By the end of 2021, the online business for small and micro-sized enterprises had benefited 24,668 small and micro-sized enterprises in 31 provinces, municipalities and autonomous regions nationwide, with a total credit loan of RMB 60.784 billion, ranking atop in the People's Bank of China's statistical ranking of credit loans by state-owned large banks in support of small and micro-sized enterprises.

Case

Offer targeted financial support to promote the development of industries with local characteristics

Anhui Bozhou Branch focused on agricultural resources and accelerated the cultivation and development of the whole agricultural industry chain. The branch issued RMB 1.88 billion in credit loans to support the construction of three projects in Wan nonggu Modern Agricultural Science and Technology Industrial Park in Mengcheng County, Anhui Province, Wanshu Modern Agricultural Industrial Park and Cold Chain Logistics Project, focusing on building an integrated agricultural whole industry chain with local characteristics of vegetable breeding, production, storage, supply and marketing.

The branch focused on land resources to support the construction of high-standard farmland. Focusing on upping the scale of land, the branch carried out "arable land in concentration" innovation pilot to provide financial guarantee for the construction of high-standard farmland in the city. Focusing on grain resources, the branch explored the creation of a closed loop of the whole grain industry chain. The branch built bridges between leading grain processing enterprises and traditional grain purchase and distribution enterprises, and facilitated the signing of 122,000 tons of wheat storage contracts between Muyuan Foods in Mengcheng and four procurement enterprises, realizing the "order-based loans" model.

Supporting comprehensive land improvement in the whole area to promote the quality and efficiency of agricultural land

Case

Hubei Branch approved a loan of RMB 2 billion for rural land transfer and large-scale operation and realized the first injection of RMB 500 million to help Daye City solve the problems of fragmentation of arable land, disorderly spatial layout, inefficient resource utilization and degradation of ecological quality in rural areas. After the completion of the project, 84.67 hectares of forest land will be reclaimed, and about 30 hectares of artificial wetland will be transformed and ecological land will be increased. At the same time, it will build a demonstration park in the areas featuring forestry and fruit, greenhouse vegetable and urban flowers, and drive the employment of farmers in the surrounding areas.

Support for upgrade of heating system in old neighborhood

Case

Shandong Branch approved a loan of RMB 600 million to support the upgrade of heating systems of old communities in Rushan City, which is a double pilot task of the national old communities renovation and “4+N” renovation financing model. The implementation of the project effectively improved the living environment of 13,000 residents in 29 local communities in Rushan City. By transforming water, electricity, gas, heating and other infrastructure, implementing rain and sewage diversion, optimizing the ratio of parking and greening, the intelligent level of the communities was improved, and the long-standing problems of “difficult parking, broken roads, lack of greening and frequent power outages” in the old communities were thoroughly solved. The living standard of the people was improved. It is a real livelihood project and a heart-winning project, which is of great significance. The project launched the brand of ADBC’s financial support for the renovation of old residential areas, won high recognition from the public, further consolidated the good cooperative relationship between government and bank, and laid a solid foundation for better serving the local economic development.



Jiangsu Branch supporting the project of Huxi Vocational and Technical College

Case



Case

Sichuan Branch supporting the Honggulada Modern Agricultural Industrial Park in Zhaojue County



Case

Dendrobium planting base in Jinping, Guizhou supported by Zhejiang Branch

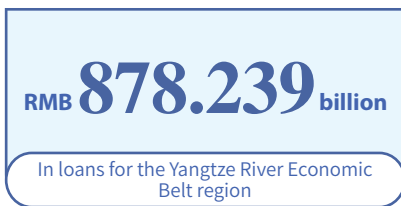


Case

Guangxi Quanzhou Sub-branch supporting the construction project of rural revitalization in Quanzhou County



Implementing National Strategies to Promote Regional Coordinated Development



The Party Committee of the ADBC attached great importance to serving national regional development strategies and gave full support to serving national regional development strategies as one of the “Six Fields” of the main business of the ADBC during the “14th Five-Year Plan” period. The whole bank took the initiative to integrate into and serve the national regional development strategies, fulfilled its responsibility as a policy bank, and made important contributions to the formation of a regional economic layout with complementary advantages and high-quality development.

Since 2018, ADBC successively issued implementation opinions supporting the construction of Xiong'an New Area in Hebei, the comprehensive deepening of reform and opening-up in Hainan, the Yangtze River Economic Belt, the construction of the Guangdong-Hong Kong-Macao Greater Bay Area, the Heilongjiang agricultural reclamation system, the ecological protection and high-quality development of the Yellow River Basin, the high-quality economic and social development of Xinjiang, the construction of Hainan Free Trade Port, the high-quality economic and social development of Tibet, the construction of the twin-city economic circle in the Chengdu-Chongqing region, the integrated high-quality development of the Yangtze River Delta integration region, the Zhejiang Common Prosperity Demonstration Zone, Central Region high-quality development, Western development, revitalization and development of Old Revolutionary Regions, etc., put forward a series of pragmatic and innovative measures to serve the high-quality development of regional economy, and built up a financial service system to support national regional development strategy in all aspects.

By the end of 2021, ADBC released a total of RMB 878.239 billion in loans for the Yangtze River Economic Belt region, including RMB 256.6 billion in loans for the protection of the Yangtze River; RMB 447.12 billion in loans for the Yellow River Basin region, including RMB 81.9 billion in loans for the ecological protection of the Yellow River Basin; RMB 130.901 billion in loans for the Beijing-Tianjin-Hebei region; RMB 417.969 billion in loans for the Yangtze River Delta integration region; RMB 48.919 billion in loans for the Guangdong-Hong Kong-Macao Greater Bay Area; RMB 594.288 billion in loans for the Western Development region, and RMB 11.335 billion in loans for the construction of Hainan Free Trade Zone.



