

#### 四、营业执照副本、依法缴纳税收和社会保障资金的缴费凭证、审计或财务报告、具有履行合同所必需的设备和专业技术能力的承诺、近三年内在经营活动中没有重大违法记录的声明等；

审计或财务报告说明：

1. 提供本单位上年度经会计师事务所出具的审计报告或本公司出具的财务报表或提供银行出具的证明文件。银行出具的证明文件应能说明该供应商与银行之间业务往来正常，企业信誉良好等。

2. 供应商提供企业有关财务会计制度。


近三年内在经营活动中没有重大违法记录的声明（格式）

#### 声明函

**苑晓丽**（法定代表人或其授权代表）代表**中国农业发展银行桐柏县支行**（公司全称）向本项目的采购人和采购代理机构郑重声明如下：

我公司近三年来的经营活动中，未因违法经营受到刑事处罚或者责令停产停业、吊销许可证或者执照、较大数额罚款等行政处罚。

特此声明。

供应商（盖章）：中国农业发展银行桐柏县支行

法定代表人或其授权代表（签字）：

日期：2026 年 5 月 21 日

## 1、满足《中华人民共和国政府采购法》第二十二条规定承诺书

致：桐柏县财政局

我单位（中国农业发展银行桐柏县支行）自愿参加本次桐柏县财政局社保基金定期存款代理银行服务项目（项目编号：桐财磋商采购 - 2026-16）政府采购活动，严格遵守《中华人民共和国政府采购法》及相关法律法规，坚守公开、公平、公正和诚实信用原则，依法诚信经营，无条件遵守本次政府采购活动各项规定。现就符合《中华人民共和国政府采购法》第二十二条规定条件，郑重承诺如下：

**1. 具有独立承担民事责任的能力：**我单位为合法设立的银行业金融机构，具备独立法人资格，可独立承担民事责任，能独立享有民事权利、履行民事义务。

**2. 具有良好的商业信誉和健全的财务会计制度：**我单位经营合规稳健，无不良商业信用记录，商业信誉良好；严格遵循国家财经法规，建立了完善健全的财务会计制度，财务状况优良。

**3. 具有履行合同所必需的设备和专业技术能力：**我单位配备有开展社保基金定期存款代理服务所需的专业办公设备、安全存储系统及成熟的业务处理技术团队，具备完全履行本项目服务合同的专业能力与保障条件。

**4. 有依法缴纳税收和社会保障资金的良好记录：**我单位严格遵守国家税收及社保相关法律法规，按时足额缴纳各项税费及社会保障资金，近三年内无欠缴、漏缴等违规记录。

**5. 参加政府采购活动前三年内，在经营活动中没有重大违法记录：**我单位自本项目采购活动前三年内，经营活动合法合规，未因违法经营受到刑事处罚，也无责令停产停业、吊销许可证或执照、较大数额罚款等行政处罚记录，未被列入失信被执行人、重大税收违法案件当事人名单、政府采购严重违法失信行为记录名单。



**法律、行政法规规定的其他条件：**我单位已全面满足法律、行政法规规定的参与政府采购活动的其他相关条件，无任何不符合法定参与条件的情形。

我单位保证上述承诺内容真实、准确、完整，无任何虚假隐瞒。若存在弄虚作假或违反上述承诺的行为，我单位自愿接受采购人、采购代理机构及相关监管部门的处罚，承担由此产生的一切法律责任及经济损失。

特此承诺！



供应商（盖章）：中国农业发展银行桐柏县支行

法定代表人或其授权代表（签字）：苑晓丽

日期：2026 年 5 月 21 日

## 2、营业执照副本

		<h1>营业执照</h1>		 <p>扫描二维码登录 “国家企业信用信息公示系统” 了解更多登记、备案、许可、监管信息。</p>
统一社会信用代码 91411330615337160F				
名称	中国农业发展银行桐柏县支行	负责人	苑晓丽	
类型	全民所有制分支机构(非法人)	成立日期	2001年03月16日	
经营范围	许可该机构经营中国银行业监督管理委员会依照有关法律、行政法规和其他规定批准的业务，经营范围以注册文件所列的为准。			
		经营场所	河南省南阳市桐柏县城关镇大同路北段66号	
		登记机关		
		2024 年 06 月 11 日		

国家企业信用信息公示系统网址：  
<http://www.gsxt.gov.cn>

市场主体应当于每年1月1日至6月30日通过  
国家企业信用信息公示系统报送公示年度报告

国家市场监督管理总局监制



苑晓丽

### 3、《金融许可证》



范晓丽

#### 4、转授权文件

### 中国农业发展银行直接授权书（正本）

〔2026〕基16号

中国农业发展银行河南省分行：

根据《中国农业发展银行行长授权管理办法（2023年修订）》（农发银规章〔2023〕12号）相关规定，授权你行行使相关经营管理权限（详见附件）。本授权书自2026年3月1日起生效，至下一年度基本授权生效之日终止。

附件：中国农业发展银行河南省分行权限

中国农业发展银行（公章）：



授权人：

1828

2026年2月28日



范晓丽

## 第二部分 非信贷类业务

### 一、资金业务审批权限

#### （一）定价权限。

人民币存款、大额存单、结算性同业存款、非结算性同业存款定价权限，按照总行年度利率定价指引及其后续总行有关定价文件执行。

#### （二）资金竞争性存放中标存款提供担保相关权限。

代表中国农业发展银行向地方财政部门或相关单位为资金竞争性存放中标存款出具担保函，担保金额上限为 10 亿元人民币。

#### （三）参加地方政府存款招投标业务相关权限。

参加当地政府存款招投标业务，中标后签署相关协议（合同）。本权限可转授县级支行。



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范晓刚

## 中国农业发展银行河南省分行转授权书(正本)

〔2026〕基转1号

各市分行、济源市支行:

根据《中国农业发展银行直接授权书(〔2026〕基16号)》及《中国农业发展银行行长授权管理办法(2023年修订)》(农发银规章〔2023〕12号)相关规定,经省分行行办会审定,授权各二级分行行使相关经营管理权限(详见附件),济源市支行行使所有可转授县级支行权限及明确转授济源市支行权限。

本授权书自2026年3月1日起生效,至下一年度基本授权生效之日终止。你行应严格执行省行授权权限,严禁超授权、违规转授权,并严格检查监督辖内授权执行情况。

附件:中国农业发展银行河南省分行二级分行权限



主要负责人: 楊德平

2026年3月2日



苑晓丽



## 第二部分 非信贷类业务

### 一、资金业务审批权限

#### (一) 定价权限。

人民币存款、大额存单、结算性同业存款、非结算性同业存款定价权限，按照总行年度利率定价指引及其后续总、省分行有关定价文件执行。

#### (二) 参加地方政府存款招投标业务相关权限。

参加当地政府存款招投标业务，中标后签署相关协议（合同）。

本权限可转授县级支行。



## 中国农业发展银行南阳市分行转授权书（正本）

〔2026〕基转1号

41004973250115

根据《中国农业发展银行河南省分行转授权书〔2026〕基转1号》及《中国农业发展银行行长授权管理办法（2023年修订）》（农发银规章〔2023〕12号）相关规定，经市分行行办会审定，授权各县级支行行使相关经营管理权限（详见附件）。

本授权书自2026年3月24日起生效，至下一年度基本授权生效之日终止。各行应严格执行市分行授权权限，严禁超授权。

附件：中国农业发展银行南阳市分行县级支行权限

中国农业发展银行  
南阳市分行（公章）



主要负责人：

41004973250115

2026年3月24日



范晓丽

## 第二部分 非信贷类业务

### 一、资金业务审批权限

#### (一) 定价权限。

人民币存款、大额存单、<sup>441004973250115</sup>结算性同业存款、非结算性同业存款定价权限，按照总行、省分行年度利率定价指导意见及其后续总行、省分行有关定价文件执行。

#### (二) 参加地方政府存款招投标业务相关权限。

参加当地政府存款招投标业务，中标后签署相关协议（合同）。

### 二、中国农发重点建设基金业务权限

#### (一) 中国农发重点建设基金投资管理权限。

##### 1. 抵质押登记管理。

代表中国农发重点建设基金有限公司办理并签署投资项目抵质押登记有关法律文件。

##### 2. 基金权益管理。

(1) 股东借款模式下，根据上级行对借款人进行合并、分立、减少注册资本，实质性增加债务融资、转让主要资产、股权变动、对外投资等可能影响债权实现事项的<sup>41004973250115</sup>审议意见，对外发表意见、出席会议，签署相关法律文件并加盖行名章或基金公司合同专用章。

(2) 股权投资模式下，根据上级行对基金权益可能造成重大影响事项的<sup>41004973250115</sup>审议意见，对外表决、出席会议，办理工商登记、签署相关法律文件并加盖行名章或基金公司合同专用章。



范晓刚



# 营业执照

(副本) (1-1)

统一社会信用代码  
9141010069971268G



扫描二维码登录  
“国家企业信用  
信息公示系统”  
了解更多信息、  
备案、许可、监  
管信息。



名称	中国农业发展银行河南省分行	负责人	杨德平
类型	全民所有制分支机构(非法人)	成立日期	1996年10月25日
经营范围	经营中国银行业监督管理委员会依照有关法律、行政法规和其他规定批准的业务，经营范围以批准文件所列的为准。		



登记机关

2025年05月30日

国家企业信用信息公示系统网址: <http://www.gsxt.gov.cn>

市场主体应当于每年1月1日至6月30日通过  
国家企业信用信息公示系统报送公示年度报告

国家市场监督管理总局监制

范晓明





# 营业执照

仅限于桐柏县支行办理其应遵守有关法律、法规和规定

扫描二维码  
获取企业信用信息公示  
系统'了解更多登记、  
备案、行政许可信息。



统一社会信用代码  
9141030071668167U

名称	中国农业发展银行南阳南分行
类型	全民所有制分支机构(非法人)
负责人	汪涛
经营范围	按照金融许可证核准的经营范围经营4《依法 须经批准的项目,经相关部门批准后方可开 展经营活动》
成立日期	1997年01月27日
营业期限	长期
营业场所	南阳市张衡路699号

登记机关  
2021年 月 26日



国家市场监督管理总局南阳市局

国家企业信用信息公示系统网址: <http://www.gsxt.gov.cn>

范晓明



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中国农业发展银行

Q...

公司概要

榜单资质 工商信息 股东 股权穿透图 三

企业名称

中国农业发展银行

法定代表人

湛东升  关联企业 

登记状态

在营

类 型

有限责任公司

社会信用代码

91100000100017045K

组织机构代码

100017045

工商注册号

100000000017046

国标行业

政策性银行服务 

注册资本

20000000.00万元

实缴资本

20000000.00万元 (2024工商年报)

成立日期

1994-10-19

核准日期

2025-01-15

营业期限

2019-07-10 至 -

英文名称

Agricultural Development Bank Of China

曾用 名

-

企业联系电话

010-68082440

企业电子邮箱

xxgs@adbc.com.cn

企业选择公示

(2024工商年报)

参加社保人数

48143人  (2024工商年报)

登记机关

北京市市场监督管理局

企业邮箱通

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中国农业发展银行

企业选择不公示 (2024工商年报)

参加社保人数 48143人 (2024工商年报)

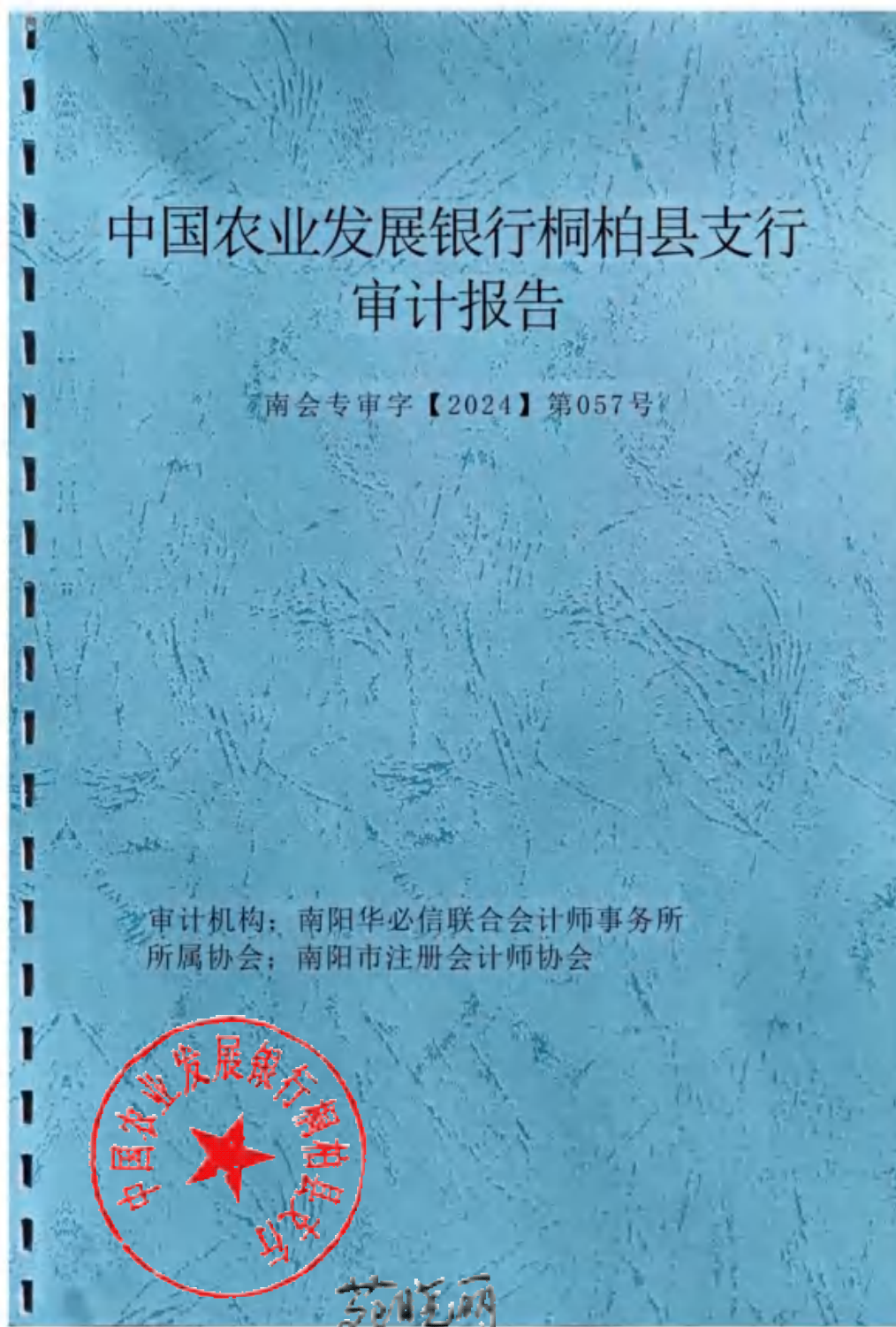
登记机关 北京市市场监督管理局

企业邮箱通



## 5、具有良好的商业信誉和健全的财务会计制度

### 5.1、桐柏县支行 2023 年度审计报告



# 审计报告

南会审字【2024】第057号

中国农业发展银行桐柏县支行：

## 一、审计意见

我们审计了后附的中国农业发展银行桐柏县支行财务报表，包括2023年12月31日的资产负债表，2023年12月的利润表。我们认为，后附的财务报表在所有重大方面按照企业会计准则的规定编制，公允反映了中国农业发展银行桐柏县支行2023年12月31日的财务状况以及2023年12月的经营成果。

