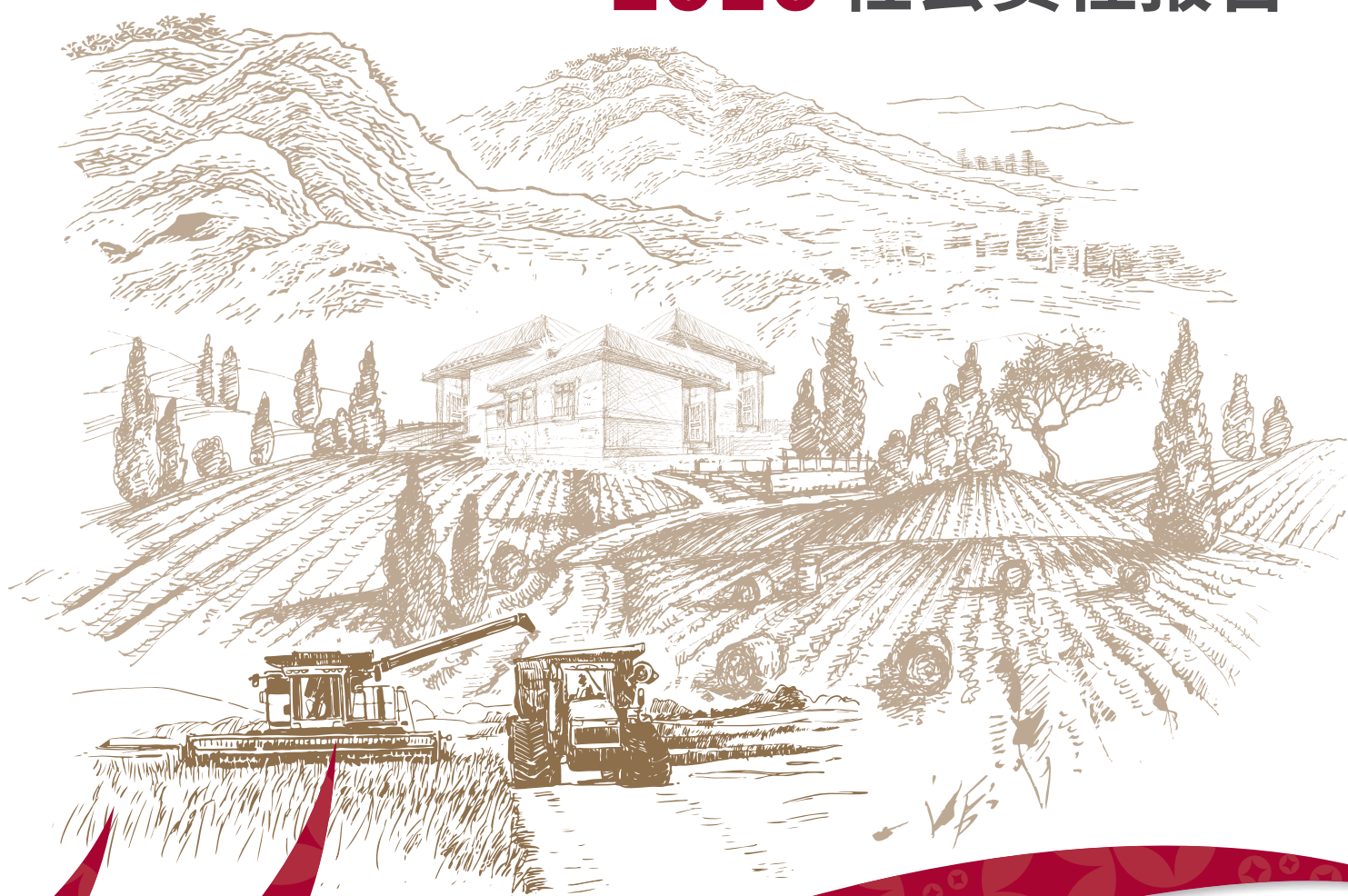




中国农业发展银行
AGRICULTURAL DEVELOPMENT BANK OF CHINA

2016 社会责任报告



2016 Social Responsibility Report





2016 社会责任报告
Social Responsibility Report



04/ 董事长致辞

06/ 行长致辞

08/ 关于我们

10/ 关键绩效

14/ 总体发展战略

15/ 专题 金融助力脱贫攻坚

- 16 期望 国家领导人视察易地扶贫搬迁项目
- 18 图览 我们的行动
- 21 数读 取得的进展
- 24 合作 持续的举措
- 25 故事 精准发力重点领域

30/ 实践篇

- 32 保障国家粮食安全
- 36 服务农业供给侧结构性改革
 - (一) 推进农业现代化 38
 - (二) 统筹城乡协调发展 41
 - (三) 助力美丽乡村建设 42
- 44 落实国家重点战略



48/管理篇

50	债券发行	
	（一）债券发行情况	51
	（二）债券兑付情况	51
	（三）市场建设成果	51
54	客户服务	
	（一）科技支撑	54
	（二）金融教育	54
	（三）交流合作	54
55	员工发展	
	（一）提升员工发展能力	55
	（二）提升员工幸福感	56
58	风险防控	
	（一）风险管理	58
	（二）内控合规	60

62/附录

62	奖项和荣誉
65	报告说明



董事长致辞

2016年，是“十三五”开局之年。面对复杂环境和多重挑战，农发行坚决贯彻落实党中央、国务院决策部署，充分发挥农业政策性银行优势，主动服务农业供给侧结构性改革，扎实推进脱贫攻坚，全力支持“三农”发展和重点领域、薄弱环节建设，服务全面建成小康社会迈出新步伐。

深化责任担当，全力服务农业供给侧结构性改革

秉持“创新、协调、绿色、开放、共享”发展理念，坚持执行国家意志、服务“三农”需求和遵循银行规律“三位一体”的职能定位，发挥逆周期调节作用，助力农业供给侧结构性改革，补齐“三农”短板。

坚持把支持粮棉油收储作为业务工作的重中之重，为经济发展和社会稳定托住底。强化政治担当，以服务脱贫攻坚统揽全局，着力构建全行扶贫工作格局，树立了扶贫银行品牌形象。构建服务农业现代化的产品服务体系，为农业强基固本，促进提升农业可持续发展能力。全力服务建设城乡一体化，促进城乡协调发展。

着力改革创新，提升可持续发展能力

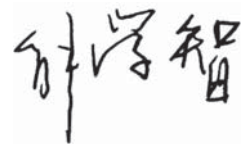
制定实施“十三五”时期改革发展规划。开展重大课题研究，积极发挥专家委员会的决策咨询作用，加强与外部权威机构合作，借智借力谋划改革发展。广泛开展对外交流和务实合作。加强与相关国际组织的交流合作，承办全国扶贫日金融扶贫论坛、举办农发行金融扶贫新闻发布会，深化与政府及有关部委的银政合作机制。

积极推进农发行改革。强化改革主体意识，协调推进农发行改革实施总体方案落地。做好农发行《章程》修订，有序推进建立现代治理结构。加大产品服务创新力度。首次发布“中债—农发行债券总指数”、率先发行扶贫专项债，首次发行绿色债券。资管业务、投行业务和股权投资等创新类业务稳步发展。研究制定全行IT规划，建立“一部三中心”组织架构，加快科技支撑能力建设，科技服务水平有效提升。

层层压实责任，全面从严管党治行

将坚持党的领导写入农发行章程，融入公司治理各环节。深入开展“两学一做”学习教育，坚持问题导向，对31个省级分行开展督导工作。落实党管干部、党管人才原则。大力推进干部知识化、年轻化，首次面向全系统开展领导干部公推公选，加大干部异地交流和上下交流力度。深入推进党风廉政建设。坚持严字当头，抓住领导干部这个“关键少数”，用好“四种形态”强化监督执纪问责。

不忘初心好扬帆。2017年，农发行将紧密团结在以习近平同志为核心的党中央周围，坚持以党的建设统领全局，坚持稳中求进工作总基调，以服务农业供给侧结构性改革为主线，坚定不移实施“一二三四五六”总体发展战略，扎实履行支农报国、融资惠民神圣职责，凝心聚力、乘势而上，锐意进取、奋发有为，以优异成绩迎接党的十九大胜利召开！





行长致辞

2016年，农发行主动顺应供给侧结构性改革要求与经济社会发展新趋势，坚持服务发展、深化改革、加强管理、防控风险和带好队伍“五位一体”，立足政策性银行职能定位，在助推农业供给侧结构性改革的同时，致力于实现自身与经济社会环境的可持续发展。

大力支持粮棉油收储。坚持把支持粮棉油收储作为全行工作的重中之重，全面落实农产品价格形成机制和收储制度改革要求，适应市场形势发展变化，创新产品强化管理，统筹做好支持政策性和市场化收购工作。全年累放粮棉油收储贷款4547亿元，支持收储粮油4274.2亿斤、棉花4508万担。积极配合“去库存”工作，支持出库销售政策性粮食2026.3亿斤、棉花7612万担。

全力服务脱贫攻坚。率先在全国金融系统成立扶贫金融事业部，率先投放易地扶贫搬迁贷款，率先向省市县延伸扶贫金融服务机构并实现贫困县全覆盖，率先制定实施金融扶贫五年规划，率先发行扶贫专项金融债，率先创建金融扶贫实验示范区。2016年，发放精准扶贫贷款4883亿元，占全行各项贷款发放额的27.6%。

积极支持城乡协调发展。主动服务“62+2”新型城镇化综合试点，城乡一体化贷款投放3112.8亿元。发挥专项过桥、中长期贷款和重点建设基金等产品组合优势，支持国家172项重大水利工程中的67个。投放1334.5亿元，优先支持集中连片特困地区、原中央苏区、革命老区和边疆少数民族地区的交通建设。投放棚户区改造贷款2133.3亿元，其中货币化安置类贷款1410.0亿元，帮助三四线城市化解房地产库存压力。

积极发展绿色金融。集中支持“三农”、县域生态环境建设，优先支持农村和县域城镇垃圾、污水处理项目，大力支持生态环境保护和土地修复项目，探索支持可再生能源项目，择优支持城市地下综合管廊、“海绵城市”、“蓝色海湾”、绿色生态城区等项目建设，让农村天更蓝水更清地更绿。

降成本利于农。通过PSL资金、专项过桥贷款以及债券置换，有效帮助企业 and 政府降低融资成本。全行基础设施贷款共使用PSL资金2320.3亿元，平均每年帮助企业减少融资成本约20亿元。通过债券置换收回贷款2247.3亿元，为地方政府显著降低融资成本。

夯基础利长远。深入开展“贷后管理年”活动，实施信贷全流程标准化管理。着力防控风险，推进全面风险管理体系建设。强化内控合规管理，推进全面依法从严治行。

新的一年，农发行将认真贯彻党中央、国务院决策部署，落实新发展理念，围绕推进农业供给侧结构性改革，加大支持“三农”力度，创新工作机制，增强服务意识，突出重点领域和薄弱环节，提升支农成效，有效防控风险，为促进农业升级、农村发展和农民增收发挥更大作用！



关于我们

中国农业发展银行成立于 1994 年，注册资本 570 亿元，直属国务院领导，是我国唯一一家农业政策性银行。其主要任务是以国家信用为基础，以市场为依托，筹集支农资金，支持“三农”事业发展，发挥国家战略支撑作用。





目前，服务网络遍布中国大陆地区，全系统共有

31 个
省级分行

339 个
二级分行

1816 个
县域营业机构

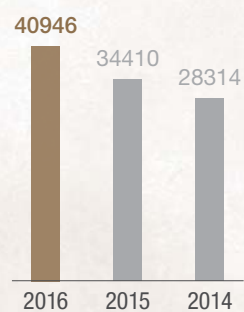
5⁺ 万人
员工

关键绩效

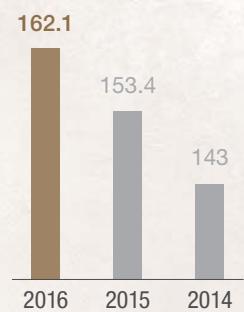
经济绩效



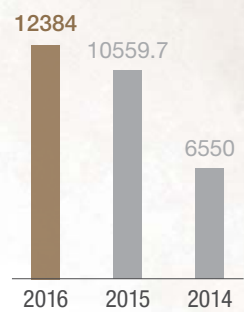
贷款余额 单位：亿元



净利润 单位：亿元



发行人民币债券 单位：亿元



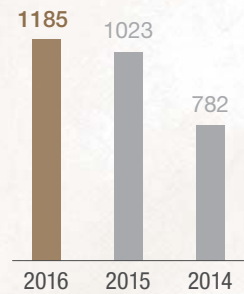
不良贷款额 单位：亿元



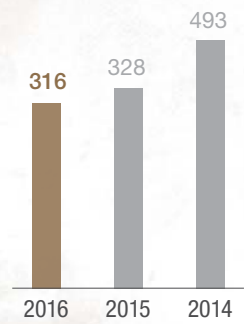
利息收回率 单位：%



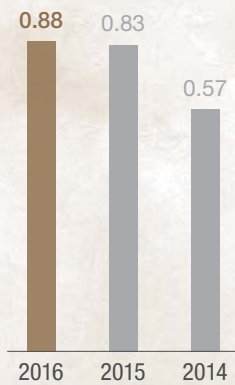
所有者权益 单位：亿元



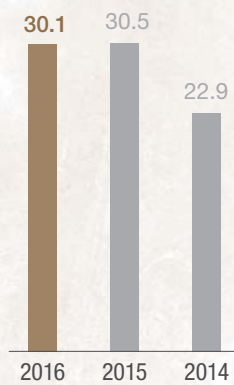
拨备覆盖率 单位：%



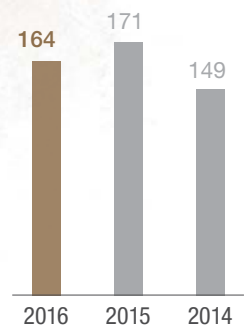
不良贷款率 单位：%



成本收入比 单位：%



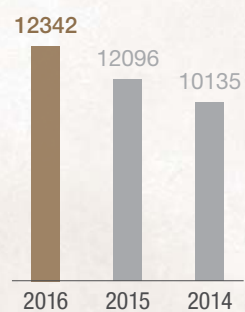
纳税额 单位：亿元



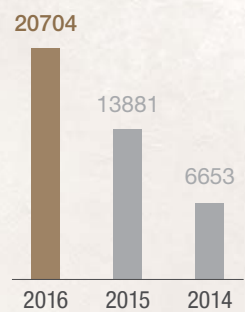
社会绩效



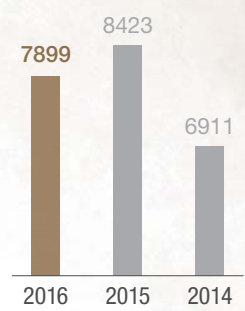
东部地区贷款余额 单位：亿元



中部地区贷款余额 单位：亿元



西部地区贷款余额 单位：亿元



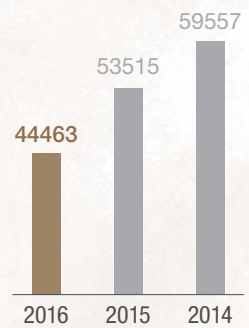
员工总数 单位：人



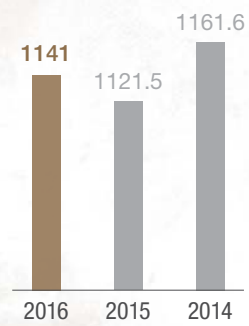
少数民族员工总数 单位：人



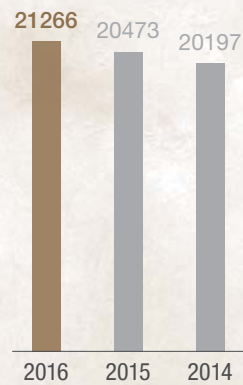
员工培训 单位：人次



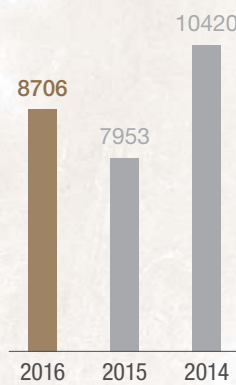
生活帮扶金额 单位：万元



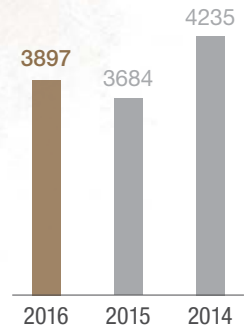
女员工总数 单位：人



员工培训经费支出 单位：万元



帮助困难员工 单位：人次



总体发展战略

中国农业发展银行坚持实施“一二三四五六”总体发展战略。



专题：金融助力脱贫攻坚

2016年是脱贫攻坚首战之年，也是农发行金融扶贫建组织、立机制、定制度、拓业务、打基础的一年。



农发行主动肩负以农业政策性金融支持精准扶贫的重任，切实发挥金融扶贫的骨干引领作用，树立了扶贫银行的品牌形象。



期望

国家领导人视察易地扶贫搬迁项目

习近平总书记视察宁夏永宁县搬迁项目

20年前，时任福建省委副书记、福建省对口帮扶宁夏领导小组组长的习近平来到宁夏考察，提出“一定要帮扶这里的群众过上好日子！”闽宁对口扶贫协作的大幕由此拉开。

闽宁村于1997年7月开工建设，2001年建镇，在福建省的支持下逐步发展成为今天的闽宁协作移民扶贫示范镇，从当年只有8000人的贫困移民村发展成为拥有6万多人的“江南小镇”。

2016

▶ 4月24日

习近平总书记视察安徽金寨县搬迁项目，强调打好扶贫攻坚战，要采取稳定脱贫措施，建立长效扶贫机制，把扶贫工作锲而不舍抓下去。

▶ 8月23日

习近平总书记视察青海互助县搬迁项目，指出一定要把易地扶贫搬迁工程建设好，保质保量让村民们搬入新居。大家生活安顿下来后，各项脱贫措施要跟上，把生产搞上去。易地扶贫搬迁不仅要改善人居条件，更要实现可持续发展。

2016

▶ 1月19日

汪洋副总理视察湖南芦溪县搬迁项目，强调注重激发贫困地区干部群众内生发展动力，不断提高脱贫工作精准度和有效性，确保贫困群众如期实现脱贫。

▶ 6月13日

汪洋副总理视察云南福贡县搬迁项目，强调把人口较少民族脱贫摆在更加突出的位置，采取更加特殊的帮扶举措，长短结合、标本兼治，确保少数民族贫困群众如期实现“两不愁、三保障”目标。

▶ 8月22-23日

汪洋副总理视察贵州惠水县搬迁项目，强调进一步明确目标，严格标准，理顺机制，扎实做好易地扶贫搬迁工作，坚决打好脱贫攻坚的关键一仗。

时至 2015 年，我们出台易地扶贫搬迁贷款政策，并于当年 9 月投放贷款 5 亿元，用于永宁县移民扶贫安置及配套设施项目建设，这些项目包括富原劳务移民安置区建设、移民扶贫安置区配套基础设施、棚户区道路工程建设、学校建设等等。

截至 2016 年底，我们通过融资与融智的支持，帮助当地实现了将原州区、隆德县 3415 户贫困农民迁入永宁县闽宁镇和望远镇。贫困农民居住方式、生活方式有了可喜转变，贫困地区农村人口获得了工作机会，在城镇化进程中共享发展成果。

2016 年 7 月 19 日，习近平总书记来到永宁县闽宁镇原隆村，实地察看了闽宁合作开展移民搬迁安置和脱贫产业发展情况，指出闽宁镇探索出了一条康庄大道，要把这个宝贵经验向全国推广。





图揽



完善机制保障

率先成立扶贫金融事业部

我们的行动

2016年，农发行建立健全金融扶贫组织体系，建立并完善体制机制，为服务脱贫攻坚提供组织保障。总行成立服务脱贫攻坚工程领导小组，负责对全行服务脱贫攻坚工作的组织领导。总行成立扶贫金融事业部，下设扶贫综合业务部（易地扶贫搬迁部）、产业发展扶贫部、基础设施扶贫部、扶贫信贷管理和风险控制部等一级职能部门，负责扶贫业务的组织和管理。成立扶贫金融事业部执行委员会，负责落实总行党委有关重大决策和议定事项，并对扶贫金融事业部重大事项进行决策。



2016年在成立的半年时间内召开执委会**9**次，提交扶贫业务议题**50**余项，审议重大事项**123**项，有力有效地推动扶贫工作开展



在**22**个扶贫重点省份设立扶贫业务处，有扶贫任务的二级分行设立扶贫业务部



在**839**个国家级贫困县有农发行机构的设立扶贫金融事业部，暂无机构的设立扶贫工作组，实现了贫困地区政策性金融服务机构全覆盖

2016年，农发行真抓实干，开拓进取，在支农惠农、助力脱贫攻坚、支持补短板等方面取得新成绩。

——李克强总理批示

根据国家脱贫攻坚有关规划，研究编制《中国农业发展银行政策性金融扶贫五年规划》，明确全行扶贫工作的总体思路、目标任务和工作措施，力争在“十三五”时期累计投放扶贫贷款3万亿元，扶贫贷款净增2万亿元。