Case

Appearance at the 2021 China International Fair for Trade in Services

2021 China International Fair for Trade in Services (CIFTIS) was held in Beijing from September 2 to 7, 2021. As one of the important exhibitors of CIFTIS, ADBC actively participated in the Global Trade in Services Summit, China International Finance Annual Forum, the results conference and other CIFTIS series activities. ADBC comprehensively showcased its achievements as policy-based finance of "being a pioneer, strengthening weak links, and supporting counter-cyclical developments" during the "13th Five-Year Plan" as well as its positive contribution to the decisive victory in building a moderately prosperous society in all respects and achieving the goal of poverty alleviation. In the opening year of the "14th Five-Year Plan", the Bank also demonstrated that it adhered to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, accurately grasped the new stage of development, deeply implemented the new development concept, took the overall situation as a whole by serving rural revitalization, focused on "Six Fields" and being the "Bank for food security, cropland, water conservancy and green development", which have effectively brandished the image and enhanced the social influence of ADBC as an agricultural policy bank. The organizing committee of CIFTIS awarded the "Best Organization and Planning Award" to the ADBC for its outstanding contribution to the organization of

Case

Dedication to serving the ecological protection of the Yellow River Basin

Inner Mongolia Branch formulated and implemented the Action Plan for Serving the Ecological Protection and High-Quality Development of the Yellow River Basin, released a total of RMB 9.38 billion in loans for desertification control along the Yellow River, comprehensive management of Ulansuhai Nur, ecological protection and restoration projects of mountains, waters, forests, fields, lakes and grassland, and high-quality development of the areas along the Yellow River.

Among them, RMB 1.3 billion in loans was made to support the construction of the project of ecological treatment of disasters in the Ordos mining area in the Yellow River Basin, which transformed the original sand dunes into green land and improved the ecological environment around the disaster management area; RMB 800 million in loans was made to support the construction of arable land occupation balance project in Bayannur City, which further stopped the process of land desertification in the Yellow River Basin and improved land fertility in the basin; RMB 444 million in loans was made to support the full collection and treatment of urban sewage and industrial wastewater Urad Front Banner, which helped realize zero discharge of domestic sewage and industrial wastewater to Ulansuhai Nur, and promote restoration of ecological environment in the basin; RMB 798 million in loans was made to support the construction of the red town of Chengchuan Minyuan Education Base in the watershed and a sports and cultural park, which promoted the organic integration of the Yellow River culture, red culture and grassland culture.



Case

Building Lingfeng Village in "Two Beauties" and "Two Mountains" in the Yangtze River Basin

ADBC approved a loan of RMB 1.47 billion for improving rural living environment in line with the "lucid waters and lush mountains are invaluable assets" theory in Lingfeng, Zhejiang Province. The project integrated resources of Lingfeng and three other villages, including rural living environment, roads and supporting facilities along the road, green landscape, communication and other supporting facilities.

The implementation of the project will further improve the natural ecology and social service capacity of Anji County, conserving green mountains through protecting the environment, transforming green mountains by project implementation, and sharing green mountains to the benefit of people's livelihood, as efforts were made to build a demonstration county for the practice of the "Two Mountains" theory, create an upgraded version of the "rich, beautiful and happy" Anji, and demonstrate a model for the construction of Zhejiang with "Two Beauties" and a national model of practicing the "Two Mountains" theory.



Case

Innovating model to serve the construction of Xiong'an New Area

Hebei Branch innovated and improved the credit support model, used supply chain loans to provide financial support to corporate clients with different responsibilities such as investment and financing, construction and operation and maintenance. The branch released a total of RMB 3.032 billion in supply chain loans to support a number of key construction projects in Xiong'an New Area, such as the construction of the national reserve forest base in Xiong'an New Area and the comprehensive utilization of the residue in the construction of Xiong'an regulation and storage reservoir of South-to-North Water Transfer, to support speedy development of Xiong'an New Area with modern financial quality services.

Case

Support the construction of "Five Beauties"

Yunnan Branch focused on the "five beauties" of Yunnan Province, including ecological beauty, landscape beauty, environmental beauty, urban beauty and rural beauty, supported projects such as protection of the Yangtze River, plateau lake protection and management, water diversion projects in central Yunnan, and water resources allocation. By the end of August, the branch released a total of RMB 8.713 billion in loans for the protection of the Yangtze River, with a loan balance of RMB 54.701 billion. The total credit granted to the plateau lake protection and management projects was RMB 12.4 billion, with RMB 7 billion of loans already issued to support efforts at the Erhai, Qilu, Lugu Lake, Chenghai and other plateau lakes to intercept and prevent pollution, restore ecology and conserve water and soil, injecting policy finance to "the rivers of clear water running out of Yunnan".



Guangxi Hezhou Branch supported the Majiang Port Industrial Park operation area project to accelerate Hezhou's "eastward integration" and enhance its connectivity with the Guangdong-Hong Kong-Macao Greater Bay Area

Case







Performing Responsibilities for the People And Jointly Building a Better Life

- Emphasize on Customer Service
- Talents are the Key
- Participating in Public Service

Emphasize on Customer Service

Information Technology Development Plan of Agricultural Development Bank of China 2021- 2025