## 二、形成审计意见的基础

我们按照中国注册会计师审计准则的规定执行了审计工作。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师执业道德守则，我们独立于中国农业发展银行桐柏县支行，并履行了职业道德方面的其他责任。我们相信，我们获取的审计证据是充分、适当的，为发表审计意见提供了基础。

## 三、管理层和治理层对财务报表的责任

中国农业发展银行桐柏县支行管理层(以下简称管理层)负责按照企业会计准则的规定编制财务报表，使其实现公允反映，并设计、执行和维护必要的内部控制，以使财务报表不存在由于舞弊或错误导致的重大错报。

在编制财务报表时，管理层负责评估的持续中国农业发展银行桐柏县支行经营能力，并运用持续经营假设，除非管理层计划清算中国农业发展银行桐柏县支行、终止运营或别无其他现实的选择。



苑晓网

治理层负责监督中国农业发展银行桐柏县支行的财务报告过程。

#### 四、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证，并出具包含审计意见的审计报告。合理保证是高水平的保证，但并不能保证按照审计准则执行的审计在某一重大错报存在时总能发现。错报可能由于舞弊或错误导致，如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策，则通常认为错报是重大的。

在按照审计准则执行审计工作的过程中，我们运用职业判断，并保持职业怀疑。同时，我们也执行以下工作：

(1) 识别和评估由于舞弊或错误导致的财务报表重大错报风险，设计和实施审计程序以应对这些风险，并获取充分、适当的审计证据，作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上，未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。

(2) 了解与审计相关的内部控制，以设计恰当的审计程序，但目的并非对内部控制的有效性发表意见。

(3) 评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。

(4) 对管理层使用持续经营假设的恰当性得出结论。同时，根据获取的审计证据，就可能导致对中国农业发展银行桐柏县支行持续经营能力产生重大疑虑的事项或情况是否存在重大不确定性得出结论。如果我们得出结论认为存在重大不确定性，审计准则要求我们在审计报告中提请报表使用者注意财务报表中的相关披露。如果披露不充分，我们应当发表非无保留意见。我们的结论基于截至审计报告日可获得的信息。

苑晓丽

(5)评价财务报表的总体列报、结构和内容(包括披露),并评价财务报表是否公允反映相关交易和事项。

我们与治理层就计划的审计范围、时间安排和重大审计发现等事项进行沟通,包括沟通我们在审计中识别出的值得关注的内部控制缺陷。

南阳华必信联合会计师事务所(普通合伙)



中国·河南

中国注册会计师



中国注册会计师



2024年2月21日



苑晓丽





## 中国农业发展银行资产负债表(人民币)

单位: 元  
资产负债表日期: 2023年12月31日

机构代码: 411330001

报告日期: 2023年12月31日

报表类型: 自营行

数据类别: 年报

单位: 元

项目	行次	期初数	期末数	项目	行次	期初数	期末数
资产:	1			负债:	39		
现金及银行存款	2			向中央银行借款	40		
存放中央银行款项	3			联行存放款项	41	525,080,769.94	657,924,512.18
贵金属	4			同业及其他金融机构存放款项	42		
存放联行款项	5			拆入资金	43		
存放同业款项	6	14,426.11	65,203.77	衍生金融负债	44		
拆出资金	7			*交易性金融负债	45		
衍生金融资产	8			卖出回购金融资产款	46		
买入返售金融资产	9			吸收存款	47	350,964,254.19	374,366,690.87
持有待售资产	10			应付职工薪酬	48	12,872.72	
其他应收款	11	114,326.33	56,998.01	应交税费	49	456,376.50	531,258.54
发放贷款和垫款	12	888,634,781.46	1,047,490,052.12	持有待售负债	50		
*金融投资	13			其他应付款	51		
*交易性金融资产	14			租赁负债	52		
*债权投资	15			预计负债	53		
*其他债权投资	16			应付债券	54		
*其他权益工具投资	17			递延所得税负债	55		
长期股权投资	18			其他负债	56	2,487,069.65	2,493,528.76
投资性房地产	19			负债合计	57	879,001,343.00	1,035,315,960.55
固定资产	20	2,617,631.42	2,604,438.79	所有者权益(或股东权益):	58		
在建工程	21			实收资本(或股本)	59		
使用权资产	22			国家资本	60		
无形资产	23	969,661.33	904,290.85	集体资本	61		
商誉	24			法人资本	62		
长期待摊费用	25			其中: 国有法人资本	63		
抵债资产	26			个人资本	64		
递延所得税资产	27			外商资本	65		
其他资产	28	653,696.77		其他权益工具	66		
	29			资本公积	67		
	30			减: 库存股	68		
	31			其他综合收益	69		
	32			盈余公积	70		



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	33			一般风险准备	71		
	34			未分配利润	72	14,003,180.42	15,805,023.19
	35			归属于母公司所有者权益合计	73	14,003,180.42	15,805,023.19
	36			少数股东权益	74		
	37			所有者权益（或股东权益）合计	75	14,003,180.42	15,805,023.19
资产总计	38	893,004,523.42	1,051,120,983.54	负债和所有者权益（或股东权益）总计	76	893,004,523.42	1,051,120,983.54



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中国农业发展银行利润表(人民币)

机构代码: 411330001      报告日期: 2023年12月31日      报表类型: 自营行      数据类型: 年报      单位: 元

	行次	上年同期数	本期数	项目	行次	上年同期数	本期数
营业收入	1	20,418,628.64	21,112,502.95	四、利润总额(亏损以“-”号填列)	26	14,003,180.42	15,805,023.19
(一)利息净收入	2	20,418,827.24	21,119,690.40	减:所得税费用	27		
利息收入	3	38,913,746.46	51,804,211.88	五、净利润(亏损以“-”号填列)	28	14,003,180.42	15,805,023.19
利息支出	4	18,494,919.22	30,684,521.48	归属于母公司所有者的净利润	29	14,003,180.42	15,805,023.19
(二)手续费及佣金净收入	5	-6,696.87	-6,408.12	少数股东损益	30		
手续费及佣金收入	6			六、其他综合收益的税后净额	31		
手续费及佣金支出	7	6,696.87	6,408.12	(一)归属于母公司所有者的其他综合收益的税后净额	32		
(三)投资收益(损失以“-”号填列)	8			1.以后不能重分类进损益的其他综合收益	33		
其中:对联营企业和合营企业的投资收益	9			2.以后将重分类进损益的其他综合收益	34		
*以摊余成本计量的金融资产终止确认产生的收益(损失以“-”号填列)	10			(1)权益法下在被投资单位以后将重分类进损益的其他综合收益中享有的份额	35		
(四)*净敞口套期收益(损失以“-”号填列)	11			(2)可供出售金融资产公允价值变动损益	36		
(五)公允价值变动收益(损失以“-”号填列)	12			(3)持有至到期投资重分类为可供出售金融资产损益	37		
(六)汇兑收益(损失以“-”号填列)	13			(4)*其他债权投资公允价值变动	38		
(七)其他业务收入	14			(5)*金融资产重分类计入其他综合收益的金额	39		



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(八) 资产处置收益 (损失以“-”号填列)	15	6,498.27	-779.33	(6) *其他债权投资信用损失准备	40		
(九) 其他收益	16			(7) 现金流量套期损益的有效部分	41		
二、营业支出	17	6,415,904.77	5,307,754.88	(8) 外币财务报表折算差额	42		
(一) 税金及附加	18	178,748.90	216,972.74	(9) 其他	43		
(二) 业务及管理费	19	3,182,238.23	3,497,739.97	(二) 归属于少数股东的其他综合收益的税后净额	44		
(三) *信用减值损失 (转回金额以“-”号填列)	20	3,054,917.64	1,593,042.17	七、综合收益总额	45	14,003,180.42	15,805,023.19
(四) 其他资产减值损失 (转回金额以“-”号填列)	21			归属于母公司所有者的综合收益总额	46	14,003,180.42	15,805,023.19
(五) 其他业务成本	22			归属于少数股东的综合收益总额	47		
三、营业利润 (亏损以“-”号填列)	23	14,002,723.87	15,804,748.07	八、每股收益:	48		
加: 营业外收入	24	450.55	275.12	(一) 基本每股收益	49		
减: 营业外支出	25			(二) 稀释每股收益	50		



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## 中国农业发展银行桐柏县支行 财务报表附注

二〇二三年度

(除特别注明外,金额单位为人民币元)

### 一、支行简介

中国农业发展银行桐柏县支行,注册地位于河南省南阳市桐柏县城关镇大同路北段66号,为国有政策性银行分支机构,具备独立经营运营资质。

### 二、主要会计政策及会计估计说明

#### 1. 会计制度

本公司执行中华人民共和国财政部颁发的《企业会计准则》及其补充规定。

#### 2. 会计期间

本公司以公历1月1日起至12月31日止为一个会计期间。

#### 3. 记账原则和计价基础

本公司会计核算采用权责发生制和借贷记账法进行核算,资产计价以历史成本为计价基础。

#### 4. 记账本位币

本公司以人民币为记账本位币。对发生的外币经济业务,采用业务发生当日中国人民银行公布的人民币汇率中间价折合人民币记账。期末对外币账户的外币余额按12月31日中国人民银行公布的人民币汇率中间价调整,差额计入当期财务费用。

#### 5. 坏账核算方法

本公司坏账采用直接核算法。

#### 6. 固定资产折旧核算方法

固定资产折旧采用直线法计算,并按固定资产类别、预计使用年限和预计残值确定,其折旧率、固定资产预计使用年限及年折旧率列表如下。

固定资产类别	预计净残值率(%)	折旧年限(年)	年折旧率(%)
房屋建筑物	5	20	4.75
运输工具	5	4	23.75
机器	5	4	23.75
电子设备	5	4	23.75
办公家具	5	4	23.75
其他设备	5	4	23.75

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## 7. 收入确认原则

### (1) 提供劳务收入

本公司对外提供劳务，以劳务收入和成本能够可靠地计量，与交易相关的经济利益能够流入本公司，劳务完成程度能够可靠地确定时，确认收入。同时，如劳务在同一会计年度内开始并完成，在完成劳务时确认收入；如劳务的开始和完成分属不同的会计年度，且提供劳务的结果能够可靠估计的情况下，在资产负债表日按完工百分比法确认相关的劳务收入。

在提供劳务交易结果不能可靠估计的情况下，如果已发生的劳务成本预计能够得到补偿，则按已发生的劳务成本金额确认收入；如果已经发生的劳务成本预计不能全部得到补偿，应按能够得到补偿的劳务成本金额确认收入，并按已经发生的劳务成本作为当期费用；如果已经发生的劳务成本预计全部不能得到补偿，应按已经发生的劳务成本作为当期费用，不确认收入。

(2) 提供服务收入：以服务已提供、收讫价款或者取得收取价款的凭据时确认收入的实现。

## 8. 利润分配方法

本公司按董事会决议对利润进行分配。

## 三、会计政策和会计估计变更以及重大会计差错更正的说明

### (一) 会计政策变更

报告期内，本支行无会计政策变更事项。

### (二) 会计估计变更

报告期内，本支行无会计估计变更事项。

### (三) 会计差错更正

报告期内，本支行无会计差错更正事项。



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## 四、财务报表有关项目注释

## (一) 资产负债表有关项目注释

## 1. 存放同业款项

项目名称	期末余额	期初余额
农业银行银行存款	65,203.77	14,426.11
合 计	65,203.77	14,426.11

## 2. 其他应收款

项目名称	期末余额	期初余额
其他各项应收财务款项	56,998.01	114,326.33
合 计	56,998.01	114,326.33

## 3. 发放贷款和垫款

项目名称	期末余额	期初余额
发放贷款	1,047,490,052.12	888,634,781.46
合 计	1,047,490,052.12	888,634,781.46

## 4. 固定资产

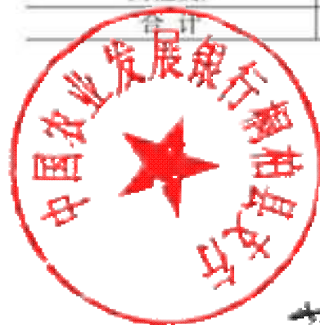
项目名称	期末余额	期初余额
固定资产原值	4,637,076.99	4,486,190.66
减：累计折旧	2,032,638.20	1,868,559.24
净值	2,604,438.79	2,617,631.42

## 5. 无形资产

项目名称	期末余额	期初余额
土地使用权原值	1,777,100.00	1,777,100.00
减：累计摊销	872,809.15	807,438.67
净值	904,290.85	969,661.33

## 6. 其他资产

项目名称	期末余额	期初余额
其他资产		653,696.77
合 计		653,696.77



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## 7. 联行存放款项

项目名称	期末余额	期初余额
联行存放款项	657,924,512.18	525,080,769.94
合 计	657,924,512.18	525,080,769.94

## 8. 吸收存款

项目名称	期末余额	期初余额
吸收存款	374,366,660.87	350,964,254.19
合 计	374,366,660.87	350,964,254.19

## 9. 应付职工薪酬

项目名称	期末余额	期初余额
应付职工薪酬		12,872.72
合 计		12,872.72

## 10. 应交税费

项目名称	期末余额	期初余额
应交税费	531,258.54	456,376.50
合 计	531,258.54	456,376.50

## 11. 其他负债

项目名称	期末余额	期初余额
其他各项应付财务款项	2,487,069.65	2,493,528.76
合 计	2,487,069.65	2,493,528.76

## 12. 未分配利润

项目名称	期末余额	期初余额
未分配利润	15,805,023.19	14,003,180.42
合 计	15,805,023.19	14,003,180.42

## (二) 利润表有关项目注释

项目名称	本期金额	上期金额
利息收入	51,804,211.88	38,913,746.46
利息支出	30,684,521.48	18,494,919.22
手续费支出	6,408.12	6,696.87
资产减值损失	-779.33	6,498.27
税金及附加	216,972.74	178,748.90
业务及管理费	3,497,739.97	3,182,238.23
信用减值损失	1,593,042.17	3,054,917.64
营业利润	15,804,748.07	14,002,723.87
营业外收入	275.12	456.55
利润总额	15,805,023.19	14,003,180.42

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净利润	15,805,023.19	14,003,180.42
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**六、承诺事项**

本期无需披露的承诺事项。

**七、或有事项**

本期无需披露的或有事项。

**八、期后事项**

本期无需披露的期后事项。

**九、其他需要说明的事项**

本期无需披露的其他需要说明事项。



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# 营业执照

(副本) 1-1



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管信息。

名称 南阳华必信联合会计师事务所（普通合伙） 成立日期 2009年01月05日  
类型 非公司私营企业  
执行事务合伙人 张建瑛  
合伙期限 2009年01月05日至2029年12月31日  
主要经营场所 邓州市团结路东段皇马国际1号楼901室

经营范围 审计(包括:1审查企业会计报表,出具审计报告;2验证企业资本,出具验资报告;3办理企业合并、分立、清算事宜中的审计业务,出具有关的报告;4法律法规规定的其他审计业务)、会计咨询、会计服务\*(依法须经批准的项目,经相关部门批准后方可开展经营活动)



登记机关

2020年11月30日



统一社会信用代码  
914113027654141U

国家企业信用信息公示系统网址: <http://www.gsxt.gov.cn> 国家市场监督管理总局监制

苏晓明



# 会计师事务所 执业证书

姓名: 张建瑛  
称: 南阳华必信联合会计师事务所 (普通合伙)  
首席合伙人: 张建瑛  
主任会计师:  
经营场所: 邓州市团结路东段益马国际1号楼901室  
组织形式: 普通合伙  
执业证书编号: 41150020  
批准执业文号: 豫会协[2004]143号  
批准执业日期: 2004年12月27日

## 说明

- 1、《会计师事务所执业证书》是证明持有人经财政部门依法审批，准予执行注册会计师法定业务的凭证。
- 2、《会计师事务所执业证书》记载事项发生变动的，应当向财政部门申请换发。
- 3、《会计师事务所执业证书》不得伪造、涂改、出租、出借、转让。
- 4、会计师事务所终止或执业许可注销的，应当向财政部门交回《会计师事务所执业证书》。



2025年6月19日

中华人民共和国财政部制





THE CHINESE INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS  
中国注册会计师协会

**注册会计师执业证书**

姓名: 张健  
性别: 男  
身份证号: 1957-01-15  
工作单位: 中国注册会计师协会  
执业证书编号: 412930570115042



**注册会计师工作单位变更事项登记**  
Registration of the Change of Working Unit by a CPA

向谁调出: 张健 411600100004



张健 411600100004

**注意事项**

- 注册会计师执行业务，必要时应向委托方出示本证书。
- 本证书只限于本人使用，不得转让、涂改。
- 注册会计师停止执行法定业务时，应将本证书缴还主管注册会计师协会。
- 本证书如遗失，应立即向主管注册会计师协会报告，登报声明作废，并补发新证。

NOTES

- When practising, the CPA shall show the client this certificate when necessary.
- This certificate shall be exclusively used by the holder. No transfer or alteration shall be allowed.
- The CPA shall return the certificate to the competent Institute of CPAs when the CPA stops conducting statutory business.
- In case of loss, the CPA shall report to the competent Institute of CPAs immediately and go through the procedure of reissue after making an announcement of loss on the newspaper.



