



# 社会责任报告

SOCIAL RESPONSIBILITY REPORT

## 2020



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

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## 董事长致辞



2020 年是极不平凡的一年。面对严峻复杂形势和艰巨繁重任务，农发行坚持以习近平新时代中国特色社会主义思想为指导，认真贯彻落实党中央、国务院决策部署，坚守初心、攻坚克难，全力服务疫情防控、脱贫攻坚、粮食安全，全力落实“六稳”“六保”，在特殊关键之年为决战脱贫攻坚、决胜全面小康作出了积极贡献，充分发挥了政策性银行“当先导、补短板、逆周期”的职能作用。

### 全力支持抗击疫情

新冠肺炎疫情发生后，农发行认真贯彻落实中央疫情防控部署，坚决服从服务大局，第一时间建立领导和工作机制，及时作出工作部署，启动疫情防控应急和绿色通道，简化办贷流程，下放审批权限，建立应急贷款容缺办理机制，统筹支持疫情防控和经济社会发展。强化组织领导，抓实抓细各项疫情防控措施，努力保证员工安全、业务安全和办公场所安全。保障金融服务，科学部署营业网点及营业时间，在疫情期间提供7×24小时不间断服务。全体农发行人守望相助、风雨同舟、众志成城，在推动经济社会恢复发展中勇担使命、积极作为。

### 决战决胜脱贫攻坚

农发行坚定金融扶贫先锋主力模范目标，履职尽责，不辱使命，以更大决心、更大力度服务脱贫攻坚。加强对服务脱贫攻坚的领导，坚持精准扶贫精准脱贫方略，响鼓重锤、聚焦发力，强化全行全力全程扶贫工作格局，全力助推攻克剩余贫困堡垒，支持贫困地区克服疫情灾情影响，多措并举巩固脱贫攻坚成果。强化脱贫攻坚后续有机衔接与全面支持。积极推动贫困地区产业发展，继续发挥骨干和引领作用，为脱贫地区实现乡村振兴提供有力的金融支撑。农发行连续第5年荣获全国脱贫攻坚奖，连续第3年在中央单位定点扶贫成效评价中获得“好”的等次。

### 扎实做好“六稳”“六保”

围绕补上全面小康“三农”领域突出短板，农发行进一步加大金融支农力度，稳农业、保民生、促增长。维护国家粮食安全，充分发挥收购资金供应主渠道作用。聚焦推动农村产业兴旺，大力支持现代农业，做好生猪等重要农产品稳产保供。持续发力基础设施补短板，积极支持城乡基础设施和公共服务建设。全力服务国家区域协调发展战略，支持长江大保护、黄河流域生态保护和高质量发展。国际贸易金融服务进一步优化，转贷款、外汇贷款等业务取得突破，国际交流合作高质量高效开展。

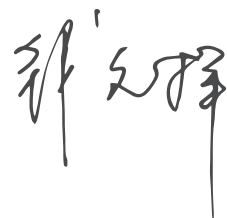
### 持续强化风险防控

深入推进全面风险管理，着力打好防范化解金融风险攻坚战收官战，守住了不发生系统性风险的底线。风险管控有力有效，政策风险、战略风险、流动性风险等各类风险管控水平进一步提升。推进全面依法治行，开展《民法典》宣传教育，加大流程管控和日常监督，健全授权管理体系，完善综合检查机制，内控综合治理三年行动顺利收官。全面推进反洗钱和关联交易管理，案防管理机制不断优化。

### 深入推进改革创新

进一步提升治理体系和治理能力现代化水平，狠抓精细化管理，坚持科技创新驱动发展。完善“两会一层”运行机制，发挥股权董事在议案审议中的重要作用，治理结构更加健全。“八项改革”不断深化，“四大工程”创新推进，科技支撑更加有力。顺利收官信息科技三年规划建设任务，全面启动数据治理专项行动，系统安全平稳运行，为疫情期间全行业务正常开展提供有力支撑。

2021年是中国共产党建党100周年，是“十四五”规划开局之年，也是全面建设社会主义现代化国家新征程开启之年。我们将继续以习近平新时代中国特色社会主义思想为指导，深入贯彻党的十九大和十九届二中、三中、四中、五中全会精神以及中央经济工作会议、中央农村工作会议精神，增强“四个意识”、坚定“四个自信”、做到“两个维护”，立足新发展阶段，贯彻新发展理念，构建新发展格局，坚持稳中求进工作总基调，坚持“传承、创新、夯实、提高、加强”要求，以党的建设为统领，以高质量发展为主题，以服务乡村振兴为抓手，统筹做好履职发展、改革创新、风险防控等各项工作，不断提升治理体系和治理能力现代化水平，以优异成绩庆祝中国共产党成立100周年！



## 行长致辞

2020 年，农发行坚决贯彻落实习近平总书记重要指示批示精神和党中央决策部署，紧扣全面建成小康社会目标任务，充分发挥政策性金融当先导、补短板、逆周期的职能作用，统筹支持疫情防控和经济社会发展，全力服务“六稳”“六保”，助力决胜“三大攻坚战”。这一年，农发行服务“三农”成效再创新高，不良贷款持续双降，多项经营指标超额完成任务，各项工作稳中有进、进中向好。

截至 2020 年末，全行累放贷款 2.01 万亿元，年末贷款余额 6.14 万亿元，比年初增长 5,524 亿元；不良贷款余额 219 亿元、不良贷款率 0.36%，分别比年初下降 119 亿元、0.25 个百分点，资产质量处于全国性银行业金融机构最好水平；在大幅减费让利的情况下，实现账面利润 233 亿元，所有者权益增加 206 亿元，现代化建设和高质量发展迈上新台阶。





### 在经济方面

农发行积极支持京津冀协同发展、长三角一体化发展、粤港澳大湾区建设、雄安新区建设、长江经济带和黄河流域生态保护等国家重点战略，精准对接区域发展规划，全力服务区域协调绿色发展。积极支持长江大保护、黄河流域生态保护和高质量发展，累放长江大保护和黄河流域生态保护贷款 3,038 亿元、余额 7,587 亿元，比年初增加 2,397 亿元。基础设施补短板持续发力，加强涉及农业农村的信息、融合、创新等新型基础设施建设，加快推进新型城镇化，大力支持交通、水利等重大工程建设，突出支持公共卫生和应急体系建设，提升农村公共设施和服务能力，促进城乡融合发展。全年发放基础设施贷款 7,110 亿元、余额 3.32 万亿元。

### 在社会方面

全力服务“六稳”“六保”，全年累放疫情防控应急贷款 913 亿元、复工复产贷款 1 万亿元，主承销非金融企业债券 10 单 66 亿元，支持企业 1.12 万家；向 382 家全国重点企业发放专项贷款 185 亿元。维护国家粮食安全，全年累放粮棉油类贷款 5,786 亿元，支持企业收购粮油 4,023 亿斤、棉花 316 万吨。坚决助力打赢脱贫攻坚收官战，全年累放扶贫贷款 5,244 亿元、产业扶贫贷款 3,479 亿元、“三保障”专项扶贫贷款 445 亿元，金融扶贫的先锋主力模范作用进一步彰显。有效衔接乡村振兴战略，聚焦推动农村产业兴旺，累放农业现代化贷款 3,246 亿元，贷款余额 5,704 亿元，首次突破 5,000 亿大关。

### 在环境方面

农发行坚持以“两山”理念为引领，以聚焦“三农”领域绿色发展为重点，以服务国家战略与绿色发展有机结合为主线，以建设“绿色银行”为目标，大力发展绿色金融，加大对绿色经济、低碳经济、循环经济的支持，积极应对气候变化。在绿色信贷政策制度、标准建设、认定管理、统计分析、科技支撑、配套措施、理念传导等方面集中发力，搭建具备农发行特色的绿色信贷管理体系，绿色信贷业务保持规模效益协同并进的良好态势。农发行全年新增绿色信贷项目 1,134 个，累计发放贷款 3,177.4 亿元，绿色信贷余额 8,484.29 亿元，其中节能环保产业、生态环境产业以及基础设施绿色升级三个产业绿色贷款余额超过 8,000 亿元，占比达 95%。

展望 2021 年，农发行将坚持稳中求进的工作总基调，坚持全面从严治党、依法从严治行，以高质量发展为主题，以服务乡村振兴统揽新发展阶段支农业务，推动巩固拓展脱贫攻坚成果同乡村振兴有效衔接，全力维护国家粮食安全，支持农业现代化、农业农村建设、区域协调发展和生态文明建设，持续深化“八项改革”，拓展提升“四大工程”，统筹做好履职发展、风险防控、改革创新、强化管理等各项工作，不断提升治理体系和治理能力现代化水平。立足新阶段，树牢新理念，服务新格局，奋力书写农发行高质量发展新篇章，为中国共产党建党 100 周年献礼！



## 以高质量党建引领高质量发展

农发行牢牢坚持党的领导这一重大政治原则，将党的领导写入农发行章程、融入全行治理各环节，认真落实“双向进入、交叉任职”的领导体制，严格执行重大经营管理事项党委研究前置程序，落实“四同步、四对接”机制，成立党建工作领导小组，制定修订党内规章制度 40 余项，细化全面从严管党治行 70 项重点任务，党委把方向、管大局、保落实的领导作用充分发挥。认真贯彻落实党中央关于纪检监察派驻体制机制改革的决策部署，全力推进派驻机构改革在农发行落地，强化贯通协同，自觉接受、支持驻行纪检监察组的监督，健全问责追责制度机制，加大巡视巡察力度，从严监督执纪问责，全面从严管党治行不断深入。坚定不移深化金融反腐，党内正气不断提升，政治生态持续向好，为推动全行高质量发展提供了坚强保障。

### 高质量推进党的建设

牢牢把握政策性金融服务的政治属性和业务特点，坚持以政治建设统领党的各项建设，增强“四个意识”、坚定“四个自信”、做到“两个维护”，全面贯彻落实习近平总书记重要指示批示精神和党中央决策部署。深入推进总行机关政治建设，着力提高机关党的建设质量，切实走在前、作表率。

着力学懂弄通做实习近平新时代中国特色社会主义思想，建立党委会首议题学习制度，抓好党委中心组学习、党校教育培训、青年理论学习、“三会一课”等经常性学习，集中培训处级以上干部 8,000 余人次、县级支行主要负责人 2,000 余人次。

牢固树立强基固本思想，认真落实党建联系行制度，扎实推进支部标准化规范化建设，创建“智慧党建”系统，严格党组织书记抓基层党建工作述职评议、支部工作量化和党员积分管理“三位一体”考核，深入推进“四强”支部和“五个一流”模范机关建设。

不断强化为民理念、增强服务意识，提振干事创业精气神，持续营造和谐融洽、奋发向上的良好环境。注重以优良传统和优秀文化提升员工思想境界，提炼培养新时代农发行文化理念体系，用关心关爱和特困救助机制增强员工归属感，精心组织“爱党铸忠诚、爱国担使命、爱农有作为、爱岗作贡献”教育，召开首届全行职工代表大会，持续开展“两优一先”“最美农行人”“十大杰出青年”等评选表彰工作，272 个先进集体和 549 名先进个人受到表彰。

强化权力运行监督，探索建立与省级分行政治生态评价机制，继续深化联合监督作用，推进与驻行纪检监察组在政策与制度、机制与管理、信息和判断、查出和问责、教育和预防、安排和监督六个方面贯通协同，内部监督、监管监督与派驻监督贯通融合，保障“两个责任”同频共振、同向发力。

集中培训处级以上干部

**8,000** 余人次

培训县级支行主要负责人

**2,000** 余人次

表彰先进集体

**272** 个

表彰先进个人

**549** 名



## 持续推动党建与业务深度融合

坚持围绕中心抓党建、抓好党建促业务，以高质量党建引领高质量发展。全行在服务粮食安全、脱贫攻坚、乡村振兴和区域发展战略，在推进改革发展、提升经营绩效、加强基础管理、防控化解风险、履行社会责任等方面取得显著成绩，服务“三农”事业的地位作用更加突显，社会知名度、美誉度明显提升，实现了规模、质量、效益有机统一。

截至 2020 年末，全行资产规模 7.46 万亿元，贷款余额 6.15 万亿元，支持收购粮棉油超过全社会收购量的 50%，扶贫贷款余额居全国金融系统首位，连续 3 年在中央单位定点扶贫考核中获得“好”的最高等次，是唯一连续 5 年获得全国脱贫攻坚奖的金融机构。

面对疫情纷繁复杂的形势，农发行全力服务疫情防控和复工复产，认真做好“六稳”“六保”工作，年度贷款投放额首次超过两万亿元，率先完成疫情防控和复工复产专项贷款投放任务，超额完成扶贫贷款、生猪贷款、长江大保护和黄河流域生态保护等重点任务。

全行资产规模

**7.46** 万亿元

贷款余额

**6.15** 万亿元

收购粮棉油超过全社会收购量

**50** %

## 积极践行新时代农发行文化理念

农发行党委联系实际认真学习贯彻习近平总书记关于文化建设的重要论述，把文化建设放在全行发展战略中进行谋划，把文化建设作为全行高质量发展的重要支撑。

积极践行新时代农发行文化理念体系，始终牢记“支农为国、立行为民”崇高使命，紧紧围绕“建设现代化高质量发展的农业政策性银行”宏伟愿景，坚持“执行国家意志、服务三农需求、遵循银行规律”三位一体办学理念，坚守“家国情怀、专业素养”的价值追求，坚定“中国农业发展银行，服务乡村振兴的银行”战略定位，切实打造农发行良好的支农形象。

坚持用先进文化理念引领方向、凝聚共识，引导行为、塑造团队，激发活力、促进发展，提升农发行核心竞争力，打造粮食银行、扶贫银行、水利银行、农地银行等“金字招牌”，为实现农发行高质量发展提供源源不断的精神动力和文化支撑。



## 勇当先锋主力模范 坚决助力打赢脱贫攻坚收官战

确保坚决打赢脱贫攻坚战，对如期全面建成小康社会、实现第一个百年奋斗目标具有决定性意义。2020年，农发行深入学习习近平总书记关于疫情防控和脱贫攻坚重要指示批示精神，坚决贯彻党中央国务院脱贫攻坚决策部署，认真落实国务院扶贫开发领导小组的有关要求，秉承家国情怀，服从服务大局，坚决扛起脱贫攻坚政治责任，坚定金融扶贫先锋主力模范目标，充分发挥政策性金融当先导、补短板、逆周期职能作用，坚决助力打赢脱贫攻坚收官战。

### 01

#### 强化全行全力全程扶贫工作格局

以服务脱贫攻坚统揽业务发展全局，召开决战决胜脱贫攻坚工作会、脱贫攻坚工程领导小组会、扶贫金融事业部执委会等8次，印发《关于坚决助力打赢2020年脱贫攻坚收官战的意见》等制度文件35份，统筹谋划部署全年任务。坚持“四级书记”抓扶贫，深化行领导分片包干责任制，组织各级行层层签订责任书，压紧压实攻坚责任。统筹考虑疫情影响，科学制定考核方案，提高脱贫攻坚考核权重，突出对挂牌督战、易地搬迁后续扶持、精准管理等重点任务的考核激励。驻行纪检监察组与农发行党委贯通协同、同向发力，突出政治监督，强化日常监督，为服务决战决胜脱贫攻坚提供坚强保障。

### 02

#### 全力助推攻克剩余贫困堡垒

农发行坚决落实习近平总书记关于“继续聚焦‘三区三州’等深度贫困地区”“确保剩余建档立卡贫困人口如期脱贫”的重要指示要求，把攻克剩余贫困人口作为重中之重。扎实开展挂牌督战，制定挂牌督战方案，建立分级督战、上下联动机制；农发行党委班子成员签订责任书，召开挂牌督战视频会17次，帮助基层解决实际困难。创新加大政策倾斜力度，针对未摘帽贫困县和深度贫困地区再推出11+10条特惠政策，在疫情防控、“三保障”、易地搬迁后续扶持等领域提供一揽子举措。继续用好用足人民银行专项扶贫再贷款等特殊政策。全年向深度贫困地区投放扶贫贷款1,044.21亿元，贷款余额2,980.68亿元；向52个未摘帽贫困县投放扶贫贷款239.04亿元，贷款余额537.65亿元，增速是全行扶贫贷款的4.5倍，有力助推如期脱贫摘帽。

全年向深度贫困地区投放扶贫贷款

**1,044.21** 亿元

贷款余额

**2,980.68** 亿元

向52个未摘帽贫困县投放扶贫贷款

**239.04** 亿元

增速是全行扶贫贷款的

**4.5** 倍

## 03

## 支持贫困地区克服疫情灾情影响

全年帮助销售贫困地区农产品

5.74 亿元

直接购买

5,757.71 万元

农发行坚决落实习近平总书记关于“统筹推进疫情防控和脱贫攻坚”的重要指示要求，发挥补短板职能，支持打赢疫情防控阻击战和脱贫攻坚收官战“两场战役”。落实分区分级精准防控方略，推出支持疫情防控和复工复产的34+20项举措，开辟“应急”和“绿色”两大通道，将脱贫攻坚作为首要领域予以支持。开辟救灾应急通道，精准支持贫困地区防汛救灾、灾后重建和受灾企业纾困。开展消费扶贫行动，多措并举拓宽销售渠道，设置专柜专区，加大食堂工会采购，创新电商营销，全力支持解决扶贫农畜牧产品滞销问题；开展全行消费扶贫月活动，举办消费扶贫现场推进会，协助国家发改委举办全国消费扶贫论坛。全年帮助销售贫困地区农产品5.74亿元，直接购买5,757.71万元。

## 04

## 多措并举巩固脱贫攻坚成果

全年投放产业扶贫贷款

3,478.63 亿元

增速为全行  
扶贫贷款

2.4 倍

农发行发挥金融产品“组合拳”优势，大力支持补齐脱贫攻坚短板弱项。创新支持产业扶贫，支持贫困地区粮棉油收储、农业产业化和特色产业发展，支持东西部扶贫协作和“万企帮万村”精准扶贫行动，全年投放产业扶贫贷款3,478.63亿元，贷款余额6,150.72亿元，增速为全行扶贫贷款的2.4倍。

突出支持解决“三保障”和饮水安全问题，开展专项行动，优化教育、健康、贫困村提升工程贷款政策，对国定贫困县开展全覆盖对接工作，全年投放支持“三保障”和饮水安全的扶贫贷款750.06亿元，贷款余额4,242.93亿元。

“三保障”  
和饮水安全扶贫贷款

贷款余额

750.06 亿元 4,242.93 亿元

全年投放后续扶持贷款 贷款余额

442 亿元 599.51 亿元

全力支持易地扶贫搬迁后续扶持，与国家发改委联合印发通知，以专项行动、专项政策、专项额度、多种产品“三专一多”为抓手，推动后续扶持落地，全年投放后续扶持贷款442亿元，贷款余额599.51亿元。

持续支持基础设施补短板，统筹服务脱贫攻坚、长江大保护和黄河流域生态保护，支持水利建设、农村人居环境整治、农村路网和生态环保，全年投放基础设施扶贫贷款1,319.95亿元，贷款余额6,186.06亿元。

全年投放基础设施扶贫贷款 贷款余额

1,319.95 亿元 6,186.06 亿元

## 05

### 高效推动中央单位定点扶贫

农发行深化“四融一体”帮扶体系，全力助推隆林脱贫摘帽，巩固大安、锦屏、马关脱贫成果。突出融资支持，全年投放贷款 17.96 亿元。强化融智培训，培训基层干部 1,739 人、致富带头人 4,241 人。加大融商力度，招引项目 10 个，实际投资 3.93 亿元，带动 3.5 万余贫困人口。用心融情帮扶，捐赠资金 3,816 万元，募集资金 2,360 万元，在 2 月疫情形势最严峻时捐赠 206 万元防疫物资。针对“三保障”突出问题开展专项精准帮扶，开展教育扶贫专项行动，投入 1,940 万元资助 3,076 名贫困学生；开展健康扶贫专项行动，投入 292 万元改善医疗基础设施，惠及贫困人口 103,368 人；开展隆林脱贫摘帽专项行动，全年向隆林投入的帮扶和信贷资金居 4 个定点扶贫县之首。

全年投放融资支持贷款

17.96 亿元

培训基层干部

1,739 人

教育扶贫投入

1,940 万元

资助贫困学生

3,076 名

改善医疗基础设施投入

292 万元

惠及贫困人口

103,368 人

## 06

### 加强党对服务脱贫攻坚的领导

农发行加强和改善党对服务脱贫攻坚的领导，围绕决战决胜持续强化政治保障、改进工作作风、优化资源配置、营造良好氛围，全力保障服务脱贫攻坚优先发展。坚持党建统领，将服务脱贫攻坚作为增强“四个意识”、坚定“四个自信”、做到“两个维护”的试金石，开展学习习近平扶贫论述征文活动，指导全行 1,098 个党支部与 1,112 个贫困村开展 3,361 次结对共建。加大资源保障，2020 年累计发行“战疫情、助脱贫”等扶贫主题债券共计 3,200.7 亿元。强化组织保障，选派优秀干部到未摘帽贫困县等地区挂职，优先招录建档立卡贫困学生 138 名。开展支持巩固拓展脱贫攻坚成果同乡村振兴有效衔接研究，召开脱贫攻坚工程领导小组会研究工作思路，召开总省行及银企座谈会广泛听取意见，成立专班开展专题调研，研究制定农发行支持有效衔接的指导意见。

1,098 个

指导全行党支部

3,361 次

开展贫困村结对共建

累计发行“战疫情、助脱贫”  
等扶贫主题债券

3,200.7 亿元



## “三专一多” 做好易地搬迁后续金融扶持

对 22 个有搬迁任务省份分行下达目标任务，对搬迁贫困人口超过 1 万人的特大型集中安置区贷款投放覆盖比例不低于 80%，将搬迁后续扶持纳入全年绩效考核体系。



专项行动

开通“绿色通道”，执行优惠利率，对优质企业及采取风险补偿基金模式的搬迁后续扶持贷款发放信用贷款。



专项政策

从 2020 年起的 5 年内，安排 1,200 亿元专项贷款额度，其中 1,000 亿元用于支持搬迁后续产业发展，200 亿元用于支持搬迁安置区配套设施建设。



专项额度

利用产业扶贫、教育扶贫、健康扶贫、贫困村提升工程、城乡一体化、水利建设等专项信贷产品，支持搬迁地区产业发展及配套基础设施提升完善。



多种产品



## 六个有机衔接 强化脱贫攻坚后续支持

**与国家粮食安全有机衔接。**服务国家粮食安全是农发行的主业，在保证“吃得饱”的同时，支持做好种植粮食与高附加值经济作物间的平衡，让农民能致富，让人们“吃得好、吃得健康、吃得安全”。

**与农业现代化有机衔接。**支持发展从种子、化肥、机械、加工、生产、储备、流通，到市场、消费的农业全产业链，切实提高农业附加值，增加农民收入。

**与土地合理利用有机衔接。**平衡好建设用地、农业用地和住宅用地的关系，加快建设高标准农田，实现土地流转和规模化经营。

**与扶持农业客户群体有机衔接。**对投入农业的各类企业客户进行扶持，包括中小企业、农业企业、合作社、专业机构、科技公司及集团化运营的大企业，积极培育扶持不同所有制、不同规模、不同业态的支持农业的客户群体。

**与新型业务模式有机衔接。**在农业农村基础设施改善、生态环境保护、水利建设等中长期项目中改变过去依赖政府负责的模式，发现现金流、设计现金流、组合现金流，使项目财务可持续得到保证。

**与城镇化有机衔接。**农业农村问题很大程度上是城镇化的问题，目前农村农业人口占比较高，人均资源有限，必须推动农业现代化和城镇现代化有机衔接、同步进行。

### 广西分行聚焦产业扶贫 搭建致富“新引擎”

立足资源禀赋，结合市场需求，广西分行将产业扶贫作为扶贫工作的主攻方向，突出支持当地带贫主导产业，盘活可持续扶贫产业链，带动当地群众脱贫增收。先后因地制宜支持隆林“两黑一黄，三张叶子一株蕉”特色农业，乐业红心猕猴桃种植业，那坡边境贸易产业链，大化、都安生态养殖业，罗城仫佬族自治县林业，三江油茶种植业，融水旅游业等特色产业，搭建脱贫致富“新引擎”。

大化瑶族自治县和都安瑶族自治县牧草资源丰富，群众种养历史悠久。分行投放逾1.3亿元，鼓励企业以“公司+合作社+农户”的模式，建立健全产业扶贫联结机制，形成绿色生态循环的特色肉牛肉羊产业全产业链；依托“中国油茶之乡”三江侗族自治县丰富的油茶资源，投放贷款2.65亿元，用于油茶品种改造、抚育管理提升，已种植油茶林约15万亩，带动8,346户农民实现增收。

融水苗族自治县山水清秀，民族风情浓郁。分行投放2,600万元支持融水苗族自治县元宝山片区旅游扶贫项目建设，帮助元宝山片区形成集特色餐饮、住宿、购物、娱乐、户外运动、文化体验为一体的乡村旅游产业链，有力推动该县乡村旅游高质量发展，积极推动“绿水青山”变“金山银山”。

投放贷款

**2.65** 亿元

三江侗族自治县种植油茶林约

**150,000** 亩

带动农民实现增收户数

**8,346** 户

### 云南分行全力支持新兴产业助推脱贫攻坚新格局

结合云南延伸八大重点产业和世界一流“三张牌”内涵外延，云南分行不断加大对旅游扶贫、网络扶贫、低碳环保等产业扶持力度，持续延伸产业扶贫深度和空间，助力贫困地区群众致富奔小康。

2019年以来，农发行先后审批2亿元扶贫过桥贷款和8亿元旅游扶贫中长期项目贷款，用于支持香格里拉独克宗古城提质扩容暨“月光城”小镇（一期）项目建设。项目将重塑独具特色的香格里拉“月光城”，推进迪庆州全域旅游发展，改善当地居民的生活、就业环境，吸纳500余名贫困群众就业，促进城乡融合发展，助力云南藏区实现可持续的稳定脱贫。