规划理念

以创新引领扶贫工作，形成符合贫困地区需求和具有农发行特色的产品服务体系、政策制度体系、运营管理模式和核心业务能力，使扶贫贷款支持精准、管理到位，财务可持续，风险总体可控，推动扶贫工作取得明显成效。

规划目标

未来五年：

- 重点支持全国 **839** 个贫困县和 **7000** 万贫困人口
- 易地扶贫搬迁贷款投放 **3500** 亿元左右
- 光伏、旅游等特色产业扶贫贷款投放 **3600** 亿元左右
- 生态、教育、转移就业等扶贫贷款投放 **2800** 亿元左右
- 粮棉油贷款投放 **10000** 亿元左右
- 农村基础设施扶贫贷款投放 **11000** 亿元左右



做好顶层规划

率先制定政策性金融扶贫
五年规划





- 易地扶贫搬迁
- 产业发展
- 农业农村基础设施

合作模式创新

- “政银担”
- “政银保”



示范引领，复制推广

- 政策性金融扶贫实验示范区
- 定点扶贫
- 西藏及四省藏区脱贫攻坚

资金模式创新

- 投贷结合
- 债贷投组合
- 扶贫专项金融债
- 扶贫社会效应债券

产品创新，精准扶贫

- 光伏扶贫贷款
- 旅游扶贫贷款
- 教育扶贫贷款
- 网络扶贫贷款
- 生态扶贫贷款
- 扶贫批发贷款
- 扶贫过桥贷款
- 支农转贷款业务试点
- “万企帮万村”精准扶贫行动





数读

| 取得的进展 |

农发行聚焦脱贫攻坚，强化责任担当，助力脱贫攻坚实现新突破。

4882.7 亿元

全年累放扶贫贷款

9012.3 亿元

年末精准扶贫贷款余额

3361.2 亿元

比年初增加

59.5 %

增幅

3 倍

全行贷款平均增速



产业扶贫

精准对接贫困地区特色产业发展规划，大力支持农业产业化经营和优势特色产业发展，促进贫困人口增收脱贫。

发放产业精准扶贫贷款 **1603** 亿元，余额 **3796** 亿元，带动贫困人口 **220** 万人次。

易地扶贫搬迁

认真落实国家“十三五”时期易地扶贫搬迁工作方案，理顺资金运作机制，全力推进易地扶贫搬迁信贷工作。

发放易地扶贫搬迁贷款 **1202** 亿元，支持搬迁项目 **624** 个，惠及搬迁人口 **668** 万人，其中建档立卡贫困人口占比 **62%**。其中：投放易地扶贫搬迁贴息贷款 **419** 亿元，同业占比 **58.4%**。投放易地扶贫搬迁专项建设基金 **239.2** 亿元，同业占比 **55.7%**。此外，发行扶贫专项金融债 **390** 亿元，发行普通扶贫金融债 **600** 亿元。

基础设施扶贫

积极支持贫困地区公共服务项目，改善贫困地区生产生活条件，加快破除发展瓶颈制约。

发放基础设施扶贫贷款 **2026** 亿元，余额 **3796** 亿元，服务贫困人口 **7998** 万人次。

定点扶贫

采取特惠政策支持加大帮扶力度，量身定制金融服务方案，将定点扶贫帮扶举措落到实处。

发放定点县贷款 **31.71** 亿元，捐助定点县公益性项目 **27** 个、捐助资金 **950** 万元。





政策性金融扶贫实验示范区

发挥政策性金融融资机制优势，大力推进实验示范区建设，积极探索区域性精准扶贫有效模式。

与国务院扶贫办联合推动广西百色、河北保定、贵州毕节、陕西安康 **4** 个实验示范区建设。

推动与贵州、重庆、安徽等 **10** 余个省级政府合作创建省级政策性金融扶贫实验示范区。



西藏及四省藏区

坚持政策措施精准、支持项目精准、资金使用精准，全力支持西藏及四省藏区消除绝对贫困。

对西藏发放各类扶贫贷款 **464.84** 亿元，实现对全区 **74** 个国家重点贫困县（区）全覆盖。

投放易地扶贫搬迁专项建设基金 **7500** 万元，占全区易地扶贫搬迁专项建设基金份额的 **60%**。



“万企帮万村”

发挥政策性金融引导优势，促进民营企业为精准扶贫服务，开辟支持产业扶贫新路径。

支持东西部扶贫协作和“万企帮万村”精准扶贫行动，引导民营企业在贫困地区投资经营，支持一批扶贫带动效应明显、处于行业领先地位、市场影响范围广的企业，打造 **100** 个先行示范企业。



合作

持续的举措

与 22 个省级政府或省级扶贫开发主管部门签订了合作协议，达成扶贫贷款合作意向额度 13380 亿元。

与国家发展改革委签订全面支持网络扶贫合作框架协议，拟投入不低于 1000 亿元信贷资金，全力助推国家网络扶贫开发战略。

与农业部签署了支持农业现代化全面战略合作协议，全面推动特色产业扶贫，探索产业精准脱贫带动模式和激励扶持措施。

与交通部联合下发了《关于合力做好交通扶贫脱贫攻坚工作的通知》，加大与交通部门的对接与合作，积极支持贫困地区农村公路建设。

与住建部联合下发《关于推进政策性金融支持小城镇建设的通知》，支持贫困地区特色小镇“区域化、整体化”建设，发挥贫困地区特色小镇示范引领作用。

22_个

签订了合作协议的省级政府或省级扶贫开发主管部门

13380_{亿元}

达成扶贫贷款合作意向额度

“洋芋蛋里的致富经”



故事

| 精准发力重点领域 |

产业扶贫：百姓致富的故事

定西位于甘肃中部，自古因“苦瘠甲天下”而著称。全市7县区全部处于六盘山连片贫困地区，是全国脱贫攻坚的主战场。2015年底，全市贫困人口46.21万人，贫困面17.4%，高于全省平均水平1.7个百分点。在这样一个“一方水土养活不了一方人”的贫瘠地区，靠什么来解决贫困人口的吃饭和花钱问题，当地政府立足资源禀赋，大力实施“洋芋工程”，带动贫困农户脱贫致富奔小康。

自2005年，甘肃省分行与定西市政府签订战略合作协议，按照“产业融合、龙头牵引、精准求效”的信贷支持思路，以龙头企业为依托，实行集中办贷、利率优惠、

灵活运用信贷产品等措施，对马铃薯育种、种植、加工、销售全产业链提供信贷服务，促进马铃薯一、二、三产融合发展，逐步形成“种薯普惠带动、购销流通牵引、精深加工辐射”的精准到户扶贫模式，真正使马铃薯产业成为当地贫困户有事可做、有业可谋、有钱可挣的重要支柱。

截至2016年末，累计投放马铃薯贷款46.1亿元，占全省马铃薯贷款投放总量的60%，累计支持马铃薯企业51户，带动了10万多户贫困农户实现脱贫致富，充分发挥了政策性银行在产业扶贫中的骨干和支柱作用。

农发行人行动：找准切入，精准支持

- 聚焦“五个一批”全力支持专项精准扶贫行动。支持光伏扶贫工程，发放贷款 1.37 亿元。支持旅游扶贫工程，发放旅游扶贫贷款 1.8 亿元。
- 支持贫困地区粮棉油收储和农业产业化经营。突出粮棉油产业扶贫支持重点，加大对贫困地区农村新型经营主体的支持力度，促进贫困地区粮经饲统筹、种养加一体、一二三产业融合发展。
- 确立生产基地扶贫、科技扶贫、电商扶贫、种养加扶贫、旅游扶贫、生态扶贫六大特色产业扶贫重点领域，制定差异化信贷政策。采取“政策性金融+公司+基地+农户”模式，积极促成“农村资源变资产、资金变股金、农民变股东”。



青海省湟中县支行金融精准扶贫，助力
旅游产业开发，村里的 200 余户乡亲们
通过发展乡村旅游业，人均增收上万元

农发发行人在行动：规划先行，主动作为

- 积极参与易地扶贫搬迁政策研究和规划制定，协助国家发改委、各省级政府编制“十三五”易地扶贫搬迁方案和相关规划，配合地方政府组建易地扶贫搬迁省级投融资主体，提供融智服务
- 出台专项贷款产品，有效支持易地扶贫搬迁工程落地实施
- 加强贷款管理，严格项目准入，确保精准支持
- 理顺资金运作机制，协助投融资主体理顺易地扶贫搬迁资金运作机制，畅通各级项目实施主体资金渠道

易地扶贫搬迁：美好生活的故事

湖南省凤凰县属国定贫困县，地处武陵山区腹地。全县建档立卡贫困人口 9.83 万人，贫困人口占比达 23.2%。需易地扶贫搬迁的贫困户共 3428 户 14788 人。

根据测算，项目资金缺口达 8 亿多元。湘西州分行凤凰县支行积极落实优先优惠政策，短短一个多月时间投放易地扶贫搬迁专项基金 8500 万元，贷款首笔发放 3 亿元，实现全省第一批投贷结合支持易地搬迁扶贫。项目开工建设 15 个安置点（区），涉及 1228 户 5053 人。2016 年，我们投贷支持的安置点搬迁入住 84 户 335 人，凤凰县 31 个贫困村 1.72 万人实现脱贫。



湘西州分行凤凰支行支持易地扶贫搬迁项目——吉乐安置新村

农发行人在行动：夯实基础，提升保障

- 规划先行。围绕贫困地区水电路气网等基础设施建设短板，研究制定规划任务，按时间、地区、品种分解基础设施扶贫贷款投放任务
- 创新模式。研究下发关于基础设施扶贫工作指导意见，探索政府购买服务、政府采购、政府授权自营、PPP等多元化业务模式在扶贫开发领域运用
- 对 839 个国家级贫困县和 495 个省级贫困县深入基础分析，进一步提升信贷投放的精准性

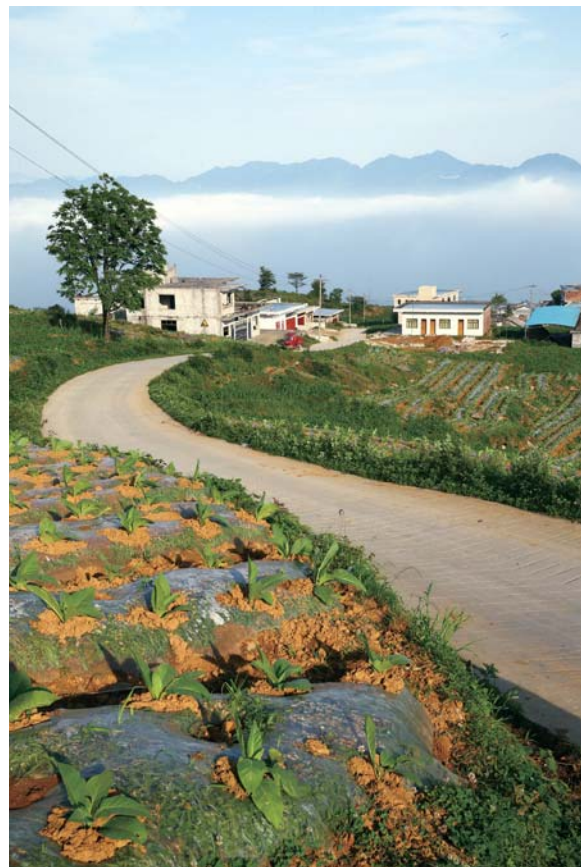
农业农村基础设施：开通小康路的故事

毕节市威宁县青山镇严家村通村油路 2016 年初竣工通车，结束了村子里“晴天一身土、雨天一身泥”的出行历史。

农户管育文介绍：“以前到县城进货只能请拖拉机运输，十公里路程得花一个小时，一个来回至少要 3 个小时。现在，面包车一个小时就能来回。”

“以前修建房屋，只能请农用车或者拖拉机运送沙石水泥等材料进村；一遇雨季路滑运输车辆无法进村，屋主只能花钱雇人把材料背进村来。自这条通村油路竣工通车以来，建房用的沙石水泥等材料运输成本节约了至少一半。”

自 2007 年近 10 个年头里，农发行威宁县支行累计贷款 64.7 亿元支持农村公路项目建设 26 个，新建农村公路 248 公里、提等改造农村公路 8116 公里，覆盖全市行政村 1666 个。



贵州省毕节市通村油路

* 关于脱贫攻坚更多内容请翻阅《中国农业发展银行 2016 年金融扶贫报告》

④ 实践篇





保障国家粮食安全

农发行坚持以全力服务国家粮食安全为出发点，统筹做好政策性和市场化收购工作，维护粮棉油市场稳定，保护广大农民利益。积极适应农产品价格形成机制和收储制度改革，深入研究东北玉米价补分离的新政策，主动参与制定实施信用保证基金政策，统筹做好政策性和市场化收购工作。积极支持国家粮棉油合理消化库存，支持糖、肉、化肥等物资专项储备和调控，为确保国家粮食流通底线牢固可靠做出重要贡献。



5702.81 亿元

2016 年，发放粮棉油类贷款

60%⁺

每年贷款支持的粮棉收储量
占到全国商品量的比例

案例 >>

化解低质粮小麦收购难题，保护农民利益

2016 年夏，受小麦灌浆期及收获期遭遇连绵阴雨影响，南方部分省区小麦不完善粒严重超标，不能纳入最低收购价收购质量标准，部分地区出现农民卖最低收购价粮难、企业收购达标粮难的“两难”局面。

安徽省小麦问题较严重，安徽省分行通过协调地方政府适度放宽地方储备收购标准、对接省外用粮企业、支持企业购置粮食清理设备加大粮食清理力度、对超标小麦用粮企业实施奖励等多种措施，缓解超标小麦收购矛盾。2016 年全省投放小麦收购贷款 154 亿元，支持收购小麦 126 亿斤。在低质量超标严重的情况下，同比多发放贷款 34 亿元，多收小麦 27 亿斤。在妥善破解不完善粒超标小麦收购难题的同时，有效保护了种粮农民利益，提高了农民种粮积极性。

案例 >>

建立信用保证基金，推进国家粮食收购市场化改革

2016 年，东北地区玉米收购实行“市场化”加“补贴”的新机制，国家按照“市场定价、价补分离”的原则对玉米收储制度进行改革，确保收购资金供应，是改革落地的重要支撑。农发行积极推动东北四省区建立玉米收购信贷信用保证基金，国务院将建立玉米收购贷款信用保证基金作为市场化改革的重要配套机制。信用保证基金有效解决了企业担保不足、用信额度不足问题，同时基金的建立解决银行放贷的后顾之忧。

案例 >>

支持粮食产业化龙头企业

2016年,东莞市分行向穗丰集团发放贷款9.3亿元,加大对公司仓储设施建设支持,助力企业打造珠三角地区重要接收港,推动形成“北有北良,南有东莞,北粮南调”的全国粮食物流布局。多年来,在分行累计超过54.4亿元信贷支持下,公司目前拥有年加

工200万吨小麦的自动化生产设备,4座年装卸能力1000万吨级粮食专用码头泊位,超百万吨现代化国家标准粮食存储库群,有效地改善珠三角地区粮食供给情况。



案例 >>

青山绿水好口粮

遵义市湄潭县素有“高原明珠”美誉，盛产优质稻。近十年来，当地分行持续支持企业实施“订单农业”、开展“合同收购”，实现粮食生产、收购、加工、销售的良性循环。企业在湄潭县7个镇发展优质稻

核心种植基地，年均种植优质稻2万亩，受益农户达1.8万户。在湄潭县周边县发展订单农业优质稻种植基地10多万亩，带动农户十万户以上，每年为农户增收上千万元。



贵州茅贡米业储货车间

服务农业供给侧结构性改革

农发行作为政策性银行，补短板的银行，在落实脱贫攻坚战略、保障国家粮食安全同时，切实发挥政策性金融的引领作用，深化政府部门合作，积极调整优化信贷政策，开展投融资模式创新，推进农业现代化与城乡协调发展，全力服务农业供给侧结构性改革落地。





推进农业现代化

2016年，紧紧围绕构建现代农业产业体系、生产体系、经营体系，以土地流转贷款促进农业规模化经营、以农业科技创新贷款促进传统农业改造升级、以农业产业化贷款促进产业融合发展、以农村流通体系贷款促进农产品现代物流体系建设，不断加大有效金融产品、模式、机制供给，提升服务农业现代化水平。

支持农村土地有序流转和适度规模经营

围绕破解“谁来种地”问题

通过支持地方政府牵头组织搭建农村土地有序流转经营服务平台，探索“临颖土地银行模式”，有效解决流转双方信息不对称、相互不信任和流转不规范等问题。

围绕破解新型农业经营主体融资难、融资贵问题

通过“政府引导、财政扶持、联合增信、批量授信”，探索“江苏沛县统贷统还”模式，统筹解决当地从基础设施投入到农业生产全过程的融资难题，使当地139家新型农业经营主体平均融资成本下降了30%以上。

30%



使当地139家新型农业经营主体平均融资成本下降

围绕破解“如何种地”问题

通过“政、银、社、企”密切合作，探索“山东土地托管”模式，较好解决基层“为农服务中心”小、弱、散，难以获得银行融资支持等问题，有力支持了当地农业生产全程化社会服务体系建设。

案例 >>

“园区模式”——推动农村产业深度融合

我们投放 3.9 亿元土地流转贷款，服务安徽省宣州区政府全力打造洪林现代农业示范区。致力于业务模式创新，采取“政府主导、委托代建、实体承贷、收益覆盖”形式，以地方政府主导土地流转为依托，园区基础设施建设为基础，支持入园经营主体开展规模化生产经营，促进园区农产品精深加工产业发展，全面推进农村一二三产业融合发展，园区率先实现农业现代化的发展模式，即“园区模式”。



宣州区洪林现代农业示范区

项目极大改善园区农业生产条件和生态环境，为当地农业机械化、规模化、集约化生产奠定基础。到 2016 年末，洪林园区引入新型经营主体 23 个，提供就业岗位 80 个，人均增加收入 4500 元。



海南省分行支持国家“种子硅谷”——南繁育种基地

服务农村流通体系建设



案例 >>

支持食品安全环环成链



上海鑫博海现代中央厨房加工车间

我们积极向上海鑫博海农副产品加工有限公司发放农村流通体系建设贷款，用于支持该公司蔬菜种植基地、现代中央厨房和现代化物流配送体系建设。该公司依托金山区廊下现代农业园区及周边丰富的农副产品资源优势，大力发展农副产品加工产业，建立自有及契约式种养基地和年产4万吨净菜的国内一流中央厨房加工配送体系，形成了以中央厨房为核心的“从田头到餐桌”的生产服务一体化食品产业链，实现了全面、全程的食品质量控制及检验检测，保障了城乡市场供给和食品安全。

统筹城乡协调发展

农发行着力弥补农业生产条件改善的短板，加大中长期信贷、投贷联动等融资与融智支持，加力促进城乡公共资源均衡配置、城乡要素平等交换，大力支持水利、棚改、农村公路建设等。促进城乡协调发展，努力让发展成果惠及城乡百姓。

案例 >>

造福一方滋养万家

广东江门市分行投入中长期项目贷款 3.15 亿元，支持新会城区分质供水民生工程。工程竣工有利于新会区水源保护，同时为实施城乡一体化供水，推进城乡供水管网建设，从源头上全面提升控制饮用水水质，最大程度保障居民饮用水的安全性提供重要保障。



生命之源——新会优质供水

案例 >>

打通致富“最后一公里”

广西百色市隆林各族自治县有 2019 个自然屯还没有通硬化路，占全县自然屯的 77%，需修建的屯级硬化道路达 3526 公里。货运、客运不通，使得隆林县大量农产品低价出售甚至滞销。

广西隆林县支行审批改善农村人居环境建设贷款 2 亿元，对隆林县 16 个乡镇 56 个村（其中有 31 个

为贫困村）的 222 条屯级道路进行改扩建。项目建成后 will 彻底改善贫困村的交通条件，可惠及贫困户 6778 户、建档立卡贫困人口 25089 人。截至 2016 年底，已发放贷款 4700 万元，31 个预脱贫贫困村的 143 条通屯水泥路项目全面开工建设。农产品价格伴随着道路修建竣工不断提高，沿途村民也将从中获得实实在在的好处。

助力美丽乡村建设

我们坚持绿色发展，充分发挥政策性金融职能作用，加强协调合作，有效防控风险，不断加大改善农村人居环境信贷支持工作力度，重点支持农村污水、垃圾、绿化、农村住房改造、传统村落保护等。助力美丽乡村建设，努力让城乡居民共享生态宜居环境。

2016年，全行累放支持节能环保“绿色信贷”方面的贷款375亿元，年末贷款余额885亿元，较年初增加84亿元，增幅10%。从余额投向分布看，用于支持改善农村生态环境的505亿元，占57%；支持农村人居环境、控制面源污染等的贷款309亿元，占35%；支持风电项目、生物质能、水力发电等可再生能源及清洁能源项目的58亿元，占6.5%；支持资源循环利用的14亿元，占1.5%。

案例 >>

建设美丽中国 助力绿色冬奥

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

行项目运作，支持张家口市国家储备林基地建设重点项目，项目建设规模159.21万亩。截至2016年12月31日，该项目已合计放款18亿元，有效保障了冬奥项目的顺利实施。