<p>Objectives</p>	<p>Based on the characteristics of agricultural policy bank operation and development, ADBC will adhere to the work requirements of "inheritance, innovation, consolidation, improvement, and strengthening", empower value creation through technological innovation, improve driving efficiency through mechanism change, promote in-depth integration of business, data and technology, open a new chapter of financial technology development, implement digital empowerment project, and realize digital transformation in all aspects so as to provide solid support for the high-quality development of the ADBC.</p>
<p>Digital Empowerment Project</p>	<p>the Bank will implement "Digital Empowerment Project" to promote the implementation of the plan. The project is characterized by "ADBC + POWER" , which means "information technology adds (+) new POWER to ADBC" . "ADBC" is the acronym of the Agricultural Development Bank of China, with each letter representing artificial intelligence, big data, block chain and cloud computing respectively; "+" has the meaning of integration, empowerment, cross-over, expansion and future-orientation; and "POWER" represents the business effects of pinpoint, open,, experience and risk control.</p>
<p>◎ Pinpoint</p>	<p>Relying on the big data platform to collect, connect and integrate data assets of the whole bank. Based on the unified management of the Bank's customer information, efforts should be made to deepen customer insight mining, by conducting customer portraits on their behavior, risk characteristics, demand preferences and other traits, and to link the insights with related business line and scenario, so as to realize precise marketing, precise customer acquisition and precise risk control and to release the vitality of data elements;</p>
<p>◎ Openness</p>	<p>Building mobile and intelligent service system, and continuously enriching corporate e-banking and mobile banking scenarios. Relying on the open API platform, work will be strengthened to open up financial service interfaces such as for payment and settlement, financing and fund depository, to create a safe and controllable Internet link capability, innovate rural financial service models and establish a brand image for serving rural revitalization across the board;</p>
<p>◎ Wise</p>	<p>Carrying out artificial intelligence modeling and putting it into application, using new technologies such as optical character recognition (OCR), robotic process automation (RPA), machine learning, and natural language recognition, and introducing artificial intelligence technology into credit management, financial management, centralized operations, risk prevention and control, so as to help upgrade systems with intelligent and automation technologies;</p>
<p>◎ Experience</p>	<p>Building a team of product managers and optimizing product development mechanism, establishing an end-to-end customer experience management process to discover potential needs of customers and collect feedback of products after they are launched, so as to optimize product design in a targeted manner and comprehensively improve the experience of customers and employees;</p>
<p>◎ Risk control</p>	<p>With big data as the basic resource and cloud computing and artificial intelligence as the main technical support, building an intelligent risk control system based on data integration and model support to improve the overall risk management capability.</p>

In 2021, ADBC focused on the requirements of bank-wide reform and high-quality development, fully served the central work such as “Eight Reforms” and construction of key projects, and actively promoted the construction of related systems, which have strongly supported the smooth implementation of reform measures in key areas, further improved the level of support for business, and continuously enhanced customer service experience.

ADBC launched the national centralized operation system into a trial run successfully in Jiangsu branch, which created an integrated and coordinated online and offline channel service system, enriched online appointment and processing scenarios, and effectively improved customer experience.

Mobile banking helped ADBC achieve a breakthrough in the field of mobile financial services. Direct connection between the bank and enterprises continued to perform well in group customer service. Corporate e-banking was upgraded to achieve expansion and optimization of four major functional sections and more than 80 functional points, thus continuously improving the online-service development of our business processing. Direct connection to Super Online Banking System, in addition to the second generation of large and small value payment system, has opened another payment channel for the ADBC, and further enhanced the ability of continuous access to financial market infrastructure. The launch of the Micro&Quick Loan initiative promoted the development of online inclusive finance business of ADBC. At the same time, the Bank carried out solid security operation and maintenance management to ensure safe and stable operation of information systems. In terms of network security management, ADBC centralized security monitoring and problem disposal to effectively improve security operation and maintenance. During the Covid-19 pandemic, ADBC adopted the minimized operation and maintenance mode and 7x24 duty system to ensure uninterrupted technology operation and maintenance support. At the same time, ADBC provided timely business guidance to ensure normal business operation in case of sudden rainstorm and flooding in some areas and emergence of epidemic.

Case

Creating new service scenarios for the people

Shandong Branch fully committed to setting up the “Internet + real estate mortgage registration” service line, providing users with new scenarios in financial application such as “application without face to face meeting” and “one-stop service” and solving the “the last mile” problem for the benefit of enterprises and people. The branch was the first in the ADBC system to adopt a specialized-line for credit checking. Through “head to head” docking with the People’s Bank of China, the branch diligently applied technological elements to the whole process of businesses. With the help of the “government - bank special line” of the Municipal Big Data Bureau, the branch realized connection with nearly 50 other banks in the city, and signed cooperation framework agreements with 47 banking financial institutions in the city to comprehensively carry out online mortgage registration business. Through electronic signatures and electronic certificates, more than 10 types of real estate mortgage registration businesses can be processed online within the same day.

Case

Launching a series of activities for the National Cyber Security Awareness Week

Focusing on the key content of “safeguarding the bottom line of financial data security and promoting comprehensive application of financial data”, ADBC actively carried out various publicity work. On the one hand, it produced publicity videos such as Safeguarding Cyber Security and Clearing Cyber Environment, Newly Adapted Sayings of the Masterpieces on Cyber Security and This is How We Deal with Social Network Risks, which were distributed to customers and the public through its official website and WeChat public account. On the other hand, branches at all levels of the ADBC system actively promoted the knowledge of cyber security to the public and further raised the public’s awareness of their own rights and interests protection by distributing publicity materials, publicity posters and broadcasting publicity videos.

Talents are the Key

2,254 people

Throughout the year, ADBC completed the campus recruitment of fresh graduates

57.69 10000 person times

The bank provided training opportunities throughout the year

In 2021, ADBC implemented the spirit of the Central Conference on Talent-related Work, deeply implemented the “Strengthening the Bank through Talents” project, and studied the Party’s innovative theories in-depth. It also shouldered its responsibility and mission to find and provide opportunities to talents in the new era, attached importance to cultivate, unite, and lead talents to help them achieve their self-actualization. ADBC solidly promoted the innovative development of the talent work of the whole bank, and developed a high-quality professional talent team in support of its high-quality development.