先后审批扶贫过桥贷款和旅游扶贫  
中长期项目贷款

**2** 亿元      **8** 亿元

吸纳贫困群众就业

**500** 余名





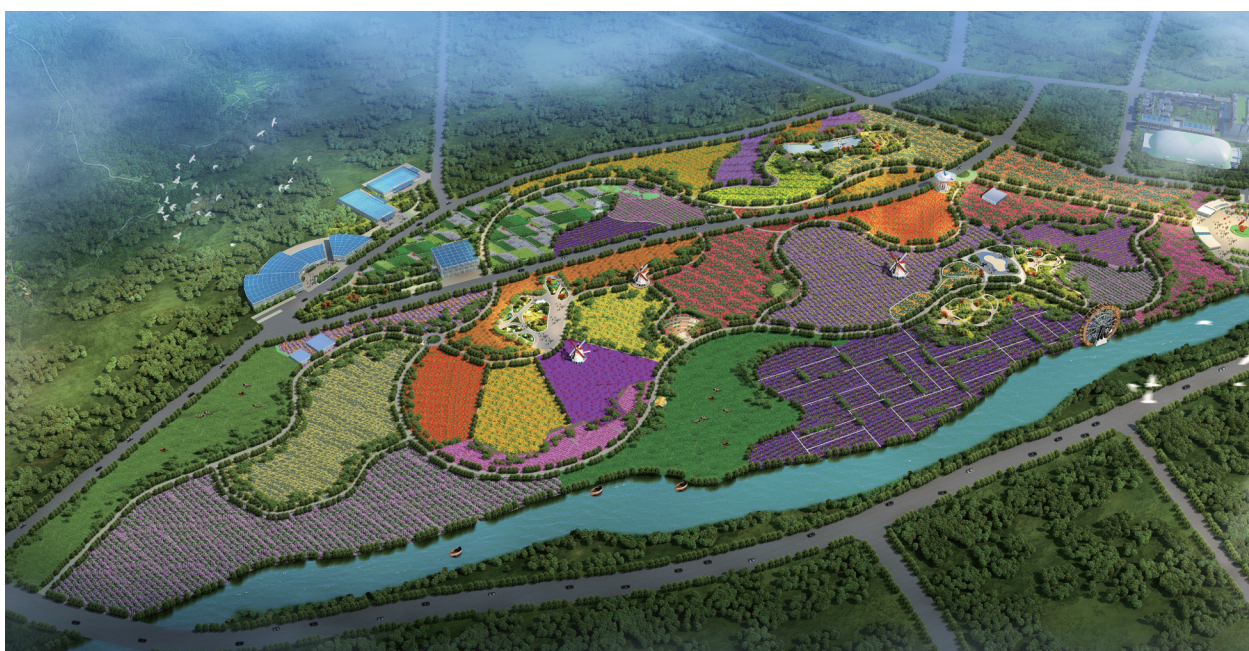
### 陕西延安分行为革命老区注入绿色循环发展新活力

沿着蜿蜒的山路驱驰而上，卷起漫山黄土飞扬，黄土高原的千沟万壑与支离破碎尽收眼底。来到山顶却是别样风景，湛蓝的天空下，一个个现代化的农业种植大棚拔地而起……这里便是位于延川县文安驿镇马家沟村延川百优生态农业发展有限公司绿色循环农业生产基地。

延川县是国定贫困县，为了更好地支持地方经济社会发展，2018年总行决定在延川县增设机构。延川县支行成立后，市、县两级行从延川县脱贫攻坚的实际出发，积极发挥政策性金融“融智融力融资”的作用，支持延川县走一条红色文化旅游产业引领、绿色循环农业产业带动的脱贫攻坚路子。2019年9月30日，该行向延川百优生态农业发展有限公司投放1,000万元贷款，支持企业以“山地苹果+大棚种植”的方式开展绿色农业产业循环发展尝试，短短一年时间，企业经营规模、盈利水平均有了很大的提升，并带动了近200户贫困户增收脱贫。

### 湖南分行“政银合作”描绘三湘大地乡村振兴蓝图

湖南分行深入贯彻习总书记在湘考察时关于推进农业农村现代化作出的一系列重要指示，与湖南省农业农村厅签订《共同推进乡村振兴合作框架协议》。双方在粮食生产能力建设、贫困地区脱贫攻坚与乡村振兴的有机结合、农业特色产业发展、农业科技创新、农村人居环境整治、绿色可持续农业发展等六个领域开展重点合作，合力推动湖南农业农村发展在打造“三个高地”、担当“四新”使命的实践中展现新作为。



河北分行支持的现代农业田园综合体扶贫项目





山东分行支持的农村土地规模经营扶贫项目



广西分行支持的水利建设扶贫项目



四川分行支持的宁南县蚕丝扶贫产业

## 专题二

服务“六稳”“六保”  
全面支持畅通国民经济循环

扎实做好“六稳”工作、全面落实“六保”任务，关系经济发展和社会稳定大局。农发行全面贯彻落实党中央国务院各项决策部署，充分发挥“当先导、补短板、逆周期”职能作用，统筹支持疫情防控和经济社会发展，全力服务“六稳”“六保”。积极与金融同业加强协作、共担使命，精准对接农业农村实体经济金融需求，全力服务国家粮食安全、脱贫攻坚和乡村振兴，持续加大对实体经济的支持力度，为决战脱贫攻坚、决胜全面小康、构建新发展格局作出积极贡献。

## 服务“六稳”“六保”助力“三农”发展

- 保障供给托底线。**认真贯彻落实重要农产品保障战略，大力支持稻谷、小麦、玉米、棉花、猪肉等重要农产品生产供应，保障老百姓的“米袋子”“菜篮子”。累放粮棉油类贷款 5,786 亿元，粮棉油贷款余额 1.78 万亿元。加大力度支持生猪全产业链发展和储备调控体系建设，投放生猪全产业链贷款 518 亿元，促进生猪供应、稳定市场价格。
- 推动投资扩内需。**聚焦“两新一重”和农村人居环境、生态修复、环境保护等领域，投放基础设施贷款 7,110 亿元。认真贯彻落实国家重点战略，积极支持区域协调发展，累放长江大保护和黄河流域生态保护贷款 3,038 亿元、水利贷款余额 4,160 亿元。
- 援企稳岗促发展。**坚持以客户为中心，全力支持涉农企业发展，进一步加大减费让利力度，取消 50 个收费项目，2020 年新发放除西藏地区贷款、挂账贷款外的全量贷款平均利率低于上年 63 个基点、低于同业 117 个基点，当年新发放贷款与同业平均利率相比让利约 70 亿元。

依托小微线上服务中心，为小微企业提供“非接触式”线上金融服务，保障小微企业资金需求。累计投放普惠小微企业贷款 94.22 亿元，支持小微客户 8,168 家。普惠小微企业贷款余额 192.24 亿元，比年初增加 74.96 亿元。线下贷款余额 182.52 亿元，比年初增加 72.75 亿元，完成全年目标任务的 130.63%。

累放粮棉油类贷款

5,786 亿元

投放基础设施贷款

7,110 亿元

投放普惠小微企业贷款

94.22 亿元

线下贷款余额完成全年  
目标任务

130.63 %



## 支持畅通国民经济循环 助力形成新发展格局

### 全力服务国家粮食安全，确保重要农产品生产供给。

农发行认真贯彻国家粮棉改革和调控政策，统筹支持政策性收储和市场化收购，确保收购资金供应。大力支持粮棉油全产业链发展，推动龙头企业开展农产品加工，促进粮食精深加工与转化，提升综合竞争能力。进一步加大对生猪全产业链的支持力度，积极支持奶、糖、蔬菜等重要农产品生产销售，确保市场供应不脱销、不断档。全力服务农业现代化，因地制宜支持优势特色农业，推动发展绿色农业、有机农业，不断优化农产品供给，让广大居民不但吃得饱，更要吃得好。

### 全力服务脱贫减贫，促进农民增收致富、扩大消费。

农发行坚持精准扶贫精准脱贫方略，聚焦未摘帽贫困县和深度贫困地区，进一步加大金融扶贫力度。针对脱贫后主要矛盾变化，推动金融扶贫工作平稳转型，与服务乡村振兴有机衔接，千方百计增加农民收入，尽快缩小城乡差距，扩大农村消费需求。

### 大力支持农村“两新一重”等基础设施建设，扩大有效投资推动乡村振兴。

农发行精准对接乡村振兴金融需求，聚焦重点领域、薄弱环节和贫困地区，支持涉及农业农村的信息、融合、创新等新型基础设施建设。探索支持老旧小区改造的有效模式，加快推进新型城镇化。支持交通、水利等重大工程建设，突出支持公共卫生和应急体系建设，提升农村公共设施和服务能力。进一步加大对产业园、批发市场、冷链物流、电子商务等的支持力度，保障产业链供应链稳定。发展绿色金融，全力支持长江大保护、黄河流域生态保护和高质量发展，突出支持农村人居环境整治，建设美丽中国。

### 积极发展国际业务，促进农产品国际贸易。

农发行进一步优化进出口贸易金融服务，推进多边、双边国际金融机构合作，积极扩大对外交流，利用好国内国外两个市场、两种资源，支持我国农业发展与对外合作。

### 严格防控金融风险，促进国民经济安全良性循环。

农发行坚持把防控风险放在更加重要的位置，坚持全覆盖、抓重点、守底线，深入推进全面风险管理，加强风险识别、评估、监测、预警和处置，及时揭示、大力化解，防患于未然。坚持依法合规经营，加强法治农发行建设，完善内控合规体系，扎紧筑牢风险防线，坚决守住不发生系统性风险的底线，有效维护国家金融安全，推动实现更高质量、更可持续、更为安全的发展。



## 落实“六稳”“六保” 农发行在行动

### 推出场外“保值贷”模式

农发行以“信贷+期货”为切入点推出“保值贷”信贷模式，通过信贷杠杆引导企业利用期货等风险管理工具开展套期保值取得了良好成效。为进一步解决中小型棉花企业生产经营的痛点难点，农发行在“保值贷”基础上进一步探索创新，与上海国际棉花交易中心合作，由郑州商品交易所提供结算、仓单转让等支持与保障，推出专门针对中小型棉花企业的“场外保值贷”业务模式，拓宽期货标准仓单应用场景，解决中小型棉花企业开展“保值贷”业务的障碍。

通过场外“保值贷”业务模式，农发行探索出一条支持中小企业发展的新路，切实为中小微企业减负增效。一是解决企业“销售难”，通过引入多方交易主体提高企业销售议价能力，并提供履约保障，帮助企业拓宽销售渠道。二是解决企业“融资难”，通过专门的信贷政策安排，为“场外保值贷”项下企业融资提供便利条件。三是解决企业“风控难”，通过“场外保值贷”交易机制，降低企业参与套期保值门槛，让中小企业也能利用期货工具及时锁定风险和利润，实现套期保值目的。

### 浙江分行专项再贷款支持猪肉市场“保供稳价”

浙江海盐县支行主动加强与全县疫情保障重点企业逐一对接，了解融资需求，加大支持力度，充分发挥农业政策性金融“当先导、补短板、逆周期”的积极作用，保障政策性金融快速、有效供给。

2月17日，浙江分行发放首笔央行专项再贷款5,000万元，支持海盐县国家疫情防控重点保障企业——浙江青莲食品股份有限公司，专项用于采购生猪、饲料等原材料，保障疫情期间市场猪肉供应。

### 陕西分行聚焦四大重点助力复工复产

新冠肺炎疫情发生以来，陕西分行积极贯彻执行国家政策，充分发挥政策性银行“当先导、补短板、逆周期”的职能作用，围绕“保防疫、保供应、保民生、保发展”四大重点，进一步提升金融服务水平、加大信贷支持力度，坚持疫情防控、复工复产两手抓、两手硬，统筹打赢疫情防控阻击战、春耕备耕主动战、经济发展保卫战。1-2月共筹措粮食安全、春耕备耕专项信贷资金60亿元，投放各类贷款7.95亿元，其中向34户疫情防控重点企业投放防疫应急贷款3.73亿元。

筹措粮食安全、春耕备耕  
专项信贷资金

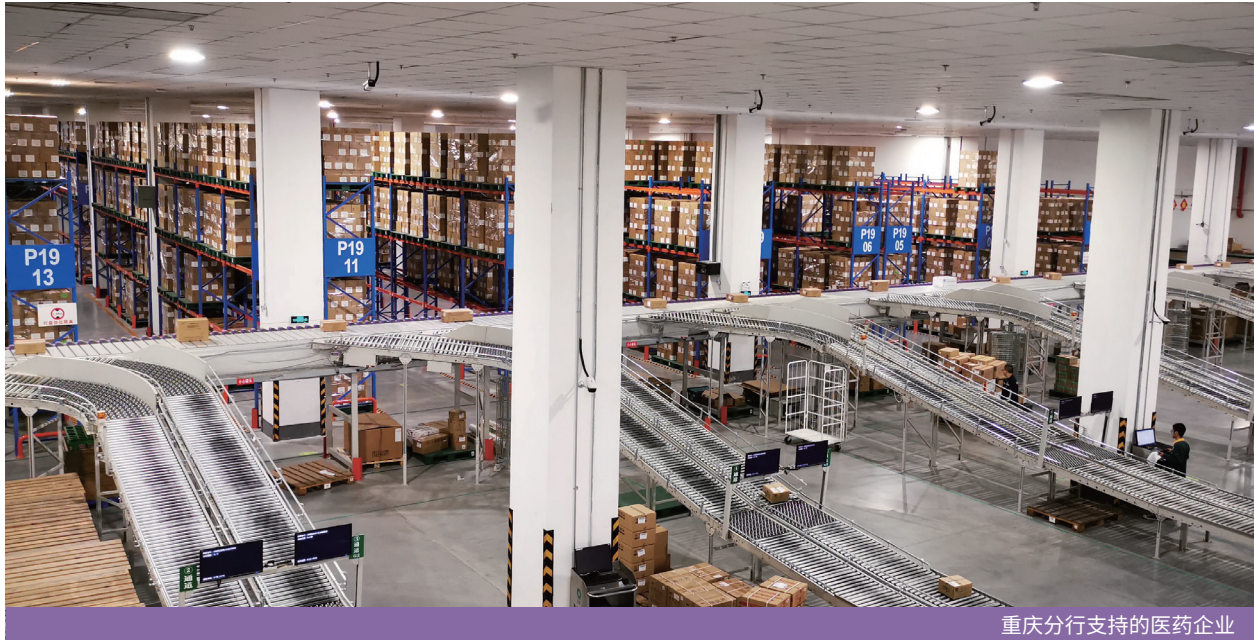
**60** 亿元

投放各类贷款

**7.95** 亿元

投放防疫应急贷款

**3.73** 亿元



## 服务“双循环” 贡献农发行力量

### 河南分行助力郑州打造枢纽之城

2019年9月，习近平总书记在河南调研时指出，希望河南建成连通境内外、辐射东中西的物流通道枢纽，为丝绸之路经济带建设多做贡献。河南分行营业部通过郑州市郊区支行向郑州港区综合保税展示交易中心审批项目贷款7亿元、向郑州国际陆港开发建设有限公司审批农副产品贸易贷款1亿元，为促进省会郑州走好“枢纽+开放”的路子作出了积极贡献。

综合保税展示交易中心项目是带动河南融入全球经济循环的战略平台。同时，郑州国际陆港公司是河南对外开放的重要平台，紧紧围绕“陆上丝绸之路”建设，借助中欧班列国际物流大通道，通过“以运带贸、以贸促运”运贸一体协同发展，促进郑州成为全国功能性口岸最多的城市。





## 福建平潭分行打通路网交通动脉助力旅游提档升级

福建平潭分行加大对平潭民生基础设施、农村路网等领域的支持力度，打通平潭旅游发展“最后一公里”，推进平潭全域旅游发展新格局。

提供9.65亿元的信贷资金支持平潭综合实验区综合交通枢纽PPP项目，建成后将进一步完善平潭区域综合交通网络，助力平潭国际旅游岛建设。

疏通“毛细血管”，覆盖支线景点。审批农村路网建设贷款3.01亿元，保障“镇镇有干线”工程资金。项目建成后，对于完善全区交通路网，整合全岛旅游资源，辐射带动区域经济发展具有重要作用。

畅通“经脉循环”，完善景区路网。聚焦平潭“三农”发展薄弱环节，紧紧围绕政府路网建设规划，深入调查研究，加大支持力度，补齐交通“短板”，强化公路“弱项”，为苏平路“注入”4.8亿元的农村路网建设贷款。

提供信贷资金支持

**9.65** 亿元

审批农村路网建设贷款

**3.01** 亿元

“注入”农村路网建设贷款

**4.8** 亿元



海南分行支持的三亚崖州中心渔港配套设施建设



## 积极应对气候变化 助力“三农”绿色发展

建设生态文明，功在当代，利在千秋。农发行坚持以“两山”理念为引领，以聚焦“三农”领域绿色发展为重点，以服务国家战略与绿色发展有机结合为主线，以建设“绿色银行”为目标，持续推进绿色信贷业务发展，加大对绿色经济、低碳经济、循环经济的支持，积极应对气候变化。

截至 2020 年末，存量绿色信贷项目共计减排标准煤 1,442.13 万吨、二氧化碳当量 8,904.94 万吨、化学需氧量 940.52 万吨、氨氮 121.59 万吨、二氧化硫 59.14 万吨、氮氧化物 8.40 万吨、节水 13,305.18 万吨、细颗粒物 4.20 万吨、挥发性有机物 2.15 万吨、总氮 66.33 万吨、总磷 21.38 万吨。

### 存量绿色信贷项目共计减排



## 01

### 构建绿色金融治理体系

农发行着力健全绿色发展的组织架构、制度流程和产品服务体系，确保绿色金融理念得到有效贯彻落实。制订绿色信贷指引，明确年度发展目标和重点支持领域；推动七部委《绿色产业指导目录》落实落地，建立农发行绿色信贷分类标准，规范绿色信贷项目认定流程，将绿色信贷管理纳入信贷全流程；将绿色信贷纳入全行绩效考核和内控评价体系；开发绿色信贷管理系统，强化科技支撑；积极参与绿色金融改革创新试验区建设，开展基层试点，农发行湖州市分行成立了绿色金融事业部、实行绿色金融产品经理制。

## 02

## 持续加大绿色信贷资源投入

2020年，农发行坚持立足长远，继续夯实绿色信贷工作基础，在绿色信贷政策制度、标准建设、认定管理、统计分析、科技支撑、配套措施、理念传导等方面集中发力，搭建起契合我行业务和管理实际的绿色信贷管理体系，绿色信贷业务保持规模效益协同并进的良好态势。首次在全行信贷政策指引中加入绿色信贷发展目标，明确提出“实现绿色信贷规模与占比稳步提升目标，将绿色信贷做成我行重要品牌”的总体目标以及“实现绿色信贷贷款余额和项目数量双增长”的年度目标，推动“三农”领域绿色发展。修订《中国农业发展银行绿色信贷指引》，进一步明确了绿色信贷组织机构与职责分工、机制建设、分类管理、流程管理、统计管理、内控管理与信息披露等，为建立完备绿色信贷政策框架体系奠定基础。

全年新增绿色信贷项目 1,134 个，累计发放贷款 3,177.4 亿元，绿色信贷余额 8,484.29 亿元。主要投向节能环保、清洁生产、清洁能源、生态环境、基础设施绿色升级和绿色服务六大产业，其中节能环保产业、生态环境产业以及基础设施绿色升级三个产业绿色贷款余额超过 8,000 亿元，占比达 95%。主要集中于农村土地综合整治、农村人居环境整治、水生态系统旱涝灾害防控及应对、污水处理、再生利用及污泥处理处置设施建设运营等领域的项目建设。

全年新增绿色信贷项目

1,134 个

累计发放贷款

3,177.4 亿元

绿色信贷余额

8,484.29 亿元

## 03

## 积极拓宽绿色金融筹资渠道

农发行依托国家主权信用优势，成长为通过市场化发债筹资实现资金反哺“三农”的政策性金融大行。创新发行各类绿色金融债券产品，创造了多项“第一”的纪录：首家发行“三农”主题绿色金融债券的政策性银行，首次向全球投资者公开招标发行“债券通”绿色金融债券的银行，首单发行“粤港澳大湾区”主题政策性境外绿色金融债券和“三农”欧元政策性绿色金融债券的银行，并首创存量债券三方绿色认证等。持续面向全球投资者发行支持长江大保护、黄河流域生态保护、“两山”生态环保等绿色主题金融债券，其发行覆盖境内外、多场所、多品种，累计经公开认证的绿色金融债券发行规模约 760 亿等值人民币、绿色相关主题债券达 912 亿元，探索建立引导全球资金投入我国绿色农业的筹资模式。

累计经公开认证的绿色金融债券发行规模约

760 亿元



## 04

### 深入推进绿色金融广泛合作

农发行积极参与绿色金融标准制定和绿色金融市场建设，成为《“一带一路”绿色投资原则》（GIP）首批签署机构；推动建立互通融合的绿色金融标准，与气候债券倡议组织（CBI）共同完成中国农业绿色发展标准与金融支持模式研究应用的课题研究，取得多项首创性成果；推动健全绿色债券市场，与卢森堡证券交易所、债券通公司等签订合作协议，与香港交易所新设可持续及绿色交易所（STAGE）开展信息披露合作，与奥斯陆国际气候与环境研究中心（CICERO）、可持续发展国际研究所（IISD）和我国中节能公司等合作开展绿色债券第二方和第三方评估认证合作，持续加强与国际金融组织和外国政府贷款机构以及国内各类金融机构等多方交流与合作，促进形成绿色金融服务的合力效应。

## 05

### 推动绿色发展理念深入人心

加大媒体宣传力度。宣传推广农发行绿色信贷成效和经验，充分体现政策性银行责任担当，推动绿色发展理念深入人心。行领导在《中国金融》杂志发表“践行新发展理念 服务绿色发展战略”专题文章，全面总结农发行在绿色金融领域开展的探索实践，提出政策性绿色金融支持构建新发展格局的具体路径。多维度分析全行绿色信贷业务发展趋势以及《指导目录》对农发行开展绿色信贷工作的重要指导意义，向《农业发展与金融》杂志投稿“践行‘两山理论’ 打造绿色银行品牌”、“推进《绿色产业指导目录》落地落实”两篇文章。主动发掘各省级分行在绿色信贷领域的特色和亮点，全年通过新华网、《农业发展与金融》杂志、农发行微信公众号、农发行年度债券社会责任报告等多种渠道，宣传我行国家储备林建设项目、风力发电建设项目、生态水利建设项目、采煤沉陷区综合治理项目等绿色信贷典型案例共计 20 个，推行绿色信贷理念、宣传绿色信贷工作成效，引导各级行大力发展绿色信贷。

绿色信贷典型案例

20 ↑

组织和参与各类绿色实践活动。各省各地深入践行绿色新发展理念，积极主动开展和参与地方绿色理念宣传实践活动，如江西省分行积极参与“生态赣鄱 银保同行”活动，全面展示政策性金融支持绿色信贷的品牌形象和社会责任；甘肃省分行组织开展“职工之家美化 创建绿色农发行”主题活动，践行低碳环保绿色理念。

### 农发行“十四五”绿色发展概览

党的十九届五中全会勾画了“十四五”绿色发展蓝图，对发展绿色金融提出了更高要求，农发行将继续牢固树立绿色发展理念，充分发挥政策性金融“当先导、补短板、逆周期”作用，进一步强化绿色金融思维的形成和转化，进一步完善绿色治理体系和激励约束机制，进一步丰富绿色金融产品种类和数量，进一步加强绿色效益监测和评价，进一步强化气候与环境风险的评估和管理，进一步提升绿色金融国际化水平。



### 增加绿色发展的资源投入。

秉承绿色及可持续发展理念，充分履行社会责任，增强推动绿色发展的自觉性、主动性，不断创新绿色金融产品，吸引和汇聚更多资金，投入绿色及可持续发展领域，提高资金使用效率，推进重点行业和重要领域绿色变革。

### 推动绿色金融高质量发展。

积极参与绿色金融市场建设，推动完善绿色金融制度和政策支持，构建正向激励和失信约束环境；推动现代数字化手段运用，强化信息披露与共享；强化风险意识，健全气候环境风险评估与管理体系；推动建立互通融合的绿色金融标准，提高标准在实际金融业务中的可操作性，探索在中国农业绿色发展标准的课题应用中如何与各金融机构开展合作。

### 加强绿色金融国内外合作。

发挥好我国绿色金融市场发展潜力巨大和国家支持绿色发展的优势，加强境内外绿色金融实践与知识交流，分享经验案例，携手开展研究和培训，进一步提升绿色金融服务全球合力。加强与国际金融组织和外国政府贷款机构，国内政策性、开发性和商业性金融机构以及私人部门等各方的交流与合作，加大农业绿色投入，促进中国与全球经济的绿色复苏与可持续发展。

### 支持国家储备林基地建设

河北分行投放2.7亿元林业资源开发与保护非PSL中长期扶贫贷款，自2016年起支持内丘县国家储备林基地建设项目。项目建成后，使项目区森林覆盖率提高近3.2个百分点，稳固了生态防护林体系，更好地发挥降尘作用。同时奠定了实施森林可持续经营的基础，为农牧业高产稳产创造了基础条件。



河北分行支持的国家储备林基地

## 支持水利枢纽生态工程建设

干旱缺水问题是多年来制约琼东北地区经济社会发展的突出问题，海南红岭水利枢纽工程作为关键工程，得到了海南分行8.3亿元水利贷款的及时支持。项目的建成，同时解决海南海口、文昌、定安、屯昌、琼海等5市县137.2万亩农田的灌溉问题和区内31.97万人饮水安全问题，有效改善了当地农业生产条件和农村农民生活条件，并结合城镇堤防建设将博鳌亚洲论坛和琼海市中心城区防洪标准提高至30年一遇。



海南分行水利贷款支持

**8.3** 亿元

解决农田的灌溉问题

**137.2** 万亩

解决区内31.97万人  
饮水安全问题

**31.97** 万人





## 开展“长江行”“黄河行”活动

农发行在沿江沿河省份开展“长江行”“黄河行”活动，深入推进林业资源开发与保护类、水利建设类、生态环境保护类“绿色”领域发展。例如，重庆分行把长江生态修复、污染防治、沿江基础设施建设、新型城镇化建设、生态搬迁、绿色产业发展六个方面作为业务支持重点；甘肃分行围绕河西祁连山内陆河、甘南高原地区黄河等江河上游生态安全、陇东陇中地区黄土高原生态安全和中部沿黄河地区生态走廊等建设，积极支持黄河流域水土保持和污染治理、高原沙化治理、防沙治沙、中水回用、节水灌溉、水源涵养保护和基本农田等项目建设。截至2020年末，农发行长江大保护贷款、黄河流域生态保护和高质量发展贷款中，绿色信贷项目贷款余额4,446亿元，占比分别为61.07%、48.91%。



重庆分行支持的观景口水利枢纽工程项目

绿色信贷项目贷款余额

4,446 亿元

长江大保护贷款中占比

61.07 %

黄河流域生态保护和高质量发展贷款中占比

48.91 %

# 改革创新

持续提升金融服务能力

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## 一、公司治理

2020 年是极不平凡的一年，是农发行第一届董事会常态化运转的第一年。面对新冠疫情肆虐和世界百年未有之大变局，农发行董事会坚持以习近平新时代中国特色社会主义思想为指导，坚持和加强党对金融工作的全面领导，把党的领导融入公司治理各个环节，不断完善“两会一层”运行机制。健全以议案为抓手的工作机制，积极发挥专委会作用，推动董事会决议事项落地实施；全力支持打好疫情防控阻击战，扎实做好“六稳”工作，全面落实“六保”任务，在发改委、财政部、农业农村部、人民银行等部委的大力支持下，充分发挥战略决策、改革创新、部际协调等方面的作用，圆满完成了全年各项工作。经过一年来的不懈努力，农发行治理结构更加健全，“八项改革”不断深化，“四大工程”创新推进，各项工作稳中有进、进中向好、好于预期，在特殊关键之年打赢了一场漂亮的攻坚战、收官战。

## 二、风险管理

2020 年，农发行以提升全行风险管理水平为根本，深入推进全面风险管理体系建设；以信用风险防控为核心，强化重点环节、重点领域、重点区域风险管控；做好各类风险综合管控，夯实全行风险整体防线，防范化解重大金融风险攻坚战取得重要阶段性成果。2020 年，全行不良贷款率 0.36%，较年初下降 0.25 个百分点，创历史最好水平；贷款拨备率 3.83%，风险抵补能力显著提升；各类风险主要指标保持稳定。