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THE CHINESE INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS  
中国注册会计师协会

姓名	王华伟
性别	男
出生日期	1987-10-24
工作单位	周阳达会计师事务所
执业证书编号	412902196710240410



年度检查合格  
Annual Regular Registration

CPA

本证书有效期限一年  
This certificate is valid for another year after this renewal.

2019年3月30日

年度检查合格  
Annual Regular Registration

CPA

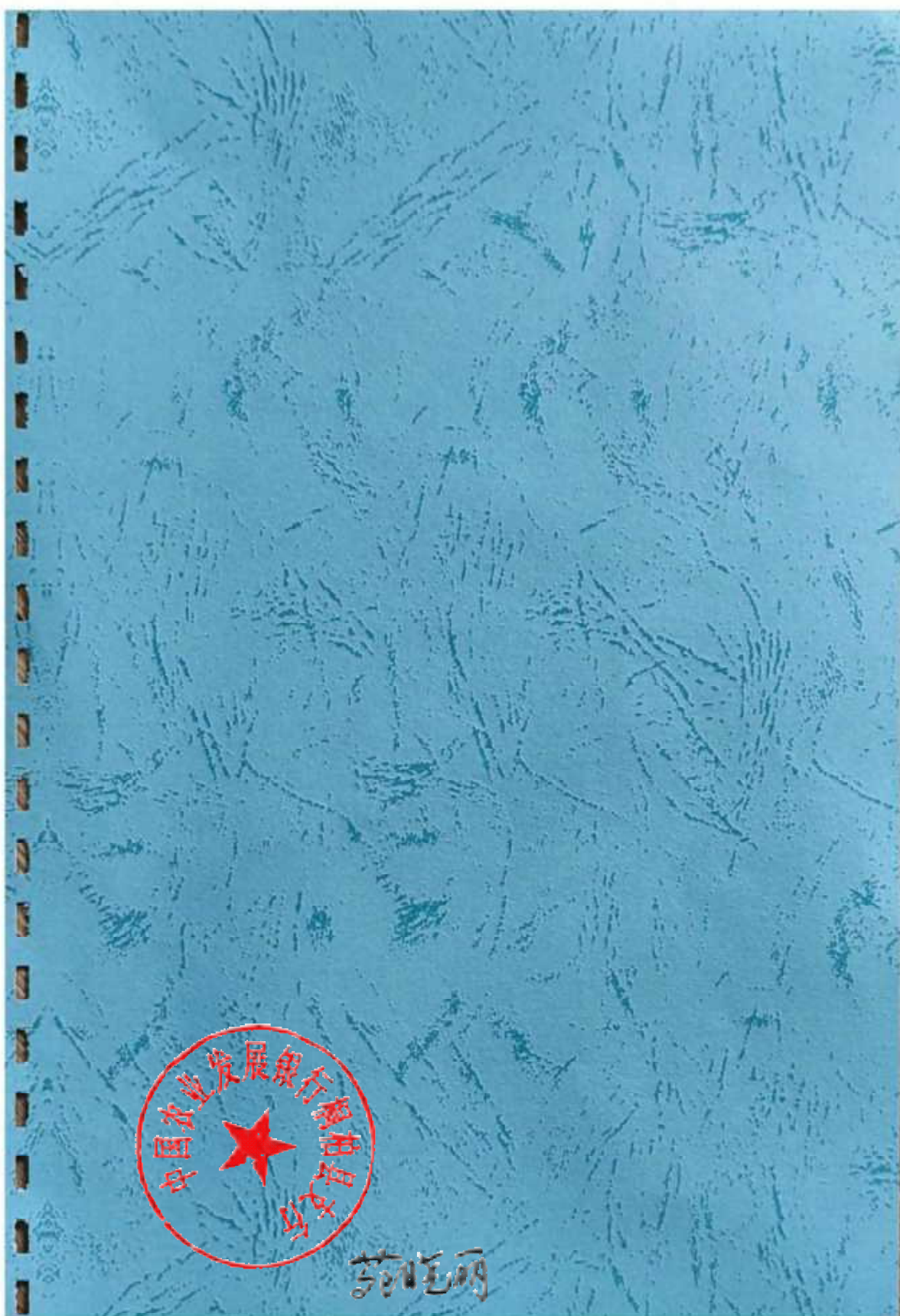
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2021年6月30日

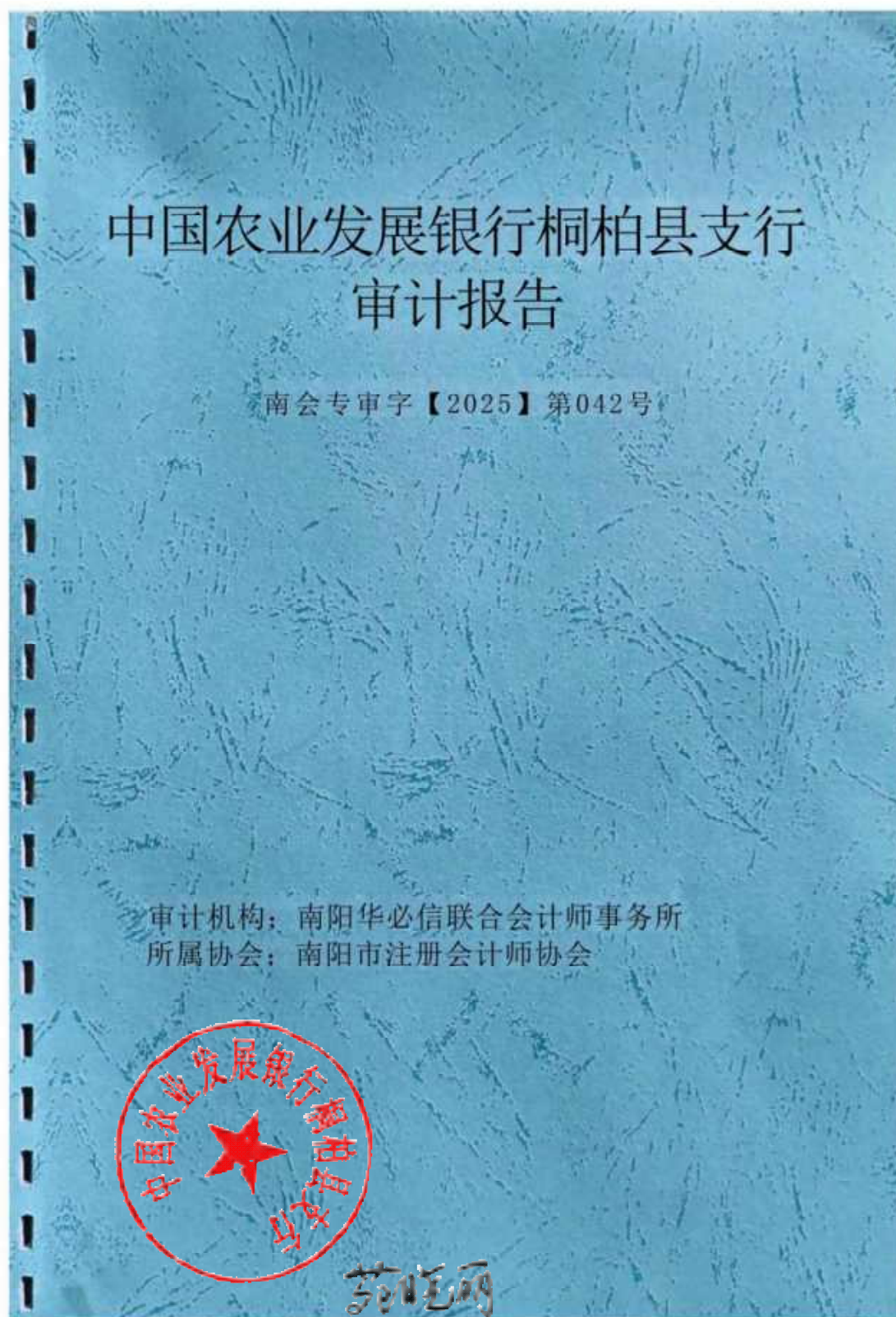
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## 5.2、桐柏县支行 2024 年度审计报告





# 审计报告

南会审字【2025】第042号

中国农业发展银行桐柏县支行：

## 一、审计意见

我们审计了后附的中国农业发展银行桐柏县支行财务报表，包括2024年12月31日的资产负债表，2024年12月的利润表。我们认为，后附的财务报表在所有重大方面按照企业会计准则的规定编制，公允反映了中国农业发展银行桐柏县支行2024年12月31日的财务状况以及2024年12月的经营成果。

## 二、形成审计意见的基础

我们按照中国注册会计师审计准则的规定执行了审计工作。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师执业道德守则，我们独立于中国农业发展银行桐柏县支行，并履行了职业道德方面的其他责任。我们相信，我们获取的审计证据是充分、适当的，为发表审计意见提供了基础。

## 三、管理层和治理层对财务报表的责任

中国农业发展银行桐柏县支行管理层(以下简称管理层)负责按照企业会计准则的规定编制财务报表，使其实现公允反映，并设计、执行和维护必要的内部控制，以使财务报表不存在由于舞弊或错误导致的重大错报。

在编制财务报表时，管理层负责评估的持续中国农业发展银行桐柏县支行经营能力，并运用持续经营假设，除非管理层计划清算中国农业发展银行桐柏县支行、终止运营或别无其他现实的选择。



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治理层负责监督中国农业发展银行桐柏县支行的财务报告过程。

#### 四、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证，并出具包含审计意见的审计报告。合理保证是高水平的保证，但并不能保证按照审计准则执行的审计在某一重大错报存在时总能发现。错报可能由于舞弊或错误导致，如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策，则通常认为错报是重大的。

在按照审计准则执行审计工作的过程中，我们运用职业判断，并保持职业怀疑。同时，我们也执行以下工作：

(1) 识别和评估由于舞弊或错误导致的财务报表重大错报风险，设计和实施审计程序以应对这些风险，并获取充分、适当的审计证据，作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上，未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。

(2) 了解与审计相关的内部控制，以设计恰当的审计程序，但目的并非对内部控制的有效性发表意见。

(3) 评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。

(4) 对管理层使用持续经营假设的恰当性得出结论。同时，根据获取的审计证据，就可能导致对中国农业发展银行桐柏县支行持续经营能力产生重大疑虑的事项或情况是否存在重大不确定性得出结论。如果我们得出结论认为存在重大不确定性，审计准则要求我们在审计报告中提请报表使用者注意财务报表中的相关披露。如果披露不充分，我们应当发表非无保留意见。我们的结论基于截至审计报告日可获得的信息。

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(5)评价财务报表的总体列报、结构和内容(包括披露),并评价财务报表是否公允反映相关交易和事项。

我们与治理层就计划的审计范围、时间安排和重大审计发现等事项进行沟通,包括沟通我们在审计中识别出的值得关注的内部控制缺陷。

南阳华必信联合会计师事务所(普通合伙)



中国·河南

中国注册会计师



中国注册会计师



2025年3月14日



苑晓丽



中国农业发展银行资产负债表(人民币)

编制单位: 中国农业发展银行		统一社会信用代码: 4113300001	报告日期: 2024年12月31日	报表类型: 自营行	数据类型: 年报	制表日期: 2025年01月01日	单位: 元
项目	行次	期初数	期末数	项目	行次	期初数	期末数
资产:				负债:			
现金及银行存款	1			向中央银行借款	29		
存放中央银行款项	2			联行存放款项	41	657,924,512.18	783,249,925.73
贵金属	4			同业及其他金融机构存放款项	42		
存放联行款项	5			拆入资金	43		
存放同业款项	6	65,203.77	65,696.18	衍生金融负债	44		
拆出资金	7			*交易性金融负债	45		
衍生金融资产	8			卖出回购金融资产款	46		
买入返售金融资产	9			吸收存款	47	374,366,660.87	237,179,651.21
持有待售资产	10			应付职工薪酬	48		
其他应收款	11	56,998.01	56,998.05	应交税费	49	531,258.54	472,977.53
发放贷款和垫款	12	1,047,490,052.12	1,056,685,908.39	持有待售负债	50		
*金融投资	13			其他应付款	51		773,588.27
*交易性金融资产	14			租赁负债	52		
*债权投资	15			预计负债	53		
*其他债权投资	16			应付债券	54		
*其他权益工具投资	17			递延所得税负债	55		
长期股权投资	18			其他负债	56	2,493,528.76	2,493,745.26
投资性房地产	19			负债合计	57	1,035,315,960.35	1,044,169,888.02
固定资产	20	2,604,438.79	2,487,863.61	所有者权益(或股东权益):	58		
在建工程	21			实收资本(或股本)	59		
使用权资产	22			国家资本	60		
无形资产	23	904,290.85	838,920.39	集体资本	61		
商誉	24			法人资本	62		
长期待摊费用	25			其中:国有法人资本	63		
抵债资产	26			个人资本	64		
递延所得税资产	27			外商资本	65		
其他资产	28			其他权益工具	66		
	29			资本公积	67		
	30			减:库存股	68		
	31			其他综合收益	69		
	32			盈余公积	70		
	33			一般风险准备	71		
	34			未分配利润	72	15,805,023.19	15,866,498.50
	35			归属于母公司所有者权益合计	73	15,805,023.19	15,866,498.50