安徽省分行支持黄山市新安江综合治理工程，工程将显著增强航运通行能力，促进水上运输业的发展，解决淤泥污染和水质污染，产生良好的生态保护和旅游效益

案例 >>

青山绿水惠民生



东圳水库水环境综合治理工程

莆田市东圳水库是市区及周边 150 多万人长期生活用水的首要水源，兼有农田灌溉、工业用水等功能。近年来，由于水源区群众的生活污水、生活垃圾等尚未得到较好治理，库区生态和水质受到较大影响。

为进一步对水源地进行保护，从源头上保障群众喝上优质水、放心水，2016 年，莆田市分行向莆田市

东圳水库水环境综合治理工程项目投放重点建设基金 3.3 亿元，并通过投贷联动，审批 15 亿元水利建设中长期贷款。资金将主要用于污水治理工程、库滨带生态修复工程、河道治理工程、生态林建设、治理面源污染等一系列综合治理工程。整治后的东圳水库不但强化水源地的基础功能，也将为百姓休闲提供好去处。




广东省分行支持清远美丽乡村项目，图为坑村大岗组的新面貌

落实国家重点战略

农发行以服务国家重点战略为己任，不断创新产品服务，结合各区域资源禀赋特点，探索支持领域、方式和路径，突出补地方短板，推动区域协调发展，主动服务“一带一路”建设、京津冀协同发展、长江经济带发展三大战略。

以设施联通为支持重点，优先支持纳入国家和地方政府“一带一路”规划的涉农建设项目，着重

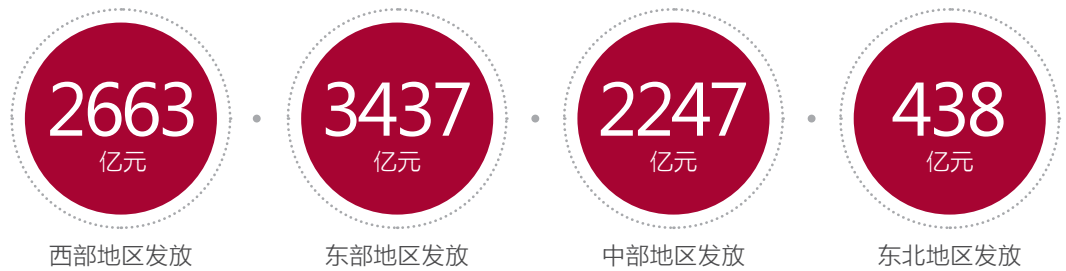
支持相关区域的水电路讯等基础设施建设。结合京津冀三省市功能定位，以交通一体化、生态环境保护为重点，支持农村路网、生态环境、六河五湖水利工程、新型城镇化等领域。主动对接国家、地方政府有关政策措施和发展规划，以综合立体交通走廊、新型城镇化建设为支持重点，完善信贷政策、创新支持模式、加大支持力度，进一步提升长江经济带地区城乡一体化水平。



服务“一带一路”战略支持汕头港口建设

基础设施贷款数据

2016年



4060 亿元
“一带一路”涉及的省份发放

439 亿元
京津冀区域发放

4365 亿元
长江经济带涉及的省份发放

一带一路

国务院批复《厦门市深化两岸交流合作综合配套改革试验总体方案》后，作为厦门市打造航运物流千亿产业链不可或缺的一部分，厦门国际东南航运中心项目建设提上日程。

厦门市分行向该项目投放农村流通体系建设贷款 10 亿元，助力物流中心配套设施建设。项目包括总部大厦、远海全自动集装箱码头、物流中心等多个组成部分。建成后将与多省



航运中心项目现场图

联合开发“陆地港”、发展多式联运等，将福建港口经济腹地向内陆省份延伸，使福建成为连接中西部内陆地区与国际市场之间的综合物流平台和海西对外开放通道，有利于中国“一带一路”农业走出去和引进来战略的实施，进一步推进厦门迈向世界级港口和区域航运物流中心。

京津冀协同发展

2016年，发行首期绿色金融债券60亿元，专项用于林业生态建设。截至2016年底，累计支持林业建设项目36个，涉及国家储备林建设、林业生态保护、林业生态旅游开发、林业生产基地建设等林业建设领域，有力支持了林业改革发展和生态文明建设。

天津市分行坚持规划先行、因地制宜，建立林业贷款全流程督办工作机制，采取“分支行两级联动、前后台协同推进”的办贷模式，大力支持生态储备林建设。截至2016年底，累计发放贷款13.63亿元，支持蓟县生态储备林造林总面积3万亩，栽培集约人工林230余万株。项目实施后，不仅对京津冀地区大气治理、生态环境保护具有积极作用，也为当地农民增加就业机会。



打造京津冀“生态高地”——蓟县生态储备林项目

长江经济带建设

农发行以中长期贷款支持毕节市龙官桥水库建设项目，项目规划、建设与运营坚持经济、社会与环境效益并重。在项目设计环节，结合当地脱贫攻坚计划，对建档立卡贫困人口 215 户 978 人实施搬迁，一方面对移民及占地补偿 15692 万元，另一方面采取调剂耕地安置方式解决农民生产生活问题。在项目建设过程中，为当地建档立卡贫困人口提供 50 个就业机会，人均增加月收入 1500 元左右。项目建成也将提供 12 个水库维护与管理岗位。

项目建成后，按照规划设计，将水库与现有的倒天河水库连成一体，通过产业扶贫发展观光农业、休闲产业等，间接带动项目区周边建档立卡贫困人口 45 户 180 人脱贫致富。

项目兼具的城市供水功能，可解决毕节老城区约 4.78 万人的用水需求。

滇川通道是支持西藏、新疆和四省藏区经济社会发展的重点项目，项目建设既是落实国家集中连片特殊困难地区区域发展与脱贫攻坚计划、实现区域协调发展的战略部署，同时也是改善香格里拉市综合交通运输网络，推动云南藏区经济社会快速发展的重要举措。

此外，项目对加强云南省迪庆州、四川省甘孜州的经济文化交流合作，发展东部藏区旅游及物流，构筑长江上游生态屏障等都有非常重要的作用。截至 2016 年底，在迪庆州分行贷款支持下，项目已基本实现通车。

 管理篇





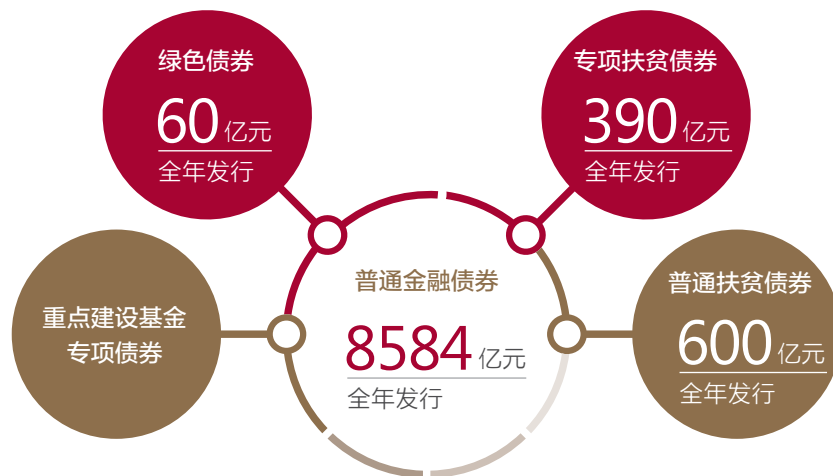
债券发行

自2004年7月2日在银行间债券市场公开招标发行首只政策性金融债券以来，农发行市场化自主筹资已走过十三年的发展历程。截至2016年末，农发行累计发行境内外债券5.86万亿元，存量债券规模3.38万亿元。农发行汇聚市场众力，搭建了一个政策性信贷支农的重要金融平台，并走出了一条内生可持续发展之路。农发行已成为支持中国债券市场快速成长的领军力量和国内第三大债券发行主体。



债券发行情况

2016年，农发行初步建立了以普通金融债为基础，包括重点建设基金专项债、专项扶贫债、普通扶贫债、绿色债券为延伸的多维度品种体系，取得了市场品种丰富和社会效应增加双赢的良好效果。2016年，农发债发行保持“量升价降”良好态势，全年债券发行规模达到1.24万亿元，占三家政策性银行金融债发行总量的37%，同比增加1824.3亿元；债券净增量6413亿元，居政策性银行债之首；当年发行债券平均期限6.53年，同比延长1.35年；加权平均利率3.11%，同比下降40个基点；加权平均认购倍率3.7倍，居政策性金融债券首位。



债券图谱

债券兑付情况

农发行恪守发行人义务，按时兑付债券本金及利息，极力维护良好信誉和金融市场秩序。自发债以来，未发生一期债券违约事件。2016年，农发行累计兑付境内外到期债券本金6011.3亿元，利息1079.95亿元。年末尚未到期债券本金为33769.2亿元，债券加权平均剩余期限为4.11年，同比延长0.75年。

市场建设成果

2016年，农发行在债券市场积极作为、勇于担当、开拓创新，在收获市场蓬勃发展红利的同时，始终尊重债券市场的运作规律，进一步加大市场建设力度，更好地服务市场投资机构，实现了多方共赢的良好效果。

创新发行扶贫债券

2016年4月1日，农发行率先在全国银行间市场成功发行国内首单扶贫专项金融债券，筹集资金专项用于易地扶贫搬迁贷款项目。这对于农发行贯彻落实党中央、国务院关于加大扶贫攻坚力度、全面建成小康社会的战略部署，发挥政策性金融作用具有非常重要的意义。目前已累计发行扶贫专项债券390亿元。

5月9日，农发行又在市场中率先开启了普通扶贫债券的发行，目前已累计发行600亿元，为全力服务脱贫攻坚提供了长期稳定、低成本的资金来源。

发布“中债-农发行债券总指数”

5月9日，农发行与中央结算公司联手推出并发布“中债-农发行债券总指数”，也是国内首支“三农”债券指数。通过独立、专业编制并发布农发行债券指数，可以清晰地体现农发债价格的走势，促进农发债的市场流动性，提高市场运行效率和价值发现能力。这是农发行参与市场建设的又一重要成果。

“农发行债收益率曲线”独立发布

8月15日，农发行与中央结算公司联合发布“中债农发行债收益率曲线”。该曲线向市场提供了更加个性化和精细化的曲线服务，方便发行人和投资者在债券发行、市场交易及银行机构“三农”信贷定价等诸多方面的应用，进一步促进政策性金融债市场效率的提升。

争取营改增免税政策

为维护市场成员共同利益，农发行主动担当，发挥专业优势，为银行间市场发展建言献策。特别是在2016年营改增方案公布实施后，农发行关注投资者切实利益，主动与相关部门积极沟通协调，多方呼吁，力促政策性金融债券利息收入及市场交易收益获增值税免征优惠政策的落地，为银行间市场的长期稳定运行，切实降低金融市场资金成本，从而缓解实体经济融资贵做出了贡献。

开拓农发绿色金融债券

农发行业务范围主要集中在“三农”领域，支持的领域与国家绿色产业发展契合度高，农发行在绿色筹融资、引领社会资金支持绿色产业发展方面具有多重优势。

2016年8月底，农发行首创存量债券三方认证，三只存量农发债（“10农发09”、“13农发01”和“13农发15”）通过独立第三方机构认证，获得“绿色”认定，并被纳入中债绿色债券系列指数，进一步丰富了绿色债券品种，完善了绿色债券指标认证体系。这也是国内首批获得绿色认证的存量金融债券，标志着农发行成为首家拥有绿色金融债券的政策性金融机构。

2016年12月21日，农发行又通过银行间债券市场公开招标发行了本行首单绿色金融债券60亿元。这是目前境内机构首次通过公开招标方式发行的最大规模绿色金融债券，进一步助力中国绿色金融发展。募集资金全部用于5个省的林业资源保护开发、林业生产基地建设以及林业基础设施建设等。

全程参与首单扶贫社会效应债券的发行

2016年12月23日，全国首单扶贫社会效应债券在银行间市场成功发行，这既是我国银行间债券市场的创新之举，也开辟了我国金融扶贫融资的新途径。农发行全程参与了该单债券的设计研发，并作为主要投资者，认购量占发行总量的92%。以扶贫社会效应债券为基础，农发行创造性提出“项目+债券”、“债券+”的金融扶贫新模式，为债券市场建设和金融扶贫事业做出了突出贡献。



* 关于债券筹集更多内容请翻阅《中国农业发展银行2016年债券社会责任报告》

客户服务

科技支撑

现货交易资金存管平台成功上线，实现农发行业务系统与国家粮食交易协调中心竞价系统对接；完成综合业务系统优化改造；完成“营改增”、“企业网银”等综合业务系统重点项目优化改造，解决了 IC 卡“卡随人走”、“操作员号”不足，批处理时间绑定等问题；完成防电信诈骗和涉案账户查控项目的研发，提高了客户资金的安全性。

金融教育

组织开展“金融知识万里行”、“金融知识进万家”和“金融知识普及月”等活动。各级行围绕 3 项主题活动加大宣传教育，累计参与网点 4,700 余个、活动 5,000 余次，全行参与员工 4 万余名、受众客户 239 余万、发放宣传资料 170 万余份以及各类媒体报道近 170 次。

交流合作

承办全国扶贫日金融扶贫论坛，举办农发行金融扶贫新闻发布会，深化与政府及有关部委的银政合作机制，提升了农发行社会影响力。2016 年，农发行加强与中央部委合作，与交通运输部等 6 个中央部委联合发文、共同召开会议、签署合作协议，建立合作机制；加强与地方政府合作，与西藏等 11 个地方政府签订战略合作协议，共同落实国家政策，进一步增强支农合力；加强与中央企业合作，与中粮集团等 3 家中央企业签署战略合作协议，在多个业务领域开展全面合作。



* 关于客户服务更多内容可关注中国农业发展银行官方微信公众账号

员工发展

2016年，农发行着力完善选人用人机制，加快干部人才培养，推进机构人员、薪酬福利、绩效考核各项改革任务。制定印发分支行领导班子建设和教育培训发展两个五年规划，深入开展“两学一做”学习教育，全面进行总分行内设机构调整，首次面向全系统公开遴选部分省级分行和总行部室副职，创造人尽其才的环境与氛围，致力于实现员工与机构的共同发展。

提升员工发展能力

我们深知提升员工发展能力对于实现员工与农发行可持续发展的重要意义。2016年，农发行完善教育培训顶层规划，创新培训形式方法，加大培训资源投入，统筹推进不同层级、不同类别培训，全行培训员工44463人次。

-  构建从处级干部党校培训、后备人才培养、高管任职培训、高管专题培训到中组部调训的高管培训培养体系。
-  举办“农村金融与现代化”、“新型城镇化投融资机制研究”、“农业综合开发与农村基础设施建设”等4个境外培训班。
-  举办扶贫开发、农发重点建设基金专题研究班和“加强党性修养与治理行政能力”高级研修班。
-  通过“星网”支持各类考试60余次，保障财会持证上岗、“两学一做”知识竞赛等11次规模较大的考试，累计参考5.7万人次。
-  开展微课制作，利用虚拟演播室录制完成5门视频课件供全行在线学习，播出卫星课堂讲座24次。

提升员工幸福感

我们为每一位员工营造能够获取职业幸福感的工作环境而努力，广泛征集员工意见建议并积极纳入管理决策，我们也更加关注员工身心健康以及获取内心幸福感的能力建设，开展丰富多样的文体活动，鼓励员工参与志愿服务、公益活动，在实现自我价值中创造社会价值。



-  开展“最美农发行人”评选活动，评选出 **10** 名“最美农发行人”。
-  在省级分行、二级分行、县级支行全部建立了职工代表大会制度，充分发挥广大员工参与民主管理、民主监督权利。
-  建立总行“职工之家”联系行 **57** 个，下拨“建家”专项经费 **850** 万元。
-  组织系统内“爱心帮扶志愿服务”，开展帮扶活动 **397** 次，**4020** 名员工参加。
-  组织 **90** 名优秀员工开展疗休养活动。
-  对 520 名失独家庭员工和单亲特困家庭员工等系统内困难员工发放慰问金 **111** 万元。
-  坚持实施特困救助制度，向 **19** 名特困员工发放特困救助金 **113** 万元。
-  认真开展双节“送温暖”活动，全行用于双节“送温暖”资金共计 **917** 万余元，慰问困难员工 **2655** 名。



黑龙江省分行举办“魅力女性、开心生活”蛋糕DIY主题活动“农发巾帼助脱贫·爱心开启幸福路”爱心帮扶活动



组织开展“奉献在岗位·幸福在家庭·满意在社会”做时代女性活动，全行**2356**个女职工组织、**24800**多名女职工参与。



以“青年·责任·担当”为主题开展青年文化月活动，引导广大青年员工提升站位，担当作为，积极投身农发行事业发展。



开展青年志愿公益活动，以“关爱留守儿童”、“阳光助残”、“微公益”等为主要内容，全行**877**个团组织**11199**名青年员工参与，累计活动时长**6521**小时，建立长期志愿公益项目**773**个。



开展“走近绿色·走出健康·快乐工作·愉悦生活”主题健步走活动，全行参加健步走活动**43000**余人次。



* 关于员工更多内容可关注中国农业发展银行官方微信公众账号

| 风险防控 |

风险管理

2016年，农发行制定《2016-2020年全面风险管理体系建设规划纲要》，明确全面风险管理体系建设的指导思想、原则、目标、主要内容和重点任务，从风险管理战略和偏好、组织架构、政策制度、工作流程、工具和方法、文化及内部审计七大方面做出总体规划。



2016年末，

0.88%

全行不良贷款率

316%

拨备覆盖率


2.78%

拨贷比

成立风险与内控管理委员会，完善贷款审查委员会和资产处置委员会；扎实做好贷后管理年各项工作，全面推行信贷全流程标准化管理，夯实信用风险基础管理；加强制度建设，系统排查信贷制度交叉冲突、空白缺失情况，修订制定多项信贷制度，加快补齐信用风险制度短板。2016年末，全行不良贷款率0.88%，保持在同业较低水平；拨备覆盖率316%，拨贷比2.78%，满足监管要求；全行信贷资产质量良好，风控能力稳步提升。

开展环境与社会风险管理。加强准入管理，从源头防范环境社会风险。加强行业、客户的准入管理，在《信贷政策指引》中提出，对造纸、制革、印染等涉及淘汰落后产能的行业，严禁提供任何形式的新增授信和直接融资。实行差异化的信贷资源配置管理。对限制支持领域的项目、工艺、设备或产品的新建、采用、购置或生产不给予支持；对限制支持客户，根据情况相应调减授信额度等。加强日常监测。通过风险排查工作，对全行可能涉及的产能过剩或淘汰落后产能、行业的客户进行排查等。

牢固树立“声誉是无形资产”、“维护声誉人人有责”的理念，强化全员声誉风险防控意识。加强舆情工作有效监管，实现 7*24 小时人工舆情监测预警，确保落实舆情监测值班制度，并及时妥当处置不良舆情信息。