ADBC continuously optimized its work so that it can internally cultivate talents and externally attract them. It also vigorously promoted the training and selection of outstanding young cadres, opened channels for talent exchange and training and promoted employees at all levels and in all lines to give full play to their strengths and talents. Throughout the year, ADBC completed the campus recruitment of 2,254 fresh graduates, including 1,366 with master’s degree or above, accounting for 61% of the total.

ADBC focused on “Strengthening the Bank through Talents” project, vigorously carried out professional ability improvement training, cooperated with well-known universities in organizing medium and long-term EMT training sessions, made efforts to promote grassroots rural revitalization trainings in the new era, comprehensively implemented the three-year orientation action plan for new employees, and organized training initiatives such as “Serving Rural Revitalization with Improved Ability” and “Young Talents”. The Bank provided 576,900 person times throughout the year.

Focusing on the construction of talent team, the Bank was committed to improving the professionalism and business ability of its employees and issued the Implementation Plan for the Evaluation of Senior Titles of Agricultural Development Bank of China in 2021. It also formulated the Management Measures for Ranking of Bank Officers of Agricultural Development Bank of China, which further improved and perfected remuneration incentive and restraint mechanism, and provided policy support for employees to work and play their roles.

The Bank tapped the exemplary role of evaluating and promoting outstanding units and employees, organized the system-wide “Golden ADBC Cup” working skills competition for four major projects, and selected 73 advanced units and 40 advanced individuals. It also worked to select and award model workers and especially female model employees with certificates and medals in celebration of the International Workers’ Day. A total of 7 collectives and 9 individuals were honored by the financial system, and 137 collectives and 74 individuals were honored by the ADBC head office, creating a good culture of striving for excellence.

The Bank strengthened support for employee health management, launched a pilot of Employee Assistance Program (EAP), increased a number of health care services, organized workplace safety month education activities, and brought care and greetings to retired senior cadres through various means. During the “Double Festival” period, the Bank made consolation payment to 7,915 employees.

ADBC fully implemented the requirements and measures for routine Covid-19 response and strictly executed the approval and reporting system, paid great attention to the Covid-19 prevention and control for medium and high-risk areas and work related to the three-dose vaccination. In addition, the Bank also strictly controlled activities such as conferences and training, continuously strengthened emergency management and shift-work management, and coordinated decision-making and plans on pandemic prevention and control and bank-wide operation and development.

Case

Learning from advanced Party organizations to stimulate the vitality of employees

As a grassroots Party organization of the ADBC, the Party Branch of the ADBC branch in Longlin County, Guangxi has a grassroots team with good Party spirit, strong fighting force and practical style. The Party branch led 15 Party members to fight on the front line of financial poverty alleviation, and paid attention to both of the party building and banking business. In the past five years, the branch issued a total of RMB 3.5 billion of various loans to Longlin County to shore up weakness, strengthen industries and promote collaboration, helping 86,700 people in 97 villages out of poverty and providing strong policy based financial support for Longlin County to open a new chapter of development.



Party Branch of ADBC Longlin County Branch in Guangxi was awarded the title of “National Advanced Grassroots Party Organization”

Case

Providing training courses for young talents

In September 2021, the training course for young talents was formally opened at the ADBC Party School Qingdao Branch, and young cadres from provincial branches, secondary branches and branch offices attended the first session. The 5-day session focused on learning the spirit of General Secretary Xi Jinping's "July 1st" important speech, and set up 10 courses around the study of Party history, macro economy, rural revitalization, risk compliance, financial technology, grass-roots Party building practice, team management and leadership enhancement. Experts from relevant national ministries and commissions, famous scholars from universities and colleges and heads of relevant departments of the head office were invited to offer systematic training by means of special lectures, on-site teaching and exchange seminars, to enhance the Party spirit, professionalism and ability of young cadres to perform their duties.

Case

Hebei Branch weaving a tight "pandemic prevention and control network"

Hebei Branch formulated ten measures for pandemic prevention and control in response to the Covid-19, and further implemented the "Five-with and Three-strictness" and strengthened the emergency response capacity in accordance with the requirements of the head office for the routine response of Covid-19. The ADBC conducted screenings among the employees at all branches and implemented various measures such as mask-wearing and body temperature check. The reporting system for major matters was enhanced and closed-off working was implemented. Via remote video monitor and control system, the checking and supervision of the implementation of pandemic prevention and control were conducted in all branches. ADBC tried it best to make sure that primary responsibilities of Party organization at each branch and department and supervision responsibilities of the discipline inspection commission are fulfilled to ensure that both of Covid-19 response and business development can be promoted smoothly.

Case

He'nan Branch held a lecture on "Charming Women in Fine Age"





Case

Hubei Branch organs carried out brisk walking theme activity titled "Strive for a Hundred Years and Set Sail for a New Journey"



Participating in Public Service

4,707 hour

Duration of public service

RMB 45.98 million

External donation fund

RMB 5 million

Storm disaster in He'nan Province

In 2021, ADBC upheld the agricultural policy financial mission and organized a series of public service activities, and gave back to society with young volunteers as main force. In Yan'an City, Shaanxi Province, ADBC carried out youth exchange and youth forest planting activities, conducted the study of Party history in Pagoda Hill Revolutionary Education Base and Yangjialing Revolutionary Site to draw inspiration from the spirit of Yan'an. The Bank also carried out voluntary public service activities, with 1,272 units and 13,800 people participating, and 4,707 hours of public service offered.

In 2021, the total amount of external donations made by ADBC reached RMB 45.98 million. Among them, RMB 21 million was used to support the four designated counties to receive assistance and one county under paired-up assistance to meet practical needs of the local people in terms of social welfare and basic living needs, and to help key groups such as households with unstable poverty alleviation status, marginal households prone to poverty, and households with sudden and severe difficulties caused by major illnesses and access to schooling for their children. RMB 5 million was donated to the He'nan Charity General Federation to support rainstorm relief efforts. RMB 19.98 million was donated through branches to support habitat management, infrastructure construction, and Covid-9 pandemic prevention and control in related areas.