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	36			少数股东权益	74		
	37			所有者权益（或股东权益）合计	75	15,805,023.19	15,866,498.50
资产总计	38	1,051,120,983.54	1,060,036,386.52	负债和所有者权益（或股东权益）总计	76	1,051,120,983.54	1,060,036,386.52



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中国农业发展银行利润表(人民币)

编制单位：桐庐县支行 组织机构代码：411330001 报告日期：2024年12月31日 报表类型：自营行 数据类型：年报 单位：元

项目	行次	上年同期数	本期数	项目	行次	上年同期数	本期数
一、营业收入	1	21,112,502.95	18,077,699.72	四、利润总额(亏损以“-”号填列)	26	15,866,498.50	15,805,023.19
(一)利息净收入	2	21,119,690.40	18,080,755.65	减：所得税费用	27		
利息收入	3	51,804,211.88	50,552,054.03	五、净利润(亏损以“-”号填列)	28	15,866,498.50	15,805,023.19
利息支出	4	30,684,521.48	32,471,298.38	归属于母公司所有者的净利润	29	15,866,498.50	15,805,023.19
(二)手续费及佣金净收入	5	-6,408.12	1,290.05	少数股东损益	30		
手续费及佣金收入	6		1,290.05	六、其他综合收益的税后净额	31		
手续费及佣金支出	7	6,408.12		(一)归属于母公司所有者的其他综合收益的税后净额	32		
(三)投资收益(损失以“-”号填列)	8			1.以后不能重分类进损益的其他综合收益	33		
其中：对联营企业和合营企业的投资收益	9			2.以后将重分类进损益的其他综合收益	34		
*以摊余成本计量的金融资产终止确认产生的收益(损失以“-”号填列)	10			(1)权益法下在被投资单位以后将重分类进损益的其他综合收益中享有的份额	35		
(四)*净敞口套期收益(损失以“-”号填列)	11			(2)可供出售金融资产公允价值变动损益	36		
(五)公允价值变动收益(损失以“-”号填列)	12			(3)持有至到期投资重分类为可供出售金融资产损益	37		
(六)汇兑收益(损失以“-”号填列)	13			(4)*其他债权投资公允价值变动	38		
(七)其他业务收入	14			(5)*金融资产重分类计入其他综合收益的金额	39		



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(八) 资产处置收益 (损失以“-”号填列)	15	-779.33	-4,345.98	(6) *其他债权投资信用损失准备	40		
(九) 其他收益	16			(7) 现金流量套期损益的有效部分	41		
二、营业支出	17	5,307,754.88	2,215,360.60	(8) 外币财务报表折算差额	42		
(一) 税金及附加	18	216,972.74	220,170.20	(9) 其他	43		
(二) 业务及管理费	19	3,497,739.97	3,020,250.41	(二) 归属于少数股东的其他综合收益的税后净额	44		
(三) *信用减值损失 (转回金额以“-”号填列)	20	1,593,042.17	-1,025,060.01	七、综合收益总额	45	15,866,498.50	15,805,023.19
(四) 其他资产减值损失 (转回金额以“-”号填列)	21			归属于母公司所有者的综合收益总额	46	15,866,498.50	15,805,023.19
(五) 其他业务成本	22			归属于少数股东的综合收益总额	47		
三、营业利润 (亏损以“-”号填列)	23	15,804,748.07	15,802,339.12	八、每股收益:	48		
加: 营业外收入	24	275.12	4,159.38	(一) 基本每股收益	49		
减: 营业外支出	25			(二) 稀释每股收益	50		



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中国农业发展银行桐柏县支行

财务报表附注

二〇二四年度

(除特别注明外，金额单位为人民币元)

一、支行简介

中国农业发展银行桐柏县支行，注册地位于河南省南阳市桐柏县城关镇大同路北段66号，为国有政策性银行分支机构，具备独立经营运营资质。

二、主要会计政策及会计估计说明

1. 会计制度

本公司执行中华人民共和国财政部颁发的《企业会计准则》及其补充规定。

2. 会计期间

本公司以公历1月1日起至12月31日止为一个会计期间。

3. 记账原则和计价基础

本公司会计核算采用权责发生制和借贷记账法进行核算，资产计价以历史成本为计价基础。

4. 记账本位币

本公司以人民币为记账本位币。对发生的外币经济业务，采用业务发生当日中国人民银行公布的人民币汇率中间价折合人民币记账。期末对外币账户的外币余额按12月31日中国人民银行公布的人民币汇率中间价调整，差额计入当期财务费用。

5. 坏账核算方法

本公司坏账采用直接核算法。

6. 固定资产折旧核算方法

固定资产折旧采用直线法计算，并按固定资产类别、预计使用年限和预计残值确定，其折旧率、固定资产预计使用年限及年折旧率列表如下。

固定资产类别	预计净残值率(%)	折旧年限(年)	年折旧率(%)
房屋建筑物	5	20	4.75
运输工具	5	4	23.75
机器	5	4	23.75
电子设备	5	4	23.75
办公家具	5	4	23.75
其他设备	5	4	23.75

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## 7. 收入确认原则

### (1) 提供劳务收入

本公司对外提供劳务，以劳务收入和成本能够可靠地计量，与交易相关的经济利益能够流入本公司，劳务完成程度能够可靠地确定时，确认收入。同时，如劳务在同一会计年度内开始并完成，在完成劳务时确认收入；如劳务的开始和完成分属不同的会计年度，且提供劳务的结果能够可靠估计的情况下，在资产负债表日按完工百分比法确认相关的劳务收入。

在提供劳务交易结果不能可靠估计的情况下，如果已发生的劳务成本预计能够得到补偿，则按已发生的劳务成本金额确认收入；如果已经发生的劳务成本预计不能全部得到补偿，应按能够得到补偿的劳务成本金额确认收入，并按已经发生的劳务成本作为当期费用；如果已经发生的劳务成本预计全部不能得到补偿，应按已经发生的劳务成本作为当期费用，不确认收入。

(2) 提供服务收入：以服务已提供、收讫价款或者取得收取价款的凭据时确认收入的实现。

## 8. 利润分配方法

本公司按董事会决议对利润进行分配。

## 三、会计政策和会计估计变更以及重大会计差错更正的说明

### (一) 会计政策变更

报告期内，本支行无会计政策变更事项。

### (二) 会计估计变更

报告期内，本支行无会计估计变更事项。

### (三) 会计差错更正

报告期内，本支行无会计差错更正事项。



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四、财务报表有关项目注释

(一) 资产负债表有关项目注释

1. 存放同业款项

项目名称	期末余额	期初余额
农业银行银行存款	65,696.18	65,203.77
合 计	65,696.18	65,203.77

2. 其他应收款

项目名称	期末余额	期初余额
其他各项应收财务款项	56,998.05	56,998.01
合 计	56,998.05	56,998.01

3. 发放贷款和垫款

项目名称	期末余额	期初余额
发放贷款	1,056,586,908.29	1,047,490,052.12
合 计	1,056,586,908.29	1,047,490,052.12

4. 固定资产

项目名称	期末余额	期初余额
固定资产原值	4,634,031.28	4,637,076.99
减：累计折旧	2,146,167.67	2,032,638.20
净值	2,487,863.61	2,604,438.79

5. 无形资产

项目名称	期末余额	期初余额
土地使用权原值	1,777,100.00	1,777,100.00
减：累计摊销	938,179.61	872,809.15
净值	838,920.39	904,290.85



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6. 联行存放款项		
项目名称	期末余额	期初余额
联行存放款项	783,249,925.75	657,924,512.18
合 计	783,249,925.75	657,924,512.18
7. 吸收存款		
项目名称	期末余额	期初余额
吸收存款	257,179,651.21	374,366,660.87
合 计	257,179,651.21	374,366,660.87
8. 其他应付款		
项目名称	期末余额	期初余额
其他应付款	773,588.27	
合 计	773,588.27	
9. 应交税费		
项目名称	期末余额	期初余额
应交税费	472,977.53	531,258.54
合 计	472,977.53	531,258.54
10. 其他负债		
项目名称	期末余额	期初余额
其他各项应付财务款项	2,493,745.26	2,487,069.65
合 计	2,493,745.26	2,487,069.65
11. 未分配利润		
项目名称	期末余额	期初余额
未分配利润	15,866,498.50	15,805,023.19
合 计	15,866,498.50	15,805,023.19

(二) 利润表有关项目注释

项目名称	本期金额	上期金额
利息收入	50,552,054.03	51,804,211.88
利息支出	32,471,298.38	30,684,521.48
手续费支出	-1,290.05	6,408.12
公允价值变动损益	-4,345.98	-779.33
税金及附加	220,170.20	216,972.74
业务及管理费	3,020,250.41	3,497,739.97
信用减值损失	-1,025,060.01	1,593,042.17
营业利润	15,862,339.12	15,804,748.07
营业外收入	4,159.38	275.12
利润总额	15,866,498.50	15,805,023.19



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净利润	15,866,498.50	15,805,023.19
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**六、承诺事项**

本期无需披露的承诺事项。

**七、或有事项**

本期无需披露的或有事项。

**八、期后事项**

本期无需披露的期后事项。

**九、其他需要说明的事项**

本期无需披露的其他需要说明事项。



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# 营业执照

(副本) 1-1



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管信息。

名称 南阳华必信联合会计师事务所(普通合伙) 成立日期 2009年01月05日  
类型 非公司私营企业 合伙期限 2009年01月05日至2029年12月31日  
执行事务合伙人 张建瑛 主要经营场所 邓州市团结路东段皇马国际1号楼901室

经营范围 审计(包括:1审查企业会计报表,出具审计报告;2验证企业资本,出具验资报告;3办理企业合并、分立、清算事宜中的审计业务,出具有关的报告;4法律法规规定的其他审计业务)、会计咨询、会计服务\*(依法须经批准的项目,经相关部门批准后方可开展经营活动)



登记机关

2020年11月30日



范晓明

国家市场监督管理总局监制

http://www.gsxt.gov.cn

国家企业信用信息公示系统网址:



# 会计师事务所 执业证书

姓名: 张建英

称: 南阳华必信联合会计师事务所(普通合伙)  
 席合伙人: 张建英  
 任会计师:  
 营场所: 邓州市团结路东段马国际1号楼901室

组织形式: 普通合伙  
 执业证书编号: 41160020  
 批准执业文号: 豫会协[2004]143号  
 批准执业日期: 2004年12月27日

## 说明

1. 《会计师事务所执业证书》是证明持有人经财政部门依法审批, 准予执行注册会计师法定业务的凭证。
2. 《会计师事务所执业证书》记载事项发生变动的, 应当向财政部门申请换发。
3. 《会计师事务所执业证书》不得伪造、涂改、出租、出借、转让。
4. 会计师事务所终止或执业许可注销的, 应当向财政部门交回《会计师事务所执业证书》。



发证机关: 河南省财政厅  
 行政审核专用章  
 2025年6月19日

中华人民共和国财政部制







张建斌  
Full name 刘女士  
Sex 女  
Date of birth 1957-01-15  
Working unit 郑州市会计师事务所  
Working unit 郑州市会计师事务所  
Identity card No. 412930570115042



### 注册会计师工作单位变更事项登记

Registration of the Change of Working Unit by a CPA

持证声明  
As the holder, I am transferred from



张健斌 411600100004



### 注意事项

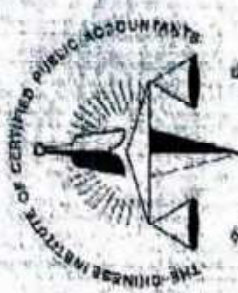
- 一、注册会计师执行业务，必要时应向委托方出示本证书。
- 二、本证书仅限本人使用，不得转让、涂改。
- 三、注册会计师停止执行法定业务时，应将本证书缴还主管注册会计师协会。
- 四、本证书如遗失，应立即向主管注册会计师协会报告，登报声明作废，办理补发手续。

### NOTES

1. When practicing, the CPA shall show the client this certificate when necessary.
2. This certificate shall be exclusively used by the holder. No transfer or alteration shall be allowed.
3. The CPA shall return the certificate to the competent Institute of CPAs when the CPA stops conducting statutory business.
4. In case of loss, the CPA shall report to the competent Institute of CPAs immediately and go through the procedure of reissue after making an announcement of loss on the newspaper.



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THE CHINESE INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS  
中国注册会计师协会

姓 名	王华伟	性 别	男	出生日期	1967-10-24
职 务	所长	工作单位	同阳华信联合会计师事务所		
执业证书编号	412902196710240410				





年度检查合格  
Annual Regular Registration

CPA

本证书有效期限一年，期满前换证。  
This certificate is valid for another year after this renewal.

2019年3月30日

年度检查合格  
Annual Regular Registration

CPA

本证书有效期限一年，期满前换证。  
This certificate is valid for another year after this renewal.