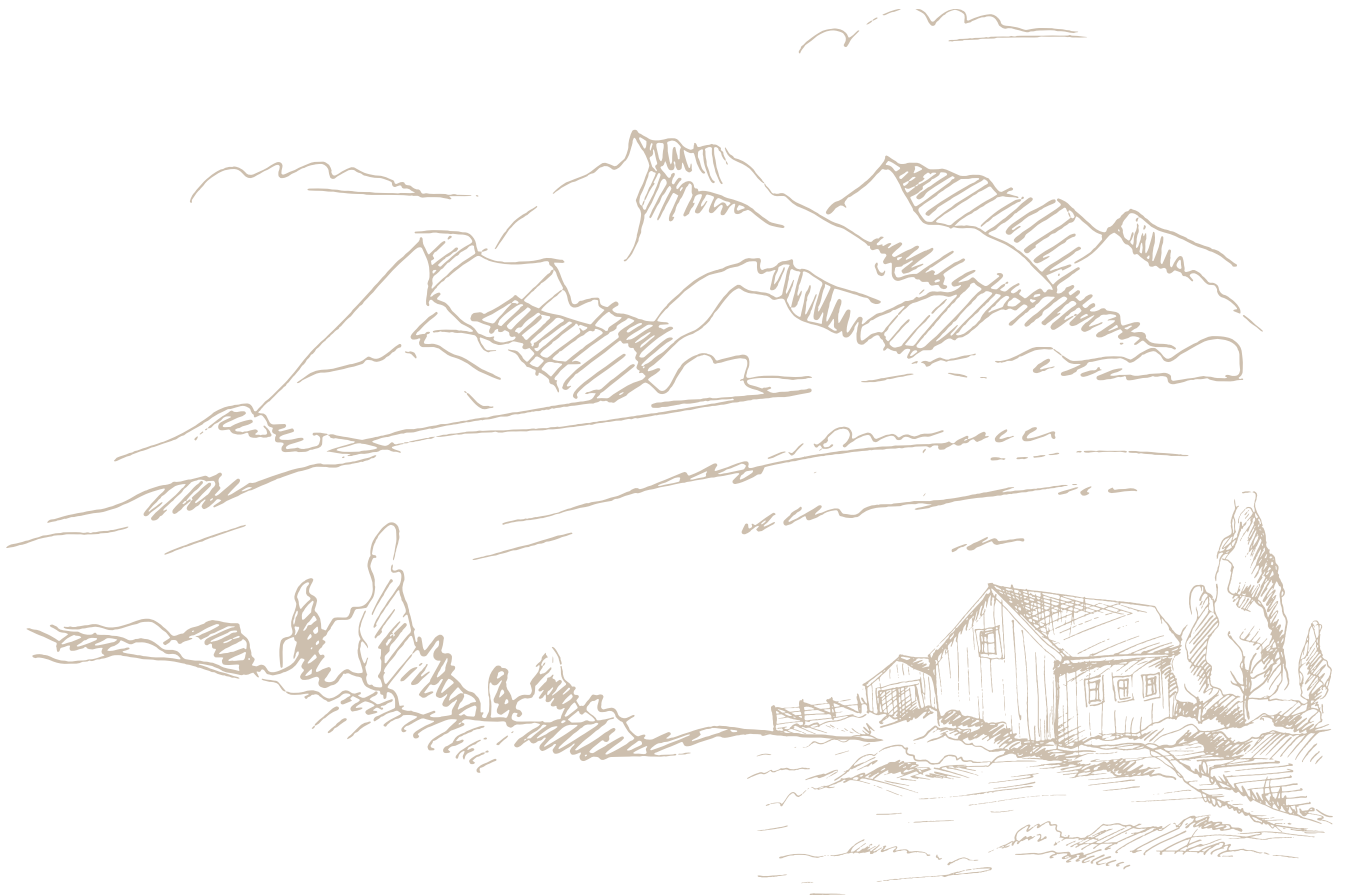
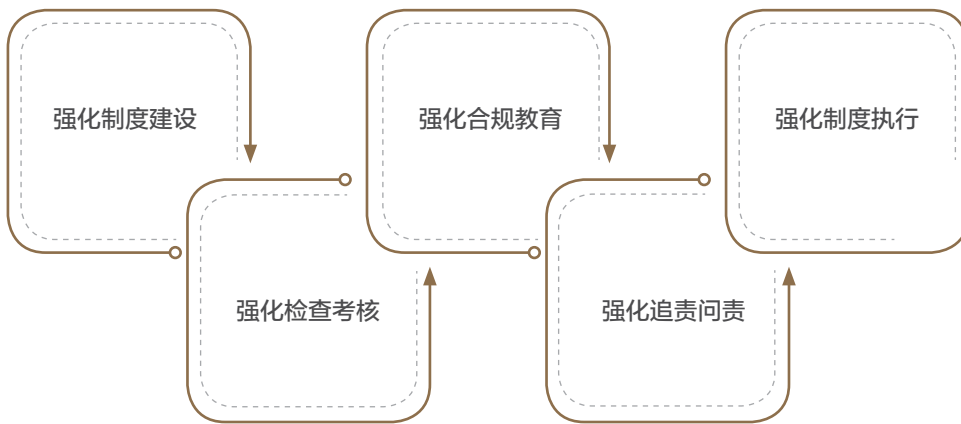
加强信息科技风险防控工作，切实做好信息安全项目建设，积极探索、谋划和构建适合农发行实际情况的信息安全体系、信息科技风险管理体系。

积极发挥债权人委员会作用，参与本地债权人委员会建设，“一企一策”确定增贷、稳贷、减贷、重组等保全和处置措施，致力实现多方共赢。截至年末，19 家省级分行参与债权人委员会相关工作，帮扶企业 142 户，缓释贷款风险 48.97 亿元，续贷 212.04 亿元。

* 关于风险管理更多内容请翻阅《中国农业发展银行 2016 年年度报告》

内控合规

依法从严治行，集中推进并完成关于强化制度建设、强化合规教育、强化制度执行、强化检查考核、强化追责问责的五个方面 40 项重点任务阶段性工作。开展法律咨询、法律审查和诉讼维权，为业务发展把关守口，依法维护我行合法权益。



加强合规风险管理

开展合规文化建设，牢固树立“合规经营、人人有责”的意识。加大合规性审查力度，对各项内部政策、产品、程序和操作指南的合规风险进行合规审查。实施合规检查，对检查发现的违规问题要探究制度、人员、流程、外部因素等根源，提出整改措施和改进建议。

推进内控管理体系建设

整合内控评价、案防、反洗钱等内控管理职能，形成以制度管理、检查管理、内控评价为核心的内控管理架构。作为全国首批建成网络查控系统的 20 家银行之一，最高人民法院连续两年发感谢信肯定我行的积极贡献。2016 年全行通过网络协助法院执行 26753 次。落实人民银行要求，组织研发防电信诈骗查控系统，于 11 月底成功上线，实现了对涉案账户诈骗的事前防范和事中拦截。

加强反洗钱制度建设

出台《反洗钱管理办法》（2016 年修订），修订《反洗钱管理操作规程》，起草反洗钱三年规划。升级反洗钱管理系统，开展反洗钱专项审计工作，将反洗钱内控要求有机融于信贷业务流程，分解、细化至每一个信贷业务环节和操作岗位的具体做法，增强信贷制度可操作性。组织参加人民银行反洗钱培训，700 人取得反洗钱培训合格证书。

组织开展全行制度清理、年度检查计划管理、合规检查、合规宣传教育等工作。全行编印制度最新动态 134 期、典型案例通报 96 期，正反两方面案例进行正面引导和警示教育，提升员工法律素养和合规意识。

全行编印制度

134 期

最新动态

全行编印制度

96 期

典型案例通报

* 关于内控合规更多内容请翻阅《中国农业发展银行 2016 年年度报告》

附录

奖项和荣誉

受表彰单位	奖项 / 荣誉名称	颁奖机构	
	全球 50 家最安全银行	《环球金融》	
	最佳政策性银行	新浪财经	
	2016 年度最佳脱贫攻坚银行 2016 年度最佳债券市场创新机构	《金融时报》、 中国社会科学院	
农发行	2016 年度中国债券市场优秀政策性发行人 2016 年度中国债券市场发行创新奖 2016 年度中国债券市场优秀自营机构 2016 年度中债金联系统特别贡献奖 2016 年度中债金联资金业务管理系统优秀用户奖	中央国债登记结算公司	
	2016 中国证券市场十大新闻“农发行成功发行境内首期 100 亿元扶贫专项金融债券”	《金融时报》	
	2016 年度银行间本币市场优秀交易商	全国银行间同业拆借中心	
	2016 中国金融扶贫突出贡献奖	《半月谈》	
	2016 年度金融行业科技创新突出贡献奖 ——开发创新贡献奖	《金融电子化》	
	2016 年度最佳社会责任实践案例奖	中国银行业协会	
	农发行工会团委工作部	全国工会财务工作先进单位	中华全国总工会
	广东省江门市新会支行工会委员会	全国模范职工之家	

受表彰单位	奖项 / 荣誉名称	颁奖机构
北京市分行营业部会计结算部		
江西省南昌市西湖支行	2015-2016 年度全国青年文明号	共青团中央
山东省滨州市分行财务会计部		
湖北省咸宁市分行营业室		
江西省分行	“金融服务贡献奖”及“财园信贷通”、“财政惠农信贷通”和“地方债券承销”贡献奖	江西省政府金融办
湖北省分行	2016 年度金融支持湖北经济发展突出贡献奖	湖北省政府
广东省分行	2016 金融企业社会责任奖	南方日报社与金交会组委会
广西壮族自治区分行	“服务八桂综合贡献奖”和“服务八桂‘三农’贡献奖”	广西银行业协会
海南省分行	海南省投资项目百日大会战省直及中央驻琼单位投资服务考核优秀单位	海南省政府
四川省分行	第四届四川金融传媒界大奖“最佳服务‘三农’奖”	四川日报社
甘肃省分行	2016年“双联行动暨精准扶贫省外帮扶单位民心奖”	甘肃省委
宁夏回族自治区分行	2015-2016 年“驻村帮扶先进单位”	宁夏回族自治区扶贫办



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



报告说明

• 报告时间范围

2016年1月1日至12月31日，特别注明时间除外。

• 报告组织范围

涵盖中国农业发展银行总行及各分支机构。为便于表述，在报告中“中国农业发展银行”以“农发行”、“全行”、“我们”、“我行”表示。

• 报告编制依据

- ◎中国银行业监督管理委员会《关于加强银行业金融机构社会责任的意见》
- ◎中国银行业协会《中国银行业金融机构企业社会责任指引》
- ◎国际标准化组织《社会责任指南 (ISO26000)》
- ◎全球报告倡议组织《可持续发展报告指南 (GRI4.0)》

• 报告数据说明

主要来自于2016年中国农业发展银行年报，其他数据来源于农发行内部文件和相关统计。

• 报告发布形式

以印刷版和网络在线版、H5三种形式发布。

网络在线版请查阅农发行网站：<http://www.adbc.com.cn>

• 报告联系方式

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2016 社会责任报告
Social Responsibility Report



04 / Message from the Chairman

06 / Message from the President

08 / About Us

10 / Key Performance Indicators

14 / Overall Development Strategy

15 / **Topic: Poverty Elimination through Finance**

- 16 **Expectation** Poverty alleviation relocation projects inspected by state leaders
- 18 **Gallery** Our actions
- 21 **Overview** Progress
- 24 **Endeavour** Persistent cooperation
- 25 **Story** Focusing on key areas

30 / **Practices Showcase**

- 32 Safeguard of national food security
- 36 Services for supply-side structural reform on agriculture
 - (I) Advancing agricultural modernization 38
 - (II) Coordinating urban-rural development 41
 - (III) Working for beautiful countryside 42
- 44 Implementation of key national strategies



48/ Our Management

50	Bond issuance	
	(I) Facts of bond issuance	51
	(II) Facts of bond repayment	51
	(III) Achievements in market development	51
54	Customer service	
	(I) Technological support	54
	(II) Financial education	54
	(III) Exchange and cooperation	54
55	Staff Development	
	(I) Boosting competence of staff	55
	(II) Promoting happiness among staff	56
58	Risk Control	
	(I) Risk management	58
	(II) Internal control & compliance	60

62/ Appendix

62	Awards and Honours
65	Profile of the Report



Message from the Chairman



The year 2016 marked the first year of the “13th Five-year Plan” period, ADBC implemented the decisions and deployments of the CPC Central Committee and the State Council dedicatedly in face of complicated environment and multiple challenges. By fully leveraging ADBC’s advantages as a policy bank, the Bank actively served agricultural supply-side structural reform, and firmly pushed forward poverty elimination, with also firm support on the development of “agriculture, rural areas and farmers”. The Bank also strived to refine key sectors and weak links. These are ADBC’s bold steps to build an all-around well-off society.

Shoulder more responsibilities and fully support supply-side structural reform in agriculture

Adhering to the values of “innovation, coordination, greenness, openness and sharing”, ADBC served diligently the needs of the state, fulfilled the needs of “agriculture, rural areas and farmers”, and performed the bank’s three-in-one role. The Bank played an important part in countercyclical adjustment, so as to facilitate supply-side structural reform in agriculture and eliminate bottle necks for agriculture, rural areas and farmers.

ADBC continued to give top priority to supporting the purchase and reserve of grains, cotton and edible oil, so as to fostering a safety foundation for economic development and social stability. To uphold ADBC’s political responsibility, the Bank had pivoted all works on and putting a bank-wide focus on poverty elimination, henceforth building the bank’s brand image of anti-poverty bank. In addition, ADBC had built up a product and service system for agricultural modernization, in order to lay a solid foundation for and boost the sustainability of agriculture. The Bank also spared no effort in serving urban-rural integration and balancing urban-rural development.

Focus on reform and innovation to promote sustainability

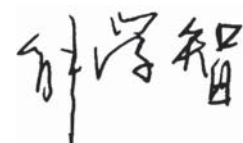
ADBC formulated and implemented the Reform and Development Plan for the “13th Five-year Plan” period. Under the plan, the Bank conducted extensive researches in significant areas, and pooled together resource of the expert committee to enhance decision-making and consultation. The Bank also worked closely with external authoritative institutions to thoughtfully fine-tune reform and development. ADBC had also taken part in a wide range of external exchange and cooperation events. For example, the Bank had stepped up exchange and cooperation with relevant international organizations, organized the forum on poverty alleviation through finance during the Poverty Alleviation Day of China, and held a press conference on poverty alleviation through finance as well as deepening the bank-government arrangement with the government and related ministries.

ADBC also proceeded with changes and reforms. The Bank has mustered up its self-consciousness in advancing its reform through the implementation of the overall reform plan. ADBC progressed further in building a modern governance structure by amending its articles of associations accordingly. Besides, the Bank was also innovative in its products and services. For instance, ADBC had rolled out the “China Bond – ADBC Bond General Index” for the first time. The Bank was also pioneering in the launching of special bonds for poverty alleviation and greens bonds. Innovative businesses such as asset management, investment banking and equity investment were also on a gradual path of development. To ramp up technological support, ADBC had formulated a bank-wide IT plan and adopted an institutional structure, namely the “one department and three centres”, so to effectively enhance overall technological service capabilities.

Assign duties top-down rigorously to comprehensively strengthen party discipline

ADBC had put forth the principle of upholding the Party’s leadership into its articles of association, and blending the principle into each aspect of corporate governance. To implement the initiative of “studying the Charter and Code of Conduct of the Party and the speeches of CPC leaders, acting as a qualified CPC member”, ADBC implemented problem-oriented supervision and guidance for 31 provincial branches. In line with the principle of emphasising party guidance of cadres and talents, ADBC emphasised putting in place young and knowledgeable cadres. ADBC recruited leadership through open recommendation and selection process across the Bank for the first time, so as to hasten cross-regional and vertical flow of party cadres. The Bank also valued highly the integrity of Party members. In doing so, the Bank has taken it very seriously in building a team of the “few top executives”, and followed the “four disciplinary norms” in terms of intra-Party relations and punishment monitoring to achieve stricter supervision, discipline and accountability.

Stay true to the mission for a successful journey. In 2017, aligning closely with the CPC Central Committee led by Comrade Xi Jinping, the Bank is determined to follow the leading of the Party and contribute to its institutional development. ADBC will push forward its agendas with a steady pace and keep to our dominant policy of serving the supply-side structural reform in the agricultural sector. Besides, the six-pronged overall development strategy of “one priority, two solid cornerstones, three-in-one functions, four paths, five areas of dedicated service, and six themes of modernization” will be upheld. ADBC will continue to honour its innate duties of supporting the agricultural sector, and bringing benefits to the people through finance. Together and with ambition, we will forge ahead to achieve fruitful results to mark the 19th Party Congress in high spirits.





Message from the President

In 2016, ADBC adapted to the need of supply-side structural reform and new trends of economic and social development by laying down more efforts in five key areas simultaneously, namely “serving development, deepening reform, reinforcing management, controlling risk and building a strong team”. Bearing in mind its position as a policy bank, ADBC promoted supply-side structural reform on agriculture, and stayed committed to the sustainable development of not only itself but also the economy, society and environment as a whole.

ADBC gave staunch support to the purchase and reserve of grain, cotton and edible oil. The task is deemed as the Bank’s top priority. For this purpose, we put forth new reforms in the pricing mechanism and purchase and reserve mechanism for agricultural products, and adapted to market changes through innovative products and stringent management approaches, and coordinated efforts for policy-related and market-oriented purchases. In 2016, loans with a total value of RMB454.7 billion were granted in this regard, which facilitated the purchase and reserve of 427.42 billion catties of grain and edible oil as well as 45.08 million piculs of cotton. The Bank had also played an active role in “destocking” by enabling the sale of 202.63 billion catties of grain and 76.12 million piculs of cotton purchased under governmental policy.

ADBC served poverty elimination with all efforts. The Bank is the first financial institution in China to establish a Poverty Alleviation Finance Department, extend poverty alleviation relocation loans, set up poverty alleviation business outlets in provinces, municipalities and counties so that all poverty-stricken counties are covered. We are also the first to formulate a Five-year Plan for Poverty Alleviation through Finance, and issuing special financial bonds for poverty alleviation, as well as creating pilot zones of poverty alleviation through finance. In 2016, we granted loans totalling RMB488.3 billion for targeted poverty alleviation, representing 27.6% of all loans.

ADBC backed the coordinated urban-rural development diligently. The Bank took part in the “62+2” comprehensive pilot programs for new-type urbanization and loans amounting to RMB311.28 billion were granted for urban-rural integration. By leveraging the Bank’s strengths in product portfolios such as bridge loans, mid-term and long-term loans and key construction funds, ADBC supported 67 out of 172 national key water conservancy projects. In addition, the Bank had extended loans totalling RMB133.45 billion specially to improve the transportation condition in contiguous destitute areas, former Central Soviet Areas, old revolutionary bases and ethnic minority regions along the borders, and loans totalling RMB213.33 billion for the rebuilding of shanty areas, including RMB141.00 billion for relocation with cash incentives to accelerate property destocking in third-tier and fourth-tier cities.

ADBC also devoted keen effort in developing green finance. Focusing on the support for agriculture, rural areas and farmers and the improvement of ecosystem in counties, the bank emphasized prioritized support in garbage and waste water treatment projects in rural areas and county towns. The Bank had also made great efforts in backing up environmental protection and land reclamation projects, exploring the feasibility of renewable energy projects, and supported project items such as urban underground pipe gallery, “sponge city”, “blue bay” and green eco-city selectively, so that rural areas could enjoy bluer sky and cleaner water.

ADBC had also lowered the costs for agriculture. The Bank reduced the financing costs burdened by government and enterprise through utilising PSL capital, special bridge loans and debt swaps. All in all, ADBC had amassed RMB232.03 billion in PSL capital for the purpose of infrastructure loans, cutting financing costs by averagely RMB2 billion or so each year for enterprises. We also recovered RMB224.73 billion in loans through debt swaps, slashing a substantial portion of financing costs for local governments.

ADBC entrenched the foundation for long-term benefits. The Bank rolled out the “Year of Post-Lending Management”, and standardized the management flow of credit. We also focused on risk control, by pressing ahead the comprehensive risk management system and enhancing internal control and compliance management, in order to ensure the Bank’s strict legal compliance.

In the coming year, ADBC will adhere strictly to the decisions and deployments of the CPC Central Committee and the State Council earnestly, and materialising new development concepts. The Bank will strengthen its support for agriculture, rural areas and farmers by focusing on supply-side structural reform in agriculture, introducing new work mechanisms, and emphasising service mentality, as well as underlining tasks for key areas and weak links. With these efforts, we will increase the efficiency in financing agriculture and controlling risks, thus contributing further to the upgrade of agriculture, development of rural areas, and income increase for farmers!



About Us

Established in 1994 with a registered capital of RMB57 billion, the Agricultural Development Bank of China (“ADBC” or the “Bank”) is the only agricultural policy bank in China under the direct leadership of the State Council. Our mission is to raise funds through market based on national credit, and act as a strategic pillar of the country in supporting the development of agriculture, rural areas, and farmers. Our aim is to build a policy bank with a specified position, well-performed functions, clearly-defined business lines, adequate capital, sound management, strict internal control, safe operation, quality service and sustainable development. Currently, ADBC has a total of 31 provincial-level branches, 339 second-level branches and 1816 county-level sub-branches with a staff of over 50,000 and a service network covering the whole country.