At the same time, in order to solidly implement the decisions and plans of "Handling Concrete Affairs for the People", gather the strength of the youth of the whole bank, improve the volunteer service system of ADBC, and promote the volunteer spirit of "dedication, friendliness, mutual assistance and progress", on November 23, 2021, ADBC officially established the Young Volunteer Association of Agricultural Development Bank of China for Serving Rural Revitalization. Based on "Six Commitments" and "Four Dedications", the Association guided and organized young employees in ADBC to carry out volunteer work through conducting financial services, assistance for the poor, ecological protection, elderly care and education assistance, and emergency disaster relief.

Case

The head office of ADBC launched a clothing donation activity called “passing on warmth through clothes”

The head office of ADBC launched a clothing donation activity called “passing on warmth through clothes” to collect donations for students in need at Hujiachuan Primary School in Yan’an, Shaanxi Province, where the teaching support cadres of the Bank were located. The staff of the Bank actively participated and donated cold resistant clothing and children’s books for the students in need, taking practical actions to pass on warmth to the children and shoulder their social responsibility.



Case

Anti-fraud publicity campaign for addressing the concerns of the masses

Sichuan Branch, together with the Jiaozi Community Committee, Jinguanyi Street, Jinjiang District, Chengdu City, carried out anti-fraud publicity and social welfare activities to effectively solve the troubles and difficulties of the masses.

Focusing on "high-risk groups" such as the elderly people and self-employed merchants in the community, the volunteers patiently explained the "top ten techniques" of telecom fraud, starting from common scams such as "scalping", "peer-to-peer lending", "network investment" and "online gambling". In addition, the volunteers also publicized the "three don'ts and one check" fraud prevention principles and prevention points, such as "don't click on unknown links, don't trust unfamiliar calls, don't disclose personal information, and frequent check of money transfers and remittances". By doing so, the awareness of telecom fraud and the ability to prevent telecom network fraud was enhanced among the masses in community.



Case

Handling concrete affairs and sending warmth with love

The youth volunteer service team of Anhui Branch carried out a series of volunteer activities such as "Handling Concrete Affairs for the People", went to Anhui Rehabilitation Research Center for the Disabled to visit disabled children, carried out emergency drills of nucleic acid testing for all staff in the central square of Taihu Xincun Community, carried out anti-fraud knowledge publicity activities and other series of volunteer services to encourage the volunteers to participate in services and guide them to become the inheritors of the great Party spirit, the devotees of serving the cause of "agriculture, rural areas, and farmers" and the practitioners for high-quality development of ADBC.

Case

Implementing "caring for exceptional children" thematic league day activity

Volunteers from Huzhou Branch joined hands with Huzhou Municipal Party Committee and Municipal Government to carry out a league day activity on the theme of "caring for exceptional children". Led by the director of Huzhou Yangfan Exceptional Youth Development Center, the volunteers visited the preschool, school-age and adult departments and watched the children's special tambourine performance. Afterwards, the volunteers paid tribute to all the teachers and presented flowers to them and handed out school supplies to each child.

This volunteer activity brought tribute and care to the teachers of the special school who were quietly dedicated, and also brought warmth to the children, hoping to encourage them to find a new world in their life with love.



Case

Carrying out paired assistance work

In 2021, ADBC purchased four-wheel tractors, deep plowing and rototilling machines and other agricultural machinery for the Fenwan village, Xiaohe Township, Xiji County, Ningxia Hui Autonomous Region. ADBC also invested RMB 280,000 to help the village, which was expected to save RMB 80,000 per year in leveling cultivated land and increase the income of the village collective economy by RMB 30,000 to RMB 50,000 per year, strongly supporting the implementation of the "two-in-one" promotion project of the village's high-standard farmland and consolidating the achievements of poverty alleviation.



New Development while Ensuring Stability

- Corporate Governance
- Cultural Building
- Risk Management
- Fundraising





Corporate Governance

ADBC integrated the Party's leadership into all aspects of corporate governance, and actively promoted the revision and improvement of the regulations of ADBC, the rules of procedure of the board of directors, and the authorization management measures of the board of directors. ADBC also conscientiously implemented the pre-study procedures of the Party committee on major matters, revised and formulated the working rules of the Party committee of ADBC, the working rules of the senior management, and the working rules of the Party committees of provincial branches to standardize the procedures and requirements of deliberations and decisions so as to ensure that the Party's leadership is integrated with the decision-making and reform and innovation of the board of directors.

The board of directors effectively plays a strategic decision-making role. In accordance with the requirements of the articles of association of the Bank and the measures for the supervision and management of the agricultural development Bank of China, the board of directors operates in an orderly manner and performs its duties efficiently, aims at establishing and improving the modern financial enterprise system, continuously optimizes the quality and efficiency of corporate governance, strives to improve the scientific, standardized and effective corporate governance, gives full play to its strategic leadership and scientific decision-making functions, and explores new paths for corporate governance of policy banks with Chinese characteristics.

Cultural Building

In 2021, ADBC formulated and issued the "Opinions on Strengthening the Cultural Construction of ADBC in the New Era" to promote cultural construction from a strategic height, it insisted on centering and serving the overall situation, aimed at cultivating the new generation of the times and promoting the high-quality development of ADBC, and built a corporate culture reflecting Chinese spirit, Chinese values and Chinese power with the characteristics of the Agricultural Development Bank of China based on the construction of a cultural concept system for the new era. Through the implementation of cultural building project, the Bank further brought people together, gathered strength, invigorated spirits, stimulated morale and promoted development, significantly improved the ideological and moral quality, scientific and cultural quality and physical and mental health quality of all cadres and employees of the Bank, significantly enhanced cultural self-awareness and cultural self-confidence, significantly improved the influence of the brand image of the ADBC, and strengthened the foundation of cultural soft power.