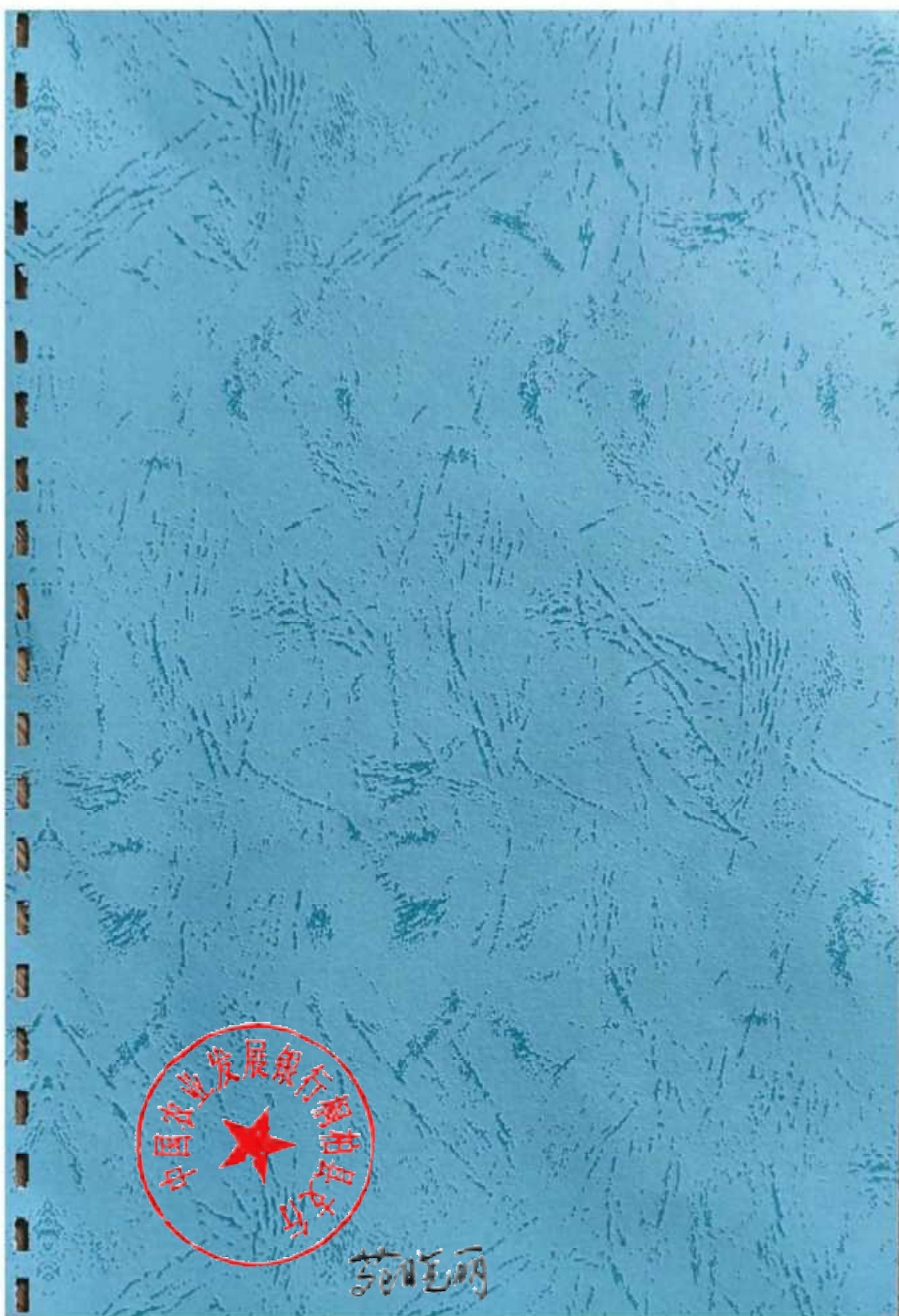
2021年6月30日



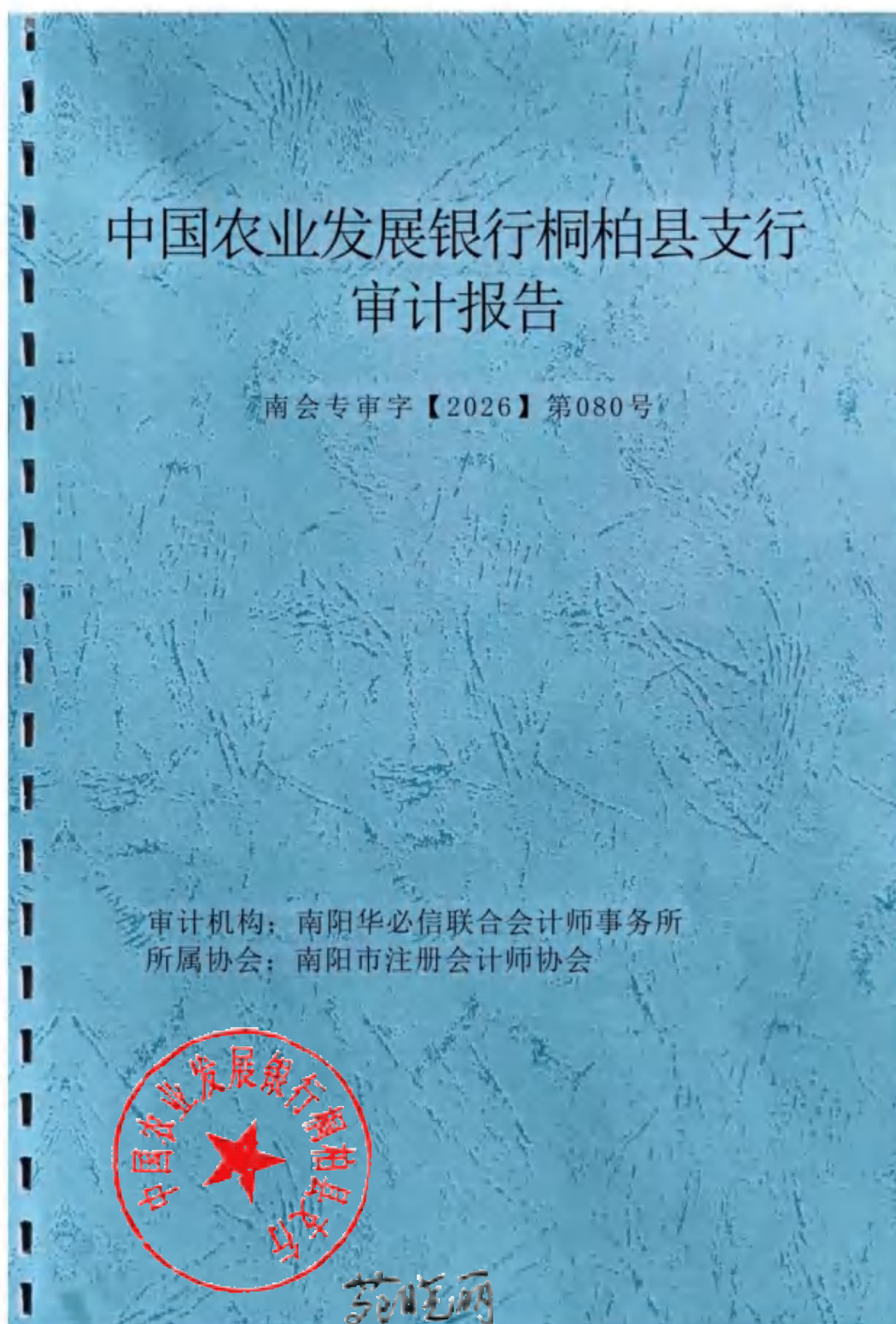
王华伟 411600200002

苏晓丽





### 5.3、桐柏县支行 2025 年度财务报表



# 审计报告

南会审字【2026】第080号

中国农业发展银行桐柏县支行：

## 一、审计意见

我们审计了后附的中国农业发展银行桐柏县支行财务报表，包括2025年12月31日的资产负债表，2025年12月的利润表。我们认为，后附的财务报表在所有重大方面按照企业会计准则的规定编制，公允反映了中国农业发展银行桐柏县支行2025年12月31日的财务状况以及2025年12月的经营成果。

## 二、形成审计意见的基础

我们按照中国注册会计师审计准则的规定执行了审计工作。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师执业道德守则，我们独立于中国农业发展银行桐柏县支行，并履行了职业道德方面的其他责任。我们相信，我们获取的审计证据是充分、适当的，为发表审计意见提供了基础。

## 三、管理层和治理层对财务报表的责任

中国农业发展银行桐柏县支行管理层(以下简称管理层)负责按照企业会计准则的规定编制财务报表，使其实现公允反映，并设计、执行和维护必要的内部控制，以使财务报表不存在由于舞弊或错误导致的重大错报。

在编制财务报表时，管理层负责评估的持续中国农业发展银行桐柏县支行经营能力，并运用持续经营假设，除非管理层计划清算中国农业发展银行桐柏县支行、终止运营或别无其他现实的选择。



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治理层负责监督中国农业发展银行桐柏县支行的财务报告过程。

#### 四、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证，并出具包含审计意见的审计报告。合理保证是高水平的保证，但并不能保证按照审计准则执行的审计在某一重大错报存在时总能发现。错报可能由于舞弊或错误导致，如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策，则通常认为错报是重大的。

在按照审计准则执行审计工作的过程中，我们运用职业判断，并保持职业怀疑。同时，我们也执行以下工作：

(1) 识别和评估由于舞弊或错误导致的财务报表重大错报风险，设计和实施审计程序以应对这些风险，并获取充分、适当的审计证据，作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上，未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。

(2) 了解与审计相关的内部控制，以设计恰当的审计程序，但目的并非对内部控制的有效性发表意见。

(3) 评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。

(4) 对管理层使用持续经营假设的恰当性得出结论。同时，根据获取的审计证据，就可能导致对中国农业发展银行桐柏县支行持续经营能力产生重大疑虑的事项或情况是否存在重大不确定性得出结论。如果我们得出结论认为存在重大不确定性，审计准则要求我们在审计报告中提请报表使用者注意财务报表中的相关披露。如果披露不充分，我们应当发表非无保留意见。我们的结论基于截至审计报告日可获得的信息。

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(5)评价财务报表的总体列报、结构和内容(包括披露),并评价财务报表是否公允反映相关交易和事项。

我们与治理层就计划的审计范围、时间安排和重大审计发现等事项进行沟通,包括沟通我们在审计中识别出的值得关注的内部控制缺陷。

南阳华必信联合会计师事务所(普通合伙)  
  
中国·河南

中国注册会计师  
  
中国注册会计师  


2026年3月10日

  
苑晓丽



中国农业发展银行资产负债表(人民币)

编制单位: 中国农业发展银行		机构号: 411330001	报告日期: 2025年12月31日	报表类型: 自资行	数据类型: 年报	制表日期: 2026年01月01日	单位: 元	
项目	行次	期初数	期末数	项目	行次	期初数	期末数	
资产:	1			负债:	39			
现金及银行存款	2			向中央银行借款	40			
存放中央银行款项	3			联行存放款项	41	783,249,923.73	733,858,788.85	
贵金属	4			同业及其他金融机构存放款项	42			
存放联行款项	5			拆入资金	43			
存放同业款项	6	65,686.18	66,169.83	衍生金融负债	44			
拆出资金	7			●交易性金融负债	45			
衍生金融资产	8			卖出回购金融资产款	46			
买入返售金融资产	9			吸收存款	47	257,179,651.21	365,476,366.23	
持有待售资产	10			应付职工薪酬	48			
其他应收款	11	56,998.05	67,298.06	应交税费	49	472,977.53	529,920.41	
发放贷款和垫款	12	1,056,686,908.29	1,111,611,825.72	持有待售负债	50			
●金融投资	13			其他应付款	51	773,588.27	28,393.24	
●交易性金融资产	14			租赁负债	52			
●债权投资	15			预计负债	53			
●其他债权投资	16			应付债券	54			
●其他权益工具投资	17			递延所得税负债	55			
长期股权投资	18			其他负债	56	2,493,745.26	2,498,872.47	
投资性房地产	19			负债合计	57	1,044,169,888.02	1,102,392,341.20	
固定资产	20	2,487,863.61	2,332,966.28	所有者权益(或股东权益):	58			
在建工程	21			实收资本(或股本)	59			
使用权资产	22			国家资本	60			
无形资产	23	838,920.39	773,549.97	集体资本	61			
商誉	24			法人资本	62			
长期待摊费用	25			其中:国有法人资本	63			
抵债资产	26			个人资本	64			
递延所得税资产	27			外商资本	65			
其他资产	28			其他权益工具	66			
	29			资本公积	67			
	30			减:库存股	68			
	31			其他综合收益	69			
	32			盈余公积	70			
	33			一般风险准备	71			
	34			未分配利润	72	15,866,498.50	12,459,968.66	
	35			归属于母公司所有者权益合计	73	15,866,498.50	12,459,968.66	



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	36			少数股东权益	74		
	37			所有者权益（或股东权益）合计	75	15,866,498.50	12,459,968.66
资产总计	38	1,060,036,386.52	1,114,852,309.86	负债和所有者权益（或股东权益）总计	76	1,060,036,386.52	1,114,852,309.86



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中国农业发展银行利润表(人民币)

编制单位：中国农业发展银行 机构代码：411330001 报告日期：2025年12月31日 报表类型：自营行 数据类型：年报 单位：元

项目	行次	上年同期数	本期数	项目	行次	上年同期数	本期数
一、营业收入	1	18,077,699.72	23,059,337.97	四、利润总额(亏损以“-”号填列)	26	15,805,023.19	12,459,968.66
(一)利息净收入	2	18,080,755.65	23,061,974.70	减：所得税费用	27		
利息收入	3	50,552,054.03	48,951,769.98	五、净利润(亏损以“-”号填列)	28	15,805,023.19	12,459,968.66
利息支出	4	32,471,298.38	25,889,795.28	归属于母公司所有者的净利润	29	15,805,023.19	12,459,968.66
(二)手续费及佣金净收入	5	1,290.05	-366.95	少数股东损益	30		
手续费及佣金收入	6	1,290.05	433.94	六、其他综合收益的税后净额	31		
手续费及佣金支出	7		800.89	(一)归属于母公司所有者的其他综合收益的税后净额	32		
(三)投资收益(损失以“-”号填列)	8			1.以后不能重分类进损益的其他综合收益	33		
其中：对联营企业和合营企业的投资收益	9			2.以后将重分类进损益的其他综合收益	34		
*以摊余成本计量的金融资产终止确认产生的收益(损失以“-”号填列)	10			(1)权益法下在被投资单位以后将重分类进损益的其他综合收益中享有的份额	35		
(四)*净敞口套期收益(损失以“-”号填列)	11			(2)可供出售金融资产公允价值变动损益	36		
(五)公允价值变动收益(损失以“-”号填列)	12			(3)持有至到期投资重分类为可供出售金融资产损益	37		
(六)汇兑收益(损失以“-”号填列)	13			(4)*其他债权投资公允价值变动	38		
(七)其他业务收入	14			(5)*金融资产重分类计入其他综合收益的金额	39		



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(八) 资产处置收益 (损失以“-”号填列)	15	-4,345.98	-2,269.78	(6) *其他债权投资信用损失准备	40		
(九) 其他收益	16			(7) 现金流量套期损益的有效部分	41		
二、营业支出	17	2,215,360.60	10,599,488.02	(8) 外币财务报表折算差额	42		
(一) 税金及附加	18	220,170.20	242,581.81	(9) 其他	43		
(二) 业务及管理费	19	3,020,250.41	3,106,719.26	(二) 归属于少数股东的其他综合收益的税后净额	44		
(三) *信用减值损失 (转回金额以“-”号填列)	20	-1,025,060.01	7,250,186.95	七、综合收益总额	45	15,805,023.19	12,459,968.66
(四) 其他资产减值损失 (转回金额以“-”号填列)	21			归属于母公司所有者的综合收益总额	46	15,805,023.19	12,459,968.66
(五) 其他业务成本	22			归属于少数股东的综合收益总额	47		
三、营业利润 (亏损以“-”号填列)	23	15,862,339.12	12,469,849.95	八、每股收益:	48		
加: 营业外收入	24	4,159.38	118.71	(一) 基本每股收益	49		
减: 营业外支出	25			(二) 稀释每股收益	50		



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## 中国农业发展银行桐柏县支行 财务报表附注

二〇二五年度

(除特别注明外, 金额单位为人民币元)

### 一、支行简介

中国农业发展银行桐柏县支行, 注册地位于河南省南阳市桐柏县城关镇大同路北段66号, 为国有政策性银行分支机构, 具备独立经营运营资质。

### 二、主要会计政策及会计估计说明

#### 1. 会计制度

本公司执行中华人民共和国财政部颁发的《企业会计准则》及其补充规定。

#### 2. 会计期间

本公司以公历1月1日起至12月31日止为一个会计期间。

#### 3. 记账原则和计价基础

本公司会计核算采用权责发生制和借贷记账法进行核算, 资产计价以历史成本为计价基础。

#### 4. 记账本位币

本公司以人民币为记账本位币。对发生的外币经济业务, 采用业务发生当日中国人民银行公布的人民币汇率中间价折合人民币记账。期末对外币账户的外币余额按12月31日中国人民银行公布的人民币汇率中间价调整, 差额计入当期财务费用。

#### 5. 坏账核算方法

本公司坏账采用直接核算法。

#### 6. 固定资产折旧核算方法

固定资产折旧采用直线法计算, 并按固定资产类别、预计使用年限和预计残值确定, 其折旧率。固定资产预计使用年限及年折旧率列表如下。

固定资产类别	预计净残值率(%)	折旧年限(年)	年折旧率(%)
房屋建筑物	5	20	4.75
运输工具	5	4	23.75
机器	5	4	23.75
电子设备	5	4	23.75
办公家具	5	4	23.75
其他设备	5	4	23.75