Currently, ADBC has a service network covering the whole country, which includes

31

provincial-level
branches

339

second-level branches

1816

county-level sub-branches

50000⁺

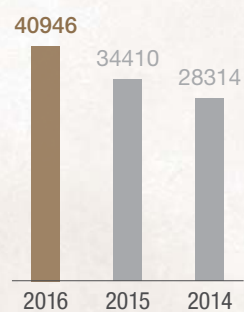
staff

Key Performance Indicators

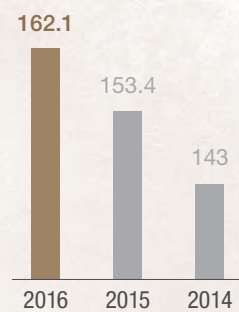
| Economic indicators |



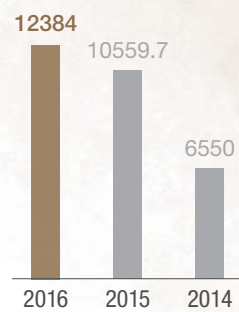
Balance of loans (RMB100 million)



Net profit (RMB100 million)



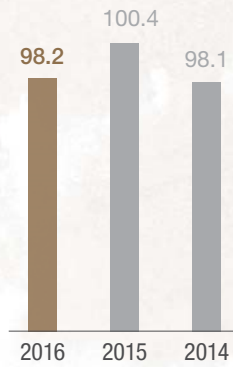
RMB bonds issued (RMB100 million)



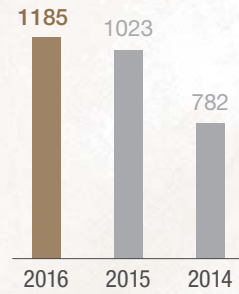
Balance of non-performing loans (RMB100 million)



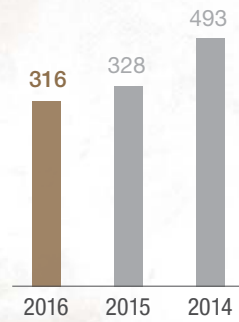
Interest collection rate (%)



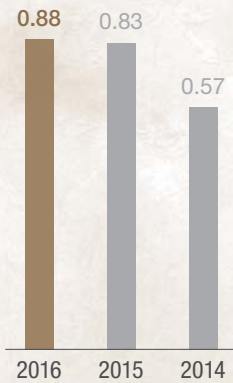
Owner's equity (RMB100 million)



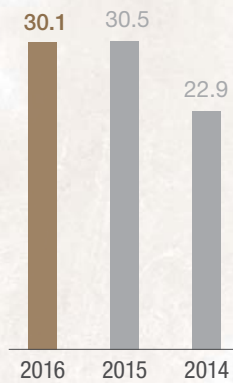
Provision coverage ratio (%)



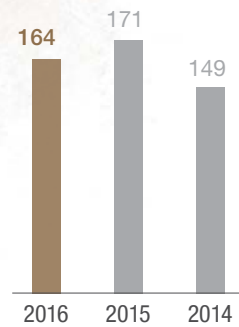
Non-performing loan ratio (%)



Cost-income ratio (%)



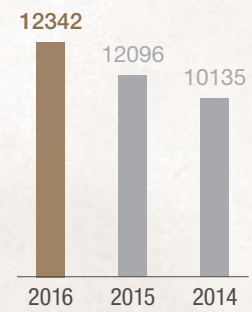
Taxes paid (RMB100 million)



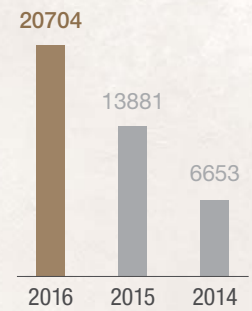
Social indicators



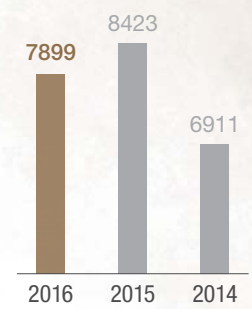
Balance of loans arising in eastern region (RMB100 million)



Balance of loans arising in central region (RMB100 million)



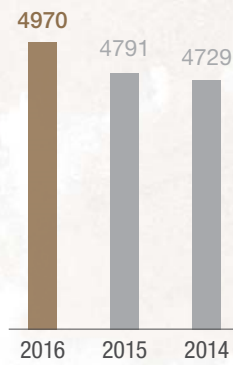
Balance of loans arising in western region (RMB100 million)



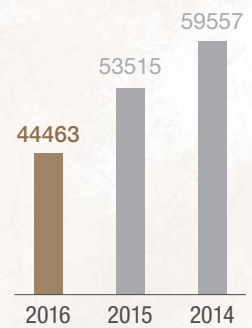
Total employees (person)



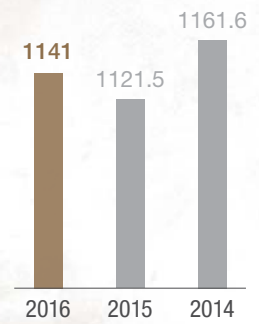
ethnic minority employees (person)



Trained employees (person-time)



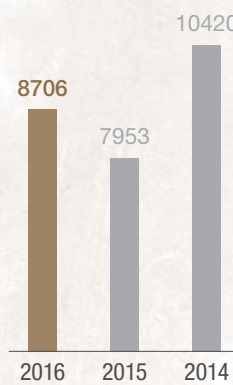
Aid for living (RMB10000)



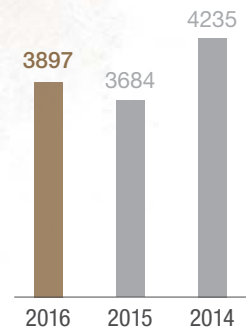
Female employees (person)



Expenses on staff training (RMB10000)



Financially-challenged employees who received aids (person-time)



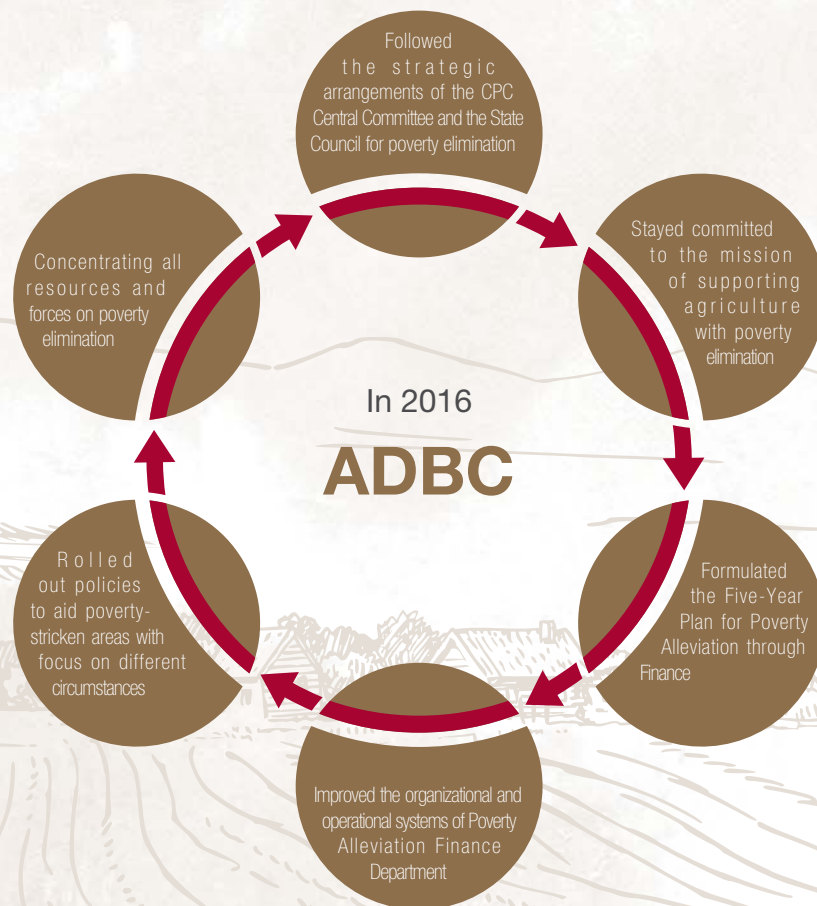
Overall Development Strategy

ADBC adheres to a six-pronged overall development strategy.



Topic: Poverty Elimination through Finance

2016 marked not only the first year of the fight against poverty, but also the year for ADBC to build up its institutions and refine its mechanism, set systems, expand operations and thus lay the foundation for the poverty alleviation through finance.




Taking initiative to support targeted poverty alleviation with agricultural policy finance, ADBC has acted as a pillar and pacesetter in poverty alleviation through finance, which is reflected by the Bank's brand image as a poverty alleviation bank.



Expectation

Poverty alleviation relocation projects inspected by state leaders

 General Secretary Xi Jinping inspected the relocation project in Yongning County, Ningxia

“We are determined to aid the folks here so that they can live a good life”, said Xi Jinping during his inspection tour to Ningxia 20 years ago as Deputy Secretary to the CPC Committee of Fujian Province and head of the Leadership Group of Fujian for Paired-up Assistance to Ningxia. With the visit, the Fujian-Ningxia paired-up poverty alleviation was unveiled.

2016

- ▶ On 24 April 2016, Secretary General Xi Jinping inspected the relocation project in Jinzhai County, Anhui Province, during which he stressed that to win the decisive battle against poverty, one must adopt stable poverty alleviation measures and lasting poverty alleviation mechanisms in the fight against poverty.
- ▶ On 23 August 2016, Secretary General Xi Jinping inspected the relocation project in Huzhu County, Qinghai Province, during which he noted that anti-poverty relocation shall be carried out properly, so that villagers can move into quality new houses. Once settling down, a range of anti-poverty measures shall be adopted accordingly to raise productivity, because anti-poverty relocation implies not only improving inhabitation but also realizing sustainable development.

2016

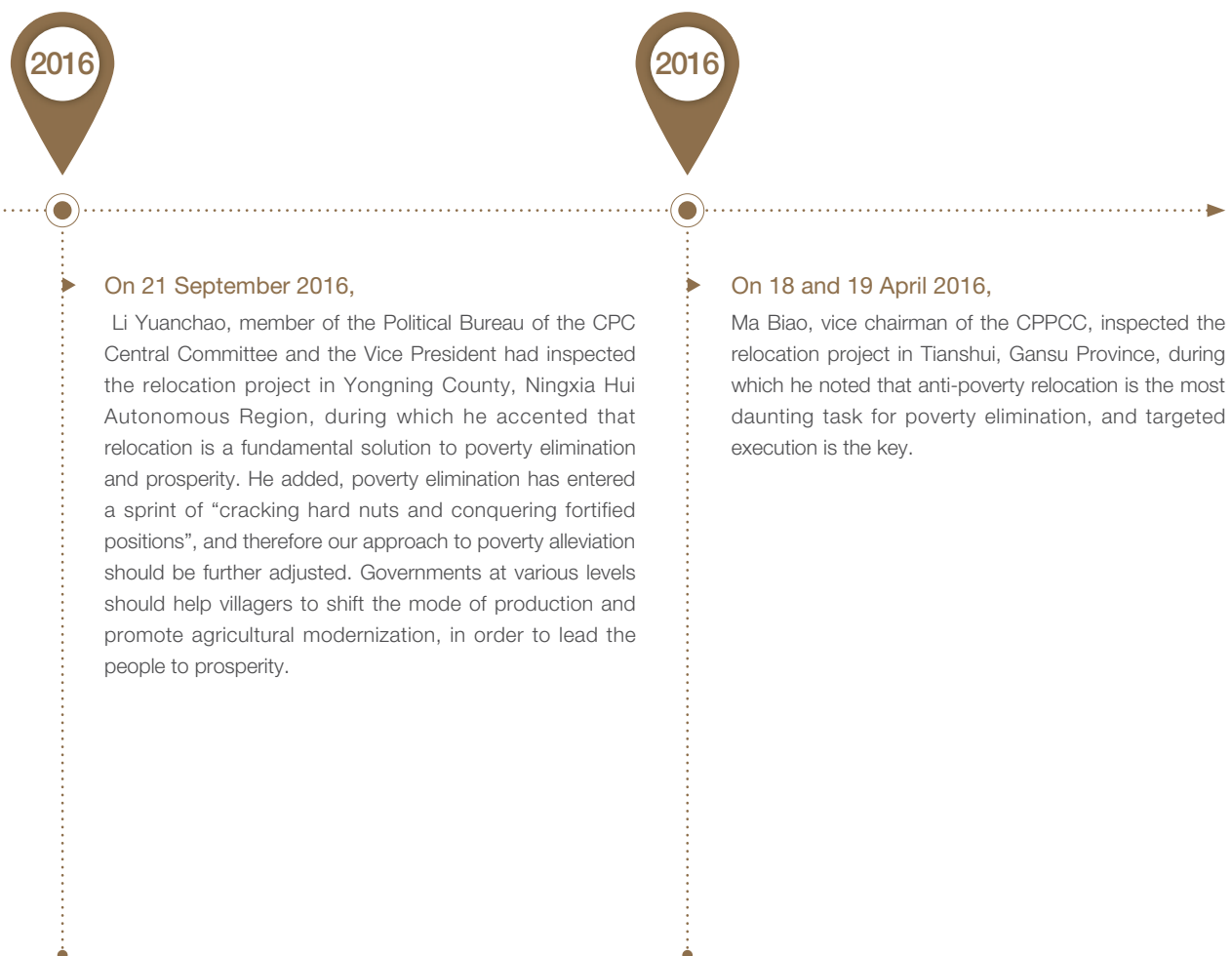
- ▶ On 19 January 2016, Vice Premier Wang Yang inspected the relocation project in Luxi County, Hunan Province, during which he emphasized that it was necessary to cultivate the endogenous impetus among the cadres and ordinary people from poverty-stricken areas in pursuit of development, as we strive for more targeted and effective poverty alleviation, so that the poor can be lifted out of poverty as expected.
- ▶ On 13 June 2016, Vice Premier Wang Yang inspected the relocation project in Fugong County, Yunnan Province, during which he underlined that poverty alleviation for ethnic minorities should be a key task, and more specific measures, long-term and short-term, should be adopted to address both the symptoms and root causes of the poverty, so that the poor population can be reassured of food and clothing and endowed with basic access to education, medical care, and housing.
- ▶ On 22 and 23 August 2016, Vice Premier Wang Yang inspected the relocation project in Huishui County, Guizhou Province, during which he remarked that, as we firmly carry out anti-poverty relocation with determination to win the decisive battle against poverty, so goals should be further clarified, standards should be tightened, and mechanisms should be refined.

Minning Village was firstly put in construction in July 1997 and was upgraded into a town in 2001. The town has over the years evolved into a demonstration town for Fujian-Ningxia paired-up poverty alleviation through relocation, thanks to the help of Fujian province. Previous a village of 8,000 relocated poor people, the district has developed into a town of over 60,000 people in the southern area of the Yangtze River.

Back in 2015 when ADBC introduced the policy of anti-poverty relocation loan, a loan amounting to RMB500 million was granted in September the same year for the anti-poverty relocation in Yongning and related supporting facilities and projects, covering the construction of Fuyuan resettlement area for migrant workers and supporting infrastructure within the resettlement area, roads and schools in shanty areas, etc.

By the end of 2016, with ADBC's financial and intellectual support, 3,415 households of poor farmers had moved to Minning and Wangyuan Towns in Yongning County from Yuanzhou District and Longde County. As such, those from the once poverty-stricken villages saw improvements in dwellings and their way of lives, with new job opportunities, and are able to share benefits from urbanization.

On 19 July 2016, General Secretary Xi Jinping paid a visit to Yuanlong Village, Minning Town, Yongning County, during which he inspected the progress of Fujian-Ningxia paired-up anti-poverty relocation and local industries for poverty alleviation, and pointed out, Mining Town has gone on to a right path of poverty alleviation, and called for the whole country to learn from such valuable experience.





Gallery



Took the lead to establish
Poverty Alleviation Finance
Department

Our actions

In 2016, ADBC improved its organizational layout for poverty alleviation through finance with newly-created and optimized systems and mechanisms to provide an assurance for serving poverty elimination on the organizational level. For this purpose, ADBC had established a lead group focusing on serving poverty elimination in the head office. It is responsible for organizing and leading the poverty elimination work across the Bank. A Poverty Alleviation Finance Department was also established in ADBC's head office. The department heads various departments including a Poverty Alleviation Comprehensive Department (Poverty Alleviation Relocation Department), an Industry Development Poverty Alleviation Department, an Infrastructure Poverty Alleviation Department, a Poverty Alleviation Credit management and Risk Control Department and other primary functional departments. They altogether are responsible for organizing and managing poverty alleviation work. ADBC had also established an executive committee under Poverty Alleviation Finance Department to implement relevant major decisions made by and matters determined by the Party committee of the head office, and making decisions on major issues of the department.



The executive committee held **9** meetings within a half year since its establishment in 2016. More than **50** issues regarding poverty alleviation were submitted during the meeting, and **123** major issues were deliberated to enable strong and effective implementation of the poverty alleviation



Poverty Alleviation Division has been established in the **22** poverty alleviation pilot provinces; Poverty alleviation departments were established in the Bank's county-level branches that have been tasked with poverty alleviation



A "Poverty Alleviation Finance Department" has been established in **839** national-level poverty-stricken counties with functioning organizational units of ADBC; and working groups for poverty alleviation has been established in areas where there is no organizational unit of ADBC, thus achieving the full coverage of policy financial service agencies in poverty-stricken areas

"In 2016, ADBC did a solid job to forge ahead, and made new achievements in aspects of supporting agriculture and benefiting farmers, helping poverty elimination and supporting for the improvement of weak links."

----Instructions from Premier Li Keqiang

According to the relevant national planning for poverty alleviation, ADBC prepared the Five-year Plan for Poverty Alleviation through Policy-backed Finance, outlining general thought, goals and tasks as well as working measures for implementing poverty alleviation across the Bank. ADBC strives to extend anti-poverty loans that will aggregate RMB3 trillion with net increase in anti-poverty loans of RMB2 trillion during the “13th Five-year Plan” period.

Philosophy of the plan

Following the philosophy of guiding poverty alleviation with innovation, ADBC had set up a unique product and service system, a policy and institution system, an operation and management model as well as the core business competency that meet the needs of poverty-stricken areas, and ensuring that the anti-poverty loans issued may provide precise support, subjected to duly management with sustainable finance and generally controllable risks, so that the Bank can achieve remarkable results in poverty alleviation.

Goals of the plan

In the next five years:

- Intense support will be delivered to **839** poverty-stricken counties and **70** million poor people across China
- Loans totalling about RMB**350** billion will be extended for anti-poverty relocation
- Loans totalling about RMB**360** billion will be extended for poverty alleviation through specialty industries such as PV and tourism
- Loans totalling about RMB**280** billion will be extended for poverty alleviation through ecological conservation, education and transferred employment
- Loans totalling about RMB**1** trillion will be extended for purchase, storage and sale of crops, cotton and oilseeds
- Loans totalling about RMB**1.1** trillion will be extended for poverty alleviation by improving rural infrastructure



Pioneering the Five-Year Plan for Poverty Alleviation through Policy-backed Finance





- Anti-poverty relocation
- Industrial development
- Agricultural and rural infrastructure

Innovation in partnership approaches

- "Government-bank guarantee"
- "Government-bank insurance"



Exemplary practices for further promotion

- Pilot zones of poverty alleviation through policy-backed finance
- Fixed point poverty alleviation
- Poverty elimination in Tibet Autonomous Region and Tibetan ethnic areas in Sichuan, Yunnan, Gansu, and Qinghai provinces

Innovation in funding approaches

- Combination of investment and loan
- Combination of debt, loan and investment
- Special financial bonds for poverty alleviation
- Social benefit bonds for poverty alleviation

Targeted poverty alleviation with innovative products

- Anti-poverty PV loan
- Anti-poverty tourism loan
- Anti-poverty education loan
- Anti-poverty internet loan
- Anti-poverty ecology loan
- Anti-poverty wholesale loan
- Anti-poverty bridge loan
- Pilot program of pro-agriculture on-lending business
- Targeted poverty alleviation campaign of "10,000 enterprises to assist 10,000 villages"





Overview

| Progress |

With a solid focus on poverty elimination, ABDC strengthened its commitment towards achieving new breakthroughs in poverty elimination.

488.27 billion

Anti-poverty loans extended during the year

901.23 billion

Outstanding targeted poverty alleviation loans at the end of the year

336.12 billion

Increase as compared to that at the beginning of year

59.5 %

Growth rate

3 times

Of the average growth of all loans of the Bank



Poverty alleviation through industrial development

Catering to the development of specialty industries in poverty-stricken areas, ADBC committed to foster agricultural industrialized management and the development of competitive specialty industries in order to raise the income of the poor and lift them out of poverty. ADBC had granted loans totalling RMB**160.3** billion for targeted poverty alleviation through industrial development while the balance of loans was RMB**379.6** billion, helping **2,200,000** people out of poverty.

Anti-poverty relocation

ADBC earnestly implemented the program of the central government for anti-poverty relocation during the “13th Five-year Plan” period. The Bank had also fine-tuned its funding mechanisms and putting full effort in areas concerning anti-poverty relocation credit.

ADBC extended loans amounting to RMB**120.2** billion for anti-poverty relocation and supported **624** relocation projects which benefited **6.68** million relocated people, **62%** of whom were among the registered poverty-stricken population. Out of these loans, RMB**41.9** billion are discount loans, accounting for **58.4%** of the total granted by all banks. Besides, ADBC had allocated RMB**23.92** billion in special construction funds, representing **55.7%** of the total funds placed by all banks. The Bank had also issued special financial bonds for poverty alleviation amounting to RMB**39** billion and ordinary financial bonds for poverty alleviation amounting to RMB**60** billion.

Poverty alleviation by improving infrastructure

ADBC actively supported public service projects in poverty-stricken areas in order to improve local living and production conditions and eliminate sooner all developmental bottlenecks.

Over the year, ADBC had granted anti-poverty infrastructure loans amounting to RMB**202.6** billion while the balance of loans was RMB**379.6** billion, serving **79,980,000** people living in poverty.

Fixed point poverty alleviation

ADBC had introduced preferential policies to strengthen assistance and support, along with tailored financial service solutions so that measures for fixed point assistance and support can be implemented effectively.

Over the year, ADBC had granted loans amounting to RMB**3.171** billion to targeted counties, and donated RMB**9.5** million to build **27** public welfare projects in targeted counties.



Pilot zones of poverty alleviation through policy-backed finance

ADBC diligently supported the construction of pilot zones of poverty alleviation by leveraging policy-backed finance schemes, so to explore effective modes of targeted poverty alleviation by region.

ADBC had been working alongside the State Council Leading Group Office of Poverty Alleviation to implement **4** pilot zones respectively in Baise of Guangxi, Baoding of Hebei, Bijie of Guizhou and Ankang of Shaanxi.

ADBC also promoted cooperation with over **10** provincial governments, including that of Guizhou, Chongqing and Anhui, in creating provincial pilot zones of poverty alleviation through policy-backed finance.



Tibet Autonomous Region and Tibetan ethnic areas in Qinghai, Gansu, Sichuan and Yunnan provinces

ADBC advocated throughout elimination of absolute poverty in Tibet Autonomous Region and Tibetan ethnic areas in Qinghai, Gansu, Sichuan and Yunnan provinces through targeted policies and measures, precise support for projects, and pertinent use of capital.

ADBC had extended anti-poverty loans amounting to RMB**46.484** billion in various categories to Tibet covering all **74** national key poverty-stricken counties (areas) in the region.