**加强风险偏好和限额管理。**印发 2020 年度风险偏好陈述书，明确各类风险态度、定量指标阈值和管理策略；按季度监测风险偏好指标运行情况；开展信用风险组合限额测算，制定流动性风险和汇率。

**完善风险管理制度体系。**印发市场风险管理办法、汇率风险管理办法，制定战略、政策、国别风险管理办法，修订信息科技风险管理办法等。

**健全风险管理机制。**覆盖资本约束机制、协同管理机制、风险报告机制、业务连续性管理。

**强化风险量化管理能力建设。**以内部评级体系建设为主线，以 RWA 二期建设为抓手，注重压力测试等工具方法有效应用，优化资产减值计提。

**提升风险抵补能力。**深化资产减值体系建设，圆满完成 2021 年 1 月 1 日新准则减值达标任务，科学足额计提减值准备，不断增强风险抵补能力。



### 三、资金筹集

作为中国银行间债券市场第三大发行主体以及最大的“三农”主题债券发行主体，农发行与市场各参与者携手共进，已成为中国债券市场持续稳健发展的核心参与者、资本市场对外开放的重要贡献者、金融服务“三农”发展的示范引领者。2020年，农发行秉承家国情怀，凸显责任担当，勇当债券市场排头兵，做好开拓创新领头羊，债券市场建设成果显著。

农发行恪守发行人义务，按时足额兑付债券本金及利息，全力维护良好信誉和金融市场秩序。自2004年市场化发债以来，未发生一期债券违约事件。2020年，农发行累计兑付境内债券本金7,617亿元、利息1,854亿元；境外债券本金32亿元、利息约4.28亿元等值人民币。年末境内存量债券余额为52,356亿元，存量债券加权平均剩余期限为4年；境外存量债券余额约268亿等值人民币。

累计兑付境内债券本金

**7,617** 亿元

利息

**1,854** 亿元

年末境内存量债券余额

**52,356** 亿元

### 全面风险管理体系建设

**深化风险合规文化建设。**发布“合规为先 风控为要 全面主动 审慎稳健”的风险合规文化理念。开展全面风险管理中高级网络培训，组织业务连续性管理等线上培训，累计培训1,200余人次。

累计培训

**1,200** 余人次



# 责任担当

促进经济恢复稳健发展

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## 一、全力支持粮棉油收储，维护国家粮食安全

2020 年，在疫情防控的特殊形势和复工复产的艰巨挑战下，农发行全力做好收购资金供应与管理各项工作，在政策性收储大幅减少的情况下，主动作为，大幅增加市场化业务投放，继续发挥收购资金供应主渠道作用，进一步保障国家粮食安全和重要农产品供给。

新冠疫情期间，落实国家宏观调控政策，全年累放专项储备贷款 314 亿元。其中，落实中央储备冻猪肉收储政策，累计投放 109 亿元，增幅 36%；支持春耕备耕，加大化肥储备贷款投放，累计投放 85 亿元。

### 农发行资金存管平台成功对接云南粮食批发市场系统

2020 年底，农发行资金存管平台成功实现与第一家省级地方粮食交易平台——云南粮食批发市场系统对接，累计签约客户 440 多户，组织粮食交易 60 多场，共发生交易 7,400 多笔，日均存款余额突破 1 亿元。

继 2016 年实现与国家粮食交易中心对接后，顺利实现与云南省粮食批发交易市场的对接。系统于 11 月 21 日成功投产运行，标志着农发行以国家粮食电子交易平台为龙头、区域性粮食交易平台为骨干的大宗粮食现货交易资金存管的成功建立。

累计签约客户

**440+** 户

组织粮食交易

**60+** 场

共发生交易

**7,400+** 笔

日均存款余额突破

**1** 亿元

### 农发行加大信贷力度全力支持春耕备耕

为充分保障农业生产重要物资供应，农发行认真贯彻落实习近平总书记重要讲话精神，按照党中央、国务院决策部署，积极部署开展相关工作，保障农资供应和物流畅通，做到支持疫情防控和春耕备耕两不误。

积极筹措资金，支持粮食市场供应。聚焦疫情对经济运行和市场供给带来的冲击和影响，春节期间通过发债筹措资金 425 亿元，全力保障资金供应，做好应对各种复杂困难局面的准备。积极支持各类农业企业、家庭农场、农民合作社进行春耕生产，加大对各类粮食收储、流通、加工企业的支持力度，促进农民增产增收，保证粮食产量基本稳定。全力支持粮食主产区和重要农产品保护区推进高标准农田建设，项目全部建成后，可新增高标准农田及补充耕地面积约 70 万亩，有力夯实春耕增产增收物质基础。



### 新疆分行护航粮食安全

在疫情防控常态化的背景下，新疆分行营业部切实扛稳国家粮食安全责任，综合施策，统筹抓好夏粮收购和粮油市场保供稳价工作。

“今年我种的麦子预估亩产在400公斤左右，比去年增加50多公斤。”塔城市额敏县种植大户曹月琴捧起一把籽粒饱满的小麦闻了又闻，高兴地说，“近三年来，今年的小麦生产遇到的坎最多，幸亏合作社早就与大企业签订了收购合同，不然真不敢种这么多粮，也不会有这么好的收成。”

新疆分行营业部立足“早”字，提前前往自治区、市粮食局和各国粮食购销企业进行走访、调研，联合建立粮食收购市场化融资支持机制，发挥收购贷款信用保证基金作用，积极搭建与骨干企业的合作平台，针对各企业现状制定差异化服务方案，打通夏粮收购各环节堵点，支持企业提早锁定粮源，与当地农民合作社等建立稳固购销关系，从源头上解决种粮农民“卖粮难”的顾虑，有效保障他们在夏粮收购中的收益。

7月19日，在乌鲁木齐市疫情防控风险等级调整为“高风险”地区以后，该行积极响应区分行疫情防控专题会议精神，向新疆中泰农业发展有限责任公司投放收购资金1亿元，全力支持企业在昌吉州、塔城地区、伊犁州等多地开展粮食收购。



新疆分行支持新疆棉花产业发展



黑龙江分行支持的“一亩皇家田”水稻种植基地

## 二、全面服务农村产业振兴，推动农业现代化发展

2020 年，农发行业在产品、模式、管理和科技等领域开展多维度创新，努力打造农发行“服务农业现代化”信贷品牌。全力服务“藏粮于地”，加大高标准农田建设、国土综合整治、农村土地制度改革等农地信贷业务的支持力度；全力服务“藏粮于技”，持续支持现代种业、高端农机装备、智慧农业、生态环保等重点领域科技成果转化，提升农业科技贡献率；全力支持农村物流体系建设，加快新型流通业态发展。

### 支持高标准农田建设

1

#### 强化创新优化服务



在强化创新优化服务方面，总行指导各行开展多维度的金融服务创新，因地制宜探索具有复制推广价值的业务发展模式，并及时总结提炼，努力实现顶层设计、对标同业和基层首创的有机结合。

在切实加大资源倾斜方面，对高标准农田建设项目资金需求和信贷规模给予优先安排和满足，并在专业人才配备、财务费用激励和绿色办贷通道等方面给予倾斜，通过积极整合各类资源，为高标准农田建设项目提供成本适当、长期稳定的资金支持。

2

#### 切实加大资源倾斜



3

#### 优化完善信贷政策



在优化完善信贷政策方面，针对高标准农田建设项目投融资特点，积极出台差别化的信贷政策，对准入条件、担保方式、贷款期限等进一步予以优化，适当简化办贷资料，积极为高标准农田建设提供科学高效的金融服务。

在聚焦重点精准发力方面，优先支持纳入全国高标准农田建设总体规划、全国土地整治规划和已划为永久基本农田或粮食生产功能区的项目，重点支持扶贫带贫效果显著、与当地乡村振兴及产业规划衔接紧密和兼具生产生活生态多重功效的项目。

4

#### 聚焦重点精准发力





### 江苏分行

泰州是长江中下游粮食主产区、国家现代农业示范区、国家农业可持续发展试验区，也是全国最早高标准农田建设试点市之一。江苏泰州分行通过“投贷结合”支持兴化55万亩高标准农田建设，服务农村土地整治和农田水利基础设施建设，改造提升中低产田，提高粮食综合生产能力。

近年来，在农发行信贷资金的持续投入下，泰州市高标准农田建设进展顺利，农业机械化率超过85%。据测算，泰州全市年增产粮食2万吨，成为全省首家亩产吨粮市，可带动农民增收近4,000万元。

### 山东分行

在夏粮主产区之一的山东省，耕地占补平衡之“沂南模式”是农发行支持的高标准农田建设的典型模式之一。

山东分行利用耕地占补平衡指标交易政策，以沂南县占补平衡土地开发整理项目所增加的耕地占补平衡指标交易收入作为项目收益，适应了增加耕地占补平衡指标的高标准农田建设、未利用地开发、中低产田改造等各类耕地质量保护和提升工程需求。

项目不仅提高了耕地质量和土地利用效率，同时为项目区内9,000多名贫困人口人均增加收入100多元，促进当地农民增收、改善生产生活水平。

支持兴化  
高标准农田建设

**55** 万亩

可带动农民增收

**4,000** 万元

项目区内贫困人口  
增收数量

**9,000+** 名

人均增加收入

**100** 多元



江苏分行支持的高标准农田建设

### 加大农业科技贷款投放力度

农发行重点支持现代种业发展，农作物育种、主要畜禽育种等关键核心技术创新、成果转化，国家级育种制种基地、区域性良种繁育基地、育种公共服务实验平台。积极推进重要农产品生产技术革新，支持高端农机具装备、智慧农业等重要农产品领域的科技成果转化，补齐产业发展短板。积极支持农业科技园等创新体系建设，加快农业科技创新和成果转化，提升科技创新水平和服务“三农”能力，助推乡村振兴和农业现代化。

辽宁分行自2006年与辽宁东亚种业有限公司建立信贷关系以来，累计投放贷款13.48亿元。15年来，企业育种面积从3万亩增长到8万亩，种子品类由150个（次）增长至928个（次），种子加工量从1.2万吨增长到4万吨，销售量由原来的1万吨增长到3万吨，峰值达5万吨，年销售额稳定在4亿元左右；市场销售覆盖全国粮食主产区，企业由单一生产玉米种子发展成为集种子、化肥、饲料等科研、生产、经营、服务为一体的国家级农业产业化龙头企业，成为全国育种行业骨干企业。



辽宁分行支持的东亚种业项目

### 支持农村流通体系建设

加快农村现代流通体系建设。积极支持农产品流通设施和市场建设，完善农村物流市场体系、冷链物流和物流配送建设，探索支持农村电商、中央厨房等新型业态，为提高农产品流通效率、解决流通中产销衔接和信息不对称等问题发挥了积极作用。

山东青岛市分行3亿元贷款支持亚洲最大冷链物流基地建设，项目竣工后将发挥着冷链物流、生猪保供、海洋经济、港口贸易等多重功能。陕西分行以服务“一带一路”建设、西部大开发等战略为引导，积极支持粮食物流园区、粮食仓储和批发市场等重要物流节点建设。云南迪庆分行助推滇藏经济发展走廊和南亚内陆国家货物集散重要枢纽的建设，支持香格里拉市藏东物流园区综合产业园A期建设项目，助力迪庆早日开启物流新通道。



### 三、积极助力基础设施建设，促进补齐乡村振兴短板

农发行聚焦重点领域与薄弱环节，加强涉及农业农村的信息、融合、创新等新型基础设施建设，加快推进新型城镇化，大力支持交通、水利等重大工程建设，突出支持公共卫生和应急体系建设，提升农村公共设施和服务能力，促进城乡融合发展。

#### 支持湖北重振

2020年9月4日，农发行与湖北省签署战略合作协议，承诺今后三年向湖北省提供总额不低于3,000亿元的融资支持，支持湖北经济社会高质量发展。

根据协议，农发行将助力打好脱贫攻坚收官战，聚焦湖北4个集中连片地区和9个深度贫困县，实施挂牌督战，深入巩固脱贫成果。切实保障粮食安全和重要农产品供给，统筹支持政策性收储和市场化收购，及时足额供应收购资金，大力支持粮棉油全产业链发展，服务好湖北“米袋子、菜篮子”“肉盘子”工程，保证重要农产品有效供给。

助力湖北疫后重振“十大工程”，加大对农村水、路、电、气、信息网络等基础设施以及教育、医疗卫生、养老、文化等公共服务领域的支持力度。支持湖北水利建设，支持农村水利、水生态保护修复、水资源配置工程、水土流失治理、重大农业节水、重大引调水、重点水源、江河湖泊治理骨干工程、大型灌区建设等水利基础设施建设。支持湖北实施长江大保护和中部崛起战略，当好服务长江大保护的主力军。

#### 助力建设“重要窗口”

围绕全省“两新一重”项目，浙江分行倾力支持“千万工程”升级版，加大对水利、农村交通、改善农村人居环境等重点领域、薄弱环节的支持力度。全年累放贷款318.4亿元，支持“新基建”在内的项目建设180个；累放贷款14.45亿元，支持现代农业产业园、小微园、“双创”园等支农支小平台建设项目5个。推动落地全国农发行系统首个医养一体化项目——“未来社区”项目。

服务新时代美丽乡村建设。大力支持山水林田湖海生态保护修复工程，重点支持全域土地综合整治修复，全年累放贷款101.9亿元；着力改善海洋、林业生态环境，累放海洋、林业资源开发与保护贷款14.56亿元；积极支持浙江海洋运动中心等海洋、林业项目。

全年累放支持“新基建”  
在内项目贷款

**318.4** 亿元

## 支持新型城镇化

广西分行自2019年投放新型城镇化中长期贷款6亿元，支持柳州市沙塘至沙埔道路改造工程建设。项目通车后将极大提高各工业圈之间交通路网功能，为柳州市整合中心工业圈提供了良好的交通条件；拉动柳北区沙塘镇、石碑坪镇，柳城县沙埔镇、大埔镇的发展，进而带动北部三县的发展，使柳州市形成“城北经济带”；优化柳州市道路运输网络，提高G209国道功能，拓展城市空间，促进柳州市及周边地区社会与经济的快速发展。



广西分行支持的柳州市沙塘至沙埔道路改造工程

## 支持旅游基础设施建设

福建分行同安支行投放3,000万元贷款支持大帽山休闲农业文旅项目。项目建设有利于提升当地旅游基础设施水平，充分开发利用厦门农村旅游资源，把农业发展的思路从单一传统农业向多元化、高精尖、高附加值深度拓展，加快推进农业农村现代化。同时带动与其有关的餐饮住宿、零售批发和交通运输等服务行业的发展，为当地农民提供更多的就业机会和收入来源渠道。



福建分行支持的大帽山休闲农业文旅项目

### 加强县域内新型城镇化建设

罗星街道养老服务中心项目位于国家城乡融合发展试验区浙江嘉湖片区，是嘉善县域首个医养一体化项目。浙江分行为该项目提供融资融智服务，高效审批授信 4.5 亿元，已发放贷款 1.1 亿元，为项目建设解决融资难题，支持农村医疗养老，充分体现了农发行政策性金融补齐公共服务短板的职能作用和社会担当。

该项目总投资约 5.82 亿元，建设内容包括养老服务中心和卫生服务中心。项目主要依托嘉善医共体整合的医疗资源，打造高品质高水准的医疗与养老结合的创新型养老服务中心。项目实施后，将新增养老及医疗用房床位共计 628 个，门诊科室 21 个，为嘉善罗星街道下辖农村社区和周边城乡人民提供高质量高水平的医疗及养老服务，社会民生效益显著。

### 擦亮“水利银行”特色品牌，提升服务国家水利建设发展能力

支持国家水利建设发展是党中央国务院交办给农发行的一项重要政治任务，也是农发行“四个全力”发展战略的主场主业。多年来，农发行认真贯彻落实党中央国务院部署，聚焦 172 项、150 项重大水利工程、中小河流治理、农村饮水安全、农田水利、水资源配置工程等重点领域和重点任务，不断加大水利建设支持力度，贷款规模稳步增长，金融产品不断丰富，资产质量持续良好，支持了一批社会效益和经济效益显著的水利项目，获得了水利部和地方党政的充分肯定。2011 年以来，累计投放水利建设贷款 8,940 亿元；2020 年，投放水利建设贷款 1,164 亿元，年末贷款余额 4,160 亿元，贷款投放量和余额均居银行业首位。

贵州省夹岩水利枢纽及黔西北供水工程作为国家水利建设和水利扶贫的重点项目，是国家 172 项重大水利工程项目之一，也是贵州省水利建设“一号工程”。2015 年以来，贵州分行采用投贷结合方式积极支持夹岩水利枢纽建设，累计投放贷款和重点建设基金共计 47.2 亿元。本项目的实施，将有效解决黔西北地区水资源调配能力不足问题，解决工程区群众生产生活用水和提高防灾减灾能力，确保地方饮水安全、防洪安全、粮食安全和生态安全，加快对交通水利等重大技术设施建设，改善民生，助推贵州脱贫攻坚进程。

投放水利建设贷款

**1,164** 亿元

年末贷款余额

**4,160** 亿元

累计投放贷款和  
重点建设基金

**47.2** 亿元



## 四、主动融入国家战略，支持区域协调发展

农发行秉持新发展理念，坚持绿色生态优先，积极支持京津冀协同发展、长三角一体化发展、粤港澳大湾区建设、雄安新区建设、长江经济带和黄河流域生态保护等国家重点战略，精准对接区域发展规划，全力服务区域协调绿色发展。

### 支持京津冀协同发展

自2018年起，河北张家口分行投放9.1亿元林业资源开发与保护中长期扶贫贷款，支持河北怀来官厅水库国家湿地公园建设项目。主要建设内容包括营造生态景观林、护岸防护林、湿地景观林、湿地植物园、科普植物园及开展退耕还湿、湿地恢复等生态建设工作；建设科普宣教馆、宣教长廊、管理站、监测站、动物救护站、亭台、木栈道等各类基础配套设施。

项目建成后，可有效提升永定河生态系统整体功能，改善水源水质，维护北京市水生态安全，保护海河流域湿地生物多样性，调节冀西北地区局部气候。同时，还可实现湿地保护与地方经济发展有机结合，通过绿色转型，促使当地经济走上生态农业、田园旅游和产业扶贫之路。



北京分行支持的官厅水库国家湿地公园项目



### 支持长三角一体化发展

浙江湖州分行为农发行全国首批绿色金融试验示范行，发挥农业政策性金融的特色和优势，对“两山”转化、绿色智造、数字经济、产业升级、科技创新、生态治理等乡村振兴多个领域，给予信贷政策、信贷规模、运作效率、利率优惠和资源配置等多方面的倾斜支持。同时，支持把湖州建设成为长三角绿色金融服务中心，加快推动长三角绿色金融一体化发展。

安徽巢湖分行坚持绿色发展理念，助力长江大保护和长三角一体化发展。积极探索市场化方式，支持巢湖全域废弃矿山修复，对全市5个废弃矿山实施集中整治和生态搬迁。

同时，主动参与巢湖半岛核心启动区建设规划，先后投放7.2亿元支持巢湖半岛改善人居环境基础设施工程项目、11亿元支持巢湖半岛改善农村人居环境和提升工程项目、5亿元支持巢湖半岛生态环境综合治理工程项目。项目建成后，将有效提升项目区域内基础设施条件，改善居民生活环境，优化生产、生活、生态“三生空间”。

支持巢湖半岛改善  
人居环境基础设施  
工程项目投放

**7.2** 亿元

支持巢湖半岛改善  
农村人居环境和  
提升工程项目投放

**11** 亿元

支持巢湖半岛生态  
环境综合治理工程  
项目投放

**5** 亿元



江苏分行支持的铁山寺养老护理中心项目



上海分行支持的西虹桥冷链物流园项目

### 支持粤港澳大湾区建设

广东郁南县支行投放 850 万元，用于碧桂园（郁南）新型材料产业基地一期项目建设，项目共获批贷款 6.5 亿元。

该项目位于广东郁南县南江口站场物流园区内，是首批获得《广东省建设工业产品准用证》的管桩生产企业。项目建设内容主要为物流产业园区基础设施及配套设施，是郁南县打造“三个百亿产业”中新型建材百亿产业的重要组成部分，也是建设临江临港经济带和全面融入粤港澳大湾区的重要抓手之一。

项目建成后，将形成产业优势明显、特色突出的粤北大型新型建材产业基地，为粤港澳大湾区及周边地区重大基础设施建设提供充足、优质和环保的基建管桩材料，有助于加速产业优化升级，推动城乡一体化发展。同时，将解决周边农村人口近千人就业问题，在打赢脱贫攻坚战、推动乡村振兴发展中发挥重要作用。

广东郁南县支行  
投放

**850** 万元

项目共获批贷款

**6.5** 亿元



### 支持雄安新区建设

雄安分行筹备组认真履行政策性银行职能，不断开拓创新、积极进取，助力按下雄安新区开发建设“快进键”。

支持白洋淀流域生态修复。积极发挥“水利银行”职能优势，第一时间对接白洋淀上游孝义河河口湿地治理、白洋淀内源污染治理等重点项目建设企业，根据项目情况量身定制融资方案。

支持雄安新区生态环境建设。充分发挥林业信贷专业优势，积极推动新区国家储备林项目申报，在15家融资银行中成功中标新区国储林项目。项目建成后，雄安新区森林覆盖率将由11.27%增加至40%。

支持雄安新区基础设施建设。为保障新区建设所需物资运输通畅，积极向相关企业发放5.39亿元贷款用于路网建设。大力支持关乎未来发展和民生所需的京雄高铁配套设施、容东片区安置房及配套设施等项目建设，落实总行关于做好支持疫情防控和企业有序复工复产有关规定，为加快施工进度提供了充足的资金保障，确保了疫情期间重点项目建设顺利推进。

支持雄安新区城乡一体化建设。积极推进新区环境问题一体化综合治理试点项目，与工商银行组成银团，审批发放雄安新区首笔银团贷款0.34亿元促进解决白洋淀农村污水、垃圾等环境问题，该项目的实施将助力打造生态宜居农村新环境，提高人民生活水平和质量，同时为后续加大相关项目支持力度做出有益尝试。

雄安新区森林覆盖率增加至

11.27%  $\rightarrow$  40%

审批发放雄安新区  
首笔银团贷款

0.34 亿元



河北分行支持的白洋淀内源污染治理试点项目

## 支持长江大保护

推动长江经济带发展是以习近平总书记为核心的党中央作出的重大决策，是关系国家发展全局的重大战略。农发行坚决贯彻落实习近平总书记重要指示批示精神，“共抓大保护、不搞大开发”，持续加大支持长江大保护工作力度。2020年，投放长江大保护贷款2,438亿元，贷款余额6,049亿元，支持了一批社会效益和经济效益显著的项目。

如：安徽分行充分发挥政策性金融在服务长江大保护中的引领和战略支撑作用，在客户准入、信贷规模、资源安排、金融创新、融资服务等方面给予倾斜，积极营销沿江生态修复项目。2019年，安徽分行审批5亿元贷款，用于支持长江经济带马鞍山雨山段生态环境综合治理项目。该项目通过实施岸线复垦复绿、滩涂湿地涵养保护等工程，以及建设薛家洼生态游园，配套观江平台、沿江游道等设施，在修复生态环境的同时，为市民提供了观景、休闲的好去处。近年来，安徽分行先后通过7个子项目、40亿元贷款全面支持长江(马鞍山段) 43公里长江岸线整区域治理，真正把部署落到实处、把蓝图转化成现实。

投放长江大保护贷款

**2,438** 亿元

贷款余额

**6,049** 亿元

全面支持长江  
(马鞍山段)

**40** 亿元

长江岸线整区域治理

**43** 公里



安徽分行支持的滨江湿地公园整治项目



### 支持黄河流域生态保护

推动黄河流域生态保护和高质量发展是党中央作出的重大决策，农发行坚决贯彻落实习近平总书记重要讲话精神，全面开展黄河流域生态保护工作部署，加大黄河流域生态保护信贷投入力度。2020年，投放黄河流域生态保护贷款600亿元，贷款余额1,537亿元，支持了一批社会效益和经济效益显著的项目。

如：甘肃分行搭建政银企合作平台，共同推进全省黄河流域生态保护。紧紧围绕黄河干流综合治理、生态修复和建设、水土保持和涵养、污水处理等领域，重点支持了黄河干流综合治理兰州段、污水处理厂提标改造、全省精准扶贫农村饮水安全等一批重点项目。2019年，甘肃分行审批5.5亿元贷款，用于支持古浪县黄花滩灌区调蓄水池和引水管道建设。该项目建成后能进一步改善黄花滩生态移民项目农业生产条件，彻底解决黄花滩灌区日光温室冬季供水问题并可有效缓解灌区冬春季缺水情况，对古浪县生态移民脱贫致富起到支撑作用。

投放黄河流域生态  
保护贷款

**600** 亿元

贷款余额

**1,537** 亿元

2019年甘肃分行  
审批贷款

**5.5** 亿元



甘肃分行支持的古浪县黄花滩调蓄饮水工程项目

陕西分行2020年累计投放72.39亿元，支持黄河流域生态保护和高质量发展。从乾坤湾景区提升到加大对黄河沿岸人居环境整治、贫困村整体提升的支持力度，助力旅游产业发展，在把游客吸引来、让经济活起来的同时，使脆弱的生态环境得到涵养、修复，将黄河沿岸人居环境、生态环境改善的同时更把居民留下来，让一草一木，一人一景重新焕发生机。



陕西分行支持的延川县乾坤湾景区提升工程项目

山东分行精准支持黄河流域生态保护和高质量发展。研究制定《支持黄河滩区迁建工作要点》《黄河滩区脱贫迁建金融服务方案》，开展实地调研、主动对接项目、优化金融服务，累计发放黄河滩区迁建贷款21.5亿元，助力滩区60万百姓告别黄土高台，实现安澜安居。

2019年以来，累计向沿黄区域发放水利建设贷款164.67亿元，支持新建和改扩建水厂41个，新增日供水能力125.35万方，有效解决了饮水安全问题，帮助居民实现由“喝上水”到“喝好水”的转变。累计向沿黄区域发放生态保护类贷款26.35亿元，支持生态保护、林业开发、环境整治等项目，极大地改善了黄河三角洲的区域生态环境。

将支持黄河流域生态保护和高质量发展与乡村振兴、脱贫攻坚、新旧动能转换等战略相结合，重点关注沿黄县域粮棉油生产基地、能源基地和区域经济中心建设，围绕粮油购销、特色产业、基础设施、新旧动能转换先行区等领域，2020年累计投放各类贷款845.7亿元，全力推动黄河流域高质量发展。



2019年累计向沿黄  
区域发放水利建设贷款

**164.67** 亿元

2019年新增日供水  
能力

**125.35** 万方

2019年累计发放生态  
保护类贷款

**26.35** 亿元

2020年累计投放  
各类贷款

**845.7** 亿元

# 和谐共享

推动社会环境协调可持续发展

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## 一、客户服务

### 01

#### 强化科技支撑

##### 信息科技三年发展规划收官



新核心业务系统上线一年来，保持安全稳定运行，在快速响应监管要求、业务紧急需求和对客户服务方面发挥了重要作用，体现出系统的先进性和稳定性。企业网银、银企直联、农发智勤等系统持续优化提升，有效满足业务发展需要，提升了对客户服务能力和水平。特别在疫情期间，为保障全行业务和办公的正常开展发挥了重要作用。