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## 7. 收入确认原则

### (1) 提供劳务收入

本公司对外提供劳务，以劳务收入和成本能够可靠地计量，与交易相关的经济利益能够流入本公司，劳务完成程度能够可靠地确定时，确认收入。同时，如劳务在同一会计年度内开始并完成，在完成劳务时确认收入；如劳务的开始和完成分属不同的会计年度，且提供劳务的结果能够可靠估计的情况下，在资产负债表日按完工百分比法确认相关的劳务收入。

在提供劳务交易结果不能可靠估计的情况下，如果已发生的劳务成本预计能够得到补偿，则按已发生的劳务成本金额确认收入；如果已经发生的劳务成本预计不能全部得到补偿，应按能够得到补偿的劳务成本金额确认收入，并按已经发生的劳务成本作为当期费用；如果已经发生的劳务成本预计全部不能得到补偿，应按已经发生的劳务成本作为当期费用，不确认收入。

(2) 提供服务收入：以服务已提供、收讫价款或者取得收取价款的凭据时确认收入的实现。

## 8. 利润分配方法

本公司按董事会决议对利润进行分配。

## 三、会计政策和会计估计变更以及重大会计差错更正的说明

### (一) 会计政策变更

报告期内，本支行无会计政策变更事项。

### (二) 会计估计变更

报告期内，本支行无会计估计变更事项。

### (三) 会计差错更正

报告期内，本支行无会计差错更正事项。



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## 四、财务报表有关项目注释

## (一) 资产负债表有关项目注释

## 1. 存放同业款项

项目名称	期末余额	期初余额
农业银行银行存款	66,169.83	65,696.18
合 计	66,169.83	65,696.18

## 2. 其他应收款

项目名称	期末余额	期初余额
其他各项应收财务款项	67,798.06	56,998.05
合 计	67,798.06	56,998.05

## 3. 发放贷款和垫款

项目名称	期末余额	期初余额
发放贷款	1,111,611,825.72	1,056,586,908.29
合 计	1,111,611,825.72	1,056,586,908.29

## 4. 固定资产

项目名称	期末余额	期初余额
固定资产原值	4,607,825.74	4,634,031.28
减：累计折旧	2,274,859.46	2,146,167.67
净值	2,332,966.28	2,487,863.61

## 5. 无形资产

项目名称	期末余额	期初余额
土地使用权原值	1,777,100.00	1,777,100.00
减：累计摊销	1,003,500.03	938,179.61
净值	773,549.97	838,920.39



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## 6. 联行存放款项

项目名称	期末余额	期初余额
联行存放款项	733,858,788.85	783,249,925.75
合 计	733,858,788.85	783,249,925.75

## 7. 吸收存款

项目名称	期末余额	期初余额
吸收存款	365,476,366.23	257,179,651.21
合 计	365,476,366.23	257,179,651.21

## 8. 其他应付款

项目名称	期末余额	期初余额
其他应付款	28,393.24	773,588.27
合 计	28,393.24	773,588.27

## 9. 应交税费

项目名称	期末余额	期初余额
应交税费	529,920.41	472,977.53
合 计	529,920.41	472,977.53

## 10. 其他负债

项目名称	期末余额	期初余额
其他各项应付财务款项	2,498,872.47	2,493,745.26
合 计	2,498,872.47	2,493,745.26

## 11. 未分配利润

项目名称	期末余额	期初余额
未分配利润	12,459,968.66	15,866,498.50
合 计	12,459,968.66	15,866,498.50

## (二) 利润表有关项目注释

项目名称	本期金额	上期金额
利息收入	48,951,769.98	50,552,054.03
利息支出	25,889,795.28	32,471,298.38
手续费支出	366.95	-1,290.05
汇兑损益	-2,269.78	-4,345.98
税金及附加	242,581.81	220,170.20
业务及管理费	3,106,719.26	3,020,250.41
信用减值损失	7,250,186.95	-1,025,060.01
营业利润	12,459,849.95	15,862,339.12
营业外收入	118.71	4,159.38
利润总额	12,459,968.66	15,866,498.50

范晓网

净利润	12,459,968.66	15,866,498.50
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**六、承诺事项**

本期无需披露的承诺事项。

**七、或有事项**

本期无需披露的或有事项。

**八、期后事项**

本期无需披露的期后事项。

**九、其他需要说明的事项**

本期无需披露的其他需要说明事项。



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# 营业执照

(副本) 1-1



扫描二维码  
“国家企业信用  
信息公示系统”  
了解更多登记、  
备案、许可、监  
管信息。

名称 南阳华必信联合会计师事务所(普通合伙) 成立日期 2009年01月05日

类型 非公司私营企业 合伙期限 2009年01月05日至2029年12月31日

执行事务合伙人 张建瑛 主要经营场所 邓州市团结路东段皇马国际1号楼901室

经营范围 审计(包括:1审查企业会计报表,出具审计报告;2验证企业资本,出具验资报告;3办理企业合并、分立、清算事宜中的审计业务,出具有关的报告;4法律法规规定的其他审计业务)、会计咨询、会计服务\*(依法须经批准的项目,经相关部门批准后方可开展经营活动)



登记机关

2020年11月30日



范晓明

国家市场监督管理总局监制

http://www.gsxt.gov.cn

国家企业信用信息公示系统网址:





# 会计师事务所 执业证书

姓名: 张建英

称: 南阳华必信联合会计师事务所(普通合伙)  
 席合伙人: 张建英  
 任会计师:  
 营场所: 邓州市团结路东段马国际1号楼901室

组织形式: 普通合伙  
 执业证书编号: 41160020  
 批准执业文号: 豫会协[2004]143号  
 批准执业日期: 2004年12月27日

## 说明

1. 《会计师事务所执业证书》是证明持有人经财政部门依法审批, 准予执行注册会计师法定业务的凭证。
2. 《会计师事务所执业证书》记载事项发生变动的, 应当向财政部门申请换发。
3. 《会计师事务所执业证书》不得伪造、涂改、出租、出借、转让。
4. 会计师事务所终止或执业许可注销的, 应当向财政部门交回《会计师事务所执业证书》。



2025年6月19日

中华人民共和国财政部制





张建斌  
Full name 刘士  
Sex 男  
Date of birth 1957-01-15  
Working unit 河南中安信联合会计师事务所  
Working unit 河南中安信联合会计师事务所  
Identity card No. 412930570115042



### 注册会计师工作单位变更事项登记

Registration of the Change of Working Unit by a CPA

张健斌  
As the holder transferred from



张健斌 411600100004



### 注意事项

- 一、注册会计师执行业务，必要时应向委托方出示本证书。
- 二、本证书仅限本人使用，不得转让、涂改。
- 三、注册会计师停止执行业务时，应将本证书缴还主管注册会计师协会。
- 四、本证书如遗失，应立即向主管注册会计师协会报告，登报声明作废，办理补发手续。

### NOTES

1. When practicing, the CPA shall show the client this certificate when necessary.
2. This certificate shall be exclusively used by the holder. No transfer or alteration shall be allowed.
3. The CPA shall return the certificate to the competent Institute of CPAs when the CPA stops conducting statutory business.
4. In case of loss, the CPA shall report to the competent Institute of CPAs immediately and go through the procedure of reissue after making an announcement of loss on the newspaper.



苑晓丽



THE CHINESE INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS  
中国注册会计师协会

姓名: 王华伟  
性别: 男  
出生日期: 1967-10-24  
身份证号: 412902196710240410  
所属会计师事务所: 河南华信联合会计师事务所

本人照片



年度检查合格  
Annual Regular Registration

CPA

本证书有效期限一年  
This certificate is valid for another year after this renewal.

2019年3月30日

年度检查合格  
Annual Regular Registration

CPA

本证书有效期限一年  
This certificate is valid for another year after this renewal.

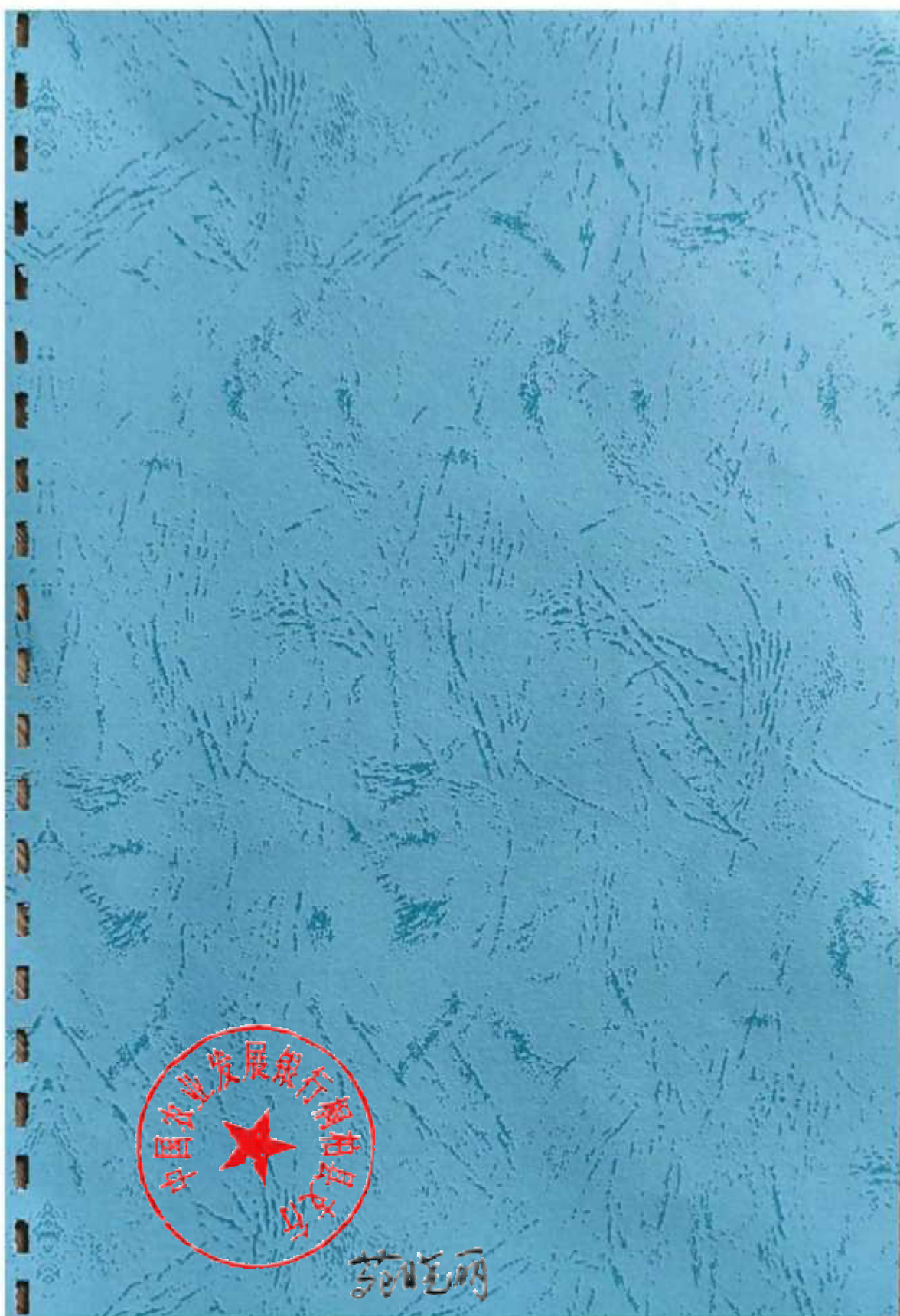
2021年6月30日

QR Code

王华伟 411600200002



范晓丽





#### 5.4、总行 2023 年度审计报告



## 农发行简介

中国农业发展银行成立于1994年，是由国家出资设立、直属国务院领导、支持农业农村持续健康发展、具有独立法人地位的国有政策性银行。其主要任务是依托国家信用支持，在农村金融体系中发挥主体和骨干作用，加大对农业农村重点领域和薄弱环节的支持力度，促进经济社会持续健康发展。经营宗旨是紧紧围绕服务国家战略，建设定位明确、功能突出、业务清晰、资本充足、治理规范、内控严密、运营安全、服务良好、具备可持续发展能力的农业政策性银行。

经营范围包括：办理粮食、棉花、油料、食糖、猪肉、化肥等重要农产品收购、储备、调控和调销贷款，办理农业农村基础设施和水利建设、流通体系建设贷款，办理农业综合开发、生产资料 and 农业科技贷款，办理棚户区改造和农民集中住房建设贷款，办理易地扶贫搬迁、贫困地区基础设施、特色产业发展及专项扶贫贷款，办理县域城镇建设贷款，办理农业小企业、产业化龙头企业贷款，组织或参加银团贷款，办理票据承兑和贴现等信贷业务；吸收业务范围内开户企事业单位的存款，吸收居民储蓄存款以外的县域公众存款，吸收财政存款，发行金融债券；办理结算、结售汇和代客外汇买卖业务；按规定设立财政支农资金专户并代理拨付有关财政支农资金，买卖、代理买卖和承销债券，从事同业拆借、存放，代理收付款项及代理保险，资产证券化，企业财务顾问服务，经批准后可与租赁公司、涉农担保公司和涉农股权投资公司合作等方式开展涉农业务；经国务院银行业监督管理机构批准的其他业务。



## 企业文化

### 核心理念



#### 使命

支农为国 立行为民

#### 愿景

建设现代化农业政策性银行

#### 办行理念

执行国家意志、服务“三农”需求、遵循银行规律

#### 价值追求

家国情怀 专业素养

#### 宣传用语

中国农业发展银行 服务乡村振兴的银行



## 子文化理念



廉洁文化

清廉支农  
清正立行  
清白做人



服务文化

倾心为农  
客户至上  
协力高效



风险合规文化

合规为先  
风控为要  
全面主动  
审慎稳健



创新文化

守正求新  
聚力革新  
精进鼎新

专业  
精神

核心系统开发上线精神

担当奉献 协同拼搏  
创新求变 精益求精

服务脱贫攻坚精神

务实进取奉献  
先锋展模范



范晓网



## 2023 年度荣誉与奖项

### 财政部

年度财务报表工作“中央金融企业先进单位”

### 中国人民银行

金融科技发展奖 三等奖

### 中华全国总工会

广西北流市支行获“全国工人先锋号”

### 人力资源社会保障部 中华全国总工会

新疆喀什地区分行工会获“全国工会系统先进集体”

### 共青团中央

中国农业发展银行服务乡村振兴青年志愿者协会获第十四届中国青年志愿者优秀组织奖

山东滨州市分行运营科技部、安徽马鞍山市分行直营业务部、四川南充市西充县支行、湖南湘潭市韶山市支行的4个青年集体获第21届全国青年文明号

### 中央和国家机关工委

总行人力资源部党支部、战略规划部党支部、乡村振兴部党支部、财务会计部党支部、信息科技部第一党支部被命名为中央和国家机关“四强”党支部

### 中国金融思想政治工作研究会

全国金融系统思想政治工作和文化建设优秀调研成果  
优秀组织奖

### 金融时报

“2023 年度中国金融机构奖牌榜·金龙奖”  
年度最佳债券市场服务“三农”机构

### 中央国债登记结算有限责任公司

年度债市领军机构  
优秀政策性金融债发行机构

柜台业务优秀发行机构  
中债成员业务发展质量评价自营结算 100 强

中债金融估值中心有限公司		银行间市场清算所股份有限公司	
市场杰出贡献机构		特别贡献奖 优秀发行人	优秀柜台债券业务参与机构 优秀创新业务推进机构
中国外汇交易中心		债券通有限公司	
年度市场影响力机构		北向通优秀发行人	一级市场创新奖
中国金融认证中心			
数字金融金榜奖之企业网银最佳用户体验奖、手机银行最佳数字运营奖			