ADBC had also provided RMB**75** million in special construction funds for anti-poverty relocation, accounting for **60%** of the regional total.



“10,000 enterprises to assist 10,000 villages”

ADBC encouraged private enterprises to serve targeted poverty alleviation through guiding role of policy-backed finance. It opened up a new path of supporting poverty alleviation through industrial development.

ADBC facilitated East-West anti-poverty collaboration and the targeted poverty alleviation campaign of “10,000 enterprises to assist 10,000 villages”. The Bank channelled private business investment and business operation into poverty-stricken areas, and nurtured a group of industry-leading businesses that may serve as leading examples on poverty alleviation with wide market impact. As a result, ADBC have successfully fostered “**100** model enterprises”.





Endeavour

Persistent cooperation

ADBC has entered into collaborative agreements with 22 provincial governments or provincial poverty alleviation and development authorities, to commit tentative credit amounted to RMB1,338 billion for anti-poverty cooperation.

ADBC has entered into a Framework Agreement on Cooperation in Comprehensive Support of Internet-based Poverty Alleviation with the NDRC. Pursuant to the agreement, the Bank is planning to provide a credit total of no less than RMB100 billion, so as to fully boost the national internet-based poverty alleviation and development strategy.

ADBC has signed an agreement on comprehensive strategic cooperation in agricultural modernization with the Ministry of Agriculture to promote all-around poverty alleviation through specialty industries and explore targeted anti-poverty models and incentive measures.

ADBC has issued the "Notice of Co-opt efforts on Poverty Alleviation through Improved Transport" jointly with the Ministry of Transportation. Pursuant to the notice, ADBC will enhance coordination and cooperation with the ministry to actively support the rural road construction in poor rural areas.

ADBC has issued the "Notice of Promoting Policy-backed Finance to Support Small Towns Constructions" jointly with the Ministry of Housing and Urban-Rural Development. Pursuant to the notice, the two parties will support region-wide and holistic development of featured towns in poverty-stricken areas so that featured towns could play an exemplary role in their own regions.

22

Provincial governments or provincial poverty alleviation and development authorities with which the Bank had entered into collaborative agreements

1,338

 billion

Of tentative credit committed for anti-poverty cooperation

"Planting potatoes bring prosperity"



Story

| Focusing on key areas |

Poverty alleviation through industrial development: story of prosperity happening to the poor

Located in the central area of Gansu Province, Dingxi is known as the "poorest place on earth", as all of its 7 counties fall within the Liupan Mountain contiguous destitute area, which makes it the main battlefield for the decisive battle against poverty. By the end of 2015, it had 462,100 poor people, and saw a poverty penetration of 17.4%, which is 1.7 percentage points higher than the average across Gansu province. In order to set the poor free from worries about food and living expenses in this barren region where "the local environment cannot support its inhabitants", local government launched the "Potato Program" energetically based on the endowment of resources in the locality, helping poor farmer households to emerge from poverty and achieve prosperity in pursuit of a well-off life.

In 2005, ADBC Gansu branch entered into a strategic cooperation agreement with the government of Dingxi. Pursuant to the agreement and working with leading enterprises, ADBC provided credit support for the whole industry chain of potato covering breeding, planting,

processing and sale through a series of measures such as collective loans, interests discount and flexible use of credit products, according to the guiding thought of "integration of industries, leading enterprises as drive, efficiency with precise actions". With these efforts, the primary industry, secondary industry and tertiary industry integrated with each other, and a targeted household-specific anti-poverty model where "benefits are delivered to all in potato planting, as driven by smooth sales channel and stimulated by rippled effect from deep processing" is gradually taking shape. Potato industry has become the economic pillar here by which the poor can find job, establish career and make money.

By the end of 2016, ADBC has extended RMB4.61 billion of loans for potato, representing 60% of all such loans across the Gansu province. Those loans have supported 51 potato-related enterprises and alleviated poverty for more than 100,000 poor farmer households. With these achievements, ADBC, as a policy bank, has duly served as the pacesetter and pillar in the poverty alleviation through industrial development.

Unremitting actions of ADBC: To provide targeted support in the right direction

- ADBC supported special targeted poverty alleviation actions with focus on the “Five in a Batch” strategy. The Bank had extended loans amounting to RMB137 million for anti-poverty PV projects and loans for anti-poverty tourism projects amounting to RMB180 million.
- ADBC supported the purchase and storage of grain, cotton and edible oil as well as agricultural industrialization management in poverty-stricken areas. The Bank also raised its support towards s grain, cotton and edible oil industries to further empower poverty alleviation efforts, and enhancing support towards new types of rural operating entities in poverty-stricken areas. ADBC also promoted the coordinated planting of grain, commercial and forage crops, the integrated development of farming and processing, and coordinated development of primary, secondary and tertiary industries in poverty-stricken areas.
- ADBC identified six major areas of specialty industries for poverty alleviation, namely production base, science and technology, e-commerce, farming and processing, tourism and ecology, and devised differentiated credit policies accordingly. By leveraging the premise of “policy-backed finance + company + base + farmers”, ADBC helped to materialize the vision of “turning rural resources into assets, fund into share capital, and farmers into shareholders”.



Under the principle of targeted poverty alleviation through finance, our sub-branch at Huangzhong county, Qinghai Province backed a tourism development project. The project added an average of more than RMB10,000 to the per capita income of over 200 households in the village

Unremitting actions of ADBC: Proactive moves with well-thought out plan

- ADBC actively participated in policy research and planning-making of anti-poverty relocation. The Bank had assisted the NDRC and various provincial governments to prepare the program and implementing related anti-poverty relocation planning during the “13th Five-year Plan” period, supporting local governments to establish provincial investment and financing entities for anti-poverty relocation, and provided collaborative intellectual service
- ADBC introduced special loan products to facilitate the implementation of anti-poverty relocation projects
- ADBC tightened the standards for project entry to guarantee precise support
- ADBC rationalized the fund operation mechanism. The Bank assisted investment and financing entities to smoothen the operating flow of their anti-poverty relocation fund, and to ensure the availability of adequate financing channels for project execution at all levels

Anti-poverty relocation: story of happy life

Fenghuang county is a national-level poverty-stricken county located in the hinterland of Wuling Mountain area in Hunan province. The population comprised 98,300 registered poor residents, representing 23.2% of its total population. A total of 3,428 poor households involving 14,788 people had to be relocated.

According to calculation, as much as RMB800 million were still in need for the relocation project. To implement the preferential policy in full, the Fenghuang sub-branch had placed RMB85 million of special funds for the anti-poverty relocation project within just two months. With the first loan instalment of RMB300 million, the project was one of the first to be backed by both investment and loan. It consists of 15 resettlement points (areas), involving 5,053 people from 1,228 households. In 2016, 335 persons from 84 households moved to the resettlement points which were established through the Bank’s investments and loans, and 17,200 people from 31 poor villages of the county got out of poverty with ADBC’s help.



Jile Relocation Village – An anti-poverty relocation project supported by ADBC sub-branch at Fenghuang county, Xiangxi prefecture

Unremitting actions of ADBC: To entrench the foundation for development

- Detailed planning. ADBC studied and developed task plans, and broke down the distribution of anti-poverty infrastructure loans by time, region and variety, to focus on deficiencies in infrastructure such as water, electricity, road, natural gas, network, among others, in poverty-stricken area
- Be Innovative. ADBC studied and issued guidelines on anti-poverty infrastructure work, and explored the application of other channels such as government's purchasing services, government procurement, government authorized self-operation, PPP and other diversified business modes for serving poverty alleviation and development
- ADBC conducted in-depth analysis on 839 national-level poverty-stricken counties and 495 provincial poverty-stricken counties, providing the basis for more precise extension of credit

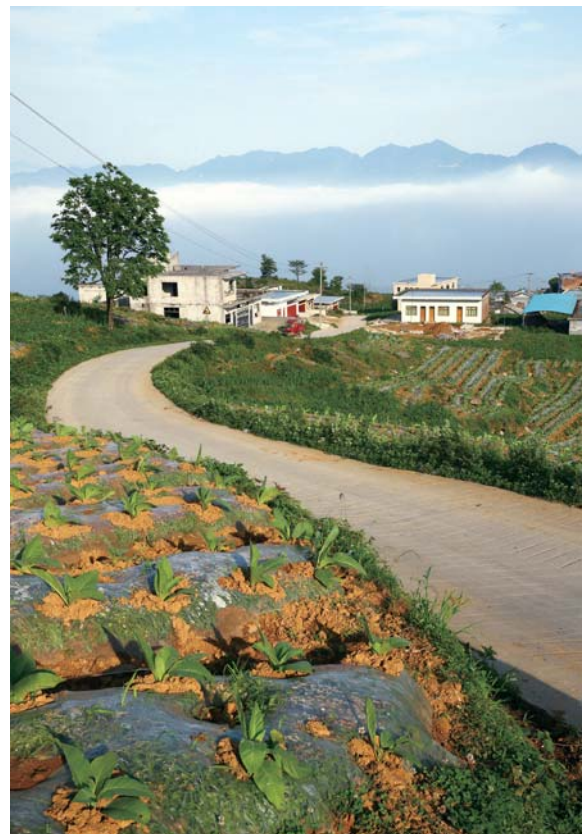
Agricultural and rural infrastructure: New Paths opened the way to well-off life

The asphalt road connecting Yanjia village, Qingshan town, Weining county, Bijie was completed and opened to traffic at the beginning of 2016, eliminating the previous hardship that came with commuting to and from the village, which was best described by the sentence that "soil is all over clothes in sunny day, and in rainy day, mud".

Guan Yuwen, a farmer living in the village, said, "in the past, only tractors could be used to transport goods purchased at the county to our village. Though the county is only 10 kilometres away, it would take us one hour to get there and at least 3 hours to make a round trip to do a simple business. But now, it takes only 1 hour as we can catch a ride with minibus."

"Previously, if one built a house, he needed to engage an agricultural vehicle or tractor to transport the materials such as sand, stone and cement to the village. What's worse, in rainy day the vehicle would be blocked out of the village due to slippery road, and the house owner had to hire someone to carry those materials to the village manually. Since the asphalt road was open to traffic, costs for transporting the building materials have been halved at least."

Over the past decade since 2007, ADBC sub-branch at Weining county has granted a total of RMB6.47 billion loans to finance 26 rural road projects. Since then, 248 kilometres of rural roads has been built while 8,116 kilometres of rural roads have been upgraded, covering 1,666 administrative villages in Bijie.



Asphalt road connecting a village in Bijie, Guizhou Province

* For more details on poverty elimination, please refer to the 2016 Report on Poverty Alleviation Through Finance of Agricultural Development Bank of China

 Practices Showcase





| Safeguard of national food security |

Serving China's food security, ADBC properly arranges the purchases of grain, cotton and edible oil as per policy and based on market mechanism, in order to stabilize their markets and thus protect the interests of farmers. For this purpose, ADBC eagerly adapted to the reform on pricing mechanism as well as purchase and storage regime for agricultural products, conducted in-depth research on the policy of price-subsidiary separation for corns newly introduced in northeastern China, and took an active part in the promulgation and execution of policies concerning credit guarantee funds. ADBC also took actions to assist the government in offloading inventories of grain, cotton and edible oil rationally, and developing reserves of and regulating the supply of such items as sugar, meat and chemical fertilizer, substantially entrenching and defending the bottom line of grain circulation in China.



570.281 billion

Loans granted relating to grain, cotton and edible oil in 2016

60%+

Proportion of the grain and cotton purchased and stored annually with ADBC loans to the total marketable supply for the year in China

Case >>

In Action: Help the purchase of poor-quality wheat to protect the interests of farmers

In the summer of 2016, certain provinces and regions in the southern China saw the ratio of unsound wheat kernels dramatically exceeded the minimal purchase quality standard due to continuous rainy weather when the wheat was in the stages of grain filling and harvest. Difficulties occurred in some regions as farmers could not sell wheat at minimum purchase price, while enterprises had difficulties in procuring required amount qualified wheat.

The wheat problem is particularly acute in Anhui Province, therefore ADBC Anhui provincial branch worked with local governments to moderately loosen the criteria for purchasing wheat reserve, and liaised wheat-consuming enterprises outside Anhui, while supporting enterprises to acquire equipment for better wheat purification and providing special rewards for enterprises willing to adopt the sub-standard wheat, amid other measures, to mitigate the pressure in purchasing sub-standard wheat. In 2016, ADBC placed RMB15.4 billion loans for purchasing 12.6 billion catties of wheat across Anhui Province. Despite the excessive share of low-quality wheat, ADBC granted RMB3.4 billion more loans for the purchase of 2.7 billion catties of wheat in 2016 than in 2015. With the issue of purchasing excessively unsound wheat solved, the Bank managed to serve the interests of wheat growers properly, thus further motivating them to grow grains.

Case >>

In Action: Set up credit guarantee funds to advance the market-oriented reform on grain purchase in China

In 2016, the northeastern China saw the adoption of a new regime of corn purchase that combines the use of “market price” and “subsidiary”. The government reformed the corn purchase and storage regime under the principle of “market pricing and separating subsidiary from price”. Sufficient funds for purchase is critical in carrying throughout the reform. ADBC therefore promoted the establishment of credit guarantee funds for corn purchase in Inner Mongolia, Jilin, Heilongjiang and Liaoning in northeastern China, following the instruction by the State Council that establishing credit guarantee fund for corn purchase is key to the market-oriented reform on grain purchase. Such credit guarantee funds effectively resolved the problems of insufficient guarantee and credit line for enterprises, and their establishments set the bank free from worries after extension of loans.

Case >>

In Action: Assist the leading enterprises in grain industrialization

In 2016, ADBC branch in Dongguan granted a loan of RMB930 million to Surftee Group specially for building its warehousing facilities, helping it become a core receiving port of grain in Pearl River Delta. It worked to refine the nationwide grain logistics network, allowing grains produced in northern China to be transported from Beiliang Port to Dongguan in southern China. With over RMB5.44 billion credit loans extended from the branch,

the group is now equipped with automatic production equipment with annual capacity to process 2 million tons of wheat, 4 dedicated wharf berths with annual throughput of 10 million tons of grain and a cluster of modern above-megaton grain storage warehouses up to national standard, effectively improving supply of grains across the Pearl River Delta.



Case >>

In Action: Encourage the production of quality grains among green hills and clear waters

Known as the “Pearl on the Plateau”, Meitan county of Zunyi city hosts quality rice. Over the past decade, the local ADBC branch has constantly encouraged the Maogong Rice Industry to engage in “contract farming” and “contractual purchase” to achieve a benign cycle that includes production, purchase and processing to sales of grains. With the Bank’s assistance, the company had developed core planting bases of quality rice in 7

towns of the county, covering a total volume 20,000 Mu on average each year, to the benefit of 18,000 farmer households. The company also developed planting bases covering more than 100,000 Mu for quality rice in surrounding counties under contract farming, increasing the income of over 100,000 farmer households by up to RMB10 million each year.

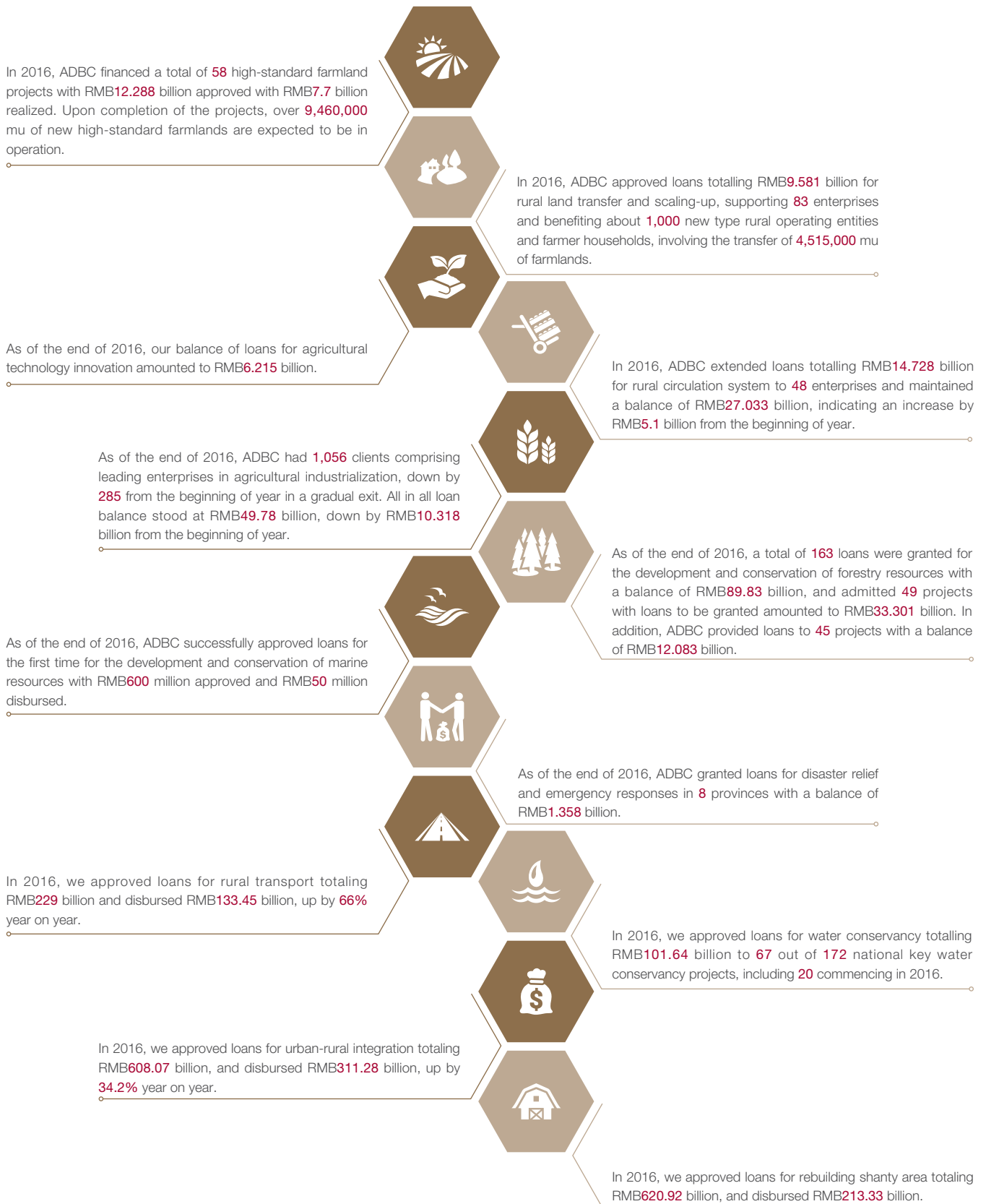


Wharehouse of Maogong Rice Co., Ltd. in Guizhou

| Services for supply-side structural reform on agriculture |

ADBC, as a policy bank to improve the weak links of economy, devotes itself in full to the supply-side structural reform on agriculture while carrying out the national strategy of poverty elimination and safeguarding national food security. In doing so, the Bank played out the leading role of policy-backed finance and deepened cooperation with governmental authorities. The Bank also proactively adjusted and optimized credit policy, with innovative investment and financing practices, and promoted agricultural modernization and rural-urban balanced development.





Advancing agricultural modernization

In 2016, ADBC stayed committed to establishing an industrial system, a production system and an operating system for modern agriculture. ADBC scaled up farming operation with loans for boosting land transfer, the transformation and upgrading of traditional agriculture, with also loans granted for agricultural technology innovation, and for spurring integrated development of industries, as well as loans for agricultural industrialization, for facilitating a modern logistics system for agricultural products, and also loans for rural circulation system. With increasing supply of effective financial products, modes and mechanisms, we improved our services for agricultural modernization.

Supporting the orderly transfer and moderate-scale operation of rural lands

Targeting the puzzle of farmland idling

Targeting the puzzle of farmland idling, ADBC explored the model of “land bank in Linying county” for assisting local governments to organize and establish service platforms for orderly rural land transfer and operation. With this move, ADBC managed to address the problems of information asymmetry and mistrust between transfer parties effectively and standardize the procedure of land transfer.

In view of limited access and high cost for new-type rural operating entities to acquire sufficient financing

In view of limited access and high cost for new-type rural operating entities to acquire sufficient financing, ADBC explored the model of “centralized loan extension and repayment in Peixian county, Jiangsu” through combined approaches of “governmental guidance, fiscal support, combined credit enhancement and batched credit extension”. With this study, the Bank pinpointed financing difficulties in the whole farming process from infrastructure investment to production in general, and cut the financing costs by over 30% for 139 local new-type rural operating entities.

30%



Cut the financing costs for 139 local new-type agricultural entities

Regarding the approach to land farming

Regarding the approach to land farming, ADBC explored the mode of “land trusteeship in Shandong” through close cooperation between “government, bank, society and enterprise”. The Bank removed obstacles for “small, weak and decentralized” farmer service centers to acquire bank finance, and encouraged the building of social service system for local agricultural production across the whole farming process.