企业网银系统。完成 2 次新增功能版本投产和 8 次功能优化变更，全面实现了客户级全渠道、全部存贷款账户、多币种账户的线上电子对账和多种形式的电子回单功能，扩大了线上对客户服务范围，提升了对客综合服务水平。银企直联系统。完成 15 项功能优化，在批量审批等效率上有较大提升，在资金归集、支付审批等方面提升客户服务能力，改善客户使用体验。

**2** 次  
新增功能版本投产

**8** 次  
功能优化变更

**15** 项  
完成功能优化

## 02

### 深化服务管理

2020年，农发行推动以客户为中心服务管理体系改革取得实质性成效。启动名单制客户服务试点，落实客户分类分级管理，巩固和提升与核心客户的合作关系和价值，使客户管理、服务更加优质化、精准化。充分发挥客户规划指导作用，重点客户工程取得新进展，客户数量和质量提升明显。同时，进一步优化授信分类管理，提升客户授信质量与效率。

坚持“以客户为中心”理念，不断加强渠道服务建设，拓宽渠道服务路径，提升渠道服务质效。上线网银对账、电子回单功能和凭证无纸化项目，提升网银便捷性和易用性。落实银企直联专项改造要求，完成系统专项改造上线。上线企业联网核查系统身份信息核验功能，有效增强系统风险识别和防控能力。



强化系统运维和安全管理。推行最小化运维、制定极端情况应急预案、提前建立应急场所，积极应对突发疫情带来的影响，确保科技运维支撑不间断。通过实施运维值班经理制度、建立系统故障统一入口管理机制、优化变更审查流程和一键式系统快速巡检等工作，进一步提升运维管理专业化与规范化水平。建立信息科技风险管理体系，积极开展风险评估。建立态势感知系统、威胁监测平台，加强对互联网渠道的安全监控，提升互联网安全防护能力。加强源数据、备份系统安全管理，确保信息安全。

2020年，全行电子渠道共发生客户支付业务1,726.43万笔，同比增加202.4%，总金额46,110.1亿元。其中，网上银行支付业务1,560.1万笔，金额37,779.4亿元。网银支付业务分流率87.5%，网银和银企直联线上渠道支付业务在资金支付业务中占比96.8%，进一步践行了绿色支付。

**1,726.43** 万笔

全行电子渠道共发生客户支付业务

**46,110.1** 亿元

总金额

**1,560.1** 万笔

网上银行支付业务

**37,779.4** 亿元

总金额

服务功能不断拓展。积极贯彻落实国务院为企业减费让利政策，持续加大减费让利力度，对受疫情影响地区客户减免五大类服务收费，新发放贷款加权平均利率较同业低1.18个百分点，合计让利74亿元。

**1.18** 百分点

新发放贷款加权平均利率较同业低

## 二、员工发展

2020 年，农发行认真贯彻中央《干部教育培训工作条例》《2018—2022 年全国干部教育培训规划》，统筹推进政治能力与专业能力培训，助推农发行高质量发展，服务全行员工成长成才。2020 年全行培训员工 44 万人次。

坚持抓好政治理论教育。持续深化习近平新时代中国特色社会主义思想教育，多措并举开展党的十九届四中、五中全会精神轮训，对各级行基层党支部书记进行政治能力提升培训，举办各级行党组织专兼职组织员履职能力培训，实现对党员领导干部培训全覆盖。开展爱党铸忠诚、爱国担使命、爱农有作为、爱岗作奉献“四爱”教育，全行员工思想政治素养不断提高。

大力开展专业能力培训。紧紧围绕推进“八项改革”落实“四大工程”开展专业能力培训，紧紧聚集“关键少数”谋划中长期经营管理培训，扎实做好“三区三州”业务骨干、信贷条线基层行青年英才等基层员工示范培训。各级行领导班子贯彻新发展理念、构建新发展格局能力得到提高，全行员工专业能力、专业精神得到增强。

全面提升培训保障能力。完善规章制度，全面梳理教育培训重点，完善修订培训组织、学员管理、党校教学、经费使用等方面制度办法。创新培训模式，合理利用农发行“智慧党建”、“农发行 e 学院”平台，积极探索“现场+直播”等方式开展教育培训，做到培训不断线、机构全覆盖。增强资源供给，引进国内知名高校优质教育资源，与专业机构合作打造有声知识平台，邀请行内高管推进自主课程制作。坚持“以考促学”，全年举办各类各级在线测试 92 场，累计参考 1.23 万人次。

### 维护员工权益 开展文体活动

修订总行特困救助金管理办法，拓展特困救助金来源渠道，对 92 名特困职工发放救助金 595.2 万元，下拨“两节”期间送温暖活动工会经费 300 万元。

推进员工心理健康关爱服务，制订项目实施方案，选取 4 家单位开展职工心理援助项目。举办员工心理关爱视频辅导讲座，加强员工的人文关怀和心理疏导。

组织开展丰富多彩的“三八”妇女节活动，总行行领导题写节日祝福。在“农发行港湾”微信公众号开辟专栏，宣传巾帼典型，传播励志故事，树立巾帼榜样。

92 名 595.2 万元

对 92 名特困职工发放救助金 595.2 万元

以“4·23”世界读书日为契机，在全行组织开展读书活动；开展巾帼林植树活动；开展女职工“悦读畅享”读书征文活动，共收到征文 247 篇，家书 98 篇，并评选出 4 篇征文和 2 篇家书向金融工会推荐。

组织开展五四青年节主题活动，承办金融团工委“助力脱贫 幸福脱单”——“金缘青年汇”单身青年联谊活动。





### 三、公益慈善

2020年，农发行全力防控新冠肺炎疫情，彰显大爱担当。全行累计捐款4,369万元支持抗击疫情。总行工会在金融系统率先建立500万元工会经费专项防控资金，为湖北分行购买10,000只防护口罩。此外，通过“农发行港湾”公众号发布《“众志成城 抗击疫情——农发行在行动”公益捐款倡议书》。组织开展“防控疫情在行动·爱心志愿在身边”学雷锋志愿公益活动，全行1,512个团组织、14,327人参加。

湖南天心区支行长期致力于“慢天使”（脑瘫智障儿童）志愿者关爱活动，与长沙县志愿者协会协作创建“慢天使”小学校，成立天心支行“慢天使”爱心妈妈志愿者小分队，定期照顾孩子，传递爱心，送去书桌、黑板、书籍等物品。近年来，“慢天使”爱心妈妈队伍不断壮大，从天心区支行逐渐辐射到省分行营业部，累计向“慢天使”资助财物20万元。此外，组织党员志愿者开展“保护湘江母亲河”活动、慰问战斗在抗洪一线的员工，开展“同在一片蓝天下，共植万亩绿地”的植树活动。

浙江绍兴分行引导社会力量进行公益捐赠，引导8家企业开展扶贫助学捐款，共筹集扶贫助学善款15万元，支持75名贫困学生走向求学之路，让定点县因贫辍学、弃学的孩子们心中有光，脚下有路。

青海门源县支行坚持融情帮扶，结合门源县人居环境卫生整治工作，与村两委协商，优先安排脱贫人口从事村级公益性岗位，担任村级环境整治岗位，组织干部职工每年赴泉沟台村幼儿园开展送温暖献爱心活动，为幼儿园20名学生赠送学习用品，慰问在校教师。

### 四、低碳运营

2020年，农发行上线农发智勤系统。完成5个版本上线并推广至省级分行使用，实现移动公文审批、移动数据报表、行政审批、信息发布、后勤保障服务等5大类25项功能，为全行日常办公、经营管理提供了更加便捷的移动服务，进一步降低运营中资源使用与碳排放。

同时，启用智能会议预定系统，进一步完善智能工位管理系统、智能办公电话管理系统、智能公务用车管理系统，通过科技手段提升管理效能。研发办公用品电商平台，逐步在总行实现线上商品比选、订货下单、库存情况，进一步提高办公用品的采购绿色化。

农发行IT基地厉行节约抓好食堂精细化管理。以系统控制为依托，提升食堂节约化管理。推出IT基地智能管家APP，支持电脑和手机登录，方便员工随时查阅菜单并提前订餐，也方便管理人员统计就餐人数。提前一周制定菜谱，每天根据订餐人数、人均用量、食材结余等情况综合确定采购品种和数量。

# 附录

## 关键绩效

绩效领域	2020	2019	2018
<strong>社会绩效</strong>			
客户满意度 (%)	99.95	99.96	99.86
服务老少边穷的网点数量 (个)	377	318	318
设置无障碍通道的网点数量 (个)	892	800	543
设置爱心窗口的网点数量 (个)	1,268	931	926
志愿者活动时长 (小时)	200	4,010	4,749
公益慈善投入总额 (万元)	9,912	5,998	3,000
员工总数 (人)	53,120	52,700	52,202
女员工总数 (人)	21,661	21,329	21,110
少数民族员工总数 (人)	5,602	5,467	5,310
员工培训经费支出 (万元)	7,775	17,800	17,900
员工培训 (万人次)	43.66	31.75	27.31
生活帮扶金额 (万元)	1,791.42	1,535.8	1,143.8
帮助困难员工 (人次)	10,106	5,968	2,798
<strong>环境绩效</strong>			
绿色信贷贷款余额 (亿元)	8,484	3,230	2,449
办公耗水总量 (吨)	40,065	51,315	49,861
办公耗电总量 (度)	10,118,100	10,662,780	10,061,340
公务用车耗油总量 (升)	13,480	16,053	18,224

注：耗水、耗电、耗油均为总行数据

## 奖项和荣誉

获奖单位	奖项名称	颁奖机构
总行扶贫金融事业部	全国脱贫攻坚先进集体	党中央、国务院
贵州省分行		
新疆自治区分行		
山西吕梁市分行		
广西隆林各族自治县支行		
中国农业发展银行扶贫金融事业部新疆分部	2020 年全国脱贫攻坚奖组织创新奖	国务院扶贫开发领导小组
中国农业发展银行（总行）	2020 全球 50 家新兴市场国家最安全银行	美国金融杂志《环球金融》
	助力打赢“三大攻坚战”成效奖	中国银行业协会
	最佳精准扶贫贡献奖	
	“十三五”中国企业文化建设优秀单位	中国企业管理研究会
	债券通优秀发行人和债券通市场推广奖	债券通公司
	优秀政策性金融债发行人和最美债券人	中央结算公司
	优秀发行人和创新业务推进奖	上海清算所
	金融抗疫优秀奖	
	优秀金融债券发行人	上海证券交易所
	年度最佳三农金融服务银行	金融时报
	年度最佳债券市场社会责任机构	
	2020 年中国资本市场十大新闻	
	长青奖——可持续发展扶贫贡献奖	《财经》杂志
	2020 年度最佳政策性银行	新浪财经
	2020 中国金融业抗疫特别贡献奖	香港商报、香港金融发展协会、全球商报联盟及中国香港（地区）商会
银行科技成果发展奖	中国人民银行	

获奖单位	奖项名称	颁奖机构
总行工会团委工作部	全国工会财务先进单位	中华全国总工会
海南省分行扶贫业务（创新）处	全国“万企帮万村”精准扶贫行动组织工作先进集体	中华全国工商业联合会、国务院扶贫开发领导小组办公室、中国光彩事业促进会、中国农业发展银行
甘肃省分行		
青海海南藏族自治州分行		
安徽省金寨县支行	全国金融五一劳动奖状	中国金融工会
黑龙江省鸡西市分行营业部会计结算部	全国金融五一巾帼标兵岗	
江苏省南通市分行营业部		
天津市分行	全国金融系统职工代表大会制度建设示范单位	
广东省分行		
宁夏自治区分行		
江西省九江市分行团委	2019 年度全国金融系统五四红旗团委（团支部）	中央金融团工委
海南省琼中黎族苗族自治县支行	2019 年度全国金融系统青年五四奖章集体	
江苏省灌南县支行	全国金融系统抗击新冠疫情青年志愿服务先进集体	
广东省江门市分行团委		
北京市分行	最佳宣传策划奖和最佳活动组织奖	中国国际服务贸易交易会、北京金博会
天津市分行	金融服务实体经济十大创新案例	天津市金融工作局
河北省分行	省委省政府乡村振兴工作领导小组成员单位推进乡村振兴战略实绩考核结果先进单位	中共河北省委河北省人民政府乡村振兴工作领导小组办公室
内蒙古自治区分行	2020 年度全区政府系统政务信息报送工作先进单位	内蒙古自治区人民政府办公厅
辽宁省分行	“与扶贫同行”金融故事短视频大赛“三等奖”	人民银行扶贫开发工作领导小组
	辽宁省思想政治工作先进单位	辽宁省思想政治工作研究会
吉林省分行	2020 年信息宣传工作先进单位	吉林省银行业协会
	2020 年保密工作优秀单位	吉林省保密局
黑龙江省分行	2020 年黑龙江省银行外汇管理政策法规新媒体宣传竞赛集体三等奖	人民银行哈尔滨中心支行
江苏省分行	2020 年江苏银行业普及金融知识宣传活动最佳组织奖	江苏省银行业协会



获奖单位	奖项名称	颁奖机构
安徽省分行	2020 年度国家安全人民防线建设先进单位	安徽省国家安全人民防线建设领导小组
福建省分行	2020 年福建省支付清算知识竞赛团体一等奖	人民银行福州中心支行
	福建省金融业征信合规知识与技能竞赛团体一等奖	人民银行福州中心支行、福建省总工会及共青团福建省委
江西省分行	2018—2020 年全省绿色金融先进单位	江西省绿色金融改革创新工作领导小组
山东省分行	“我所经历的脱贫攻坚故事” 视频类一等奖	国务院扶贫办政策法规司、全国扶贫宣传教育中心、《中国扶贫》杂志社、新华网
	2020 年山东省新旧动能转换优秀金融产品“1234” 精准产业扶贫模式	人民银行济南分行、山东省财政厅、山东省地方金融监督管理局、中国银行保险监督管理委员会山东监管局、中国证券监督管理委员会山东监管局
广东省分行	2020 年度省直单位档案工作评估优秀奖	广东省档案局
广西壮族自治区分行	2020 年度广西银行业社会责任工作服务八桂综合贡献奖、服务八桂扶贫贡献奖和广西银行业宣传工作先进单位	广西银行业协会
海南省分行	2020 年海南省脱贫攻坚奖组织创新奖	海南省委省政府
重庆市分行	社会责任精准扶贫奖和社会责任金融机构奖	重庆市银行业协会
四川省分行	2020 年合规知识竞赛优秀团体奖	四川银行业协会
贵州省分行	“抗击疫情·守护家园” 行动突出贡献企业	贵州省慈善总会
云南省分行	2019-2020 年度云南省金融宣传工作一等奖	金融时报
陕西省分行	“2020 年陕西省金融业网络安全宣传员大练兵活动” 团体优秀奖	人民银行西安分行
甘肃省分行	2019 年度省长金融奖	甘肃省人民政府
青海省分行	青海省金融精准项目扶贫先进单位	人民银行西宁中心支行
宁夏自治区分行	2019 年度金融支持地方经济社会发展一等奖	宁夏回族自治区金融改革专项小组办公室



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## Message from the Chairman



2020 was an extraordinary year. Facing the severe and complex situation and arduous tasks, the Agricultural Development Bank of China adhered to Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and earnestly implemented the decisions and plans of the Party Central Committee and the State Council. Keeping in mind our founding mission and with great difficulties, we managed to support pandemic prevention and control, poverty alleviation and food security as part of the national efforts to maintain stability on six key fronts and security in six key areas. We fully tapped into our role as a policy bank of "being a pioneer, strengthening weak links, and supporting counter-cyclical developments", making positive contributions to the decisive fight against poverty and the decisive victory in comprehensively building a moderately prosperous society in all aspects during this special and crucial year.

### Fully support the fight against the pandemic

After the outbreak of the COVID-19 pandemic, we earnestly implemented the central government's plan for epidemic prevention and control, resolutely followed the instructions from the Party, established leadership and working mechanisms in the first place and made work arrangements in a timely manner. We initiated emergency response and green channels for pandemic prevention and control, simplified the loan application procedures, delegated approval authority, and established a fault-tolerant lending mechanism to ensure loans for emergency use were offered in time during the epidemic, which supported both pandemic prevention and control and economic and social development. We strengthened our organizational leadership, making sure all pandemic prevention and control measures were truly and precisely delivered and our employees, office premises and business were all safe and sound. We maintained stable financial services, with efforts to arrange business outlets and business hours in a science-based manner and provided 24x7 uninterrupted services during the pandemic. Our personnel stood with each other in solidarity and rose up to their duties to promote economic and social recovery and development.

### Secure full victory against poverty

We committed ourselves as leading and model agency to providing financial support for poverty alleviation. Keeping in mind our duties and mission, we served poverty alleviation with greater determination and intensity. With strengthened Party leadership and in adherence to the strategy of targeted poverty alleviation, we intensified our efforts and rallied our people to join the fight against poverty all through our work. With this, we worked to crack the remaining hard nuts in poverty alleviation, supported poverty-stricken areas in countering the COVID-19 related impacts, and took multiple steps to sustain the results of poverty alleviation. We instituted follow-up measures and offered comprehensive support to post-poverty alleviation areas. We boosted industries in poverty-stricken areas and continued to play a leading and backbone role in providing strong financial support to rural revitalization in areas alleviated from poverty. The Bank won the National Poverty Alleviation Award for five consecutive years, and received a "good" ranking among the central units for three consecutive years in the performance evaluation of providing poverty alleviation assistance to the designated poor areas.

### Achieve "stability on six key fronts" and "security in six key areas"

Targeting the prominent weak links associated with agriculture, rural areas and farmers that have been hampering the building of a moderately prosperous society in all aspects, we further increased financial support for agriculture, stabilized agricultural development, secured people's basic living needs and promoted growth. We maintained national food security and gave full play to the role as the main channel for purchasing funds supply. To boost rural industries, we vigorously supported modern agriculture, and ensured stable production and supply of important agricultural products such as live pigs. As for the weak link in infrastructure, we actively supported the construction of urban and rural infrastructure and public services. We also worked to support regional coordinated development strategy, making efforts to protect the Yangtze River and the support ecological conservation and high-quality development of the Yellow River Basin. We further optimized international trade and financial services, with breakthroughs made in such businesses as on-lending and foreign exchange loans, and conducted international exchanges and cooperation in a high-quality and efficient manner.

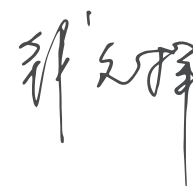
### Continuously strengthen risk prevention and control

We further promoted comprehensive risk management, took the fight to prevent and eliminate financial risks, therefore successfully preventing the systemic risks. We were getting more effective and efficient in managing and controlling various risks such as policy risk, strategic risk, and liquidity risk. We governed our bank by law and regulations, with efforts to promote publicity and education on *Civil Code*, strengthen procedure management and control and daily supervision, improve the authorization management system, and refine the comprehensive inspection mechanism, successfully concluding the three-year comprehensive internal control management. We comprehensively promoted anti-money laundering and related-party transaction management, and continuously refined the case prevention management mechanism.

### Deepen reform and innovation

We further improved the modernization of our governance system and governance capabilities, practiced fine and detail-oriented management, and drove development through technological innovation. We improved the working mechanisms of board of directors, board of supervisors and senior management, gave full play to the important role of equity directors in the review of proposals, and optimized the governance structure. We continuously deepened the "Eight Reforms" and innovatively advanced "Four Major Projects". The scientific and technological support has become stronger. The three-year planning tasks for information technology was successfully concluded, and the data governance special action was in full fledge. The safe and stable operation of the system provided strong support for the bank's sound and proper operation during the pandemic.

2021 marks the 100<sup>th</sup> anniversary of the founding of the Communist Party of China, the inaugural year of the "14<sup>th</sup> Five-Year Plan", and the beginning of the new journey of building China into a modern socialist country in all aspects. The Bank will continue to adhere to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, thoroughly implement the spirit of the 19<sup>th</sup> National Congress of the Communist Party of China, the 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, and 5<sup>th</sup> plenary sessions of the 19<sup>th</sup> National Congress of the Communist Party of China, as well as the spirit of the Central Economic Work Conference and the Central Rural Work Conference. We will strengthen the awareness of the need to maintain political integrity, think in big-picture terms, follow the leadership core, and keep in alignment with the central Party leadership. We will stay confident in the path, theory, system, and culture of socialism with Chinese characteristics, and we will uphold General Secretary Xi Jinping's core position on the Party Central Committee and in the Party as a whole, and uphold the Party Central Committee's authority and its centralized, unified leadership. We will ground our efforts in the new development stage, apply the new development philosophy, and create a new pattern of development. We will act on the general principle of pursuing progress while ensuring stability, and adhere to the requirements of "inheriting, innovating, consolidating, improving, and strengthening". With strengthening the Party politically as our overarching principle, high-quality development as the theme, and serving rural revitalization as the key, we will strike a good balance between development, reform and innovation, as well as risk prevention and control, to further modernize the governance system and governance capabilities, and celebrate the 100th anniversary of the founding of the Communist Party of China with outstanding achievements!



## Message from the President



In 2020, the Bank resolutely implemented the important instructions of General Secretary Xi Jinping and the decisions and plans of the Party Central Committee. Focusing on the goal of building a moderately prosperous society in all respects, we gave full play to the role of policy-based finance as "being a pioneer, strengthening weak links, and supporting counter-cyclical developments"; coordinated the support for pandemic prevention and control and economic and social development, fully served the "stability on six key fronts" and "security in six key areas" and helped to achieve a decisive victory against "three tough battles". This year, we scored new achievements in supporting agriculture, rural areas and farmers, kept both the balance and the ratio of non-performing loans decrease continuously, and hit and even overachieved many business targets. In general, all work was progressing steadily.

As of the end of 2020, the Bank's cumulative loans were RMB 2.01 trillion, and the loan balance at the end of the year was RMB 6.14 trillion, an increase of RMB 552.4 billion over the beginning of the year; the non-performing loan balance was RMB 21.9 billion and the non-performing loan ratio was 0.36%, a fall of RMB 11.9 billion and 0.25 percentage point from the beginning of the year, respectively, and the asset quality was at the best level among national banks. In the case of substantial reductions in fees and profits, book profits were realized at RMB 23.3 billion, and owners' equity increased by RMB 20.6 billion. Modernization and high-quality development reached a new level.



### In terms of the economic development

The Bank actively supported national key strategies such as the coordinated development of Beijing-Tianjin-Hebei region, the Yangtze River Delta, the Guangdong-Hong Kong-Macao Greater Bay Area, the Xiong'an New Area and the Yangtze River Economic Belt, and also the ecological conservation of the Yellow River Basin. We aligned our efforts with regional development plans in a targeted manner and fully served the regional coordination and green development. To support the protection of the Yangtze River, the ecological conservation and high-quality development of the Yellow River Basin, we offered a total of RMB 303.8 billion for such use, with a balance of RMB 758.7 billion, an increase of RMB 239.7 billion from the beginning of the year. We've been working to support infrastructure construction, with particular focus on new infrastructures on information, integration and innovation concerning agriculture and rural areas. We promoted new type of urbanization, and vigorously supported the construction of major projects such as transportation and water conservancy. We gave greater support for the building of public health and emergency response systems, improved rural public facilities and its ability to provide service, and promoted the integrated development of urban and rural areas. In this regard, we issued RMB 711 billion in infrastructure loans throughout the year, with a balance of RMB 3.32 trillion.

### In terms of social development

We spared no effort to serve the "stability on six key fronts" and "security in six key areas", offering RMB 91.3 billion in emergency loans for pandemic prevention and control and RMB 1 trillion in loans for resumption of work and production, lead underwriting of 10 non-financial corporate bonds of RMB 6.6 billion, and supporting 11,200 companies. We granted special loans of RMB 18.5 billion to 382 national key enterprises. To maintain national food security, we offered in accumulative term RMB 578.6 billion in loans for grain, cotton, and edible oil throughout the year, supported enterprises to purchase 402.3 billion catties of grain and edible oil and 3.16 million tons of cotton. We helped to win the final battle of poverty alleviation, and offered a total of RMB 524.4 billion in poverty alleviation loans, RMB 347.9 billion in industrial poverty alleviation loans, and a loan of RMB 44.5 billion specially designed to ensure "compulsory education, basic medical care and housing security" throughout the year, which further demonstrated our role as a model agency to take the lead to support poverty alleviation. Building on the gains from poverty alleviation, we effectively pushed forward rural revitalization strategy. Focusing on promoting the prosperity of rural industries, we offered RMB 324.6 billion in agricultural modernization loans, with a loan balance of RMB 570.4 billion, which for the first time exceeded RMB 500 billion.

### In terms of the environmental protection

Guided by the philosophy that lucid waters and lush mountains are invaluable assets, we focused on green development in the area of "agriculture, rural areas and farmers". By integrating green development with national strategies, we eyed for building ourselves as a "green bank", making efforts to develop green finance, support green, low-carbon and circular economy and actively respond to climate change. We also diverted efforts to promote green credit policy systems, standard setting, accountability management and statistical analysis, to enhance technological support, introduce supporting measures, and to raise awareness. We also established a green credit management system with the Bank's characteristics, with green credit business expanding in both scale and profits. We established 1,134 new green credit projects throughout the year, with a total of RMB 317.74 billion in loans and a green credit balance of RMB 848.429 billion. Among them, the balance of green loans in industries of energy conservation and environmental protection, ecological environment and green upgrading of infrastructure exceeded RMB 800 billion, accounting for 95% share of green loans.

Looking forward to 2021, we will act on the general principle of pursuing progress while ensuring stability, enforce full and strict Party governance, and govern the Bank in strict accordance with law. Centering on high-quality development, we take rural revitalization as our main business target in the new development stage. We will promote rural revitalization while cementing poverty alleviation achievements, and make every effort to maintain national food security. We will support agricultural modernization, agricultural and rural areas improvement, coordinate regional development and ecological civilization construction, continuously deepen the "Eight Reforms", and expand and upgrade the "Four Major Projects". While managing our daily business well, we will also work to prevent and control risks, promote reform and innovation, and strengthen management, to further modernize our governance system and governance capabilities. We will strive to write a new chapter on our road to high-quality development, as tribute to the 100<sup>th</sup> anniversary of the founding of the Communist Party of China!

## Guiding High-quality Development with High-quality Party Building

The Bank firmly adhered to the important political principle of Party leadership, wrote Party leadership into the Bank's business, and integrated it into all aspects of Bank governance, earnestly implemented the leadership system of "two-way entry and cross-service". The Bank strictly followed the pre-procedures for the Party committee to study major business management issues, implemented the "four synchronizations, four dockings" mechanism and set up a leading group for Party building work, formulated and revised more than 40 internal Party rules and regulations, and fully and strictly controlled and implemented 70 key tasks. The Party committee gave full play to its leadership role in direction-setting, overall management, and implementation. The Bank earnestly implemented the Party Central Committee's decision and deployment on reform of the discipline inspection and supervision system and mechanism, fully promoted the implementation of the stationed institution reform in the Bank, strengthened the coordination, received and supported the supervision of the stationed discipline inspection and supervision team, and improved the accountability mechanism. The Bank intensified inspections, strictly supervised discipline and accountability, and comprehensively managed the Party's governance and conduct continuously. The Bank unswervingly deepened the financial anti-corruption, improved the Party's righteousness and political ecology, which provided the whole Bank a strong guarantee for high-quality development.