## 重要提示

本行于 2024 年 4 月 28 日召开董事会会议，审议通过了本年度报告。

本行按照企业会计准则编制的 2023 年度财务报告已经立信会计师事务所（特殊普通合伙）审计，并出具标准无保留意见的审计报告。

2023 年，标普对本行评级为 A+，穆迪对本行评级为 A1，均与对中国国家主权评级一致。

本报告书“本行”“本集团”“农发行”均指中国农业发展银行；“本集团”指中国农业发展银行及其子公司。



范晓刚

05

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范晓刚



## 基本情况

注册名称：

中国农业发展银行（简称：农业发展银行）

英文全称：

Agricultural Development Bank of China（缩写：ADBC）

法定代表人：

钱文挥

注册资本：

2,000 亿元人民币

注册地址：

北京市西城区月坛北街甲 2 号



邮政编码: 100045

电话: 010-68084808

传真: 010-68081810

网址: [www.adbc.com.cn](http://www.adbc.com.cn)

机构:

省级分行 31 个

二级分行 338 个

县级营业机构 1,819 个

全资子公司 2 个

控股子公司 2 个

参股公司 3 个

人员:

本集团员工 52,643 人

其中农发行员工 52,612 人

(注: 机构、人员为截止 2023 年末数据, 其中人员含劳务派遣员工)



农视网

## 主要经营指标

### 财务数据

单位：人民币亿元 百分比除外

2023 2022

总资产

99,640.41

90,863.99



账面利润

461.93

392.72



总负债

96,742.05

88,326.76



所得税费用

101.35

82.17



所有者权益

2,898.36

2,537.23



净利润

360.58

310.55



实收资本

2,000.00

1,770.00



平均资产利润率 (%)

0.38

0.36



营业收入

1,457.43

1,281.85



平均资本利润率 (%)

13.27

13.07



营业支出

995.54

888.62



成本收入比 (%)

20.56

22.51

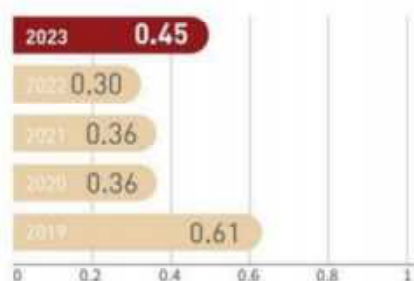


本年度报告所载财务数据及指标按照中国企业会计准则编制，除特别注明外，为本行及本行所属子公司合并数据，以人民币列示。

## 业务数据

单位：人民币亿元 百分比除外

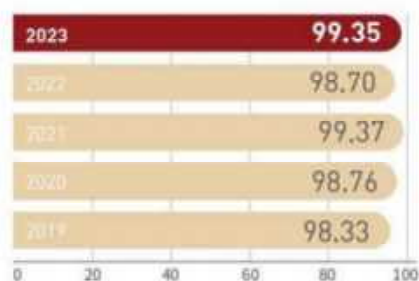
不良贷款率 (%)



贷款余额 (亿元)



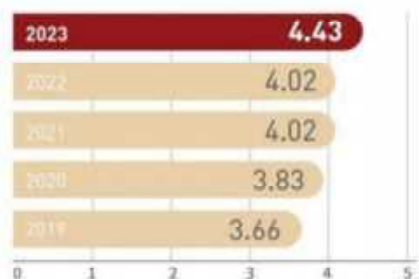
利息回收率 (%)



不良贷款额 (亿元)



贷款拨备率 (%)





## 党委书记、董事长致辞

2023年是全面贯彻党的二十大精神开局之年，也是三年新冠疫情防控转段后经济恢复发展的一年。面对严峻复杂形势和艰巨繁重任务，我们坚持以习近平新时代中国特色社会主义思想为指导，全面贯彻党的二十大和二十届二中全会、中央金融工作会议、中央经济工作会议、中央农村工作会议等会议精神，坚持以党的建设为统领，统筹高质量发展“六个要素”，全力服务国家战略和“三农”发展，全年累计放贷款2.78万亿元，同比多放1,097亿元；年末贷款余额8.79万亿元，比年初净增1.05万亿元，增长13.57%，政策性业务占比94.38%，较年初增加0.79个百分点，为乡村振兴和强国建设作出积极贡献。



**2.78** 万亿元

全年累计投放贷款

**1,097** 亿元

同比多放



**8.79** 万亿元

年末贷款余额

**1.05** 万亿元

比年初净增



范晓刚

这一年，我们坚持党中央对金融的集中统一领导，扎实推进主题教育和中央巡视“回头看”整改，纵深推进全面从严治党，党的领导全面加强。坚持把抓好主题教育作为重大政治任务，紧扣“学思想、强党性、重实践、建新功”总要求，一体推进理论学习、调查研究、推动发展、检视整改、建章立制，加强两批次主题教育衔接贯通，着力解决党的建设、经营管理和改革发展中的突出问题，推动习近平新时代中国特色社会主义思想在全行落地生根。坚持“五个强化”“四个融入”和“地毯式整改”，从严从实推进中央巡视“回头看”整改，分类施策、靶向纠治、对标核验，整改路径不断完善、质效进一步提升。高标准组织学习贯彻党的二十大、中央金融工作会议等集中轮训，第一时间把中央新精神新要求传达到每一个机构、每一名员工。以党的政治建设统领党的建设各项工作，一体推进“三不腐”，坚决打赢反腐败斗争攻坚战、持久战，严的基调、严的措施、严的氛围进一步强化。

这一年，我们坚持把服务实体经济作为根本宗旨，坚守初心使命，精准高效投放，金融支农再作新贡献。坚持把执行政策放在首位，认真贯彻落实党中央、国务院关于乡村振兴、强国建设等政策要求，聚焦重大战略、重点领域和薄弱环节，进一步加大对粮食安全和精准帮扶、乡村产业和乡村建设、城乡融合发展和区域协调发展、生态文明建设等的支持力度，接续推进基础设施基金、制造业中长期贷款、“保交楼”专项借款、“三大工程”等重大专项任务。坚持向内挖潜降低成本，腾出空间让利于农，新发放贷款加权平均利率同比下降19BP。多渠道拓展资金来源，发债筹资2.17万亿元，积极引导社会资金回流反哺“三农”，为农业强国建设施足“金融底肥”。

这一年，我们坚持把防控风险作为金融工作的永恒主题，全面落实监管要求，有效防范化解风险，守住了不发生系统性风险的底线。坚持依法依规经营，积极配合金融监管，深入推进“法治农发行”建设，严守业务边界，合规水平持续提升。统筹高质量发展与高水平安全，深入推

进全面风险管理，加强重点领域、重点客户、重点区域的风险排查，对风险早识别、早预警、早化解、早处置，年末不良贷款率0.45%，资产质量保持稳定。加强“两基”建设，狠抓信贷关键环节管理，统筹推进“五大监督”、“三合一”专员管理、“不贰过”机制，强化审计监督职能，推进内外部监督检查一体化整改，“三道防线”更加稳固。

这一年，我们坚持深化金融供给侧结构性改革，着力推进金融创新，持续强化科技支撑，发展动能更加强劲。全面落实新一轮政策性金融分类分账改革，深入推进“八项改革”“八大工程”，92项年度改革目标任务基本完成，政策性银行职能定位不断强化。统筹推进制度、产品、模式和流程创新，整合优化产品体系，一大批新经验、新成果推广落地，多渠道多方式满足“三农”金融需求。积极发展数字金融，加快推进“一部两地四中心”建设，新一代信贷管理系统等项目成功上线，数字赋能高质量发展实现新跨越。

这些成绩的取得，根本在于有以习近平同志为核心的党中央坚强领导，有习近平新时代中国特色社会主义思想的科学指引。也得益于中央和国家机关各部门的指导和大力支持，得益于驻行纪检监察组贯通协同，得益于全行上下的戮力同心和实干担当。在此，向关心支持农发行工作的领导和同志们表示衷心的感谢、致以崇高的敬意！

2024年，农发行履职发展面临新形势新任务新要求，我们将更加紧密地团结在以习近平同志为核心的党中央周围，深入学习贯彻习近平新时代中国特色社会主义思想，坚持稳中求进工作总基调，坚决践行金融的政治性、人民性，坚持坚定不移走中国特色金融发展之路，全力服务乡村振兴和农业强国建设，不断开创新时代政策性金融工作新局面！



郭树清

郭树清

## 党委副书记、行长致辞

2023年，农发行坚持以习近平新时代中国特色社会主义思想为指导，全面贯彻落实党中央、国务院方针政策和决策部署，以高质量党建引领高质量发展，攻坚克难、砥砺前行，各项工作稳中有进，贷款投放精准聚焦，资产总额首破10万亿元<sup>①</sup>，质量效益保持稳定，改革创新持续深化，高质量发展和现代化建设迈出坚实步伐。



**1,457.43** 亿元

营业收入

**175.58** 亿元

同比增加



**360.58** 亿元

净利润

**50.03** 亿元

同比增加

① 注：银行口径





**全力服务粮食等重要农产品稳产保供。**牢记粮食安全这一“国之大者”，全力落实国家粮棉油宏观调控政策，充分发挥粮棉油收购资金供应主渠道作用，投放粮棉油贷款 8,282 亿元、同比多放 799 亿元。聚焦新一轮千亿斤粮食产能提升行动，深入贯彻落实“藏粮于地、藏粮于技”战略，大力支持高标准农田建设、黑土地保护、盐碱地综合利用、国土综合整治与农地资源高效利用，全年投放农地贷款 3,022 亿元、同比多放 349 亿元。聚焦种业振兴“五大行动”，大力支持种业头部企业发展和“南繁硅谷”、甘肃玉米等种业基地及园区建设，投放种业全产业链贷款 349 亿元。树立“大食物观”，大力支持牛羊、生猪、食糖、天然橡胶等重要农产品全产业链发展，投放相关贷款 618 亿元。

**坚决助力守住不发生规模性返贫的底线。**聚焦重点区域和重点人群，向 832 个脱贫县投放贷款 3,899 亿元，贷款增速高于全行平均增速 0.37 个百分点，支持脱贫地区加快发展。持续完善差异化支持政策，向 160 个乡村振兴重点帮扶县投放贷款 575 亿元，在金融机构服务乡村振兴考核评估 7 项重点业务中的 4 项保持同业第一、1 项跃升至首位，成为连续 3 年获优秀的两家金融机构之一。加大对巩固易地搬迁脱贫成果和搬迁群众就业帮扶专项行动的支持，投放易地搬迁后续扶持贷款 1,085 亿元，实现 70 个万人以上大型易地扶贫搬迁安置区金融帮扶全覆盖。着力抓好对 5 个县（市）的定点帮扶，连续 6 年在中央单位定点帮扶成效评价等次为“好”。

**大力支持乡村产业发展和乡村建设。**聚焦现代农业科技关键技术和薄弱环节，投放 514 亿元贷款支持农机装备现代化、智慧农业等发展，做好科技金融“大文章”。积极支持冷链物流设施、仓储设施、重要物流节点和“菜篮子”工程建设，投放农村流通体系建设贷款 969 亿元，助力畅通城乡大循环。线上线下共同发力支持小微企业，累放普惠小微贷款 585 亿元。学习运用“千万工程”经验，聚焦水利、农村交通、农村人居环境、生态环境保护、新型城镇化等重点领域和薄弱环节，投放贷款 1.15 万亿元，同比多放 1,053 亿元，助力建设宜居宜业和美乡村。其中，在重大水利、民生水利工程方面投放贷款 1,145 亿元，持续擦亮“四水银行”品牌。

**积极推动区域协调发展和绿色低碳发展。**全面贯彻落实区域协调发展战略、区域重大战略、主体功能区战略，全年投放长江大保护和黄河流域生态保护贷款 6,671 亿元，向长三角地区、京津冀地区、粤港澳大湾区分别投放贷款 5,961 亿元、1,946 亿元、616 亿元。深入学习贯彻习近平生态文明思想，坚持“绿水青山就是金山银山”理念，聚焦降碳、减污、扩绿、增长优化金融服务，全年累放绿色贷款 7,922 亿元，绿色贷款余额及占比在金融系统排名靠前，为全面建设人与自然和谐共生的美丽中国作出积极贡献。

**向内挖潜持续提升质量效益。**统筹发展与安全，有力有效防范化解风险，开展“3+1”风控检查整治，对重点领域开展风险排查，重点业务加强源头治理，重点环节持续整固，守住了不发生系统性风险的底线。强化资产负债统筹管理，算好经济账、效益账，统筹把握好各项业务的“量、本、价、利、险”，经营效益持续向好，全年实现集团净利润 361 亿元，实现了保本微利和国有资本保值增值。

成绩来之不易，是在党中央集中统一领导下取得的。这一年，我们深入开展学习贯彻习近平新时代中国特色社会主义思想主题教育，扎实推进中央巡视“回头看”反馈问题整改，深入推进全面从严治党，党的领导全面加强。

2024 年是实现“十四五”规划目标的关键一年，也是农发行成立三十周年。我们将更加紧密地团结在以习近平同志为核心的党中央周围，坚持稳中求进、以进促稳、先立后破，锚定建设农业强国目标，学习运用“千万工程”经验，全力推进乡村全面振兴，为强国建设和民族复兴伟业作出新的更大贡献！

潘利升



范晓刚



## 经营情况讨论与分析

### 经济金融运行环境

2023年,面对复杂严峻的国际环境和艰巨繁重的国内改革发展稳定任务,以习近平同志为核心的党中央统筹中华民族伟大复兴战略全局和世界百年未有之大变局,全面深化改革开放,加大宏观调控力度,着力扩大内需、优化结构、提振信心、防范化解风险,推动经济实现质的有效提升和量的合理增长。**经济运行回升向好。**国内生产总值126.06万亿元,增长5.2%,高于全球3%左右的预计增速,是世界经济增长的最大引擎。人均国内生产总值稳步提高,2023年达到8.94万元,比上年增长5.4%。就业形势总体改善,失业率比上年下降0.4个百分点。物价总体保持温和上涨,全年CPI上涨0.2%,核心CPI上涨0.7%。国际收支基本平衡,贸易顺差5.79万亿元,年末外汇储备超过3.2万亿美元。**科技创新实现新的突破。**重大科技创新捷报频传,全年研究与试验发展经费投入达到3.33万亿元,投入强度达到2.64%,比上年提高0.08个百分点,拥有的全球百强科技创新集群数量首次跃居世界第一。**现代化产业体系建设取得重要进展。**坚持科技创新引领现代化产业体系建设,扎实推进制造业高端化、智能化、绿色化转型,扎实推进新型工业化,我国规模以上工业增加值比上年增长4.6%,其中装备制造业增加值比上年增长6.8%,对推动工业稳定回升发挥了关键作用。**改革开放向纵深推进。**全力推动全国统一大市场建设,优化民营经济发展环境,推进市场体系建设,深化农业农村改革,进一步扩大对外开放,继续打造市场化、法治化、国际化的一流营商环境,有效提升经济发展的动力活力。**安全发展基础巩固夯实。**粮食能源安全保障能力提升,粮食产量再创新高,粮食总产量69,541万吨,比上年增加388万吨,增长1.3%,原煤增长2.9%,原油增长2%,天然气增长3.8%。民生保障有力有效,全国人均可支配收入比上年实际增