Focusing on its business philosophy, the Bank highlighted key areas and work needs, refined and promoted the concepts of culture of integrity, risk compliance culture, service culture and innovation culture, and continuously strengthened the construction of sub-cultures. The Bank vigorously promoted the concept of the culture of integrity of "supporting agriculture without corruption, acting without corruption, and being an honest person", and promoted the construction of its culture of integrity deeper and more practical. The Bank further publicized the risk compliance culture of "compliance first, risk control foremost, comprehensive initiative, prudence and stability", enhanced the awareness of compliance operation and risk prevention throughout the Bank, and practically achieved the goal of "compliance in personnel and matters, and risk prevention at all times".

The Bank enriched and developed the ideological connotation and contemporary value of corporate culture, and formed a professional spirit system with the characteristics of ADBC. The Bank continued to carry forward the spirit of "making pragmatic progress and contribution, being a pioneer and model" created in the service of poverty alleviation, and the spirit of "responsibility and dedication, cooperation and struggle, innovation and change, and excellence" demonstrated in the construction of core business system, so as to stimulate the enthusiasm of cadres, employees and officers in entrepreneurship and the spiritual motivation of unremitting struggle.

Risk Management

In 2021, ADBC continued to deepen the construction of comprehensive risk management system, paid great attention to credit risk prevention and control, focused on improving the comprehensive control of various types of risks, and continuously improved its risk management capability. ADBC deepened the reform of comprehensive risk management system by issuing Special Plan for Risk Management from 2021 to 2025 and formulated Risk Appetite Statement in 2021. The capability of the Bank's credit risk prevention and control was improved. ADBC set up and completed the "Four Centers" for credit and launched the construction of a new-generation credit management system. The Bank implemented combined full-time and part-time review mechanism for provincial branches to continuously strengthen the whole process of credit management. ADBC revised loan risk classification management methods, improved and strengthened loan guarantee management methods, and promoted the implementation of the collateral management system.

ADBC strengthened the comprehensive management and control of various risks as a whole. The Bank strengthened the overall management of capital sources and utilization to maintain reasonable and abundant liquidity; strengthened market risk management, exposure management and limit management. ADBC also launched the online operational risk management system, strengthened the construction of case prevention system, and carried out operational risk and case prevention self-assessment. The Bank revised financing management methods on anti-money laundering as well as anti-terrorism. It also strengthened unusual transaction detection and customer due diligence and prevented money laundering risks at source. The Bank established an IT risk reporting mechanism to promote the construction of the second line of defense against IT risk; revised the reputational risk management measures and the emergency response plan for material reputational events, and upgraded the online public opinion monitoring system; carried out country risk rating and provision for country risk, and strengthened the embedded compliance risk management of interbank RMB fund transactions.

Fundraising



As the third largest issuer of bonds in China and the largest issuer of bonds for the "agriculture, rural areas and farmers", ADBC relied on national credit, abided by its obligations as an issuer, and gave full play to its role as the main channel for market-based bond issuance. With its efforts, ADBC effectively attracted the return of domestic and foreign funds to feed the "agriculture, rural areas and farmers" and continuously enhanced its resilience in serving the "agriculture, rural areas and farmers" and national strategies such as rural revitalization. In 2021, ADBC released domestic and foreign policy financial bonds of RMB 1.66 trillion with a stock size of nearly RMB 6 trillion at the end of the year. ADBC continuously consolidated the diversified funding channels in interbank, counter, exchange and overseas markets, enriched the product spectrum of agricultural bonds. The Bank innovated and issued the first carbon neutral green bond for forest carbon sink and the first over-the-counter bond as well as special theme bonds such as cold chain logistics bonds and Nanfan Silicon Valley bonds, and launched the first LPR floating rate bond and 30-year ultra-long term bond. In addition, the Bank took the lead in launching pilot bidding and issuance business which directly faces domestic and foreign investors. ADBC also facilitated the launch of long-term physical delivery business, which received bonds issued by ADBC.

Appendix

Key Performance

Performance Areas	2021	2020	2019
Social Performance			
Customer satisfaction (%)	99.65	99.95	99.96
Number of branches serving undeveloped and remote areas (branch)	576	377	318
Number of branches with barrier-free access (branch)	1,023	892	800
Number of branches with courtesy service (branch)	1,394	1,268	931
Duration of volunteer activities (hour)	4,934	200	4,010
Total public charity investment (RMB ten thousand)	4,598	9,912	5,998
Total Employee (person)	53,508	53,120	52,700
Total female employee (person)	22,161	21,661	21,329
Total ethnic minority employees (person)	5,818	5,602	5,467
Employee training expenses (RMB ten thousand)	8,821	7,775	17,800
Employee training (10,000 person-time)	57.69	43.66	31.75
Living support amount (RMB ten thousand)	1,428.71	49.95	1,535.8
Helping employees in difficulty (person-time)	3,376	246	5,968
Environmental Performance			
Green credit loan balance (RMB one hundred million)	11,714	8,484	3,230
Total office water consumption (ton)	47,249	40,065	51,315
Total office electricity consumption (kilowatt hour)	9,889,560	10,118,100	10,662,780
Total fuel consumption of official vehicles (liter)	14,620	13,480	16,053

Note: Water consumption, electricity consumption and fuel consumption are data of the Head Office.