### Promote high-quality Party building

Taking into account the political attributes and business characteristics of policy-based financial services, the Bank strengthened political awareness to guide Party building efforts, strengthened the awareness of the need to maintain political integrity, thought in big-picture terms, followed the leadership core, and kept in alignment with the central Party leadership, and stayed confident in the path, theory, system, and culture of socialism with Chinese characteristics, as well as upheld General Secretary Xi Jinping's core position on the Party Central Committee and in the Party as a whole, and upheld the Party Central Committee's authority and its centralized, unified leadership. It fully implemented the important instructions of General Secretary Xi Jinping and the decisions and deployment of the CPC Central Committee. It enhanced political awareness and improved the Party building of the head office to ensure the head office played a leading and exemplary role.

The Bank studied the mechanics of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, established a learning system for the Party committee, carried out regular study of Party committee central group, Party school education and training, youth study, and "three meetings and one lesson". The Bank has intensively conducted training for more than 8,000 cadres at and above the director level and more than 2,000 persons in charge of county-level branches.

With in mind that a strong and solid foundation was vital for overall development, the Bank earnestly implemented the Party building liaison Bank system, and steadily promoted the standardized construction of Branches, created a "smart Party building" app, by which the Party secretaries assessed the performance of community-level Parties based on their reports, quantifying Party branches' work and total credits earned by the Party members on the app. It also promoted the construction of the "four strong" Branches and the "five first-class" model agency.

It continuously strengthened the concept of serving the people and enhanced the sense of service, boosted the entrepreneurial spirit of the executives, and continuously created a harmonious and enterprising environment. It focused on improving employees' mindset with fine traditions and excellent culture, refined and shaped a corporate culture system for the new era, developed care and special hardship relief mechanism to enhance the sense of belonging of employees. It carefully organized the education of "Love the Party and build up loyalty, love the country and take on our missions, love agriculture and make a difference, and love our work and do our bit", convened the first bank-wide employee representative meeting, selecting and awarding "Two Excellences and One First", "Most Beautiful Agricultural Issuers" and "Ten Outstanding Youths". A total of 272 advanced collectives and 549 advanced individuals were commended.

It strengthened power supervision, established a political ecological evaluation mechanism with provincial branches, and further brought into full play the role of joint supervision. It promoted the coordination with the Discipline Inspection and Supervision Office of the CCDI and NCS at ADBC in policies and systems, mechanisms and management, information and judgment, detection and accountability, education and prevention, as well as arrangement and supervision. Internal and external supervision are integrated to ensure that the "two responsibilities" work in the same direction. ("Two responsibilities" means that in the responsibility system for improving the Party's work style and building a clean government, the Party committee bears the main responsibility, and the commission for discipline inspection bears the supervision responsibility, so as to develop and implement a practical accountability system).

Intensively trained cadres at and above the director level

**8,000+** person times

Trained persons in charge of county-level branches

**2,000+** person times

Advanced collectives commended

**272**

Advanced individuals commended

**549** persons

## Continuously promote the deep integration of Party building and business

The Bank insisted on focusing on Party building and promoting business, and guided high-quality development with high-quality Party building. The whole bank has made significant achievements in serving food security, poverty alleviation, rural revitalization and regional development strategies, promoting reform and development, improving operating performance, strengthening basic management, preventing and controlling risks, and fulfilling social responsibilities. This further highlighted the status and role of the Bank in serving the "agriculture, rural areas, and farmers" undertakings. With this, it gained wider social recognition, established sound reputation, and realized the organic unity of scale, quality and efficiency.

As of the end of 2020, the Bank's total assets were RMB 7.46 trillion, and the loan balance was RMB 6.15 trillion, supporting the purchase of grain, cotton and edible oil which accounted for more than 50% of the total social purchases. The balance of poverty alleviation loans ranked first in the national financial system. The Bank won the highest grade of "good" among the central units in the performance evaluation of providing poverty alleviation assistance to designated poor areas for three consecutive years. The Bank was the only financial institution that has won the National Poverty Alleviation Award for five consecutive years.

In the face of the complicated pandemic situation, the Bank spared no effort to serve the pandemic prevention and control and resume work and production, and earnestly served the "stability on six key fronts" and "security in six key areas". The Bank's annual loan amount exceeded RMB 2 trillion for the first time. The Bank took the lead in completing the task of special loan placement for pandemic prevention and control and resumption of work and production, and over-fulfilled key tasks such as poverty alleviation loans, live pig loans, protection of the Yangtze River and ecological conservation of the Yellow River Basin.

Asset scale of the whole bank

**7.46** RMB trillion

Loan balance

**6.15** RMB trillion

Share of purchased grain, cotton and edible oil in total social purchases

**50** %

## Actively Practicing Corporate Culture

The Bank's Party committee earnestly studied and implemented General Secretary Xi Jinping's important exposition on cultural construction in accordance with reality, designed and integrated cultural construction in the overall development strategy of the Bank, and regarded cultural construction as an important support for the Bank's high-quality development.

The Bank actively implemented its corporate culture system for the new era, always kept in mind the important mission of "supporting agriculture for the country, building a bank for the people", focused on the grand vision of "building a modern agricultural policy bank featuring quality development", adhered to the business philosophy of "implementing the country's will, satisfying the demand of agriculture, rural areas and farmers, and adhering to the bank's laws", adhered to the value of "commitment to the nation and professional competence", stuck to the strategic positioning of "ADBC, committed to serving rural revitalization", and created its image as a bank for agriculture, rural areas and farmers.

The Bank insisted on using advanced cultural concepts to lead the path forward, working to build consensus, guide behavior, develop the team, stimulate vitality, and promote development. It enhanced its core competitiveness, built up a reputation as a bank for food, poverty alleviation, water conservancy, and agricultural land. All these became driving forces in mental and cultural aspects for the Bank's high-quality development.



## Taking the Lead as a Model Agency to Support the Battle Against Poverty

Ensuring that we will resolutely win the fight against poverty is of decisive significance for building a moderately prosperous society in all respects as scheduled and realizing the first centennial goal. In 2020, the Bank thoroughly studied the spirit of General Secretary Xi Jinping's important instructions on pandemic prevention and control and poverty alleviation, resolutely implemented the Party Central Committee and the State Council's poverty alleviation policy and deployment, earnestly implemented the relevant requirements of the State Council Leading Group for Poverty Alleviation and Development, committed to the ultimate good of the nation, followed the overall guidance of providing service, resolutely took up the political responsibility for poverty alleviation, and continued to build itself as a model agency to provide financial service to poverty alleviation. It gave full play to the role of policy-based finance as "being a pioneer, strengthening weak links, and supporting counter-cyclical developments", and resolutely helped win the final battle against poverty.

### 01

#### Strengthen the whole bank's full-scale poverty alleviation work pattern

The Bank took serving poverty alleviation as a key target of overall business development, convened eight related work meetings, including on decisive battles and decisive poverty alleviation, poverty alleviation project leadership group meetings, and poverty alleviation financial business department executive committee meeting, and issued 35 institutional documents such as *Opinions on Resolutely Helping to Win the Final Battle of Poverty Alleviation in 2020* to set out plans and tasks of the year. The Bank persisted in the "four-level secretaries" to help the poor, deepened the responsibility system of Bank leaders", and organized all levels of branches to sign a letter of responsibility to ensure responsibilities were well fulfilled. To offset the impact of the pandemic, it scientifically formulated an assessment plan, raised the weight of poverty alleviation in overall performance evaluation, focused on incentivizing the work on key tasks such as poverty-alleviation over those listed counties and villages yet eliminated poverty, follow-up support for relocated families, and precise management. The discipline inspection and supervision team stationed in the Bank and the Bank's Party committee coordinated and worked in the same direction, highlighted political supervision, strengthened daily supervision, and provided a strong guarantee for the decisive victory over poverty alleviation.

### 02

#### Fully assist to overcome the remaining poverty issues

The Bank resolutely implemented the important instructions of General Secretary Xi Jinping on "continuing to focus on deeply impoverished areas such as the 'three regions and three prefectures'" and "ensuring that the remaining poor people who have been filed and registered are out of poverty as scheduled", and placed conquering of the remaining poor population as the top priority. The Bank carried out supervision over poor performance, formulated relevant supervision plans, and established a mechanism of tiered supervision and coordination between lower-level branches with the upper-level ones; the Bank's Party committee signed a letter of responsibility and held 17 video conferences on listing supervision to help the grassroots teams solve practical difficulties. The Bank rolled out more innovative and preferential policies, introducing 11+10 preferential measures for counties remained in the poverty list and deeply impoverished areas, providing a package of measures in areas such as pandemic prevention and control, "compulsory education, basic medical care and housing security guaranteed", and follow-up support for relocated families. The Bank continuously made good use of special policies such as the PBOC's special poverty alleviation re-loan. In the whole year, the Bank extended loans of RMB 104.421 billion for poverty alleviation to deeply impoverished areas, with a loan balance of RMB 298.068 billion; the Bank issued poverty alleviation loans totaling RMB 23.904 billion to 52 counties remained in the poverty list, with a loan balance of RMB 53.765 billion. The growth rate was 4.5 times that of the Bank's poverty alleviation loans, which effectively helped to eliminate poverty on schedule.

Poverty alleviation loans offered to deeply impoverished areas throughout the year

**104.421** RMB billion

Loan balance

**298.068** RMB billion

Poverty alleviation loans offered to 52 counties still on the poverty list

**23.904** RMB billion

Growth rate compared with that of the bank's poverty alleviation loans

**4.5** times



## 03

## Support poverty-stricken areas to overcome the impact of the pandemic

Agricultural products sold in poverty-stricken areas throughout the year

**574** RMB million

Direct purchase

**57.5771** RMB million

The Bank resolutely implemented the important instruction requirements of General Secretary Xi Jinping on "coordinating the promotion of pandemic prevention and control and poverty alleviation", addressed weak links, and provided support for winning the pandemic prevention and control battle and the battle against poverty alleviation. The Bank implemented a zoning and grading system for targeted pandemic control, introduced 34+20 measures to support the prevention and control of the pandemic and the resumption of work and production, opened up two major channels of "emergency" and "green", and supported poverty alleviation as the top priority. The Bank opened up emergency channels for disaster relief to accurately support flood prevention and relief, post-disaster reconstruction and relief of disaster-stricken enterprises in poverty-stricken areas. It helped poverty alleviation through boosting consumption, taking multiple measures to broaden sales channels, set up special counters, encourage the canteen and trade union to purchase more poverty-alleviation products, innovated e-commerce marketing to boost sales of agricultural and livestock products. It launched a Poverty Alleviation Month within the Bank to promote agricultural products consumption, held agricultural products promotion meeting, and assisted the National Development and Reform Commission in organizing the Forum on Consumer to Drive Poverty Alleviation. In the whole year, it helped sell RMB 574 million of agricultural products in poverty-stricken areas and directly purchased RMB 57.5771 million.

## 04

## Take multiple measures to consolidate the results of poverty alleviation

The Bank took advantage of the "combined punch" of financial products to shore up weak links in poverty alleviation. The Bank innovatively supported industrial poverty alleviation, and supported grain, cotton and edible oil procurement and storage, agricultural industrialization and the development of characteristic industries in poverty-stricken areas. The Bank supported the poverty alleviation cooperation between the eastern region and the western region and the targeted poverty alleviation action of "ten thousand enterprises helping ten thousand villages". The Bank issued RMB 347.863 billion in industrial poverty alleviation loans throughout the year, with a loan balance of RMB 615.072 billion, and the growth rate was 2.4 times that of the Bank's poverty alleviation loans. The Bank helped resolve issues concerning the "compulsory education, basic medical care and housing security guaranteed" and drinking water safety, carried out special actions, optimized loan policies for education, health, and upgrading projects in impoverished villages, and supported poverty-alleviation in nationally specified poor counties. The Bank issued RMB 75.006 billion of poverty alleviation loans to support the "compulsory education, basic medical care and housing security guaranteed" and drinking water safety throughout the year, with a loan balance of RMB 424.293 billion. The Bank fully supported the follow-up poverty alleviation for the relocated families, and jointly issued a notice on this with the National Development and Reform Commission, using special actions, special policies, special quotas, and a variety of products to support follow-up work. The Bank issued RMB 44.2 billion in follow-up support loans throughout the year, with a loan balance of RMB 59.951 billion. The Bank continued to support infrastructure, and coordinated services for poverty alleviation, protection of the Yangtze River and ecological conservation of the Yellow River Basin. The Bank supported water conservancy construction, improvement of rural settlements, rural road network and ecological environment protection. The Bank issued RMB 131.995 billion in infrastructure poverty alleviation loans throughout the year, with a loan balance of RMB 618.606 billion.

Industrial poverty alleviation loans offered throughout the year

**347.863** RMB billion

Growth rate compared with that of the bank's poverty alleviation loans

**2.4** times

Poverty alleviation loans to ensure "compulsory education, basic medical care and housing security" and drinking water safety

**75.006** RMB billion

Loan balance

**424.293** RMB billion

Follow-up support loans offered throughout the year

**44.2** RMB billion

Loan balance

**59.951** RMB billion

Infrastructural poverty alleviation loans offered throughout the year

**131.995** RMB billion

Loan balance

**618.606** RMB billion

## 05

### Efficiently promote poverty alleviation in designated poor areas by central units

The Bank deepened the "capital, intelligence, business and feelings integrated" assistance system, and made every effort to help Longlin eradicate poverty, and consolidated the results of poverty alleviation in Da'an, Jinping and Maguan. The Bank focused on financing support and provided RMB 1.796 billion in loans throughout the year. The Bank conducted training to the poor population, covering 1,739 grassroots cadres and 4,241 leaders for creating wealth. The Bank helped attract business investment, introducing 10 projects with an actual investment of RMB 393 million, assisting more than 35,000 poor people. There was also care and support from within the bank. It donated RMB 38.16 million and raised RMB 23.6 million for such purpose, and donated RMB 2.06 million in anti-pandemic materials in February when the pandemic situation was at its worst. In response to the outstanding problems of the "compulsory education, basic medical care and housing security guaranteed", the Bank carried out special targeted assistance. It launched special programs on poverty alleviation through education, investing RMB 19.4 million to support 3,076 poor students; and carried out program on health, investing RMB 2.92 million to improve medical infrastructure, benefiting 103,368 poor people. It launched the Longlin poverty alleviation special campaign, with aid and credit funds invested in Longlin throughout the year ranking first among the four designated poverty alleviation counties.

Financing support loans offered throughout the year

**1.796** RMB billion

Trained grassroots cadres

**1,739** persons

Educational poverty alleviation

**19.4** RMB million

Supported poor students

**3,076** persons

Medical infrastructure improvement

**2.92** RMB million

Poor people benefited

**103,368** persons

## 06

### Strengthen the Party's leadership in poverty alleviation

The Bank strengthened and improved the Party's leadership in poverty alleviation. We continued to strengthen political guarantees, improved work style, optimized resource allocation, and created a good atmosphere, and made every effort to ensure the priority of services for poverty alleviation. Adhering to the Party's leadership, we regarded poverty alleviation as a touchstone for strengthening the awareness of the need to maintain political integrity, thinking in big-picture terms, following the leadership core, and keeping in alignment with the central Party leadership, and for staying confident in the path, theory, system, and culture of socialism with Chinese characteristics, as well as for upholding General Secretary Xi Jinping's core position on the Party Central Committee and in the Party as a whole, and upholding the Party Central Committee's authority and its centralized, unified leadership, carried out an essay solicitation activity to learn Xi Jinping's speech on poverty alleviation, guided 1,098 Party branches and 1,112 poor villages through 3,361 paired joint constructions. In an effort to provide more resources, the Bank offered a total of RMB 320.07 billion in poverty alleviation-themed bonds such as "Fighting the epidemic and eradicating poverty" in 2020. To provide more organizational assistance, we dispatched outstanding cadres to work in areas including the counties still on the poverty list, and gave priority to recruiting 138 students in the poverty archive. We sustained the results of poverty alleviation and aligned our efforts with rural revitalization, convened poverty alleviation leaders' meeting to discuss steps of implementation, held a symposium with provincial banks and enterprises to collect opinions widely, organized special investigations, and formulated instructions for effective alignment.

**1,098**

Party branches under guidance

**3,361**

Paired joint constructions in poor villages

Poverty alleviation-themed bonds issued such as "Fighting the epidemic and eradicating poverty"

**320.07** RMB billion



### "Special actions, special policies, special quotas, and various products" Provide financial support for relocation

The Bank assigned tasks to 22 provincial branches involving relocation. The ratio of loans was no less than 80% for super-large centralized resettlement areas where the relocated poor population exceeded 10,000, and the support for relocation was included in the annual performance evaluation system.



Special actions

The Bank opened a "green channel", provided preferential interest rates, and offered credit loans to high-quality enterprises in risk compensation fund mode as support for relocation.



Special policies

The Bank offered a special loan of RMB 120 billion to be allocated within 5 years from 2020. Among them, RMB 100 billion was used to support the industries after relocation, and RMB 20 billion was used for the supporting facilities in the new resettlement area.



Special quotas

The Bank boosted the industries and infrastructure in the new resettlement area by using special credit products, including industrial poverty alleviation, education poverty alleviation, health poverty alleviation, poverty-stricken village upgrading projects, urban-rural integration, and water conservancy construction.



Various products



### Six organic integrations Strengthen follow-up support for poverty alleviation

**Organically integrate with national food security.** Serving national food security is the Bank's main business. While ensuring "Never go hungry", the Bank supported the balance between grain planting and high value-added cash crops, so that farmers can become affluent and people can "eat well, eat healthily, and eat safely".

**Organically integrate with agricultural modernization.** The Bank supported the entire agricultural industry chain from seeds, fertilizers, machinery, processing, production, reserves, circulation, to markets and consumption, effectively increasing the added value of agriculture and farmers' income.

**Organically integrate with the rational use of land.** The Bank balanced the relationship between construction land, agricultural land and residential land, sped up the construction of high-standard farmland, and realized land transfer and large-scale operation.

**Organically integrate with supporting agricultural customer groups.** The Bank supported various agriculture-supported enterprises, including small and medium-sized enterprises, agricultural enterprises, cooperatives, professional institutions, technology companies, and large enterprises operating collectively, and actively cultivated agriculture-supported customer groups with different ownerships, different scales, and different formats.

**Organically integrate with new business models.** The Bank has changed the past reliance on government debt in medium and long-term projects such as agricultural and rural infrastructure improvement, ecological environmental protection, and water conservancy construction. It discovered cash flow, designed cash flow, and combined cash flow to ensure the sustainable project finances.

**Organically integrate with urbanization.** The problem of agriculture and rural areas mainly lies in urbanization. At present, the proportion of rural population is high, and the per capita resources are limited. It is necessary to promote the organic integration and synchronization of agricultural and urban modernization.

## Guangxi Branch focused on industrial poverty alleviation and built a "new engine" for wealth

Based on superior resources and market demand, Guangxi Branch took industrial poverty alleviation as the main direction, focused on the local leading industries, revitalized the sustainable poverty alleviation industry chain, and drove local people out of poverty while increasing their income. The Bank successively supported Longlin's "Longlin black goat, black pig, yellow cattle, flue-cured tobacco, silkworm, tea, Saigon banana" characteristic agriculture in accordance with local conditions, and Leye's red kiwi fruit planting industry, the Napo border trade industrial chain, Dahua and Du'an eco-friendly breeding industry, Luocheng Mulao Autonomous County Forestry, Sanjiang Camellia Plantation, Rongshui Tourism and other characteristic industries, which built a "new engine" for poverty alleviation.

Dahua Yao Autonomous County and Du'an Yao Autonomous County are rich in pasture resources, and their people have long been living off planting and cultivation. The Branch offered more than RMB 130 million to encourage enterprises to establish and improve the industrial poverty alleviation and linkage mechanism through the "company + cooperative + farmer" model, and create the whole industry chain of the characteristic beef and mutton industry with green ecological cycle; based on the rich resources of Camellia oleifera in the "Hometown of Camellia oleifera in China" Sanjiang Dong Autonomous County, the Branch issued a loan of RMB 265 million for the transformation of camellia varieties and the improvement of tending management, and planted about 150,000 mu of camellia forests, helping 8,346 farmers to increase their income.

Rongshui Miao Autonomous County has beautiful landscapes and strong ethnic customs. The Branch offered RMB 26 million to support the construction of tourism poverty alleviation projects in Yuanbaoshan area of Rongshui Miao Autonomous County, help Yuanbaoshan area to form a rural tourism industry chain integrating special catering, accommodation, shopping, entertainment, outdoor sports, and cultural experience, which strongly promoted the high-quality development of rural tourism in the county, and actively promoted the transformation of "lucid water and lush mountains" into "invaluable assets".

Loans offered

**265** RMB million

Camellia forests planted in Sanjiang Dong Autonomous County

**150,000** mu

Increase income to

**8,346** households

## Yunnan Branch fully supported emerging industries to promote a new pattern of poverty alleviation

Based on Yunnan's eight key industries and the world-class "three cards" and their related industries, Yunnan Branch continuously increased its support for tourism poverty alleviation, online poverty alleviation, low-carbon environmental protection and other industries, and continuously expanded and deepened industrial poverty alleviation to help people in poverty-stricken areas prosper.

Since 2019, the Bank has successively approved RMB 200 million poverty alleviation bridge loans and RMB 800 million tourism poverty alleviation medium and long-term project loans to support the upgrading of Shangri-La's Dukezong ancient city and the construction of the "Moonlight City" town (phase I) project. The project will reshape the unique Shangri-La "Moonlight City", promote the development of tourism in Diqing Prefecture, and improve the living and employment environment of local residents. It will create jobs for more than 500 poor people, promote the integrated development of urban and rural areas, and help Yunnan Tibetan regions achieve sustainable and stable poverty alleviation.

Respectively approved poverty alleviation bridge loans and tourism poverty alleviation medium and long-term project loans

**200** RMB million **800** RMB million

Created jobs for

**500+** persons





### Yan'an Branch of Shaanxi Province injected new vitality into green and circular development in the old revolutionary base

When you drive up along the winding mountain road, the Loess plateau is spectacular. The vast ravines and fragmentation of the Loess Plateau have a panoramic view. The top of the mountain is a different kind of scenery. Under the clear blue sky, one by one modern agricultural planting greenhouses are rising... This is the green recycling agricultural production base of Yanchuan Baiyou Ecological Agriculture Development Co., Ltd. located in Majiagou Village, Wen'anyi Town, Yanchuan County.

Yanchuan County is a nationally specified poor county. To better support local economic and social development, in 2018, the head office decided to establish an additional branch in Yanchuan County. After the establishment of the Yanchuan County Sub-Branch, the municipal and county-level Branches actively played the role of policy-based finance to provide intellectual, material and financial resources based on the actual conditions in Yanchuan County. It supported Yanchuan County in getting on a poverty alleviation path that was led by the red cultural tourism industry and driven by the green agricultural industry. On September 30, 2019, the Bank offered a loan of RMB 10 million to Yanchuan Baiyou Ecological Agriculture Development Co., Ltd. in an attempt for green agriculture and circular development of "mountain apple + greenhouse". In merely one year, the business scale and profitability were greatly improved, and nearly 200 poor households increased their incomes and were lifted out of poverty.

### Hunan Branch's "government-bank cooperation" drew a blueprint for rural revitalization

The Hunan Branch thoroughly implemented a series of important instructions made by General Secretary Xi Jinping on the promotion of agricultural and rural modernization during his inspection in Hunan, and signed the *Cooperative Framework Agreement on Joint Promotion of Rural Revitalization* with the Department of Agriculture and Rural Affairs of Hunan Province. The two sides cooperated in six key areas: food production capacity building, the organic combination of poverty alleviation and rural revitalization in poverty-stricken areas, characteristic agricultural industrialization, agricultural technological innovation, renovation of rural residential environments, and green and sustainable agriculture. They jointly promoted the development of Hunan's agriculture and rural areas in the practice of creating "three highlands" and taking on the mission of "four news".



Poverty alleviation project of modern agricultural pastoral complex supported by Hebei Branch





Rural land scale management poverty alleviation project supported by Shandong Branch



Water conservancy poverty alleviation project supported by Guangxi Branch



Ningnan County cocoon silk poverty alleviation industry supported by Sichuan Branch

## Topic 2

## Serving the "Stability on Six Key Fronts" and "Security in Six Key Areas" for Smooth Flow of National Economy

Achieving "stability on six key fronts" and "security in six key areas" is related to economic development and social stability. The Bank fully implemented the decisions and plans of the Party Central Committee and the State Council, gave play to its role of "being a pioneer, strengthening weak links, and supporting counter-cyclical developments", supported epidemic prevention and control and economic and social development, and spared no effort to serve the "stability on six key fronts" and "security in six key areas." The Bank actively strengthened ties with financial peers, aligned efforts with the financial needs of the agricultural and rural real economy in a targeted manner, fully served national food security, poverty alleviation and rural revitalization, increased support for the real economy, making positive contributions to achieving a decisive victory in the poverty alleviation battle, building a moderately prosperous society in all aspects, and creating a new development pattern.



## Serving the "stability on six key fronts" and "security in six key areas" and Promoting the Development of the agriculture, rural areas and farmers

- Safeguard the fundamental supply.** The Bank earnestly implemented the important agricultural product strategy, vigorously supported the production and supply of important agricultural products such as rice, wheat, corn, cotton, and pork, and safeguarded the people's "rice bag" (grain supply) and "vegetable baskets" (non-grain food supply). The Bank offered a total of RMB 578.6 billion in grain, cotton, and edible oil loans with a balance of RMB 1.78 trillion in grain, cotton, and edible oil loans. The Bank stepped up efforts to support the live pig industry chain and reserve regulation system. We allocated a loan of RMB 51.8 billion for the live pig industry chain to promote the supply of live pigs and stabilize market prices.
- Promote investment to expand domestic demand.** The Bank focused on new infrastructure construction, new urbanization construction, major projects such as transportation and water conservancy, rural residential environment, ecological restoration, environmental protection and other fields, and offered RMB 711 billion of infrastructure loans. The Bank earnestly implemented the national key strategy and actively supported the regional coordinated development. The Bank offered a total of RMB 303.8 billion in loans for the ecological conservation of the Yangtze River and Yellow River Basin, with a balance of RMB 416 billion in water conservancy loans.
- Promote stable development of enterprises.** Centering on customer demand, we fully assisted the agriculture-supported enterprises and further reduced their fees. We abolished 50 fee-charging items. The average interest rate of all loans issued by the Bank in 2020, except for loans in Tibet and open-book loans, was 63 basis points lower than that of the previous year and 117 basis points lower than that of its peers. The Bank surrendered a profit of about RMB 7 billion in the new loans, compared with the average interest rate of the same industry. Relying on small and micro online service centers, the Bank provided "contactless" online financial services for small and micro enterprises to meet their funding needs. The Bank issued a total of RMB 9.422 billion in inclusive loans to small and micro enterprises, supporting 8,168 small and micro customers. The balance of inclusive loans to small and micro enterprises was RMB 19.224 billion, an increase of RMB 7.496 billion from the beginning of the year. The offline loan balance was RMB 18.252 billion, an increase of RMB 7.275 billion from the beginning of the year. The Bank completed 130.63% of the annual target.