Case >>

In Action: Build “Agriculture park” for in-depth industrial integration in rural areas

ADBC extended RMB390 million loans for land transfer to serve the endeavour of the government of Xuanzhou district, Anhui in creating a modern agriculture demonstration zone in Honglin county. To this end, the Bank had introduced an innovative business model featuring “government as leader, contracting out construction, real entities as borrowers and assured returns”. Under this model, the local government handled land transfer issues and the basic backup for running businesses are provided through well-established infrastructure in the park. ADBC backed the scaled-up production and operation of enterprises in the park, supported intensive and in-depth processing of agriculture products, so to promote the harmonious development of primary, secondary and tertiary industries in rural areas. Known as “agriculture park model”, the park pioneers the effort to realize agricultural modernization.



Honglin modern agriculture demonstration zone in Xuanzhou district

The project significantly improved production conditions and ecological environment within the park, and introduced basis for machinery-based, scaled-up and intensive agricultural production in the locality. By the end of 2016, Honglin agriculture park has introduced 23 new-type operating entities, creating jobs for 80 people whose incomes were increased by RMB4,500 on average.



“Silicon Valley of Seeds”---Nanfan Breeding Base, funded by our provincial branch in Hainan

 Serving the rural circulation system



Case >>

In Action: Foster a sound chain of food safety



Processing workshop at the modern central kitchen of Shanghai Xinbohai

ADBC extended loans for rural circulation system to Shanghai Xinbohai Agricultural Processing Co., Ltd. so that the company may develop vegetable planting bases, modern central kitchen and modern logistics distribution system. With the Bank's input, the company was able to expand its agricultural by-product processing rigorously by leveraging an abundant supply of agricultural and sideline products from the Langxia modern agriculture park of Jinshan district and surrounding areas. The company has set up various self-owned and contracted planting bases and put in place a domestic first-class central kitchen processing & distribution system capable of producing 40,000 tons of cleaned vegetables each year. It has also formed up an integrated food industry value chain "from field to dining table" featuring central kitchen, enabling all-around and whole-process control and inspection of food quality, thus ensuring food supply on the urban-rural market and food safety.

Coordinating urban-rural development

ADBC focused on removing weak links in improving the conditions for agricultural production, raising financing and intellectual support with long-term and medium-term credit and investment-lending linkage. ADBC balanced public resources between rural and urban areas and promote equitable exchanges of urban and rural productive elements. The Bank is also devoted to advancing water conservancy, shanty area rebuilding and rural road construction. That's how the Bank may contribute to a balanced urban-rural development and delivered the benefits of development to people in both urban and rural areas.

Case >>

In Action: Benefit thousands in the locality

ADBC Jiangmen, Guangdong branch extended RMB315 million long-term and medium-term loans to fund the dual water supply system project in the Xinhui district of Jiangmen. Once completed, the project will ensure water source protection for the district. It is also critical to realize unified rural-urban water supply, by building up water supply pipes for both urban and rural areas. The move serves to upgrade and regulate water quality at the source, and ensures the safety of drinkable water to the maximum extent.



Source of life--High-quality water supply for Xinhui

Case >>

In Action: "Last Mile" towards prosperity

In Longlin Various Nationalities Autonomous County at the Baise city of Guangxi, 2,019 or 77% of natural villages here do not have cement roads. The county is in need of 3,526 kilometers of village-level cement roads. Hindered by poor traffic for goods and passengers, agricultural products have to be sold at low price or even become unsellable.

To improve the situation, ADBC sub-branch in Longlin county approved a total of RMB200 million loans for improving rural living conditions in the county. These loans will be devoted to upgrade and extend 222

village-level roads for 56 villages (31 of them being poverty-stricken villages) in 16 towns. After the project is completed, accessibility to those villages will be improved essentially, to the benefit of 25,089 registered poor people from 6,778 poor households. By the end of 2016, loans totalling RMB47,000,000 had been extended. 143 cement roads connecting 31 villages under poverty alleviation programs are now in construction. Villagers in areas along those roads are set to enjoy tangible benefits from higher prices of agricultural products which are expected after the new roads are put into service.

Working for beautiful countryside

In pursuit of green development, ADBC fully exploited the financial function of policy-backed finance, and strived for stronger coordination and cooperation while exercising effective control over risks, and hiked credit support for the improvement of rural human inhabitation. The Bank focused on areas such as sewage and garbage disposal, greening and house upgrade in rural areas as well conservation of ancient-style villages. In this way, the Bank encouraged joint effort in ensuring a pretty countryside, so that rural and urban residents can share an eco-friendly and livable environment.

In 2016, ADBC placed a total of RMB37.5 billion loans relating to “green credit” for energy saving and environmental protection, with a closing balance of RMB88.5 billion at end of the year, up by RMB8.4 billion or 10% from the beginning of year. An analysis of loan balances showed that RMB50.5 billion or 57% was dedicated to the improvement of rural ecological environment; RMB30.9 billion or 35% was used to improve rural human inhabitation and curb pollution from non-point sources; RMB5.8 billion or 6.5% was invested in renewable energy and clean energy projects, covering wind power, biomass energy, and hydroelectric power; and RMB1.4 billion or 1.5% went to recycled use of resources.

Case >>

In Action: Let the green Winter Olympics begins in a beautiful China

Responsive to the re-forestation campaign of Zhangjiakou city of Hebei province to set an ecological barrier for Beijing and to embrace the Green Winter Olympics, ADBC branch in Zhangjiakou reached out to the Forestry Department of Hebei province and local governments with financial proposals tailored in line with local realities and concrete projects, by capitalizing on our strengths in policy and expertise. Relevant projects were run in line

with the model of “centralized extension and repayment of loans and services purchased by government”. It provided funding to key programs of national reserve forestry base in Zhangjiakou city covering an area of 1.5921 million mu. As of 31 December 2016, ADBC had granted a total of RMB1.8 billion loans for this purpose, effectively ensuring the smooth progress of projects for the incoming Winter Olympics.



Comprehensive treatment for Xin'an River in Huangshan city funded by ADBC provincial branch in Anhui, which will significantly boost the handling of shipping traffic, develop water transport industry, and reduce sludge and water pollution, thus benefiting the ecosystem and tourism

Case >>

In Action: Bring green hills and clear waters for enjoyable life



Comprehensive water environment treatment for Dongzhen Reservoir

Dongzhen Reservoir has long been the paramount source of domestic water for more than 1.5 million people in the urban area of Putian city and its surrounding areas. It also provides water for farmland irrigation and industrial use. In recent years, the ecosystem and water quality within the reservoir area have been dramatically affected as a result of improper disposal of sewage and garbage produced by those living here.

In order to better protect the reservoir as a source of quality and safe drinkable water for local people, ADBC branch in Putian had invested a key construction fund of

RMB330 million in a comprehensive water environment treatment project for Dongzhen Reservoir, and approved RMB1.5 billion medium-term and long-term loans for water conservancy works through investment-lending linkage in 2016. Those loans will be channelled to a range of comprehensive treatment projects that include sewage treatment, ecological recovery around the reservoir, watercourse enhancement, ecological forest, and treatment of pollution from non-point sources. The improved Dongzhen Reservoir will not only function better as a water source, but also as a leisure destination to the public.




New look of Dagang community of Kengcun village under the Qingyuan beautiful village program funded by ADBC provincial branch in Guangdong

Implementation of key national strategies

Stay committed to serving key national strategies, ADBC keeps launching new products and services. The Bank explored new fields, methods and paths of support, and considering resource distributions of different regions, with special attention paid to improving regional weak links in advancing balanced development among regions. The Bank actively serves the three major national strategies, namely, the Belt and Road initiative, coordinated development of Beijing-Tianjin-Hebei region and construction of Yangtze River Economic Belt.

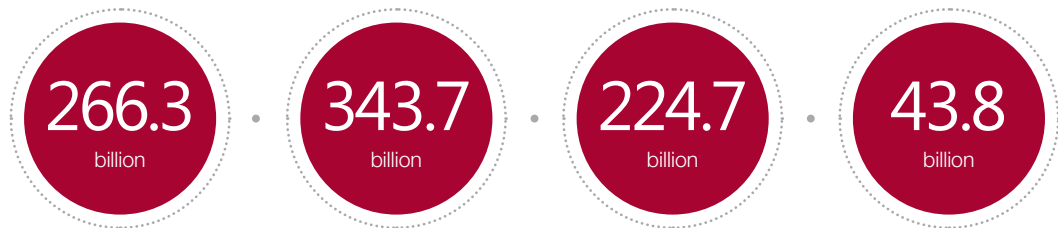
To support facilities and connectivity required by the Belt and Road initiative, the Bank prioritizes support for agriculture-related development projects listed in national and local agendas for the initiative, by specially funding infrastructure projects such as water supply, electricity, road and communication in related regions. To shore up functional positioning of Beijing, Tianjin and Hebei, we focus on traffic integration and ecological environment protection, by assisting sectors including rural road network, ecological environment, and water conservancy involving 6 rivers and 5 lakes as well as new urbanization. Complying with the policies, measures and development plans of the central and local governments regarding the Yangtze River Economic Belt, we underlined the construction of multimodal transport corridor and new urbanization, fine-tuned credit policy and innovated new model with stronger measures of support, so as to take the rural-urban integration within the area to a higher level.



Harbor construction in Shantou funded by ADBC to serve the Belt and Road initiative

 Data of infrastructure loans

in 2016



Loans extended for Western China

Loans extended for Eastern China

Loans extended for Central China

Loans extended in Northeastern China

406 billion

Loans extended for provinces involved in the Belt and Road Initiative

43.9 billion

Loans extended for Beijing, Tianjin and Hebei

436.5 billion

Loans extended for provinces in the area of Yangtze River Economic Belt

Belt and Road Initiative

After approval of the Master Plan of Xiamen on Piloting Comprehensive Supportive Reforms to Deepen Cross-strait Exchange and Cooperation by the State Council, the Southeast China International Shipping Center (Xiamen), as an integral part of the Level shipping and logistics industry chain in Xiamen, was put on the agenda of construction.

ADBC branch in Xiamen had granted a loan of RMB1 billion for the project for the building of rural circulation system and the funding of the construction of auxiliary facilities of logistics center. The project comprises a headquarters building, a fully-automatic container wharf for ocean shipping, a logistics center and other components. Upon completion of the project, the city will jointly



Site of the Southeast China International Shipping Center (Xiamen)

develop "land ports" and multimodal transport with several provinces, extending the economic hinterland of ports in Fujian to inland provinces. The move will allow Fujian evolving into a comprehensive logistics platform bridging the inland regions of central and western China with the international market, and as a gate way on the west side of Taiwan Strait. The project serves to accelerate the "going out" and "bringing in" strategies for agriculture under the Belt and Road initiative of China, advancing Xiamen towards a world-class port and regional shipping and logistics center.

Coordinated development of the Beijing-Tianjin-Hebei region

In 2016, ADBC issued the first tranche of green financial bond worth RMB6 billion, exclusively for forestry ecosystem. By the end of 2016, the Bank had funded a total of 36 forestry improvement projects in areas including cultivation of national reserve forest, protection of forestry ecosystem, development of forestry eco-tourism and establishment of forestry production base. These moves serve to lay a solid foundation for the reform and development of forestry and the progress of eco-civilization.

Insisting on proper planning beforehand and measures reflecting local realities, the Bank's branch in Tianjin actively backed the cultivation of ecological reserve forest, by adopting a whole-process supervision approach over forestry loans and a loan extension model featuring "interaction between branch and sub-branch, and coordinated action between front and back offices". By the end of 2016, the Bank have granted a total of RMB1.363 billion loans for an additional 30,000 mu ecological reserve forest in Jixian county which comprises an area woods with about 2.3 million trees planted manually. The program will not only contribute to air pollution control and ecological environment protection in the Beijing-Tianjin-Hebei region, but also creating jobs for local farmers.



Jixian ecological reserve forest -- "Ecological Highland" in Beijing-Tianjin-Hebei region

Yangtze River Economic Belt

ADBC assisted the building of Longguanqiao Reservoir in Bijie with medium-term and long-term loans. The project focused on the social, economic and environmental benefits during its design, construction and operation stages. When the project was in design stage, 978 people from 215 registered poverty-stricken households were relocated according to the local plan for poverty elimination. On one hand, RMB156.92 million compensation was paid for relocation and land occupation, and on the other hand, arable land was appropriated to offer means of living and production for farmers. In the course of the project's implementation, it offered 50 jobs to local registered poor people with their monthly income raised by RMB1,500 on average. In addition, the project will offer 12 posts for reservoir maintenance and management after its conclusion.

As planned, the reservoir, upon completion, will be merged with the existing Daotianhe Reservoir. Through the development of anti-poverty sightseeing agriculture and leisure industry with this condition, 180 people from 45 registered poor households from the vicinity of the project can be expected to shake off poverty

and lead a prosperous life. Besides, the project will function as water source for approximately 47,800 residents in the old urban district of Bijie.

Yunan-Sichuan Passageway is a vital project to bolster the social and economic development of Tibet, Xinjiang and Tibetan areas in Qinghai, Gansu, Sichuan and Yunnan. The project is not only a strategic layout concerning the national plan for regional development and poverty alleviation in contiguous destitute areas to realize regional balanced development, but also a crucial move to improve the comprehensive transport network in Shangri-la and boost rapid economic and social development of Tibetan areas in Yunnan.

Moreover, the project is of great significance in promoting economic and cultural exchange and cooperation between Diqing Prefecture of Yunnan and Garze Prefecture of Sichuan, thereby developing tourism and logistics in the eastern Tibetan area, and forming an ecological barrier at the upstream of Yangtze River. By the end of 2016, the passageway has opened to traffic in general thanks to a loan from ADBC branch in Diqing prefecture.

 **Our Management**





| Bond issuance |

ADBC has experienced 13 years of development in market-oriented independent funding since the issuance of the first allotment of policy-backed financial bonds through open tendering in the inter-bank bond market on 2 July 2004. As of the end of 2016, the Bank has issued a total of RMB5.86 trillion bonds at home and abroad, with outstanding bonds amounting to RMB3.38 trillion. With input from multitudinous participants in the market, ADBC has built up an important financial platform for pro-agriculture policy credit and has pioneered a trail of endogenously sustainable development. As such, the Bank has become the pacesetter leading the rapid growth of China's bond market and the third largest domestic bond issuer.



Facts of bond issuance

In 2016, ADBC preliminarily amassed a multi-dimensional bond portfolio that comprises ordinary financial bonds and expansively consisted of special bonds for key construction funds, special anti-poverty bonds, ordinary anti-poverty bonds and green bonds. The move has brought in a win-win result as evidenced by richer bond offerings in the market and broader benefits to the society. In 2016, the Bank benefited from the favourable condition of “rising quantity and falling price” regarding bond issuance, as the volume of bond issued annually by the Bank has reached RMB1.24 trillion, representing 37% of the total financial bonds being issued by the three policy banks, up by RMB182.43 billion year on year. All in all, ADBC recorded a net increase of RMB641.3 billion in bond issuance, the highest among the policy banks. The Bank’s bonds issued in 2016 have an average maturity of 6.53 years, 1.35 year longer than that in 2015; a weighted average interest rate of 3.11% representing a drop 40 base points year-on-year; and a weighted average subscription ratio of 3.7 times, topping the policy financial bonds.

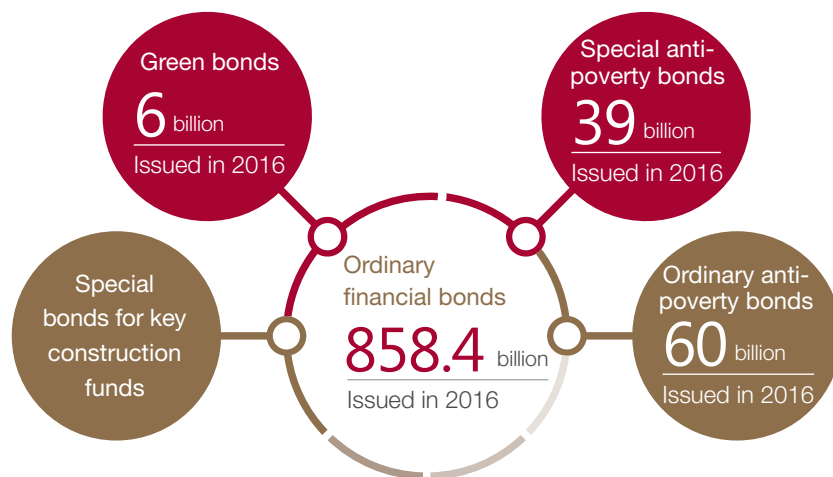


Figure: Chart of Bonds

Facts of bond repayment

ADBC strictly abided by the obligation as bond issuer by repaying the principal and interests of bonds on time, and did the best to maintain good reputation and financial market orders. We have not incurred any bond default since issuing the first tranche of bonds. In 2016, we repaid a total of RMB601.13 billion and RMB107.995 billion as principals and interests, respectively, for matured bonds at home and abroad. The principal of our bonds not yet due at the end of year amounted to RMB3376.92 billion, with a weighted average residual maturity of 4.11 years, 0.75 years longer than that at the end of previous year.

Achievements in market development

In 2016, ADBC played an active, courageous and creative role in the bond market. While harvesting the benefits brought by thriving bond market, ADBC stayed abided by the accepted norms of bond market operation and furthered efforts in market construction, so as to better serve the investment institutions in the market. Therefore, a win-win situation was created for diverse market participants.

Issuing anti-poverty bonds with innovative approaches

On 1 April 2016, ADBC issued the first tranche of special financial bonds for poverty alleviation in China on the national inter-bank market to raise funds exclusively for anti-poverty relocation loans. It is of great significance for the Bank to implement the strategic layout of the CPC Central Committee and the State Council in stepping up poverty elimination and building an all-around well-off society by leveraging policy-backed finance. Up to now, the special anti-poverty bonds issued by the Bank have totalled RMB39 billion.

On 9 May, ADBC took the initiative to issue the first anti-poverty ordinary bond in the market. Up to now, bonds issued in this category have totalled RMB60 billion. It provides lasting, stable and low-cost funding sources for all-out poverty elimination.

Releasing the “ChinaBond-ADBC Bond General Index”

On 9 May, ADBC launched and released the “ChinaBond-ADBC Bond General Index”, being the first bond index concerning agriculture, rural areas and farmers in China, jointly with China Securities Depository and Clearing Corporation Limited (“CSDC”). By preparing and releasing the index for independently and professionally, we could monitor the price trend of ADBC bonds clearly, thus promoting their market liquidity and enhancing efficiency of and value discovery function of the market. This represents another crucial achievement of us in building up the bond market.

To unveil “ADBC Bond Yield Curve” independently

On 15 August, ADBC released the “ADBC Bond Yield Curve” jointly with CSDC. It is a more personalized and refined service of graphic data which can be applied by issuers and investors in a range of areas such as bond issuance, market transaction and pricing of bank credit extended to agriculture, rural areas and farmers. With this curve, the efficiency of policy-backed financial bond market is further boosted.

Calling for tax exemptions during the BT-to-VAT reform

For the common interest of market participants, ADBC voluntarily offered advices on the development of inter-bank market by exercising its expertise. In particular, after the proposal of the reform of replacing business tax with value-added tax (the “BT-to-VAT reform”) was implemented in 2016, ADBC actively communicated and co-worked with relevant authorities and called for attention of many parties, urging the adoption of VAT exemption for the interest income and market transaction charges arising from policy financial bonds. This will ensure the lasting and stable operation of inter-bank market and effectively reduce capital costs of the financial mark, thus mitigating the pressure of high financial costs borne by the real economy.

To expand green financial bonds of ADBC

ADBC principally engages in businesses relating to agriculture, rural areas and farmers. The areas supported by us are highly consistent with that involved in the national endeavour to develop green industry. We therefore have multiple advantages in conducting green finance and guiding private capital so as to support green industry.

In late August of 2016, ADBC pioneered to have its bonds in issue certified as green bonds by a third party. In particular, three ADBC bonds in issue, namely “10 ADBC 09”, “13 ADBC 01” and “13 ADBC 15”, were certified as “green” by independent third party institution. The three bonds were then included in the ChinaBond serial indexes for green bonds. With this practice, the offerings of green bonds were further enriched and the matrix of indicators for green bond recognition was further refined. In addition, those bonds are the first batch of financial bonds in issue being certified as green bonds in China, making ADBC the first policy financial institution possessing a green financial bond.

On 21 December 2016, ADBC also issued the first tranche of green financial bonds worth RMB6 billion through open tendering in the inter-bank bond market. As the largest green financial bond ever issued through open tendering by a domestic financial institution, it improved the landscape of green finance in China. All the proceeds therefrom are used to conserve and develop forestry resources and build forestry production bases and forestry infrastructure in five provinces.

Participating in the first tranche of anti-poverty social benefit bonds thoroughly

On 23 December 2016, the first tranche of anti-poverty social benefit bonds of China was issued in the inter-bank market. The move not only marked an ingenious innovation on the Chinese inter-bank bond market but also created a new path of financing for poverty alleviation through finance in China. ADBC participated in the bond’s design and R&D, and subscribed for 92% of the total offering as chief investor. Based on the anti-poverty social benefit bond, ADBC initiated a new model of poverty alleviation through finance featuring “Project + Bond” and “Bond+”, making a prominent contribution to the construction of bond market and the cause of poverty alleviation through finance.