Awards and Honors

Award Winners	Award Name	Issued by
<p style="text-align: center;">Agricultural Development Bank of China Head Office</p>	Preparation of 2020 Financial Statement recognized as "Excellent among State-Owned Financial Enterprises"	Ministry of Finance
	China Banking Association Intermediate Business Committee Outstanding Contribution Award	China Banking Association
	Outstanding News on "Serving Agriculture, Rural Areas and Farmers" in the Banking Sector	
	An Excellent Organization in the National Financial System Ideological and Political Work and Cultural Construction and Research	Research Association for Ideological and Political Work of China Financial Institutions
	100 Best Party Building Cases of National Financial System in the New Era	
	An Excellent Organization in National Party History Knowledge Contest	Official Website of Party History Learning and Education, Research Association for Ideological and Political Work of China Financial Institutions
	Leading Institution in the Bond Market of the Year	China Central Depository & Clearing Co., Ltd.
	Excellent Policy-based Financial Bond Issuer	
	Excellent Issuer of Counter Business	
	Outstanding Contribution to China Bond Index Market	
	Influential Market Entity of the Year	National Interbank Funding Centre
	Excellent Issuer	Shanghai Clearing House
	Excellent Innovative Business Promotion Organization Excellent Organization of Innovative Business	
	Excellent Bond Counter Business Participating Institution	
	Excellent Financial Bond Issuer	Shanghai Stock Exchange
	Excellent Policy Financial Bond Issuer	Shenzhen Stock Exchange
	Outstanding Enterprise for Sustainable Rural Revitalization	Organizing Committee of Global Summit Forum on Sustainable Competitiveness of Enterprises
	2021 Green Asia Pacific Environmental Achievement Award – Outstanding Green Financial Institution	United Nations Environment Rules Foundation, China Environmental Protection Association, Hong Kong Environmental Protection Association, Macau Green Environmental Protection Association, Global Commercial Newspapers Union, Hong Kong Commercial Daily
	The Best Bank Serving Rural Revitalization of the Year	Financial News
	The Best Institution Serving National Strategy in the Bond Market of the Year	
	Top 10 News from China's Capital Market	
	Outstanding Issuers in Bond Connect	Bond Connect Company
	Award for Innovation in Primary Market	
Evergreen Award "Annual Award for Prominent Contribution to Rural Revitalization"	Caijing	
Special Recognition Award in 2021	Wells Fargo Bank	

Award Winners	Award Name	Issued by
Agricultural Development Bank of China Head Office	Advanced Units in Creation of Exemplary Organ in Central Party and State Organs	Central Party and State Organs Work Committee
	Advanced Grass-roots Party Organizations in Central and State Organ	
Targeted Poverty Alleviation Division (Poverty Alleviation Cooperation Division), Rural Revitalization Department, Agricultural Development Bank of China Head Office	Advanced Group of Financial Unit for Poverty Alleviation	Leading Group of Financial Units for Poverty Alleviation
China's Agricultural Development Key Construction Fund Co., Ltd	Advanced Unit for the Creation of Spiritual Civilization in the Capital	The Capital Civic Enhancement Committee Office
Party Branch , Longlin County Sub-branch, Guangxi	National Advanced Grassroots Party Organization	The Central Committee of the Communist Party of China
Guizhou Branch	National Advanced Collective on Poverty Alleviation	The Central Committee of the Communist Party of China and the State Council
Xinjiang Branch		
Lvliang Branch, Shanxi		
Longlin County Sub-branch, Guangxi		
Internal Control and Compliance Division, Chongqing Branch	Advanced Unit of National Popularization of Law in 2016-2020	Central Propaganda Department, Ministry of Justice, National Popularization of Legal Knowledge Office
Business Department, Guangdong Branch	National "Developing Villages through Businesses" Advanced Collective for the Organization of Precise Poverty Alleviation Action	All-China Federation of Industry and Commerce, State Council Leading Group Office of Poverty Alleviation and Development, China Society for Promotion of the Guangcai Program
Hongze District Sub-branch, Jiangsu	National Model Home for Employees	All-China Federation of Trade Unions
Jinzhai County Sub-branch, Anhui	Worker Pioneer	
Huangshan Sub-Branch, Huangshan, Anhui	The 20th National Youth Civilization	Central Committee of the Communist Youth League of China
Xingren Sub-branch, Guizhou		
Xilinhot Sub-branch, Inner Mongolia	National Financial Pioneer	Chinese Financial Workers' Union
Panjin Branch, Liaoning	National Finance Labor Day Certificate of Merit in 2021	
Weihai Branch, Shandong		
Shaoguan Branch, Guangdong	Chinese Financial Workers' Union Supports Local Unions to "Build Workers' Homes Together"	
Longlin County Sub-branch, Guangxi	National Financial Pioneer	
Xiushan County Sub-branch, Chongqing	National Financial Pioneer	
Xuyong County Sub-branch, Sichuan	National Financial Pioneer	
Guyuan Branch, Ningxia	Build Workers' Homes Together	
Jiangmen Branch, Guangdong	National Financial System to Fight the COVID-19 Youth Volunteer Service Advanced Group Honorary Title	The CYL Central Financial Work Commission