Accumulated loans for grain, cotton and edible oil

**578.6** RMB billion

Infrastructure loans

**711** RMB billion

Small and micro enterprise loans

**9.422** RMB billion

Annual target completed for offline loan balance

**130.63** %



## Support the smooth flow of the national economy Create a new development pattern

### Serve national food security and ensure the production and supply of important agricultural products

The Bank earnestly implemented the national reform and regulation policies on grain and cotton, and supported policy-based purchasing and storage and market-oriented acquisitions to ensure the supply of purchasing funds. The Bank strongly supported the entire industrial chain of grain, cotton and edible oil, supported leading enterprises in agricultural products production, facilitated intensive grain processing and transformation, and enhanced comprehensive competitiveness. The Bank further increased its support for the entire live pig industry chain, actively supported the production and sales of important agricultural products such as milk, sugar and vegetables, so as to ensure their supply. The Bank fully served agriculture modernization, supported advantageous and characteristic agriculture in accordance with local conditions, promoted the green agriculture and organic agriculture, and continuously optimized the supply of agricultural products, so that the people can eat well.

### Lift farmers out of poverty, and increase their income and consumption.

Adhering to the targeted poverty alleviation strategy, the Bank focused on poverty alleviation in counties that remained in the poverty list and deeply impoverished areas. In response to the changes in the main contradiction after poverty alleviation, the Bank promoted the smooth transformation of financial poverty alleviation work, organically aligned efforts with rural revitalization, increased farmers' income, narrowed the gap between urban and rural areas as soon as possible, and increased rural consumer demand.

### Vigorously support the construction of rural infrastructure such as "new infrastructure construction, new urbanization construction, major projects such as transportation and water conservancy", and expand effective investment to promote rural revitalization.

The Bank aligned efforts with the financial needs of rural revitalization, focused on key areas, weak links and poor areas, and supported the construction of new infrastructures involving information, integration, and innovation in agriculture and rural areas. The Bank explored effective models to support the transformation of old communities, and accelerated new urbanization. The Bank supported the construction of major projects such as transportation and water conservancy, highlighted support for the construction of public health and emergency response systems, and improved rural public facilities and service capabilities. The Bank further increased its support for industrial parks, wholesale markets, cold chain logistics, e-commerce, and ensured the stability of the industrial chain and supply chain. The Bank developed green finance, fully supported the protection of the Yangtze River, the ecological conservation and high-quality development of the Yellow River Basin, and focused on the improvement of rural human settlements and building a beautiful China.

### Actively develop international business and promote the international trade of agricultural products.

The Bank further optimized the financial services of import and export trade, promoted cooperation with bilateral and multilateral international financial institutions, actively expanded foreign exchanges, and made optimal use of both domestic and foreign markets and resources to support China's agricultural development and international cooperation.

### Strictly prevent and control financial risks and promote a secure and sound flow of national economy.

The Bank attached great importance to risk prevention and control, adhered to full coverage, focused on key points, kept the bottom line. It promoted comprehensive risk management, strengthened risk identification, assessment, monitoring, early warning and disposal, and identified and eliminated risks timely. The Bank adhered to legal and compliant operation, strengthened the rule of law, improved the internal control and compliance system, built a strong risk defense line, and stuck to the bottom line of no systemic risk, effectively maintained national financial security, and promoted higher quality, more sustainable and safer development.



## Implementing the "stability on six key fronts" and "security in six key areas" Bank in action

### Introduce the OTC "hedging loan" model

The Bank launched the "hedging loan" credit model with "credit + futures" as the starting point. It used credit leverage to guide enterprises to use futures and other risk management tools to carry out hedging, which achieved good results. To further solve the difficulties of the production and operation of small and medium-sized cotton enterprises, the Bank further explored and innovated on the basis of "hedging loans", and cooperated with Shanghai International Cotton Trading Center. With the support and guarantee provided by the Zhengzhou Commodity Exchange for settlement and warehouse receipt transfer, the Bank launched an "off-market hedging loan" business model specifically for small and medium-sized cotton companies, and broadened the application of futures standard warrants, which removed the obstacles of small and medium-sized cotton enterprises in developing "hedging loan" business.

Through the OTC "hedging loan" business model, the Bank explored a new way to support small and medium-sized enterprises, and effectively reduced their burden and increased efficiency. Firstly, the Bank solved the enterprises' "difficulty in sales". By introducing multi-party transaction entities, the Bank improved their sales bargaining power and provided performance guarantees to help companies broaden their sales channels. Secondly, the Bank solved the enterprises' "difficulty in financing". Through special credit policies, the Bank provided convenient financing conditions under OTC "hedging loans". Thirdly, the Bank solved the enterprises' "difficulty in risk control". Through the OTC "hedging loan" transaction mechanism, the Bank reduced the difficulty for enterprises to participate in hedging, and allowed small and medium-sized enterprises to use futures tools to lock in risks and profits in a timely manner to achieve the purpose of hedging.

### Zhejiang Branch special re-loan supported the pork market "guaranteed supply and stable price"

Zhejiang Haiyan County Sub-Branch actively strengthened cooperation with enterprises under key protection amid the pandemic, understood their financing needs, increased support, gave full play to the positive role of agricultural policy finance in "being a pioneer, strengthening weak links, and supporting counter-cyclical developments", ensuring the rapid and effective policy financing.

On February 17, Zhejiang Branch issued the central bank's first special re-loan of RMB 50 million to Zhejiang Qinglian Food Co., Ltd, an enterprise under key protection amid the pandemic in Haiyan County. The loan was used to purchase raw materials such as live pigs and feedstuff to ensure the supply of pork in the market during the pandemic.

### Shaanxi Branch focused on "four key points" to help resume work and production

Since the outbreak of the COVID-19 pandemic, the Shaanxi Branch has actively implemented the national policy, and given full play to the role of policy banks of "being a pioneer, strengthening weak links, and supporting counter-cyclical developments". Based on the key points of "protecting safety, supply, people's livelihood, and development", the Branch further improved the level of financial services and increased credit support, resumed work and production while preventing and controlling epidemic. We won the battle against the pandemic, the battle for spring ploughing, and the battle to develop the economy. In January and February, the Branch raised a total of RMB 6 billion in special credit funds for food security and spring plowing preparations, and offered RMB 795 million in various loans. Among them, RMB 373 million was granted to 34 key enterprises for epidemic prevention and control.

Special credit funds raised for food security and spring ploughing preparations

**6** RMB billion

Various loans

**795** RMB million

Emergency loans for epidemic prevention

**373** RMB million



Pharmaceutical companies supported by Chongqing Branch

## Efforts made to serve "Domestic and International Circulations"

### Henan Branch helped build Zhengzhou into a hub city

In September 2019, General Secretary Xi Jinping pointed out during a survey in Henan that he hoped that Henan would be built into a logistics channel hub that connects both internal domestic cities and foreign countries and radiates east and west, making more contributions to the Silk Road Economic Belt. The business department of Henan Branch offered a project loan of RMB 700 million to the Zhengzhou Comprehensive Exhibition and Transaction Center in its Free Trade Port via the Zhengzhou suburban Branch, and an agricultural and sideline product trade loan of RMB 100 million to Zhengzhou International Hub Development and Construction Co., Ltd., making positive contributions to building Zhengzhou into a "hub + open city".

The Comprehensive Exhibition and Trading Center project is a strategic platform to promote Henan's integration into the global economic cycle. At the same time, Zhengzhou International Hub for Development and Construction Co., Ltd. is an important international platform for Henan. Centering on the "Land Silk Road", the company made Zhengzhou the city with the largest number of functional ports in China via the coordinated development of transportation and trade, utilizing the major international logistics channel of the China-Europe Railway Express.



## Fujian Pingtan Branch helped build the road network to facilitate travel upgrades

Fujian Pingtan Branch increased its support for Pingtan's livelihood infrastructure and rural road network, closed the "last mile" gap of Pingtan tourism development, and promoted a new pattern of tourism development in Pingtan.

The Branch provided RMB 965 million in credit funds to support the PPP project of the comprehensive transportation hub in the Pingtan Comprehensive Experimental Area. The project will further improve the comprehensive transportation network in Pingtan to facilitate the construction of Pingtan International Tourism Island.

The Bank relieved traffic congestion and connected tourism attractions. The Bank approved RMB 301 million of loans for rural road construction to guarantee funds for the "Each Town Has Trunk Transport Lines" project. The project will play an important role in improving the transportation of the entire region, integrating tourism resources across the island, and driving regional economic development.

The Bank boosted the "economic flow" and improved traffic in scenic spots. The Bank focused on the weak links in Pingtan's "agriculture, rural areas, and farmers" development and the government's road network construction plan. We carried out thorough investigations and research, increased support, eliminated the traffic "weak links", improved the highway, and "injected" RMB 480 million of rural road network construction loans into Suping Road.

Credit fund

**965** RMB  
million

Loans approved for rural road  
construction

**301** RMB  
million

Loans "injected" into rural  
road network construction

**480** RMB  
million



Supporting facilities for Sanya Yazhou Central Fishing Port supported by Hainan Branch



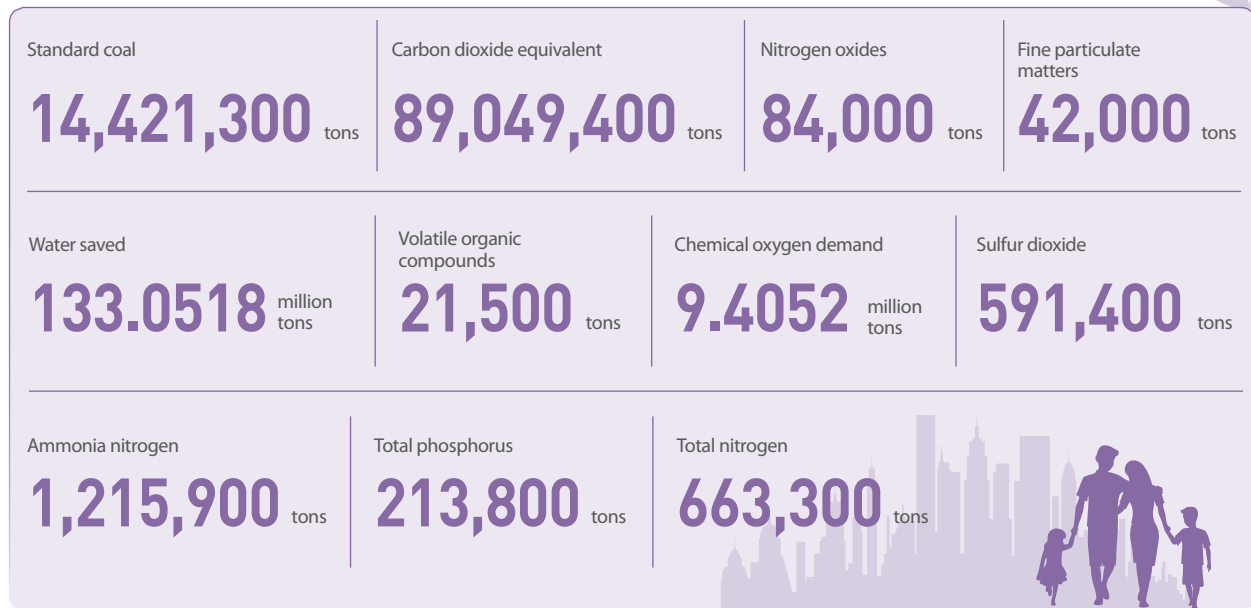


## Actively Responding to Climate Change by Promoting the Green Development of "Agriculture, Rural Areas and Farmers"

Ecological civilization will benefit our future generations. Guided by the philosophy that lucid waters and lush mountains are invaluable assets, the Bank focused on green development in "agriculture, rural areas and farmers", aligned green development with the national strategy, and aimed to build a "green bank". It continued to develop the green credit business, increased support for the green, low-carbon and circular economy, and actively responded to climate change.

As of the end of 2020, the existing green credit projects have helped reduce emissions of 14.4213 million tons of standard coal, 89.0494 million tons of carbon dioxide equivalent, 9.4052 million tons of chemical oxygen demand, 1.2159 million tons of ammonia nitrogen, 591,400 tons of sulfur dioxide, 84,000 tons of nitrogen oxides, save 133.0518 million tons of water, and cut 42,000 tons of fine particulate matter, 21,500 tons of volatile organic compounds, 663,300 tons of total nitrogen, and 213,800 tons of total phosphorus.

Total emissions reduced in the existing green credit projects



## 01

### Building a green financial governance system

The Bank strove to improve the organizational structure, internal procedures and product service systems on green development to ensure green finance is effectively implemented. The Bank formulated green credit guidelines, made clear annual development goals and key supporting areas; promoted the implementation of the "Green Industry Guidance Catalog" jointly issued by seven ministries and commissions, established the green credit classification standards, standardized the process of identifying green credit projects and incorporated green credit management into the entire credit process. It incorporated green credit into the Bank's performance appraisal and internal control evaluation system; developed a green credit management system to strengthen scientific and technological support; actively participated in the construction of green finance reform and innovation pilot zones, and carried out pilot projects at grassroots level. The Huzhou Branch established a green finance business department and implemented a green finance product manager system.



## 02

**Continuously increase green credit resources**

Taking a long-term view, the Bank continued to consolidate the green credit work in 2020. It concentrated efforts on green credit policy systems, standard setting, accountability management, statistical analysis, scientific and technological support, supporting measures, and value promotion. It established a green credit management system with the Bank's characteristics, with green credit business expanding in both scale and profits. We added green credit development goals to our credit policy guidelines for the first time, clearly put forward the overall goal of "steadily increasing the green credit scale and proportion, and building green credit into an important brand", as well as the annual goal of "both growth in the balance of green credit loans and the number of projects", and promoted the green development of "agriculture, rural areas and farmers". The Bank revised the *Green Credit Guidelines of the Agricultural Development Bank of China*, which further clarified green credit organizations and their division of labor, mechanism construction, classified management, process management, statistics management, internal control management and information disclosure, which laid the foundation for a complete green credit policy framework system.

The Bank added 1,134 green credit projects throughout the year, and issued a total of RMB 317.74 billion in loans, with a green credit balance of RMB 848.429 billion. The Bank mainly served six industries, including energy conservation and environmental protection, clean production, clean energy, ecological environment, green upgrade of infrastructure, and green services. Among them, the balance of green loans in energy conservation, environmental protection industry, ecological environment industry and green upgrade of infrastructure exceeded RMB 800 billion, accounting for 95%. It mainly focused on the projects in the comprehensive improvement of rural land, improvement of rural human settlements, prevention and control of drought and flood disasters in aquatic ecosystems, sewage treatment, recycling, and construction and operation of sludge treatment and disposal facilities.

New green credit projects  
throughout the year

**1,134**

Loans offered

**317.74** RMB  
billion

Green credit balance

**848.429** RMB  
billion

## 03

**Actively broaden financing channels for green finance**

Relying on China's sovereign credit advantage, the Bank grew into a major policy-based financial bank that fed back to agriculture, rural areas, and farmers via market-based bond issuance and fundraising. It innovatively issued various green financial bond products, breaking a number of records: the first policy bank to issue green financial bonds with the theme of "agriculture, rural areas and farmers", the first bank that issued a "Bond Connect" green financial bond to global investors through public tenders, the first bank to issue "Guangdong-Hong Kong-Macao Greater Bay Area" themed offshore policy-based green financial bonds and "agriculture, rural areas and farmers" Euro policy-based green financial bonds, and the first bank to pioneer the tripartite green certification of stock bonds, etc. The Bank continued to issue financial bonds with green themes, including on the protection of the Yangtze River, the ecological conservation of the Yellow River Basin, and the practice of philosophy that lucid waters and lush mountains are invaluable assets. Its issuance covers both domestic and overseas, multiple locations and multiple varieties. The cumulative issuance scale of publicly certified green financial bonds was about RMB 76 billion equivalent, and green-related themed bonds amounted to RMB 91.2 billion. The Bank explored a financing model that guides global funds to invest in China's green agriculture.

Publicly certified green financial  
bonds offered

**76** RMB  
billion



## 04

### Advance cooperation in green finance

The Bank actively participated in the formulation of green finance standards and the construction of the green finance market, and became the first batch of signatories to the "Belt and Road" Green Investment Principles (GIP); promoted the establishment of inter-connected and integrated green finance standards, worked with the Climate Bonds Initiative (CBI) to complete the research and implementation of China's agricultural green development standards and financial support models, and achieved a number of breakthroughs; promoted the improvement of the green bond market, and signed cooperation agreements with the Luxembourg Stock Exchange, Bond Connect, etc.. It developed information disclosure cooperation with the newly established Sustainable and Green Exchange (STAGE) of the Hong Kong Stock Exchange, cooperated with the Oslo Center for International Climate and Environmental Research (CICERO), the International Institute for Sustainable Development (IISD) and Chinese energy conservation corporation to carry out green bond second-party and third-party evaluation and certification cooperation, continued to strengthen exchanges and cooperation with international financial organizations, foreign government lending institutions, and various domestic financial institutions to promote the synergistic effect of green financial services.

## 05

### Publicize the concept of green development

The Bank intensified efforts in media promotion. It publicized gains and experience in green credit, fully demonstrated responsibility as a policy bank, and promoted the concept of green development. The Bank's leaders published the *Practicing the New Development Concept and Serving Green Development Strategy* in the *China Finance* magazine, which summarized the bank's exploration and practices in green finance, and proposed the ways for policy-based green finance to create a new development pattern. The Bank analyzed the green credit trend from multiple aspects and the significance of the Guidance Catalog in guiding the Bank's green credit work. The Bank also contributed two articles to the *Agricultural Development and Finance* magazine: *Practicing the Philosophy that Lucid Waters and Lush Mountains are Invaluable Assets and Building a Green Bank Brand*, and the *Promoting the Implementation of the "Green Industry Guidance Catalog"*. The Bank actively explored the characteristics and highlights of each provincial branch in the field of green credit, publicized a total of 20 typical green credit cases, including the National Reserve Forest Construction Project, Wind Power Construction Project, Ecological Water Conservancy Construction Project, and Comprehensive Treatment Project of Coal Mining Subsidence Area throughout the year, via Xinhuanet, *Agricultural Development and Finance* magazine, ADBC WeChat official account, ADBC's annual bond social responsibility report and other channels. The bank promoted the concept of green credit, disseminated the effectiveness of green credit, and guided banks at all levels to vigorously develop green credit.

Typical cases of  
green credit

20

The Bank organized and participated in various green practices. The Bank thoroughly implemented the new green development concept in various provinces and regions, and actively carried out and participated in local publicity and practices regarding green concept. For example, Jiangxi Branch actively participated in the "Ecological Ganpo Banking and Insurance Hand in Hand" activity, which fully demonstrated the brand image and social responsibility of policy-based finance to support green credit; the Gansu Branch organized the thematic activity of "beautify the office and create a green bank" to implement the green concept.

### Bank's "14th Five-Year Plan" green development overview

The Fifth Plenary Session of the 19th Central Committee of the Communist Party of China outlined a blueprint for green development during the "14th Five-Year Plan" period, and put forward higher requirements for the development of green finance. The Bank will continue to adhere to the concept of green development, give full play to the role of policy-based finance to "be a pioneer, strengthen weak links, and support counter-cyclical developments", enhance the green finance thinking, the green governance system, the "carrot and stick" mechanism, the types and number of green financial products, the monitoring and evaluation of green benefits, and the assessment and management of climate and environmental risks, and further internationalize green finance.

**Increase green development resources.**

The Bank adhered to the concept of green and sustainable development, fully fulfilled social responsibilities, enhanced consciousness and initiative to promote green development, continuously innovated green financial products, attracted and gathered more funds, invested in green and sustainable development, improved the efficiency of capital use, and promoted green reforms in key industries and important fields.

**Promote the high-quality development of green finance.**

The Bank actively participated in the construction of the green financial market, promoted the improvement of the green financial system and support policies, and created an environment that incentivizes good acts and punishes those with poor credit records; promoted the modern digital methods and strengthened information disclosure and sharing; strengthened risk awareness and improved climate and environmental risk assessment and management systems; promoted the setting of inter-connected and integrated green financial standards, and improved the feasibility of standards in actual financial services, explored the way to cooperate with financial institutions during the implementation of China's agricultural green development standards.

**Strengthen cooperation in green finance at home and abroad.**

The Bank gave full play to the huge potential of China's green financial market and China's advantages in supporting green development, strengthened green finance practices and knowledge exchanges at home and abroad, shared experience and cases, and jointly carried out research and training to further enhance the global synergy of green financial services. The Bank strengthened exchanges and cooperation with international financial organizations and foreign government lending institutions, domestic policy, development and commercial financial institutions, and the private sector. It increased green support in agriculture, and promoted the green recovery and sustainable development of China and the global economy.

**Supporting the construction of the national reserve forest base**

Hebei Branch offered RMB 270 million in non-PSL medium and long-term poverty alleviation loans for forest resource development and protection, and since 2016, it has supported the construction of the National Reserve Forest Base in Neiqiu County. The project increased the forest coverage rate in the project area by nearly 3.2 percentage points, which stabilized the ecological protection forest system and better exerted its dust reduction effect. Moreover, it laid the foundation for sustainable forest management and created basic conditions for high yield and stable production of agriculture and animal husbandry.



National reserve forest base supported by Hebei Branch

### Supporting ecological engineering of water conservancy projects

Drought and water shortage was a prominent problem that restricted the economic and social development of Northeastern Qiong for years. As a key project, the Hainan Hongling Water Conservancy Project received timely support from the Hainan Branch's RMB 830 million water conservancy loan. The project solved the problem of irrigation for 1.372 million mu of farmland in 5 cities and counties of Hainan, including Haikou, Wenchang, Ding'an, Tunchang, and Qionghai, and the safety of drinking water for 319,700 people in the area. It effectively improved the local agricultural production conditions and the living conditions of rural farmers. Moreover, it combined with the construction of urban embankments to raise the flood control standards of the Boao Forum for Asia and Qionghai city center to once in 30-year flood event.



Qiongzong Hongling water conservancy project supported by Hainan Branch

Water conservancy loans for  
Hainan Branch

**830** RMB  
million

Farmland with  
improved irrigation

**1.372** million  
mu

Ensuring drinking water  
safety for

**319,700** persons





## Carrying out "Yangtze River Activities" and "Yellow River Activities"

The Bank carried out the "Yangtze River Activities" and "Yellow River Activities" in the provinces along the rivers, deeply promoted the "green" development including forestry resource development and protection, water conservancy construction, and ecological environment protection. For example, the Chongqing Branch focused on six areas: ecological restoration of the Yangtze River, pollution prevention, infrastructure construction along the river, new urbanization, ecological relocation, and green industry development; the Gansu Branch was engaged in the construction of ecological security in the upper reaches of rivers such as the inland rivers of the Qilian Mountains in Hexi, the Yellow River in the Gannan Plateau, the ecological security of the Loess Plateau in Longdong and Longzhong areas, and the ecological corridor along the Yellow River in central regions. It actively supported the water and soil conservation and pollution control in the Yellow River Basin, plateau desertification control, sand prevention and control, reclaimed water reuse, water-saving irrigation, water conservation and protection, and basic farmland construction. By the end of 2020, among the Bank's loans for the protection of the Yangtze River, ecological conservation of the Yellow River Basin and high-quality development loans, the balance of green credit projects was RMB 444.6 billion, accounting for 61.07% and 48.91% respectively.



Guanjingkou water conservancy project supported by Chongqing branch

Loan balance of green credit projects

**444.6** RMB billion

Proportion in Yangtze River Protection loans

**61.07** %

Proportion of ecological conservation and high-quality development loans in the Yellow River Basin

**48.91** %

# Continuously Building up Service Capacity through Reform and Innovation

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## I. Corporate Governance

2020 was an extraordinary year, and it is the first year for the normal operation of our first board of directors. Amid the raging COVID-19 pandemic and the greatest global changes in a century, our board of directors adhered to Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, upheld and strengthened the Party's overall leadership over financial work, integrated Party leadership into corporate governance in all aspects, and continuously improved the working mechanisms of the board of directors, board of supervisors and senior management. The Bank improved the working mechanism based on proposals, actively played the role of special committees, and promoted the implementation of board resolutions; fully supported the fight against the pandemic, supported "stability on six key fronts" and "security in six key areas" task, gave full play to its role in strategic decision-making, reform and innovation, and inter-ministerial coordination with the strong support of the National Development and Reform Commission, the Ministry of Finance, the Ministry of Agriculture and Rural Affairs, the People's Bank of China and other ministries and commissions, and successfully completed all tasks throughout the year. After a year of unremitting efforts, our governance structure has become more robust. We continuously deepened the "Eight Reforms" and innovatively advanced "Four Major Projects". In general, all work was progressing steadily beyond expectations. The Bank achieved a great victory in the particularly critical year.

## II. Risk Management

In 2020, the Bank promoted the comprehensive risk management system based on improving the risk management level; strengthened the risk management and control of key links, key areas, and key regions, with credit risk prevention and control as the core; comprehensively controlled various risks, and consolidated the overall risk defense of the Bank's risks and made great phased achievements in the battle against major financial risks. In 2020, our non-performing loan ratio was 0.36%, a decrease of 0.25 percentage point from the beginning of the year, reaching a record high; the loan provision ratio was 3.83%, and the risk offset capability was significantly improved; the main indicators of risks remained stable.



**Strengthen risk appetite and limit management.** The Bank issued the 2020 risk appetite statement, and clarified various risk attitudes, quantitative indicator thresholds and management strategies; monitored the risk appetite indicators on a quarterly basis; calculated credit risk portfolio limits, and determined the liquidity risks and exchange rates.

**Improve the risk management system.** We issued market risk management measures and exchange rate risk management measures, formulated strategies, policies, country-specific risk management measures, and revised information technology risk management measures.

**Improve the risk management mechanism.** The Bank covered capital constraint mechanisms, collaborative management mechanisms, risk reporting mechanisms, and business continuity management.

**Building up Capacity on quantitative management of risks.**

With the internal rating system as the main line and the RWA Phase II as the starting point, the Bank effectively used the tools and methods such as stress testing, and optimized the accounting of assets devaluation.

**Improve risk compensation capabilities.** By deepening the construction of assets devaluation systems, the Bank met the new devaluation standards issued on January 1, 2021, accounted the provision for devaluation of assets in full and in a science-based manner, and continuously enhanced risk offsetting capabilities.



### III. Fundraising

As China's third largest issuer in the inter-bank bond market and the largest issuer of "agriculture, rural areas and farmers" themed bonds, the Bank worked with various market participants and became a core participant in the sustained and stable development of China's bond market, an important contributor to the opening up of the capital market, and a model leader in providing financial service to the development of "agriculture, rural areas and farmers". In 2020, the Bank was committed to the ultimate good of the nation, took on the responsibility, and became the leader in the bond market and an innovative pioneer, making remarkable achievements in the bond market.

Committed to our due obligations, the Bank fully redeemed the bond principal and interest on time, maintaining a good reputation in the financial market. No bond default has ever occurred since market-oriented bond issuance in 2004. In 2020, the Bank redeemed RMB 761.7 billion in principal and RMB 185.4 billion in interest on domestic bonds; the principal amount of offshore bonds was RMB 3.2 billion and the interest was approximately RMB 428 million. At the end of the year, the outstanding balance of internal bonds was RMB 5,235.6 billion, and the weighted average remaining maturity of existing bonds was 4 years; the balance of offshore stock bonds was approximately RMB 26.8 billion equivalent.

Redemption of principal for domestic bonds

**761.7** RMB billion

Interest

**185.4** RMB billion

Balance of domestic bonds at the end of the year

**5,235.6** RMB billion

### Construction of a comprehensive risk management system

**Deepen the construction of risk and compliance culture.** The Bank developed a risk and compliance culture of "compliance first, emphasize risk control, proactive, prudential and prudent". It carried out online training on mid- and high-level comprehensive risk management and business continuity management, with more than 1,200 trainees.