* For more details on bond offering, please refer to the 2016 Report on Bond-related Social Responsibility of Agricultural Development Bank of China

| Customer service |

Technological support

ADBC launched the cash depository platform for spot transaction, and successfully docked our business system with the bidding system of National Grain Trade Centre. The Bank concluded the optimization and transformation of its integrated business system and the key projects of the system including “BT-to-VAT reform” and “corporate e-banking”. We resolved the inconvenience of “no service if IC card is not at hand”, and the issue of insufficiency of “operator’s ID code” and problems of bundled batch processing time. We also finished the R&D of programs against wire frauds and for check and control of crime-related accounts to strengthen fund security for clients.

Financial education

ADBC organized educational campaigns known as “national tour of financial knowledge”, “financial knowledge for ordinary families” and “month of financial knowledge”. Themed activities were launched regarding the above campaigns by which the Bank enhanced financial knowledge education at all institutional levels, with more than 4,700 outlets engaged in over 5,000 activities. More than 40,000 employees participated in these activities which covered more than 2.39 million customers; over 1.70 million copies of promotional materials were disseminated, attracting about 170 media reports.

Exchange and cooperation

ADBC hosted a forum on poverty alleviation through finance for the Poverty Alleviation Day of China, and held a press conference on poverty alleviation through finance and deepened the bank-government arrangement with the government and related ministries, thus achieving wider social influence. In 2016, the Bank had stepped up cooperation with ministries and commissions of the central government. In particular, the Bank had worked with 6 ministries and commissions including the Ministry of Communications in publishing documents, holding conferences, entered into cooperation agreements and established cooperation mechanisms. ADBC had also reinforced cooperation with local governments. For example, the Bank entered into strategic cooperation agreements with 11 local governments including Tibetan government for the collaborative implementation of national policies, thus gathering more synergy in bracing up agriculture. ADBC had also consolidated cooperation with central enterprises. For example, the Bank entered into strategic cooperation agreements with COFCO Group and other 2 central enterprises on all-around cooperation in numerous business sectors.



* For more details on customer service, please follow the official public service account on WeChat of ADBC

Staff Development

In 2016, ADBC concentrated the efforts to improve talent selection and appointment, by fast-tracking cadre and talent selection and advancing various reforms covering institutional structure and personal composition, salary and benefit as well as performance appraisal. The Bank developed the five-year plan for leadership building and the five year plan for leader training and development for our branches. ADBC also profoundly implemented the initiative of “studying the Charter and Code of Conduct of the Party and the speeches of CPC leaders, acting as a qualified CPC member”. In addition, the Bank had overhauled the institutional structure at our head office and branches. Moreover, the Bank had recruited deputy heads for our provincial branches and head office departments through open selection across the bank for the first time as a part of effort to create an environment where each can fulfil his talent to the best, so that the employees and the bank could realize shared development.

Boosting competence of staff

ADBC is keenly aware that increasing competence of employee is vital to the sustainable development of individual employee and the bank as a whole. In 2016, we refined the top-level planning for staff training, with new training methods and more training resources in force. We organized trainings across the Bank at different levels and in different forms for 44,463 trainees.



– Setting up an executives training and cultivation system covering sessions from Party School for division directors, training for reserve talents, orientation for executives-to-be, thematic training for executives, to guidance for executives sponsored by the Organization Department of the Central Committee of the CPC.



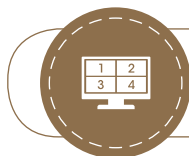
– Holding 4 overseas training sessions under such topics as “rural finance and modernization”, “investment and financing policies for new urbanization”, “comprehensive agricultural development and rural infrastructure construction”.



– Organizing the special seminar on “poverty elimination and development & key construction funds for agricultural development” and the senior seminar on “morality of Party member & bank governance”.



– Supporting over 60 exams of varying types via “Starnet”, ensuring the conduction of 11 relatively large-scale exams, such as the qualification exams for financial and accounting personal and the knowledge contest for the initiative of “studying the Charter and Code of Conduct of the Party and the speeches of CPC leaders, acting as a qualified CPC member”, and a total of 57,000 examinees signed in for those exams.











– Producing numerous micro-lectures, film teaching videos regarding 5 courses by means of virtual studio for all our employees to study online, and broadcast 24 sessions of satellite lectures.

Promoting happiness among staff

We strived to create a working environment where each employee feels the happiness of career. For this purpose, we solicited advices and suggestions from all employees and eagerly included such opinions into the decision-making process of the management. We also valued the physical and mental health of employee and enabled them to obtain inner happiness by organizing various cultural and sport activities, encouraging them to take up voluntary services and public welfare events, so that they can create social value while attaining their own value.



-  Holding the “Beautiful ADBC Staff” contest which generated **10** winners.
-  Installing staff congresses at all provincial branches, prefectural branches and county-level sub-branches, fully engaging the staff in exercising their rights to democratic management and supervision.
-  Setting up **57** branch liaison points reporting to the “Home of Staff” based at the head office, and grant RMB**8.5** million funds for this purpose.
-  Organizing **397** aid activities as part of the intra-group event of “Voluntary Aid with Love”, enlisting the support of **4,020** employees.
-  Rewarding **90** outstanding employees with recuperation leave.
-  Giving RMB**1.11** million in consolation money for 520 employees who are parents having lost the only child or single parents living in extreme hardship.
-  Carrying on the aid scheme for employees living in extreme hardship, with RMB**1.13** million aids handed out to **19** employees.
-  Carrying out “Gift of Warmth” during the period of New Year’s Day and Spring Festival, with more than RMB**9.17** million granted to **2,655** employees living in hardship.



Cake DIY activity under the theme of “Charming Lady, Happy Life” held by our provincial branch in Heilongjiang Program of “Poverty Relief by ADBC Female Staff, Path to Happiness Paved by Love”



Conducting the initiative of Lady of New Time under the theme of “Dedication in Office • Happiness at Home • Acclaim by Society”, engaging **2,356** female organizations and over **24,800** female employees.



Staging the Month of Youth Culture under the theme of “Youth • Responsibility • Commitment”, guiding young employees to take higher standing, assume duties and act ardently in the undertakings of ADBC.



Sponsoring a series of public welfare events led by young volunteers mainly around the topics of “Caring for Left-behind Children”, “Sunshine for the Disabled” and “Micro-public Welfare”. The events were participated by a total of **877** Youth League organs and **11,199** young employees for **6,521** hours, and helped set up **773** long-term public welfare programs.



Conducting a fitness walk program under the theme of “Walk to green • Walk for fitness • Cheerful work • Pleasant life”, attracting over **43,000** participants.



* For more information relating to our employees, please follow the official public service account on WeChat of ADBC

| Risk Control |

Risk management

In 2016, ADBD formulated the 2016-2020 Plan for the System of Comprehensive Risk Management, which specified the guiding concepts, principles, targets, main contents and key tasks for building the comprehensive risk management system, and provided overall planning in seven aspects, including risk management strategy and appetite, organizational structure, policy, work flow, instrument and method, culture as well as internal audit.



At the end of 2016

0.88%

non-performing loan ratio

316%

provision coverage ratio


2.78%

provision to loan ratio

We established the Risk Management and Internal Control Committee and improved the Loan Review Committee and Asset Disposal Committee. We took firm actions for the Year of Post-lending Management in all respects, promoted whole-process standardized management of credit throughout the whole Bank, and fortified the basic management of credit risks. We advanced work systems, examined for cross conflicts, loopholes and defects, and revised and devised various credit extension rules and systems, in order to remove weak points in the credit risk system. As of the end of 2016, we registered a non-performing loan ratio of 0.88%, relatively low in the banking sector; a provision coverage ratio of 316% and a provision to loan ratio of 2.78%, up to regulatory requirements. The quality of credit assets across the bank remained satisfactory and our risk control ability was on a steady rise.

ADBC performed environmental and social risk management. Specifically, we exercised stricter access control to prevent relevant risks at source. To curb credit access for specific industries and customers, the Bank's Guideline of Credit Policies stipulated that no new credit line or direct financing shall be extended to the industries with out-dated production capacity, such as paper-making, tanning and printing and dyeing industries. Differential management was applied to allocation of credit resources. For those restricted sectors, financial support was held back for cases which involved construction, introduction or acquisition of projects, processes, equipment or products; and credit lines to restricted clients were cut back according to the actual circumstances. We also enhanced daily monitoring. Through risk inspection, we spotted and reduced the number of clients from the industries with overcapacity or out-dated production capacity.

ADBC ingrained the concept that "reputation is an intangible asset for everyone to defend" across the bank, and strengthened the mind-set for reputation risk control among our staff. We monitored public opinions by hiring specialists who served shifts to systematically track public opinion around the clock and issue necessary warnings, so that adverse public opinions could be addressed timely and properly.



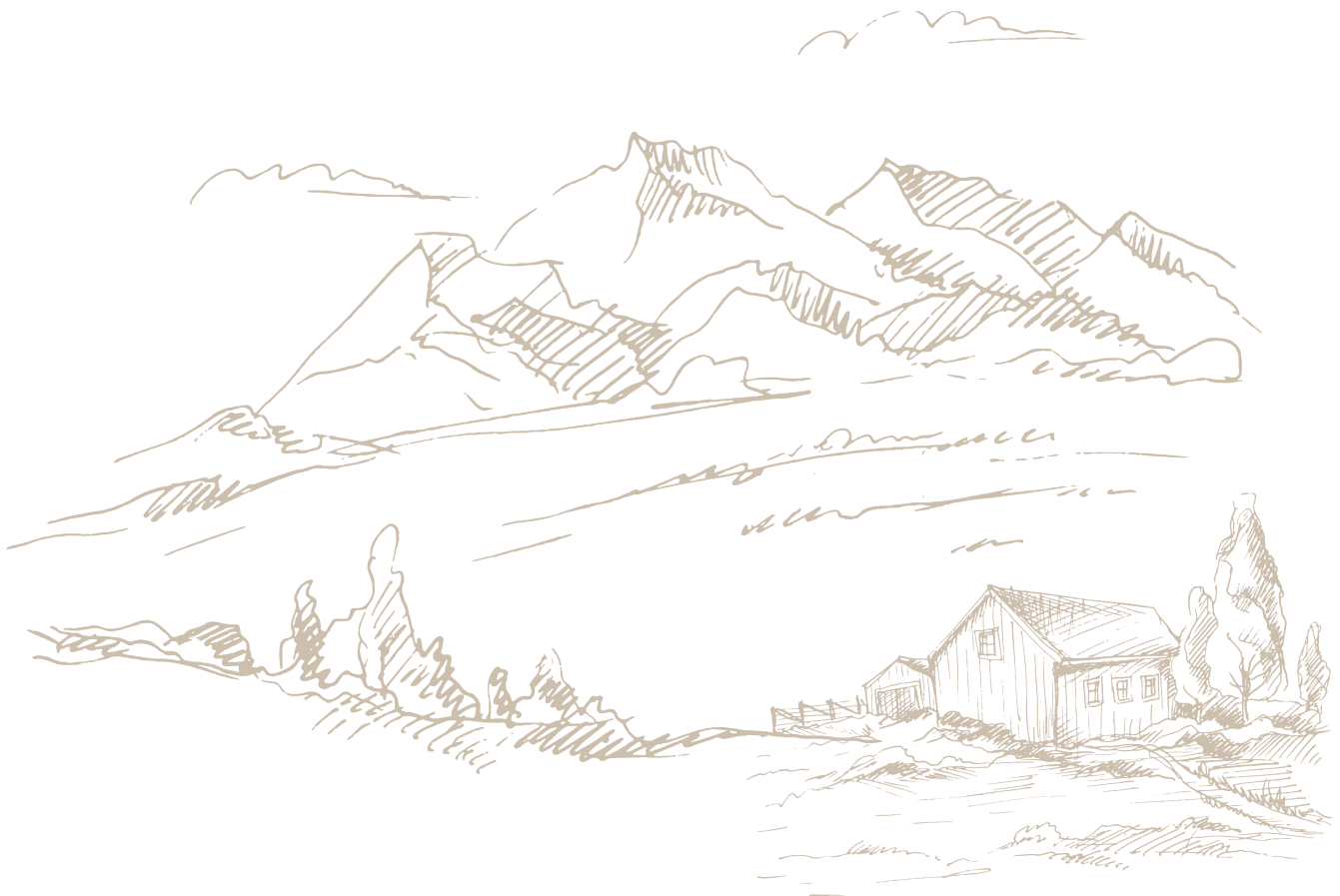
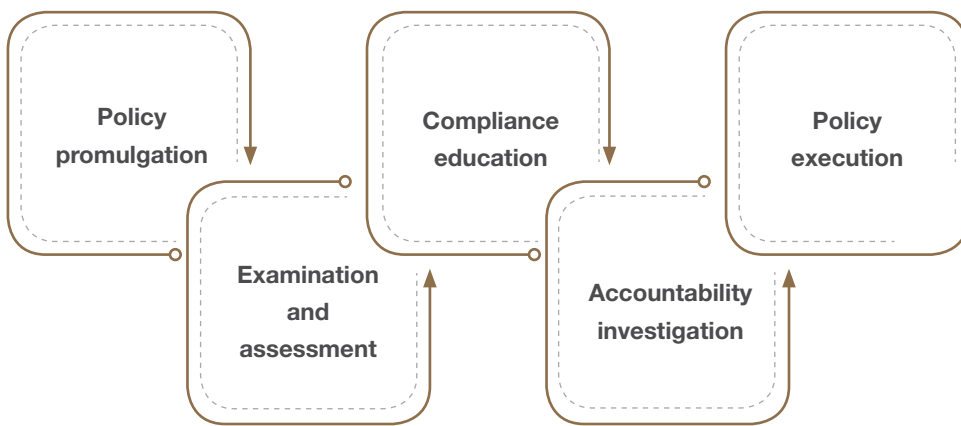
ADBC strengthened control of IT risks. We properly advanced information security projects, and took actions to explore, design and build the information security system and IT risk management system reflecting our realities.

ADBC maintained an effectively run creditors' committees and engaged in the build-up of local creditors' committees. We urged relevant committees to adopt asset preservation and disposal measures such as increasing, stabilizing and reducing loan grants as well as loan restructuring in line with the principle of "enterprise-specific policy", in order to achieve an all-win situation. As of the end of the year, 19 provincial branches participated in the works of creditor's committees for 142 enterprises, mitigating loan risks involving RMB4.897 billion and renewing loans of RMB21.204 billion.

* For more details on risk management, please refer to 2016 Annual Report of Agricultural Development Bank of China

Internal control & compliance

ADBC practiced strict governance according to law. 40 key tasks in 5 aspects have been carried out covering policy promulgation, compliance education, policy execution, examination and assessment, and accountability investigation. We also conducted legal consultation, legal review and litigation for rights protection, so as to safeguard our business development and protect our legitimate rights and interests pursuant to law.



ADBC enhanced compliance risk management

We started a campaign to build a strong culture of compliance where “everyone is responsible for compliant operation”. We enhanced compliance review and reviewed compliance risks associated with internal policies, products, procedures and operational manuals. We carried out compliance inspection, and conducted in-depth analysis on the root cause of the problem spotted. Specifically, we determined whether the problem was caused by relevant policy, personnel, procedure or external factor, then proposed rectification measures and improvement suggestions.

We took further the construction of internal control system

We integrated such internal control functions as internal control evaluation, malpractice case prevention, and anti-money laundering to build an internal control structure centring on system management, inspection management and internal control evaluation. As one of the first 20 banks in China having online investigation and control system, we received letters of appreciation from the Supreme People’s Court of China for 2 consecutive years for our active contribution. In 2016, we helped people’s courts carry out 26,753 law enforcement actions through the online system. We also sponsored the research and development of the investigation and control system for countering telemarketing frauds as required by the People’s Bank of China which was successfully launched in late November, achieving ex ante prevention and on-going interception of frauds targeting crime-related accounts.

ADBC refined the anti-money laundering system

We adopted the Measures for Anti-money Laundering (revised in 2016), revised the Operating Procedures for Anti-money Laundering, and drafted 3-Year Plan for Anti-money Laundering. We upgraded the management system for anti-money laundering, and carried out special audit for anti-money laundering. We integrated the internal controls required for anti-money laundering into the procedures of credit businesses, and detailed specific measures are provided for each procedure of credit operation and staff position, so as to promote efficient practice of the credit system. We participated in the anti-money laundering training program held by the People’s Bank of China, from which 700 employees obtained the certificate of qualified trainees.

ADBC organized bank-wide system clean-up, administration of annual inspection plan, compliance review and compliance education. We compiled and published 134 issues of updated policy fact books and 96 issues of case books, providing guidance and warning through positive and negative cases. As such, the legal knowledge and compliance awareness of our employees were raised.

Compiling and publishing system across the Bank

134 issues
updated policy fact books

Compiling and publishing system across the Bank

96 issues
case books

* For more details on internal control and compliance, please refer to the 2016 Annual Report of Agricultural Development Bank of China



Appendix

Awards and Honours

Recipient	Name of award/honour	Awarding entity
	World's 50 Safest Banks	Global Finance
	Best Policy Bank	Sina Finance
	2016 Best Bank in Poverty Alleviation for the Year Most Innovative Institution in the Bond Market in 2016	Financial Times, Chinese Academy of Social Sciences
	2016 Excellent Policy-related Issuer in Chinese Bond Market Award for Issuance Innovation on Chinese Bond Market in 2016	
	2016 Outstanding Proprietary Business Instituting in Chinese Bond Market Award for Special Contribution to the ChinaBond Financial Connect System for Treasury Affairs in 2016	China Central Depository & Clearing Co., Ltd.
ADBC	Award for Excellent User of ChinaBond Financial Connect System for Treasury Affairs in 2016	
	Top 10 News of Chinese Bond Market in 2016: ADBC issues the first tranche of RMB10 billion anti-poverty special financial bonds in China	Financial Times
	Excellent Trader of the Inter-bank RMB Market in 2016	National Inter-Bank Funding Center
	2016 Outstanding Contribution Award for Poverty Alleviation through Finance in China	China Comment
	Award for Prominent Contribution to Technological Innovation of Financial Sector in 2016-- Innovation in R&D	Financial Computerizing
	Award for Best Practice of Social Responsibility in 2016	China Banking Association
Youth League Committee office of the ADBC Trade Union	National Advanced Unit of Finance Works	
Trade Union Council of ADBC Xinhui Sub-branch in Jiangmen, Guangdong	Model Staff's Home of China	All-China Federation of Trade Union

Recipient	Name of award/honour	Awarding entity
Accounting and Settlement Division of Business Department of ADBC Branch in Beijing		
ADBC Xihu Sub-branch in Nanchang, Jiangxi	Title of National Civilized Unit of Youth Works 2015-2016	Central Committee of the Communist Youth League of China
Financial Accounting Department of ADBC Branch in Binzhou, Shandong		
Business Outlet of ADBC Branch in Xianning, Hubei		
ADBC Provincial Branch in Jiangxi	Award for Contribution to "Financial Services" and "Finance-Industry Park Credit Connect" and Award for Contribution to "Fiscal Credit Connect for Agriculture" and "Underwriting of Local Bonds"	Financial Office of Jiangxi Provincial Government
ADBC Provincial Branch in Hubei	2016 Outstanding Contributor to Economic Development of Hubei through Finance	Hubei Provincial Government
ADBC Provincial Branch in Guangdong	Award for Social Responsibility of Financial Institution in 2016	News Agency of Southern Daily and Organizational Committee of Finance Expo
ADBC Provincial Branch in Guangxi Zhuang Autonomous Region	"Award of Comprehensive Services in Guangxi" and "Award for Contribution to Agriculture, Rural Areas and Farmers of Guangxi"	Guangxi Banking Association
ADBC Provincial Branch in Hainan	Excellent Municipal Units and Central Units Stationed in Hainan for Investment Services during the 100 Days Investment Campaign of Hainan	Hainan Provincial Government
ADBC Provincial Branch in Sichuan	"Award of Best Services for Agriculture, Rural Areas and Farmers" at the 4th Grand Prize Awarding Meeting of Financial Media in Sichuan	News Agency of Sichuan Daily
ADBC Provincial Branch in Gansu	2016 Popular Unit in Double Paired-up Initiative or Cross-province Targeted Poverty Alleviation	CPC Committee of Gansu Province
ADBC Provincial Branch in Ningxia Hui Autonomous Region	Advanced Unit for Village-stationed Assistance 2015-2016	Office of Poverty Alleviation of Ningxia Hui Autonomous Region



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



Profile of the Report

- **Period of report**

This report covers a period from 1 January to 31 December 2016, unless otherwise specified.

- **Scope of report**

The report covers the head office of Agricultural Development Bank of China and its branches, which together is indicated by the terms of “ADBC”, the “Bank”, “we” and “our bank” herein.

- **Basis of preparation**

- ◎ Opinions on Strengthening the Social Responsibility of Banking Institutions issued by the China Banking Regulatory Commission
- ◎ Guidelines on Corporate Social Responsibility of Banking Institutions issued by China Banking Association
- ◎ Guidance on Social Responsibility (ISO26000) issued by International Organization for Standardization
- ◎ Sustainability Reporting Guidelines (GRI4.0) issued by the Global Reporting Initiative

- **Data source**

Data in this report are mainly derived from the 2016 Annual Report of Agricultural Development Bank of China, or otherwise from internal document and relevant statistics of ADBC.

- **Forms of publication**

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The online version of this report is available on the website of ADBC: <http://www.adbc.com.cn>

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本报告采用环保纸张及油墨印制

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