Award Winners	Award Name	Issued by
Dalian Branch, Liaoning	Excellent Unit of Ideological and Political Work in the National Financial System in 2020-2021	Research Association of Ideological and Political Work of China Financial Institutions
Ji'an Branch, Jiangxi		
Ezhou Branch, Hubei		
Dalian Branch, Liaoning	Advanced Unit of Press and Publicity Work in 2021	Financial News
Grain, Cotton, Oil and Industry Customer Division, Tianjin Branch	Advanced Collective on Poverty Alleviation	Tianjin Municipal Government
Hebei Branch, Poverty Alleviation Finance Department, Agricultural Development Bank of China	Advanced Collective on Poverty Alleviation	Hebei Provincial Committee of The Communist Party of China
Jilin Branch	Advanced Collective on Poverty Alleviation	Jilin Provincial Committee of the Communist Party of China, Jilin Provincial People's Government
Division of Grain, Cotton and Edible Oil Clients, Heilongjiang Branch Hegang Branch, Jixi Branch, Boli County Sub-branch	Advanced Collective on Poverty Alleviation	Heilongjiang Provincial People's Government
Grain, Cotton and Oil Division, Jiangsu Branch	Poverty Alleviation and Counterpart Support Cooperation Advanced Collective	Jiangsu Provincial Committee of the Communist Party of China, Jiangsu Provincial People's Government
Zhejiang Branch	Outstanding Financial Institutions Supporting the Economic and Social Development of Zhejiang in 2020	General Office of Zhejiang Provincial People's Government
Jinyun County Sub-branch, Zhejiang	Civilization Unit	Zhejiang Provincial Committee of the Communist Party of China, Zhejiang Provincial People's Government
Poverty Alleviation Business Division, Anhui Branch	Advanced Collective on Poverty Alleviation	Anhui Provincial Committee of the Communist Party of China, Anhui Provincial People's Government
Jiangxi Branch	Alleviation Contributing Enterprises	Jiangxi Provincial People's Government
Infrastructure Customer Division, Hubei Branch, and Zhongxiang Sub-branch, Tongcheng County Sub-branch	Advanced Collective on Poverty Alleviation	Hubei Provincial Committee of the Communist Party of China and Hubei Provincial People's Government
Rural Revitalization Division, Guangxi Branch, Baise Branch	Advanced Collective on Poverty Alleviation	Guangxi Regional Committee of the Communist Party of China, Guangxi Regional People's Government
Chongqing Branch, Youyang County Sub-branch	Advanced Collective on Poverty Alleviation	Chongqing Municipal Committee of the Communist Party of China, Chongqing Municipal People's Government
Dazhou and Luzhou Branches, Tongjiang County Sub-branch	Advanced Collective on Poverty Alleviation	Sichuan Provincial People's Government
Tongren, Qiannan, Qianxi, Liupanshui, Chishui and Zunyi branches, Guizhou, Yanhe County, Changshun County, Weining County, Nayong County, Xiuwen County, Liupanshui City Shuicheng District, Taijiang County, Zhenning County, Guanling County Sub-branches	Advanced Collective on Poverty Alleviation	Guizhou Provincial Committee of the Communist Party of China and Guizhou Provincial People's Government
Customer Department, Pu'er Branch	Advanced Collective on Poverty Alleviation	Yunnan Provincial Committee of the Communist Party of China, Yunnan Provincial People's Government

Award Winners	Award Name	Issued by
Poverty Alleviation Business Division, Tibet Branch	Advanced Collective on Poverty Alleviation	Tibetan Regional Committee of the Communist Party of China, Tibetan Regional People's Government
Office of Gansu Branch	Advanced Group in the Fight Against COVID-19	Gansu Provincial Committee of the Communist Party of China, Gansu Provincial People's Government
Rural Revitalization Division, Gansu Branch, Linxia Branch, Village Support Team of Qingyang Branch	Advanced Collective on Poverty Alleviation	
Poverty Alleviation Finance Division, Qinghai	Advanced Collective on Poverty Alleviation	Qinghai Provincial Committee of the Communist Party of China, Qinghai Provincial People's Government
Qinghai Branch	AAA-level Institutions for Financial Services for Local Economic and Social Development	Qinghai Provincial People's Government
	Advanced Unit for Resuming Work Against COVID-19	
	Advanced Unit for Benefiting People and Warming Enterprises	
	Advanced Unit for Organizational Innovation	
Party Committee of Kashgar Branch, Xinjiang	Advanced Grassroots Party Organization	Xinjiang Regional Committee of the Communist Party of China, Xinjiang Regional People's Government
Bozhou and Bayingoleng Mongol Autonomous Prefecture Branches, Xinjiang, work teams of Xinjiang Branch assigned to work in Yuanding Village, Haohan Town, Kashgar City for improving local livelihood	Advanced Collective in Poverty Alleviation	
Beijing Branch	Outstanding Payment Clearing House	Administration Office of People's Bank of China
Hulin Sub-branch, Heilongjiang	Provincial Civilization Unit Pacesetter	Civilization Office of Heilongjiang Province
Shanghai Branch	2021 Third Prize in Financial Statistics Assessment for Shanghai Chinese-funded Financial Institutions	People's Bank of China Shanghai Branch
Credit Management Division, Fujian Branch	Pioneer Workers	Fujian Provincial Federation of Trade Unions
Customer Department, Putian Branch, Fujian	"Developing Villages through Businesses" Action Advanced Collective Organization Work	United Front Work Department of Fujian Provincial Committee of the Communist Party of China
Jiangxi Branch	2020 Financial Service Contribution Award for Banking Institutions Supporting the Economic Development of Jiangxi	Jiangxi Provincial Local Financial Supervision Bureau
Poverty Alleviation Business Division, Hainan Branch	Financial Pioneer	Hainan Working Committee of Chinese Financial Workers' Union
Wenchang Sub-branch, Hainan	Finance Model Home for Employee	
Liangshan Branch, Sichuan	Sichuan Province "Developing Villages through Businesses" Precision Poverty Alleviation Action Advanced Collective	Leading Group of Sichuan Province "Developing Villages through Businesses" Precision Poverty Alleviation Action, Ministry of Human Resources and Social Security of Sichuan Province
Tibet Branch	Social Responsibility Most Beautiful Charity Award Social Responsibility Practice Case Award Social Responsibility Precision Poverty Alleviation Award Social Responsibility Special Contribution Award	Banking Association of Tibet Autonomous Region

Award Winners	Award Name	Issued by
Shaanxi Branch	Banking and Financial Institutions Advanced Unit in Statistics	People's Bank of China Xi'an Branch
Gansu Branch	Poverty Alleviation and Support Advanced Collective	Leading Group on Poverty Alleviation of Gansu Province

Statement

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