Conduct training for

**1,200+** person times



# Facilitating Economic Recovery and Steady Development with a Sense of Responsibility

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## I. Fully Supporting the Purchase and Storage of Grain, Cotton, and Edible Oil to Maintain National Food Security

In 2020, in the context of epidemic prevention and control and the tremendous challenge of resuming work and production, the Bank made every effort to supply and manage purchase funds, took the initiative to significantly increase market-oriented business support in the case of a significant reduction in policy purchases and reserves, continued to play the role of the main channel of purchasing funds supply, which further guaranteed the national food security and the supply of important agricultural products.

During the COVID-19 pandemic, the Bank implemented the national macro-control policies, and issued a total of RMB 31.4 billion in special reserve loans throughout the year. Among them, the Bank implemented the central reserve frozen pork purchasing and storage policy, with a cumulative loan of RMB 10.9 billion, an increase of 36%; made preparations for spring plowing by increasing the amount of fertilizer reserve loans, totaling RMB 8.5 billion.

### The Bank's Fund Depository Platform Successfully Interworked with the Yunnan Grain Wholesale Market System

At the end of 2020, the Bank's fund depository platform successfully interworked with the Yunnan Grain Wholesale Market System, the first provincial-level local grain trading platform. It has since signed contracts with more than 440 customers, organized over 60 grain transactions fairs, and processed more than 7,400 transactions. The average daily deposit balance exceeded RMB 100 million.

After the interwork with the National Grain Trade Center in 2016, the Bank's system successfully interworked with the Yunnan Grain Wholesale Market System that was successfully put into operation on November 21, which marked the successful establishment of the depository arrangement for spot grain commodities trading funds led by the national electronic grain trading platform and supported by the regional grain trading platform.

Contracted customers

440+

Food trades organized

60+

Total transactions

7,400+

Average daily deposit balance

100+ RMB million

### Increase Credit Support To Spring Plowing

To fully guarantee the supply of important materials for agricultural production, the Bank has earnestly implemented the spirit of General Secretary Xi Jinping's important speech, actively deployed and carried out related work in accordance with the decisions and deployment of the CPC Central Committee and the State Council, and ensured the supply of agricultural materials and the smooth flow of goods, so as to support both pandemic prevention and control and spring ploughing preparations.

The Bank actively raised funds to support grain market supply. In response to the impact of the pandemic on economic operations and market supply, the Bank, during the Spring Festival, raised RMB 42.5 billion through bond issuance to fully guarantee the supply of funds and be prepared to address various complex and difficult situations. The Bank actively supported agriculture enterprises, family farms, and farmer cooperatives to carry out spring ploughing, increased support for all kinds of grain purchasing, storage, distribution, and processing enterprises, promoted farmers to raise production and income, and ensured that grain production is stable. The Bank fully supported the construction of high-standard farmland in the main grain producing areas and important agricultural product protection areas. The project will add about 700,000 mu of high-standard farmland and arable farmland, consolidating the foundation for increasing production and income in spring farming season.



### Xinjiang Branch: Protect Food Security

In the context of the normalization of pandemic prevention and control, banking division of the Xinjiang Branch assumed the responsibility for national food security, and coordinated efforts to purchase summer crops and stabilize supply and price of grains and edible oil in the market.

"The estimated yield per mu of wheat I planted this year is about 400 kg, which is over 50 kg more than last year," said Cao Yueqin, a major grower in Emin County, Tacheng City, as she picked up a handful of full-grained wheat to smell with a smile on her face, "Of the past three years, this year's wheat production has encountered the most challenges. Fortunately, my cooperative has signed supply contracts with large companies. Otherwise, I really dare not grow so much, and there would not be such a good harvest."

The banking division of the Xinjiang Branch sent staff to visit the autonomous region government, municipal grain bureaus and state-owned grain purchasing and marketing enterprises to conduct field studies in advance. Joint efforts were made to establish a market-based financing support mechanism for grain purchases, give full play to the role of the acquisition loan credit guarantee fund, actively build cooperation platforms with key enterprises, develop differentiated service plans for individual enterprises, clear blockages in all aspects of the purchase of summer crops, support enterprises to lock in grain supplies as early as possible by establishing a solid purchase and supply relationship with local cooperatives, which address the marketing concerns of grain farmers and effectively guarantee their income in the purchase of summer crops.

On July 19, after the pandemic risk level of Urumqi City became "High", the branch offered RMB 100 million in acquisition funds to Xinjiang Zhongtai Agricultural Development Co., Ltd., in a quick response to the decisions of the branch's special meeting on epidemic prevention and control, fully supporting the enterprise to purchase grain in Changji Prefecture, Tacheng Prefecture, Yili Prefecture and other places.



Xinjiang's cotton industry supported by Xinjiang Branch



"One Mu Royal Field" rice planting base supported by Heilongjiang Branch

## II. Fully Serving Revitalization of Rural Industries and Promoting Agricultural Modernization

In 2020, the Bank carried out multi-dimensional innovations in product offering, models, management and technology, and developed its credit brand to "serve agricultural modernization". The Bank fully supported efforts to "store the grain productivity in farmlands", and increased support for agricultural land credit businesses such as high-standard farmland construction, comprehensive land consolidation, and rural land system reform; spared no effort to serve the "storing the grain productivity in technology" and continuously support the commercialization of scientific and technological advances in key areas such as modern seed industry, high-end agricultural machinery and equipment, smart agriculture, and ecological and environmental protection, boosting the contribution rate of agricultural science and technology progress; and fully supported the construction of rural logistics systems and accelerated development of new circulation forms.

### Support High-standard Farmland Construction

1

**Strengthen innovation and optimize services**



In terms of strengthening innovation and optimizing services, the head office guided all branches to carry out multi-dimensional financial service innovation, explore business development models with replication and promotion value based on local conditions, and organically integrated top-level design, benchmarking, and grassroots initiative.

In terms of increasing preferential resource allocation, the Bank gave priority to meeting funding needs from and ensuring credit scale for high-standard farmland construction, gave preference in terms of professional talent allocation, financial cost incentives and green loan channels, and provided appropriate and long-term financial support for high-standard farmland construction projects by means of active resource integration.

2

**Increase preferential resource allocation**



In terms of optimizing credit policies, the Bank actively introduced differentiated credit policies based on the investment and financing characteristics of high-standard farmland construction projects, further optimized admission conditions, guarantee methods, and loan terms, simplified the loan application materials, and actively provided scientific and efficient financial services for the construction of high-standard farmland.

3

**Optimize credit policies**



In terms of targeted efforts in key areas, the Bank gave priority to supporting projects that are included in the national overall high-standard farmland construction plan, the national land improvement plan, and projects that have been specified as permanent basic farmland or food production functional areas, and focused on supporting projects that made remarkable achievements in poverty alleviation, were closely linked to local rural revitalization and industrial planning, and had multiple functions in production and people's livelihood and local eco-system.

4

**Target efforts in key areas**





### Jiangsu Branch

Taizhou is a major grain production area in the middle and lower reaches of the Yangtze River, a national modern agricultural demonstration area, a national sustainable agricultural experiment area, and one of the earliest high-standard farmland construction pilot cities in China. Jiangsu Taizhou Branch supported the construction of 550,000 mu of high-standard farmland in Xinghua through the "combination of investment and loans", served rural land improvement and farmland water conservancy infrastructure construction, transformed and upgraded low- and medium-yield fields, and increased the overall grain production capacity.

Thanks to our persistent credit injection, Taizhou City has progressed smoothly in the construction of high-standard farmland in recent years, with the agricultural mechanization rate exceeding 85%. It was estimated that Taizhou increased its annual grain production by 20,000 tons, becoming the first city in the province that averaged over 1 ton in grain yield per mu of farmland and increasing farmers' income by nearly RMB 40 million.

### Shandong Branch

In Shandong Province, one of the main summer grain production areas, the "Yinan Model" that boasts farmland requisition-compensation balance is one of the typical models of high-standard farmland construction supported by the Bank.

In accordance with the quota trading policy for farmland requisition-compensation balance, Shandong Branch used the profit from trading additional quota generated by farmland requisition-compensation balance in Yinan County's requisition-compensation balance land development and consolidation project as the project's income, which met the needs of safeguarding farmland quality and boosting engineering demands during the processes of enhancing high-standard farmland construction with increased farmland requisition-compensation balance quota, developing unused land, and transforming medium-to-low-yield farmland.

The project not only improved the farmland quality and land use efficiency, but also increased the per capita income by more than RMB 100 for over 9,000 poor people in the project area, which increased local farmers' income and improved their production and living standards.

High-standard farmland construction in Xinghua

**550,000** mu

Farmers' income increased by

**40** RMB million

Poor people with income increased in the project area

**9,000+** persons

Income increased per capita

**100+** RMB



High-standard farmland construction supported by Jiangsu Branch

### Increase Loans to Support Agricultural Science and Technology

The Bank focused on supporting modern seed industry, innovation and commercialization of key core technologies such as crop breeding, major livestock and poultry breeding, national-level breeding and seed production bases, regional high-quality seed production bases, and public breeding service experimental platforms. It actively promoted technological innovation for growing important agricultural products, supported the commercialization of scientific and technological advances in important fields such as high-end agricultural machinery and equipment, smart agriculture, and addressed the weak links of industrial development. The Bank actively supported the construction of innovation systems such as agricultural science and technology parks, accelerated agricultural technological innovation and commercialization, and improved innovation and the ability of serving "agriculture, rural areas and farmers", to the benefit of rural revitalization and agricultural modernization.

Since 2006, Liaoning Branch has granted a total of RMB 1.348 billion in loans to Liaoning Dongya Seed Industry Co., Ltd. In the past 15 years, the company's boosted its breeding area from 30,000 mu to 80,000 mu, seed categories from 150 to 928, amount of processed seed from 12,000 tons to 40,000 tons, and sales volume from 10,000 tons to 30,000 tons, with a peak of 50,000 tons. Its annual sales has stabilised at around RMB 400 million. Its market sales covered major grain producing areas across the country. The company has developed from merely a corn seed producer to a national champion of seeds, fertilizers, and feeds that integrates scientific research, production, operation and services, and a backbone enterprise in China's breeding industry.



Dongya seed industry project supported by Liaoning Branch

### Support Construction of Rural Circulation System

The Bank sped up support for the construction of a modern circulation system in rural areas. The Bank actively supported efforts to construct agricultural product circulation facilities and markets, and improve the rural logistics market system, cold chain logistics and logistics distribution; explored ways to support new types of businesses such as rural e-commerce and central kitchens. It played an active role in improving the efficiency of agricultural product circulation and solving problems such as production-sales mismatch and information asymmetry during circulation.

Shandong Qingdao Branch offered a RMB 300 million loan to support the construction of Asia's largest cold chain logistics center. The center will play multiple roles in cold chain logistics, live pig supply, marine economy and port trade. Guided by strategies such as the "Belt and Road Initiative" and West China Development, Shaanxi Branch actively supported the construction of important logistics nodes such as grain logistics parks, and grain storage and wholesale markets. The Yunnan Diqing Branch facilitated the construction of the Yunnan-Tibet Economic Development Corridor and the important cargo distribution hub for inland countries in South Asia, and supported the Phase A construction of the Comprehensive Industrial Park of the East Tibet Logistics Park in Shangri-La City that paves way for a new logistics channel for Diqing.



### III. Actively Supporting Infrastructure Construction to Address Weak Links in Rural Revitalization

The Bank focused on key areas and weak links, strengthened support to the construction of new types of infrastructure involving agricultural and rural information, integration, and innovation, accelerated the new urbanization by vigorously supporting major projects in areas such as transportation and water conservancy, intensified support for the construction of public health and emergency response systems, and improved rural public facilities and service capabilities for sake of promoting the integrated development of urban and rural areas.

#### Support Hubei's Revival

The Bank signed a strategic cooperation agreement with Hubei Province on September 4, 2020. According to the agreement, the Bank shall provide Hubei Province with total financing support of no less than RMB 300 billion in the next three years, to boost Hubei's high-quality economic and social development.

As per the agreement, the Bank shall help win the final battle against poverty, focus on four contiguous areas and nine deeply impoverished counties in Hubei, and implement poverty alleviation supervision to further consolidate the gains in fighting poverty. The Bank shall ensure food security and the supply of important agricultural products, coordinate policy-based purchasing and storage and market-oriented acquisitions, provide timely and sufficient purchase funds, and vigorously support the development of the entire industrial chains of grain, cotton and edible oil, contributing to Hubei's projects to secure "supplies of grains, vegetables and meat" and provision of other important agricultural products.

After the pandemic was under control, the Bank supported Hubei to reopen through "Ten Major Projects", and increased support for rural infrastructure such as water, roads, electricity, gas and information networks, as well as for public service areas such as education, medical and health care, elderly care, and culture. The Bank supported water conservancy in Hubei, covering areas such as infrastructure, rural water conservancy, water ecological protection and restoration, water resources allocation, soil erosion control, major agricultural water saving projects, major water diversion projects, protection of key water sources, key river and lake pollution control projects, and large-scale irrigation area construction. The Bank supported Hubei's efforts in implementing strategies of Yangtze River Protection and the Rise of Central China, and in serving as the main force in the protection of the Yangtze River.

#### Help Build "Important Portals"

With an eye on the Zhejiang Province's goal to promote new infrastructure, new urbanization, and major projects in transportation and water conservancy, Zhejiang Branch ramped up support to the upgraded version of the "Green Rural Revival Program" in key areas and weak links such as water conservancy, rural transportation, and improvement of rural living standard. It offered RMB 31.84 billion in loans throughout the year to support the construction of 180 projects, including some on "New Infrastructure"; issued a total of RMB 1.445 billion in loans to support five small agriculture supporting platform construction projects such as modern agricultural industrial parks, small-micro parks, and "start-up and innovation" parks. It promoted the implementation of the first integrated medical care project of the ADBC system - the "Future Community".

The branch served the construction of Beautiful Villages in the new era. Strong efforts were made to support the ecological conservation and restoration projects of mountains, rivers, forests, fields, lakes and seas, bolster the comprehensive land consolidation and restoration of the entire region, with a cumulative loan issuance of RMB 10.19 billion throughout the year; improve the marine and forestry ecological environment by offering a total of RMB 1.456 billion in loans for the development and protection of marine and forestry resources; and actively support marine and forestry projects such as Zhejiang Ocean Sports Center.

Loans for projects including some on "New Infrastructure" throughout the year

**31.84** RMB billion

### Support New-type Urbanization

Since 2019, Guangxi Branch has offered RMB 600 million in new-type urbanization medium- and long-term loans to support construction of the road reconstruction from Shatang to Shapu in Liuzhou City. The project will greatly improve the road network between various industrial circles, and provide good traffic conditions for the integrated central industrial circle centered around Liuzhou City; drive the development of Shatang Town and Shibeiping Town in Liubei District, Shapu Town and Dapu Town in Liucheng County, which will further promote the development of three northern counties and contribute to the emergence of Liuzhou's "Northern City Economic Belt"; and promote rapid social and economic development of Liuzhou and its surrounding areas via optimizing road transportation network, improving functions of the G209 national highway, and expanding urban space.



Road reconstruction project connecting Shatang with Shapu in Liuzhou City that is supported by Guangxi Branch

### Support Construction of Tourism Infrastructure

Fujian Branch Tong'an Sub-Branch offered a loan of RMB 30 million to support the Da Maoshan leisure and agricultural tourism project. The project will improve local tourism infrastructure, fully develop and utilize Xiamen's rural tourism resources, contributing to diversification, cutting edge progress, more added value and modernization of local agricultural and rural development. Moreover, it will invigorate related service businesses such as catering and accommodation, retail and wholesale, transportation, and provide more employment opportunities and income sources for local farmers.



Da Maoshan Leisure and Agricultural Tourism Project Supported by Fujian Branch

### Strengthen County-level New-type Urbanization

Affiliated with the National Urban-Rural Integration Development Experimental Zone program, Luoxing Street Elderly Care Service Center is located in the Jiahu area of Zhejiang Province. It is the first integrated medical care project in Jiashan County. Zhejiang Branch provided financing and intelligence services for the project: approving RMB 450 million in credit and RMB 110 million in loans. By solving financing problems for the project and supporting rural medical care for the elderly, the branch dutifully performed its functions and shouldered social responsibility of utilizing policy finance to address the weak links in public services.

With a total investment of about RMB 582 million, the project included an elderly service center and a health service center. The project mainly relied on the integrated medical resources of the Jiashan Medical Community to create an innovative elderly care service center that combined high-quality medical and elderly care. The project will add a total of 628 beds for the elderly and medical care center, and 21 outpatient departments, which will provide high-quality and high-level medical and elderly care services for the rural communities under the jurisdiction of Luoxing Street in Jiashan and population from surrounding areas, and significantly improve people's wellbeing.

### Polish Brand of "Water Conservancy Bank" and Enhance Ability to Serve China's Water Conservancy Development

Supporting national water conservancy is an important political task assigned to the Bank by the CPC Central Committee and the State Council, and it is also part of the Bank's "Four Pronged" development strategy. The Bank has earnestly implemented plans of the CPC Central Committee and the State Council over the years: It has focused on 172 key areas and 150 key tasks in terms of major water conservancy projects, small and medium river pollution control, rural drinking water safety, farmland water conservancy, and water resources allocation. During the process, it has continuously increased support for water conservancy construction, increased the scale of loans, enriched financial product offerings, improved asset quality, and supported a number of water conservancy projects with significant social and economic benefits, to strong praise and commendation from the Ministry of Water Resources, local CPC committees and governments. Since 2011, the Bank has offered a total of RMB 894 billion in water conservancy construction loans; in 2020, the Bank issued RMB 116.4 billion in water conservancy construction loans and recorded a loan balance of RMB 416 billion at the end of the year, with both the issuance and balance of loans ranked first in the banking industry.

The Jiayan Water Conservancy Project/the Northwest Guizhou Water Supply Project is a key national project for water conservancy and poverty alleviation. It is one of China's 172 major water conservancy projects and the No. 1 water conservancy project in Guizhou Province. Since 2015, Guizhou Branch has used a combination of direct investment and loans totalling RMB 4.72 billion to actively support the construction of the Jiayan Water Conservancy Project. This project will address the insufficiency in water resource allocation capacity in northwestern Guizhou, supply water to production and domestic water consumption in the project area, improve the ability of disaster prevention and mitigation, ensure local drinking water safety, flood control safety, food safety and ecological safety, and speed up the construction of major technical facilities in areas such as transportation and water conservancy, so as to improve people's livelihood and promote the poverty alleviation in Guizhou.

Water conservancy  
construction loans

**116.4** RMB  
billion

Loan balance at the end  
of the year

**416** RMB  
billion

Accumulated loans and  
key construction funds

**4.72** RMB  
billion





## IV. Supporting Coordinated Regional Development to Align with National Strategies

The Bank upheld new and green development concepts, actively supported key national strategies for coordinated development in the Beijing-Tianjin-Hebei region, Yangtze River Delta, the Guangdong-Hong Kong-Macao Greater Bay Area, Xiongan New Area and the Yangtze River Economic Belt, and also ecological conservation of the Yellow River Basin. We aligned our efforts with regional development plans in a targeted manner and fully served regional coordination and green development.

### Support Coordinated Development of Beijing-Tianjin-Hebei

Since 2018, Hebei Zhangjiakou Branch has allocated RMB 910 million in loans for development and protection of forestry resources and long-term poverty alleviation to support the construction of Guanting Reservoir National Wetland Park in Huailai, Hebei. Items to be developed in the park include ecological landscape forests, bank protection forests, wetland landscape forests, a wetland botanical garden, a popular science botanical garden, initiatives to return farmland to wetland and restore wetland; as well as basic supporting facilities such as science and education hall, a science gallery, management stations, monitoring station, animal rescue stations, pavilions, and wooden walkways.

After completion, the project will greatly enhance the Yongding River ecosystem, improve water quality in water source area, ensure water security for Beijing, protect wetland biodiversity in the Haihe River Basin, and regulate local climate in northwestern Hebei. Moreover, it will organically combine wetland protection and local economic development, and promote local economy via ecological agriculture, pastoral tourism and poverty alleviation through developing industries.



Guanting Reservoir National Wetland Park project supported by Beijing Branch



### Support Integrated Development of the Yangtze River Delta

Zhejiang Huzhou Branch was among the first batch of banks in China that took part in the green finance pilot program. It gave full play to the characteristics and advantages of agricultural policy-based finance, and provided preferential support in various aspects such as credit policy, credit scale, operational efficiency, interest rate concessions, and resource allocation to bolster rural revitalization efforts such as transformation from lucid waters and lush mountains into invaluable assets, green smart manufacturing, digital economy, industrial upgrading, technological innovation, and ecological governance. Moreover, it supported building Huzhou into a green financial service center in the Yangtze River Delta, and accelerated the integrated development of green finance in the region.

Anhui Chaohu Branch adhered to the concept of green development, contributed to the protection of the Yangtze River and the integrated development of the Yangtze River Delta. It actively explored market orientation methods and supported the ecological restoration of abandoned mines in Chaohu Lake area, by carrying out centralized remediation and ecological relocation for five abandoned mines in the city.

In addition, it actively participated in the construction of the core startup area of the Chaohu Peninsula, offering RMB 720 million to improve living environment and infrastructure, RMB 1.1 billion to improve rural living conditions, and RMB 500 million to comprehensively clean up pollutions. The project will significantly improve the infrastructure and living conditions, and optimize the production, lifestyle, and ecology in the project area.

Total amount offered to the improvement of the living environment and infrastructure in the Chaohu peninsula

**720** RMB million

Total amount offered to the improvement of rural living conditions in the Chaohu peninsula

**1.1** RMB billion

Total amount offered to the improvement of ecological environment in the Chaohu peninsula

**500** RMB million



Tieshan Temple Elderly Care Center project supported by Jiangsu Branch



West Hongqiao Cold Chain Logistics Park project supported by Shanghai Branch

### Support Construction of the Guangdong-Hong Kong-Macao Greater Bay Area

Guangdong Yunan County Branch offered RMB 8.5 million to support the Phase I construction of the Country Garden (Yunan) New Material Industrial Base. The project obtained a total of RMB 650 million in loans.

Located in the logistics park of the Nanjiangkou Station in Yunan County, Guangdong, the enterprise was among the first batch of tubular pile manufacturers to obtain the *Guangdong Province Construction Product Permit*. Items to be constructed include infrastructure and supporting facilities, which represent an important part of Yunan County's efforts to build a new-type construction material sector worth tens of billions of RMB (three sectors of similar scale are to be developed in total), and also an important tool in developing the riverside and port-centered economic belt and fully integrating the Guangdong-Hong Kong-Macao Greater Bay Area.

After completion, the project will emerge as a large-scale new-type building materials industry base in northern Guangdong with outstanding industrial advantages and characteristics, provide sufficient, high-quality and environmentally-friendly tubular pipes for major infrastructure projects in the Guangdong-Hong Kong-Macao Greater Bay Area and its surrounding areas, accelerate industrial optimization and upgrading, and promote integrated development of urban and rural areas. Moreover, it will provide jobs for nearly 1,000 people in the surrounding rural areas, and play an important role in winning the battle against poverty and revitalizing rural areas.

Guangdong Yunan County  
Sub-branch

**8.5** RMB  
million

Total loans approved for  
the project

**650** RMB  
million



## Support Construction of Xiongan New District

The Xiongan Branch preparation team earnestly performed the roles as a policy bank, continuously innovated and forged ahead, and accelerated development and construction of Xiongan New District.

The branch supported the ecological restoration of the Baiyangdian Lake Basin. As a "water conservancy bank", the Bank actively engaged with key contractors of projects such as Xiaoyi River Estuary Wetland Treatment in the Upper Baiyangdian reaches and Baiyangdian Endogenous Pollution Treatment, and customized financing schemes based on individual project conditions.

The branch supported improvement of ecological environment in the Xiongan New Area. Efforts were made to give full play to the bank's expertise in offering forestry credit, actively promote the application of national reserve forest projects, and outbid 14 banks in the tender for financing the New District State Reserve Forest Project. After completion, the project will increase the forest coverage of Xiongan New Area from 11.27% to 40%.

The branch supported Xiongan New Area infrastructure construction. To ensure the smooth transportation of materials required for the construction of the New Area, the Bank offered RMB 538 million of loans to related enterprises for the construction of road network. It vigorously supported the construction of auxiliary facilities for Jingxiong high-speed railway, resettlement housing and supporting facilities in Rongdong area, which that are related to future development and people's livelihood. During the COVID-19 pandemic, it implemented related regulations from the head office on supporting epidemic prevention and control and resumption of work and production, and provided sufficient capital to speed up construction, which ensured the smooth progress of key projects.

The branch supported integrated development of urban and rural areas in Xiongan New Area. The branch actively promoted the pilot project of coordinated management of environmental issues in the New Area, formed a banking consortium with Industrial and Commercial Bank of China that approved and issued the first syndicated loan of RMB 34 million to Xiongan New Area to address environmental problems related to sewage and garbage in Baiyangdian rural area. The project will help create a ecologically livable rural environment, improve people's living standards, and lay groundwork for related projects in the future.

Forest coverage rate in Xiongan New District

**11.27** %    ▲ **40** %

First syndicated loan approved and issued for Xiongan New District

**34** RMB million



Baiyangdian endogenous pollution control pilot project supported by Hebei Branch

## Support the Protection of the Yangtze River

Promoting development of the Yangtze River Economic Belt is a major decision made by the CPC Central Committee with General Secretary Xi Jinping at its core, and is a major strategy related to China's overall development. The Bank resolutely implemented the important instructions of General Secretary Xi Jinping to "step up conservation of the Yangtze River and stop its over-development", and continuously increased support for the protection of the Yangtze River. In 2020, the Bank offered RMB 243.8 billion in loans for the protection of the Yangtze River, with a loan balance of RMB 604.9 billion, which supported a number of projects with significant social and economic benefits.

For instance, Anhui Branch gave full play to its leading and strategic role of policy finance in serving the protection of the Yangtze River, offered preferential policies in customer admission, credit scale, resource arrangements, financial innovation, financing services, and actively marketed relevant ecological restoration projects. In 2019, Anhui Branch approved an RMB 500 million loan to support the comprehensive ecological environment management project in the Yushan section of Ma'anshan in the Yangtze River Economic Belt. The project reclaimed and greened coastlines, conserved and protected tidal flats and wetlands, and offered the Xuejiawa Ecological Park together with facilities such as river-viewing platform and riverside tour route. While restoring ecological environment, the project provides citizens with an ideal place for sightseeing and leisure. In recent years, Anhui Branch has fully supported the governance of areas along the entire 43-kilometer-long coastline of the Yangtze River (Ma'anshan section) through 7 sub-projects and a loan of RMB 4 billion.

Yangtze River protection loans

**243.8** RMB billion

Loan balance

**604.9** RMB billion

Loans to support Yangtze River (Ma'anshan Section)

**4** RMB billion

Coastlines covered in the projects

**43** km



Riverside Wetland Park renovation project supported by Anhui Branch



## Support Ecological Conservation of the Yellow River Basin

Promoting ecological conservation and high-quality development of the Yellow River Basin is a major decision made by the CPC Central Committee. The Bank resolutely implemented the decisions in General Secretary Xi Jinping's important speeches, carried out ecological protection plans for the Yellow River Basin in an all-round way, and increased credit issuance for ecological conservation of the region. In 2020, the Bank offered a loan of RMB 60 billion for ecological conservation of the Yellow River Basin, with a loan balance of RMB 153.7 billion, which supported a number of projects with significant social and economic benefits.

For example, Gansu Branch established a government-bank-enterprise cooperation platform to promote ecological conservation of the Yellow River Basin in the province. The Branch focused on the comprehensive management of the Yellow River mainstream, ecological restoration and construction, soil and water conservation, sewage treatment, and supported a number of key projects such as the comprehensive treatment of the Lanzhou section of the Yellow River mainstream, the upgrading and transformation of sewage treatment plants, and the province's targeted poverty alleviation efforts in term of rural drinking water safety. In 2019, Gansu Branch approved a loan of RMB 550 million to support construction of the storage tanks and water diversion pipeline in the Huanghuatan Irrigation District of Gulang County. The project will, after completion, further improve agricultural production conditions of the Huanghuatan Ecological Migration Project, solve the water supply problem of the greenhouses in the Huanghuatan Irrigation Area in winter, effectively alleviate water shortage in winter and spring in irrigation areas, and support poverty alleviation and livelihood of ecological immigrants in Gulang County.

Yellow River Basin  
ecological  
conservation loans

**60** RMB  
billion

Loan balance

**153.7** RMB  
billion

Loans approved by  
Gansu branch in 2019

**550** RMB  
million



The Huanghuatan Water Regulating and Storage Project in Gulang County, supported by Gansu Branch

Shaanxi Branch offered a total of RMB 7.239 billion of funding in 2020 to support ecological conservation and high-quality development in the Yellow River Basin. From improving the Qiankun Bay scenic area, managing living environment along the Yellow River and to poverty alleviation in poor villages, projects supported by the Branch boosted the tourism industry, and revitalized the economy. In a word, they restored fragile ecological environment, improved living conditions and ecological environment along the Yellow River, and retained residents.



Yanchuan County Qiankun Bay scenic area upgrade project supported by Shaanxi Branch

Shandong Branch supported ecological conservation and high-quality development of the Yellow River Basin. It formulated the *Key Points for Relocation and Construction of the Yellow River Beach Area* and the *Financial Service Plan for Poverty Alleviation and Relocation and Construction in the Yellow River Beach Area*. It carried out on-site research, actively engaged with projects, and optimized financial services. It offered a total of RMB 2.15 billion in loans for relocation and construction work at the Yellow River beach area, helping 600,000 people in the area to leave the loess plateau and re-settle in a smooth manner.

Since 2019, the Branch has offered a total of RMB 16.467 billion of water conservancy construction loans to the areas along the Yellow River, which supported the construction and expansion of 41 water plants, and increased water supply capacity by 1,253,500 cubic meters per day. This ensured the safety and quality of drinking water for local residents. The Branch offered a total of RMB 2.635 billion of loans to the areas along the Yellow River for ecological protection, forestry development, and environmental renovation, which greatly improved the ecological environment of the Yellow River Delta.

The Branch combined work on ecological conservation and high-quality development of the Yellow River Basin with strategies such as rural revitalization, poverty alleviation, and transition to new development drivers, with focus on the construction of grain, cotton and edible oil production bases, energy bases and regional economic centers in Yanhuang County. For areas such as grain and edible oil purchases and sales, characteristic industries, infrastructure, and development of pilot areas for transition to new development drivers, the Branch in 2020 offered a total of RMB 84.57 billion in loans in support of high-quality development of the Yellow River Basin.



Water conservancy construction loans offered to the areas along the Yellow River in 2019

**16.467** RMB billion

Water supply capacity increased per day in 2019

**1,253,500** cubic meters

Ecological conservation loans offered in 2019

**2.635** RMB billion

Various loans issued in 2020

**84.57** RMB billion

# Pursuing Harmony and Sharing for Coordinated and Sustainable Development of Society and Environment

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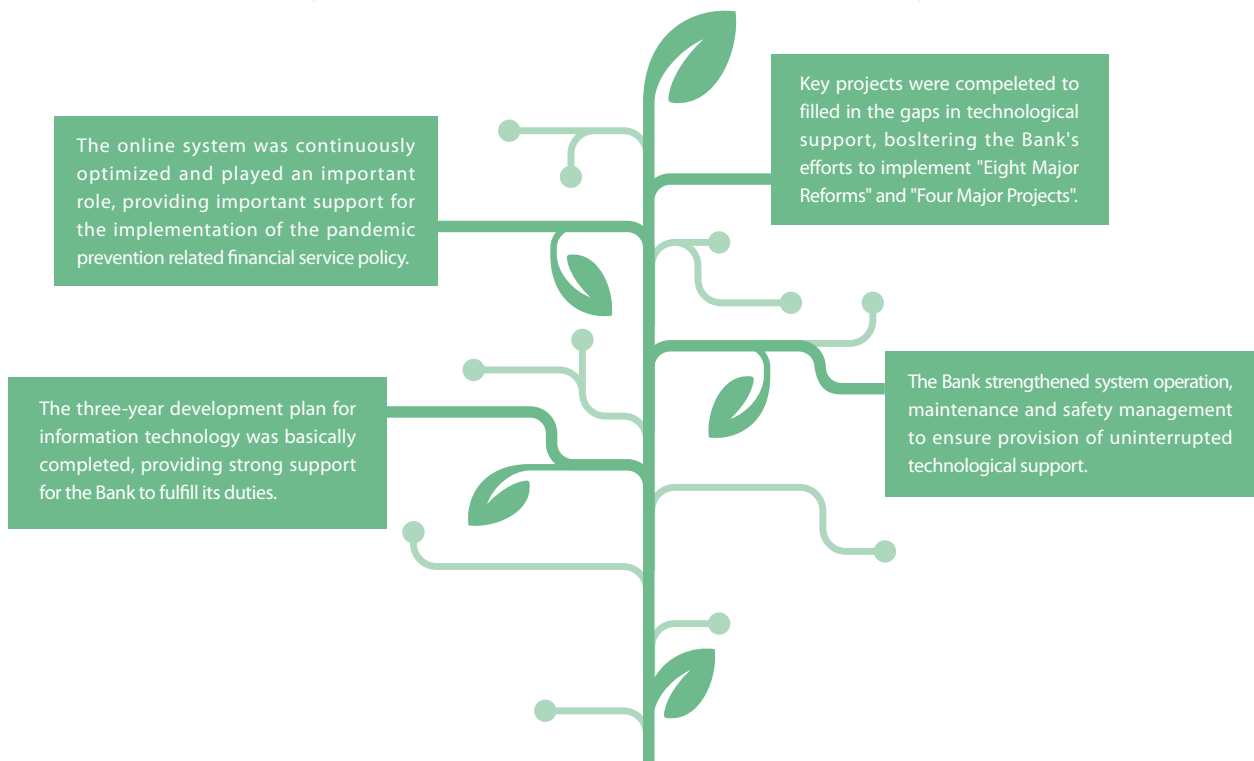


## I. Customer Service

### 01

#### Strengthening Scientific and Technological Support

##### Completion of the three-year development plan for information technology



The new core business system has maintained safe and stable operation since it went online one year ago, which played an important role in quickly responding to regulatory requirements, emergency business needs and customer service requests, demonstrating outstanding performance and stability. Other systems such as corporate ebank, bank-enterprise connect, and ADBC Mobile OA were continuously optimized, which effectively met business development needs and improved the customer service. During the pandemic, the system played an important role in ensuring the Bank's normal day-to-day operations.

Corporate ebank saw 2 version updates and 8 functional optimizations, fully realized online electronic reconciliation and receipt issuance for all deposit and loan accounts, as well as foreign currency accounts on customer-level and omni-channel basis, which expanded the scope and quality of online service. The bank-enterprise connect system experienced 15 functional upgrades that greatly improved batch approval processing efficiency, customer service in terms of fund collection and payment approval, and customer experience.

2

Version updates

8

Functional optimizations

15

Functional upgrades

## 02

## Enhancing Service Management

In 2020, the Bank made substantive progress in reforming the customer-oriented service management system. It launched a list-based customer service pilot, implemented customer classification and tier-based management, and consolidated and enhanced cooperative relationship and value with core customers, which improved quality and preciseness of customer management and service. The Bank gave full play to the guiding role of customer planning, made new progress in key customer projects, and greatly increased the number and quality of customers. Moreover, the Bank further optimized the credit classification management to improve the quality and efficiency of customer credit issuance.

The Bank adhered to the "customer-oriented" concept and continuously strengthened the construction of service channels in terms of coverage, quality and efficiency. The Bank launched online banking reconciliation/electronic receipt functions and paperless vouchers, improving convenience of online banking services. The Bank performed the special task of setting up a direct connection between bank and enterprise financial systems to form a network. The identity verification function realized by the new network effectively enhanced risk identification, prevention and control capabilities.



The Bank strengthened system operation, maintenance and safety management (O&M). The Bank promoted minimal O&M, formulated emergency plans for extreme situations, established emergency shelters in advance, actively responded to the COVID-19 pandemic, so as to ensure uninterrupted science-based O&M. The Bank further improved the professionalization and standardization of O&M management by implementing the O&M duty manager system, establishing a unified entry management mechanism for system failures, and optimizing the change review process and the one-click quick system inspection function. The Bank established an information technology risk management system and actively assessed risks. The Bank set up a situational awareness system and a threat monitoring platform to strengthen security monitoring of online channels and improve online security protection. The Bank also enhanced security management of source data and backup systems to ensure information security.

In 2020, the Bank processed 17,264,300 customer payments through electronic channels, an increase of 202.4% year-on-year, with a total volume of RMB 4,611.01 billion. Among them, 15.601 million payments were made via online banking with a volume of RMB 3,777.94 billion. Online banking diverted 87.5% of payments, and online banking and bank-enterprise connect together accounted for 96.8% of the fund payment business, which further facilitated green payment.

17,264,300

Customer payments processed through electronic channels

4611.01 RMB billion

Total amount

15.601 million

Online banking payments

3,777.94 RMB billion

Total amount

The Bank expanded services and functions continuously. It actively implemented the State Council's policy of reducing fees for enterprises, by reducing or exempting five types of service fees for customers in areas affected by the pandemic. The weighted average interest rate of newly issued loans was 1.18 percentage points lower than that of competitors, with a total profit of RMB 7.4 billion.

1.18 percentage points

Lower compared with the peers in term of the weighted average interest rate of newly issued loans

## II. Staff Development

In 2020, the Bank earnestly implemented the *Regulations on Cadre Education and Training of and the National Cadre Education and Training Plan 2018-2022* the CPC Central Committee. It coordinated political and professional capacity building, in service of promoting the Bank's high-quality development, and cultivating employees. 440,000 visits were paid by the Bank's employees to various training sessions in 2020.

The Bank persisted in political theory education. It continued to deepen education on Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, took multiple measures to carry out the rotational training on guidelines of the Fourth and Fifth Plenary Sessions of the 19th CPC Central Committee, provided political capacity improvement training for primary level CPC branch secretaries, and organized orientations for full-time and part-time Party organization specialists of branches at all levels, which achieved full coverage for all Party members and leading cadres. The Bank also carried out the education campaign of Loving CPC, Loving the country, Loving agriculture, and Hardworking spirit, which continuously improved the ideological and political literacy of all employees.

The Bank vigorously carried out professional competence training through "four major projects" guided by the "eight reforms", planned mid- and long-term business management training with a on the "key minority of officials in important positions", and carried out demonstration training for basic-level employees including key employees of branches in "three districts and three prefectures", and young talents from the credit line of business at primary level branches. Leaderships at branches of all levels improved their ability to implement new development concepts and developed a new development pattern. And all employees enhanced their professional abilities and professionalism.

The Bank comprehensively improved training support capabilities. It improved related rules and regulations, comprehensively identified priorities of education and training, and revised systems and methods in training organization, student management, Party school teaching, and use of funds. The Bank developed innovative training models, by rationally using the "Smart Party Building" and "ADBC e-College" platforms, and actively exploring methods such as "onsite + livestream" to carry out education and training, so as to realize continuous training and full coverage for institutions. The Bank strengthened the supply of resources and introduced high-quality educational resources from well-known domestic universities, cooperated with professional institutions to build an audio knowledge platform, and invited senior ADBC executives to produce their own courses. It insisted on "promoting learning through exams", holding 92 online tests of various levels throughout the year, with a total of 12,300 participants.

### Safeguard Rights and Interests of Employees, Develop Cultural and Sports Activities

The Bank revised the head office's special hardship relief fund management policy, and expanded its sources. It disbursed RMB 5.952 million in relief funds to 92 extremely poor employees, and allocated RMB 3 million to the labor union for caring activities during the New Year's Day and Spring Festival holidays.

The Bank promoted employee mental health care services, formulated implementation plans, and selected four units to carry out employee mental health outreaches. The Bank also held video counseling lectures on employee psychological care to strengthen people-centered care and psychological counseling for employees.

The Bank organized a variety of Women's Day activities. Corporate executives from the head office inscribed holiday blessings. A column on the official WeChat account of ADBC was opened to promote female role models and inspirational stories featuring female figures.

**92** employees      **5.952** RMB million

RMB 5.952 million relief funds disbursed to 92 extremely poor employees

The Bank took the World Book and Copyright Day on April 23 as an opportunity to organize reading activities across branches of all levels; carried out tree planting activities at Female Role Model forests; and carried out the "Enjoy Reading" essay contest for female employees, for which a total of 247 essays and 98 family letters were received, with 4 essays and 2 family letters recommended to Chinese Financial Workers' Union.

The Bank organized a series of Youth Day themed activities, and undertook the organization of fellowship activities for single youth in financial sector who took part in poverty alleviation work, a project launched by the Financial Work Committee of the Communist Youth League of China.





### III. Philanthropy

In 2020, the Bank made every effort to prevent and control the COVID-19 pandemic, shouldering responsibilities for the greater good. It donated a total of RMB 43.69 million to support the fight against the pandemic. The head office labor union took the lead in establishing a special prevention and control fund of RMB 5 million, first of its kind in the financial system, and purchased 10,000 protective masks for Hubei Branch. In addition, the Bank issued the *Donation Proposal for "Unity in the Fight against the Epidemic - Agricultural Development Bank of China in Action"* through its WeChat public account. It also organized the "Epidemic Prevention and Control" volunteering activities that saw participation of 14,327 people across 1,512 Youth League units.

Hunan Tianxin District Sub-Branch has long been committed to volunteering activities for "Slow Angels" (children with cerebral palsy and mentally disabilities). It cooperated with Changsha County Volunteer Association to establish the "Slow Angel" primary school, and launched the "Slow Angel" volunteering team comprised of mother employees from Tianxin Sub-Branch that provided regular childcare, and donated desks, blackboards, books and other items. In recent years, "Slow Angels" volunteering mothers have grown in numbers to also include participants from the banking section of the Hunan provincial branch, who had donated a total of RMB 200,000 to the "Slow Angels". In addition, the Sub-Branch also organized Party members to volunteer for the "Xiang River Protection" campaign, pay tribute to comrades fighting on the front line of flood prevention and control, and take part in tree planting activities.

Zhejiang Shaoxing Branch guided social forces to make charity donations by encouraging other eight companies to donate a total of RMB 150,000 for poverty alleviation and education assistance that supported 75 poor students to attend school, which ignited hope for children who had dropped out of school due to poverty in specified counties.

Committed to supporting rural assistance work, Qinghai Menyuan County Sub-Branch reached an agreement with CPC and administrative committees of local villages about assigning poor people to village-level public welfare posts such as environmental improvement posts based on local conditions and organized cadres and employees to visit Quangoutai Village Kindergarten every year to donate school supplies to 20 kindergarten students, and offer support to their teachers.

### IV. Low-carbon Operation

In 2020, the Bank launched ADBC Mobile OA system. With five released versions and use expanded to provincial-level branches, the system offers 25 functions in 5 categories, including mobile document approval, mobile data reporting, administrative approval, information release, and logistics support, which provide more convenient mobile services for the daily office and operation management of the whole Bank while further reducing the use of resources and carbon emissions.

Meanwhile, the Bank launched an intelligent meeting room booking system, and further improved the intelligent workstation management system, intelligent office telephone management system, and intelligent official business vehicle management system, leading to improved management efficiency through scientific and technological means. Besides, an e-commerce platform for office supplies purchase was developed, which gradually realized online product comparison, order placement, and inventory checking at the head office, and improved the green procurement of office supplies.

The Bank's IT Base practiced fine and frugal management of the canteen via system control. It launched the Smart Butler application which supported login via computer and mobile phone, making it convenient for employees to view the menu at any time and order their desired meals in advance, and for the canteen staff to count the number of diners. Menus are publicized one week in advance through the application, and types and quantities of ingredients to be procured are determined based on average number of daily diners, consumption per capita, and balance of ingredients.

# Appendix

## Key Performance

Performance areas	2020	2019	2018
<b>Social performance</b>			
Customer satisfaction (%)	99.95	99.96	99.86
Number of outlets serving the old Revolutionary Base areas	377	318	318
Number of outlets with barrier-free access	892	800	543
Number of outlets with priority windows	1,268	931	926
Volunteering hours	200	4,010	4,749
Total investment in charity (RMB 10,000)	9,912	5,998	3,000
Total number of employees	53,120	52,700	52,202
Total number of female employees	21,661	21,329	21,110
Total number of ethnic minority employees	5,602	5,467	5,310
Staff training expenditure (RMB 10,000)	7,775	17,800	17,900
Staff training (10,000 person-times)	43.66	31.75	27.31
Amount of living assistance (RMB 10,000)	1,791.42	1,535.8	1,143.8
Number of employees in need receiving assistance (person-time)	10,106	5,968	2,798
<b>Environmental performance</b>			
Green loan balance (RMB 100 million)	8,484	3,230	2,449
Total office water consumption (tons)	40,065	51,315	49,861
Total office power consumption (KWH)	10,118,100	10,662,780	10,061,340
Total fuel consumption of official business vehicles (liters)	13,480	16,053	18,224

Note: Water consumption, power consumption, and fuel consumption are based on head office data.

## Awards and Honors

Receiving Unit	Award/Honor	Awarding Agency
Poverty Alleviation Department, ADBC Head Office	National Commendation for Poverty Alleviation (Group)	CPC Central Committee, State Council
Guizhou Branch		
Xinjiang Branch		
Shanxi Lvliang Branch		
Guangxi Longlin Various Nationalities Autonomous County Sub-Branch		
Xinjiang Taskforce, Poverty Alleviation Department, ADBC	National Commendation for Poverty Alleviation 2020 (Organizational Innovation)	Leading Group for Poverty Alleviation and Development, State Council
Agricultural Development Bank of China (Head Office)	50 Safest Emerging Markets Banks	<i>Global Finance</i>
	"Three Tough Battles" Achievement Award	China Banking Association
	Best Contribution Award for Targeted Poverty Alleviation	
	Excellent Unit in Corporate Culture Construction During the "13th Five-Year Plan" Period	The Chinese Institute of Business Administration
	Bond Connect Outstanding Issuer and Bond Connect Market Promotion Award	Bond Connect
	Outstanding Policy Bond Issuer and Outstanding Bond Issuer in Fighting COVID-19	China Central Depository & Clearing Co., Ltd.
	Outstanding Issuer and Innovative Business Award	Shanghai Clearing House
	Excellence Award in Fighting COVID-19 Through Finance	
	Excellent Financial Bond Issuer	Shanghai Stock Exchange
	Best Bank of the Year in Serving Agriculture, Rural Areas and Farmers	Financial News
	Best Bond Market CSR Institution of the Year	
	Top 10 News of China's Capital Market in 2020	
	Caijing Magazine Sustainable Development Award (Sustainable Development for Poverty Alleviation)	<i>Caijing Magazine</i>
	Best Policy Bank of 2020	Sina Finance
	2020 China Financial Industry Special Contribution Award for Fighting COVID-19	Hong Kong Commercial Daily, Hong Kong Financial Development Association, Global Commercial Newspapers Alliance, and Hong Kong Chamber of Commerce in China
Banking Technology Advances Award	People's Bank of China	

Receiving Unit	Award/Honor	Awarding Agency	
Trade Union Youth League Committee's Work Division, ADBC Head Office	Outstanding Financial Work Unit of National Trade Unions	All-China Federation of Trade Unions	
Poverty Alleviation (Innovation) Division, Hainan Branch	"Ten Thousand Enterprises Helping Ten Thousand Villages": National Outstanding Group of Targeted Poverty Alleviation	All-China Federation of Industry and Commerce, Office of the Leading Group for Poverty Alleviation and Development of the State Council, China Society for Promotion of Guangcai Program, Agricultural Development Bank of China	
Gansu Branch			
Qinghai Hainan Tibetan Autonomous Prefecture Branch			
Jinzhai County Sub-Branch, Anhui Province	National May 1 <sup>st</sup> Labor Medal	China Financial Workers' Union	
Accounting and Settlement Division, Banking Section, Jixi Branch, Heilongjiang Province	National May 1 <sup>st</sup> Female Role Model Post in Finance		
Banking Section, Nantong Branch, Jiangsu Province	Exemplary Unit for Developing Workers' Congress in China's Financial System		
Tianjin Branch			
Guangdong Branch			
Ningxia Autonomous Region Branch	National Financial System May 4 <sup>th</sup> Red Flag Youth League Committee (League Branch) of 2019		Financial Work Commission, Central Committee of the Communist Youth League of China
Youth League Committee of Jiujiang Branch, Jiangxi Province			
Qiongzong Li and Miao Autonomous County Sub-Branch, Hainan Province		National Financial System May 4 <sup>th</sup> Youth Medal (Group) of 2019	
Guannan County Sub-Branch, Jiangsu Province		Outstanding Group of Youth Volunteers of National Financial System in Fighting COVID-19	
Communist Youth League Committee of Jiangmen Branch, Guangdong Province			
Beijing Branch	Best Promotion Planning Award and Best Event Organization Award	China International Fair for Trade in Services, Beijing Financial Expo	
Tianjin Branch	Ten Innovative Cases of Finance Serving Real Economy	Tianjin Municipality Bureau of Financial Affairs	
Hebei Branch	Advanced Unit: Concrete Results from Promoting the Rural Revitalization Strategy by Units Supervised by the Leading Group of Hebei Provincial CPC Committee and Government on Poverty Alleviation	Office of the Leading Group for Rural Revitalization Work, Hebei Provincial Committee of the Communist Party of China, and Hebei Provincial People's Government	
Inner Mongolia Autonomous Region Branch	Advanced Unit in Government Affairs Information Reporting via the Region's Government System 2020	General Office of the Inner Mongolia Autonomous Region Government	
Liaoning Branch	Third Prize in the "Journey to Eliminating Poverty" Financial Story Short Video Contest	Leading Group for Poverty Alleviation and Development of the People's Bank of China	
	Advanced Unit of Ideological and Political Work in Liaoning Province	Liaoning Provincial Ideological and Political Work Research Association	
Jilin Branch	Advanced Unit of Information Publicity Work in 2020	Jilin Banking Association	
	Excellent Unit for State Secrets Protection in 2020	Jilin Provincial Administration of State Secrets Protection	
Heilongjiang Branch	Third Prize (Group) in the Contest to Promote Foreign Exchange Management Policies and Regulations via New Media of Banks in Heilongjiang 2020	Harbin Central Sub-branch of People's Bank of China	
Jiangsu Branch	Best Organization Award of Activities for Popularizing Financial Knowledge in Banking Industry of Jiangsu 2020	Jiangsu Banking Association	



Receiving Unit	Award/Honor	Awarding Agency
Anhui Branch	Advanced Unit in Developing People's Line of Defense for National Security 2020	Leading Group of Developing People's Line of Defense for National Security of Anhui Province
Fujian Branch	First Prize (Group) of Fujian Payment and Settlement Knowledge Contest 2020	Fuzhou Central Sub-branch, People's Bank of China
	First Prize (Group) of Fujian Knowledge and Skills Contest on Credit Reference and Compliance for Financial Industry	Fuzhou Central Sub-branch of the People's Bank of China, Fujian Provincial Federation of Trade Unions and Fujian Provincial Committee of the Communist Youth League
Jiangxi Branch	Advanced Unit of Green Finance in Jiangxi 2018-2020	Leading Group on Green Finance Reform and Innovation of Jiangxi
Shandong Branch	First Prize (video category) of "The Story of Poverty Alleviation I've Experienced" Contest	Department of Policies and Regulations of the State Council's Poverty Alleviation Office, National Poverty Alleviation Publicity and Education Center, "China Poverty Alleviation" magazine, Xinhuanet
	Outstanding Financial Product in Promoting New Growth Engines and the "1234" Targeted Poverty Alleviation Model Through Business and Industry Development in Shandong 2020	People's Bank of China Jinan Branch, Shandong Provincial Department of Finance, Shandong Provincial Financial Supervision and Administration Bureau, China Banking and Insurance Regulatory Commission Shandong Regulatory Bureau, China Securities Regulatory Commission Shandong Regulatory Bureau
Guangdong Branch	Provincial Units Archives Work Evaluation Excellence Award 2020	Guangdong Provincial Archives Administration
Guangxi Autonomous Region Branch	Guangxi Banking "Bagui" CSR Comprehensive Contribution Award, "Bagui" Poverty Alleviation Contribution Award and Guangxi Banking Publicity Work Advanced Unit 2020	Guangxi Banking Association
Hainan Branch	Hainan Province Poverty Alleviation Award (Organizational Innovation) 2020	Hainan Provincial CPC Committee and Provincial Government
Chongqing Branch	Social Responsibility Targeted Poverty Alleviation Award and Social Responsibility Financial Institution Award	Chongqing Banking Association
Sichuan Branch	Compliance Knowledge Contest Outstanding Team Award 2020	Sichuan Banking Association
Guizhou Branch	Outstanding Contributors to the Action of "Fighting the Pandemic and Protecting Homeland"	Guizhou Charity Federation
Yunnan Branch	First Prize of Financial Publicity Work of Yunnan Province 2019-2020	Financial News
Shaanxi Branch	Group Excellence Award for the "2020 Shaanxi Province Financial Industry Cyber Security Propaganda Training Activities"	People's Bank of China Xi'an Branch
Gansu Branch	Governor's Financial Award 2019	People's Government of Gansu Province
Qinghai Branch	Advanced Unit for Targeted Poverty Alleviation via Finance in Qinghai Province	People's Bank of China Xining Central Sub-branch
Ningxia Autonomous Region Branch	First Prize of Financial Support for Local Economic and Social Development 2019	Ningxia Autonomous Region Financial Reform Taskforce Office



## Statement

<b>Reporting period</b>	January 1 to December 31, 2020
<b>Reporting cycle</b>	Annual report
<b>Compilation basis</b>	International Organization for Standardization (ISO) ISO26000: Guidelines for Social Responsibility (2010) Global Reporting Initiative (GRI) GRI Sustainability Reporting Standards China Banking and Insurance Regulatory Commission Opinions on Strengthening the Social Responsibility of Banking Financial Institutions China Banking Association Guidelines on Corporate Social Responsibility of China's Banking Financial Institutions
<b>Report scope</b>	This report covers all departments and branches of the Agricultural Development Bank of China. In the report, "Agricultural Development Bank of China" is represented by "the Bank" and "the whole bank"
<b>Data description</b>	The data comes from the company's internal documents, reports and related statistical data
<b>Report release form</b>	The report is released simultaneously in three forms: print, electronic, and illustrations The report is published in both Chinese and English. In the event of ambiguity in the understanding of the two texts, the Chinese text shall prevail
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