长6.1%。经济结构优化升级。服务业和消费的经济增长主引擎作用更加凸显,服务业增加值占GDP比重达到54.6%,比上年提高1.2个百分点。最终消费支出对经济增长的贡献率达到82.5%,比上年提高43.1个百分点。**国内国际双循环取得积极进展。**国内大循环的主体作用增强,社会消费品零售总额47.1万亿元,总量创历史新高,固定资产投资规模50.3万亿元,内需对经济增长的贡献率达到了111.4%,比上年提高25.3个百分点。国际循环的质量和水平进一步提升,货物出口额比上年增长0.6%,对共建“一带一路”国家进出口增长2.8%,占进出口总额的比重为46.6%。

2023年积极的财政政策扎实推进,强化税费政策供给,防范化解地方政府债务风险,切实保障基层“三保”,有力促进经济回升向好。**一般公共预算执行情况良好。**全国一般公共预算收入达到21.68万亿元,增长6.4%。全国一般公共预算支出达到27.46万亿元,增长5.4%,社会保障和就业、教育、科技、农林水等重点领域得到有力保障,支出结构不断优化。**结构性减税降费政策有效落实。**完善税费支持政策,特别是进一步加大对小微企业和个体工商户支持力度,全年组织税费收入31.7万亿元,新增减税降费及退税缓费超2.2万亿元,有效助力稳定市场预期、提振市场信心、激发市场活力。**专项债政策效能进一步发挥。**2023年安排专项债券3.8万亿元,比上年增加1,500亿元,投资领域扩大到11个,用作项目资本金范围扩大到15个方面,有力推动一批交通、水利、能源等利当前惠长远的重大项目建设。**防范风险底线进一步筑牢。**推动制定一揽子化债方案,抓实抓紧地方政府隐性债务风险化解工作。增发1万亿元国债,支持地方灾后恢复重建和提升防灾减灾救灾能力。加大对地方转移支付力度,转移支付规模达10.29万亿元。



2023 年稳健的货币政策精准有力，强化逆周期和跨周期调节，有效支持实体经济发展，为经济回升向好创造适宜的货币金融环境。**货币信贷支持经济力度加大。**全年两次降准释放长期资金超 1 万亿元，中期借贷便利（MLF）超额续作 2.5 万亿元，公开市场操作灵活开展，流动性保持合理充裕。两次下调政策利率，带动贷款市场报价利率（LPR）等市场利率下行，存款利率市场化调整机制持续发挥作用，住房信贷政策调整优化，融资成本降低激发有效需求。**资金供给优化推动结构转型。**强化结构性货币工具使用，支农支小再贷款额度增加 2,500 亿元，抵押补充贷款（PSL）额度增加 5,000 亿元，引导金融资源更多流向重大战略、重点领域和薄弱环节，

促进经济结构转型升级。**人民币汇率基本稳定。**汇率市场化改革持续深化，适时上调跨境融资宏观审慎调节参数、下调外汇存款准备金率，调节外汇市场供求，人民币汇率在合理均衡水平上保持基本稳定。**金融市场平稳运行。**债券市场高水平对外开放稳步推进，投资者结构保持多元化。货币市场交易量持续增加，银行间衍生品市场成交量保持增长。**重点领域金融风险稳妥化解。**金融风险监测评估持续加强，金融风险防范、预警和处置机制有效完善，金融稳定保障体系建设不断强化，金融支持融资平台债务风险化解工作有序推进，推动重点区域和重点机构风险得到稳妥处置。

## 价值创造

2023 年末，本集团资产总额 99,640.41 亿元，比上年末增加 8,776.42 亿元，增长 9.66%。负债总额 96,742.05 亿元，比上年末增加 8,415.29 亿元，增长 9.53%。所有者权益合计 2,898.36 亿元，比上年末增加 361.13 亿元，增长 14.23%。

2023 年度，本集团实现利润总额 461.93 亿元，同比增加 69.21 亿元。净利润 360.58 亿元，同比增加 50.03 亿元。营业收入 1,457.43 亿元，同比增加 175.58 亿元。营业支出 995.54 亿元，同比增加 106.92 亿元。

2023 年度，本集团资产利润率 0.38%，国有资本保值增值率 114.29%，在减费让利应减尽减、应让尽让，足额计提资产减值准备的情况下，通过加大履职力度带动规模的增长、成本费用有效控制、风险防范水平提升，实现了财务可持续。



范晓刚

## 业务综述

### ● 服务乡村振兴建设农业强国

#### 全力服务国家粮食安全

2023年，农发行全力落实国家粮棉油宏观调控政策，按照“全粮”“全链”“全行”“全力”发展思路，坚持政策性收储与市场化收购金融服务双管齐下，不断向粮食全产业链延伸拓展信贷支持链条，全方位夯实粮食安全根基，切实履行了政策性银行的职责使命。全年累放粮棉油类贷款0.83万亿元，截至年末贷款余额1.82万亿元。



**坚守政策性银行职能定位，全力保障政策性收储资金供应。**及时足额保障中央储备资金供应，认真做好最低价收购相关准备工作，保障托市收购顺利启动，全年累放中央事权粮棉油储备轮换及调控贷款3,022亿元；积极支持省市县级储备和调控计划，认真做好地方储备增储营销和信贷支持工作，助力地方“党政同责”责任落实，全年累放地方事权粮棉油储备轮换及调控贷款1,470亿元。全力支持肉、糖、化肥等专项物资储备，积极做好对国家战略物资储备的金融服务和省级能源储备营销管理工作，进一步加强对仓储（物流）设施项目的信贷支持力度。全年累放专项储备贷款512亿元，仓储（物流）设施贷款84亿元。

**主动顺应市场化改革，积极支持粮棉市场化购销。**立足市场化收购占主导的新形势，加大对粮棉油市场化收购业务支持力度，继续发挥粮棉收购资金供应主渠道作用。全年累放粮油收购资金贷款3,237亿元，支持企业收购粮油5,206亿斤，粮油收购市场份额占有率继续保持50%以上；累放棉花收购贷款450亿元，支持企业收购棉花308万吨，支持新疆棉花收购市场占有率保持55%以上。



**加快创新产品和模式推广，助力粮棉油信贷业务提质增效。**大力推动粮食收购贷款信用保证金“扩面增效”，努力提高基金使用效率。全年累计通过粮食收购贷款信用保证金模式向655户企业投放贷款390亿元，支持企业收购粮油312亿斤。同时，加大“订购贷”“订单贷”“仓单贷”等供应链金融推广使用，一体化推进“保值贷”等创新模式，研究推广各地探索总结新模式，以产销对接延伸支持链条，助力粮油全产业链发展。



**大力支持企业开展产销对接，促进粮棉油全产业链发展。**积极参加第五届全国粮食交易大会和首届全国大豆产业博览会，在福建、河南等地开展产销对接专项营销活动，大力宣传推介信贷产品和支持政策，推动各类粮棉油企业开展产销和供需对接。通过支持产区贸易企业与销区核心企业开展代收代储等业务，畅通粮棉跨区域流通，全年共成功组织举办全国性、区域性产销对接4场，促成企业达成合作意向近300户次。

**积极支持粮棉油进口，畅通国内国际双循环。**充分利用“两个市场”“两种资源”，继续推进粮棉油进口业务营销工作，提升金融服务质效，加大对粮棉油进口支持，保障市场供应，畅通国际国内双循环。全年累计支持粮棉油进口业务客户143户，发放本币贷款970.69亿元，同比增加24.52亿元；叙做国际结算业务1,060.18亿元，同比增加241.09亿元；发放贸易融资和外汇信贷额253.98亿元，同比增加79.26亿元。

**加大对大豆油料信贷领域支持力度，助力大豆油料全产业链高质量发展。**高效落实国家关于东北大豆的专项收储计划，投放收储贷款136亿元，有力保障了农户种豆收益、稳定了大豆种植预期、促进了国产大豆和油料产能提升。印发《关于进一步支持大豆和油料产业发展的通知》，围绕大豆流通、进口、加工等各环节，提出多条具体措施，明确支持路径。全年累放大豆全产业链贷款1,259亿元，同比增加329亿元，为大豆和油料产业高质量发展保驾护航。

### 案例 创新推出徽粮糯稻产业平台模式



安徽分行全力支持粮食产业链发展，探索推出徽粮糯稻产业平台模式，依托政府组织优势和徽粮国企信用优势，优选糯稻一二三产业相关经营主体，搭建合作平台，整合土地、仓储、加工、服务、市场等优势，打造生态圈，延伸产业链，推动怀远糯稻产销储全产业链发展，实现农民增收、农业增效，助力乡村振兴。目前，已通过该模式累计向徽粮集团投放贷款29.18亿元，支持收购粮食55亿斤，通过政策支农资金撬动，推动地方优势特色农业产业组织化、规模化、标准化、品牌化发展，有效维护了国家粮食安全。



范晓网



### 案例 高质量服务地方调节储备大豆收购



为切实落实国家大豆和油料扩种政策，稳定黑龙江省大豆市场预期，保护种植大豆农民利益，黑龙江分行全力配合落实地方大豆调节收储政策。坚持融资和融智相结合，主动参与政策制定，开通办贷绿色通道，备足资金，保障农民“粮出手、钱到手”。20天累放地方调节储备大豆贷款26.3亿元，覆盖全省13个地市、29户承贷企业、34个收储库点，确保国家强农惠农政策执行落实到位，充分彰显农发行支农为国、立行为民的使命担当。

### 案例 大力推广“e仓单”玉米数字化供应链融资模式

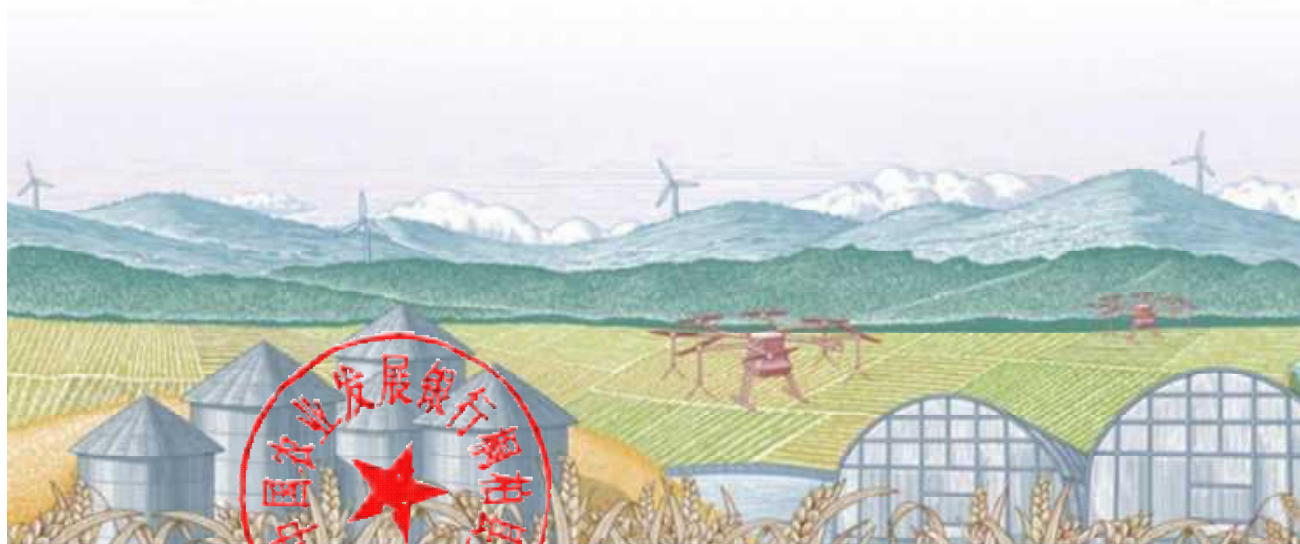


立足辽宁“北粮南运”核心物流节点区位优势，辽宁分行创新推出以“金融+数字化”理念为基础的“e仓单”玉米数字化供应链融资模式，遵循“把握核心、交易真实、盯住物资、控险高效”原则，实现粮食入库、仓单注册、审核、融资申请、仓单质押等全流程线上办理和实时监控。自2022年6月以来，向玉米加工企业授信6.55亿元，投放贷款17笔、2.75亿元，有效降低中小粮企融资门槛和成本，助力节粮减损，打通粮食产业链供应链，切实保障我国粮食供需平衡的“大动脉”，为服务国家粮食安全贡献农发行力量。

### 案例 支持中储粮（天津）仓储物流有限公司仓储物流项目建设



粮食综合生产能力是实施国家粮食安全战略的重要指标，仓储能力建设是提升粮食综合生产能力的重要保障措施。天津分行始终牢记“全方位夯实粮食安全根基”要求，为增强区域粮食仓储能力和天津港到港进口粮食周转承载能力，足额保障中储粮仓储设施项目建设资金需求，审批仓储物流设施贷款 3.17 亿元，已实现投放 2.09 亿元。该项目建成后，将是京津冀地区规模最大的浅圆仓群，对提高国家粮食安全保障程度具有十分重要的意义。



苑晓网

## 全力服务巩固拓展脱贫攻坚成果

坚定先锋主力模范目标不动摇，突出支持国家乡村振兴重点帮扶县、脱贫县、定点帮扶县、易地搬迁安置区等区域缩小发展差距，优先服务带动防返贫监测对象、脱贫人口、搬迁群众等人群缩小收入差距，坚决助力守住不发生规模性返贫底线。在中央单位定点帮扶工作成效评价中连续6年获得“好”，在金融机构服务乡村振兴考核评估中连续3年获得“优秀”（全国仅两家金融机构连续3年优秀）。



# 3,898.63

亿元

全年向 832 个脱贫县投放贷款

**突出打造定点帮扶示范窗口。**根据党中央要求调整帮扶结对关系，将云南省宣威市纳入全行帮扶体系，优化完善考核指标，组织签订责任书，压茬轮换挂职干部“三人小组”。深化“四融一体”帮扶体系，对防返贫监测对象实现帮扶全覆盖，突出支持产业促进就业，推动实施招商引资对接活动、消费帮扶“金秋行动”、乡村振兴人才培训等特色帮扶举措。全年投入无偿帮扶资金 2,812 万元，帮助引进投资 2.78 亿元，组织购买农产品 4,649 万元，帮助培训干部 1.85 万人次。



# 1,084.93

亿元

全年累放后续扶持贷款

**全力支持脱贫地区加快发展。**出台增强脱贫地区和脱贫群众内生发展动力的意见，针对国家乡村振兴重点帮扶县新出台 7 条倾斜政策，围绕补短板促发展、承接优质产业转移等 6 方面深化十大帮扶行动，相关案例分别入选全国金融支持重点帮扶县十佳案例和优秀案例，全年向 160 个国家乡村振兴重点帮扶县投放贷款 575.28 亿元，贷款余额 2,570.17 亿元。建立脱贫县分片督导机制，倾斜配置信贷资源，全力支持县域经济加快发展，全年向 832 个脱贫县投放贷款 3,898.63 亿元，贷款余额 1.6 万亿元，投放和增速均创历史新高，有机构脱贫县全部实现投放。



# 7,010.82

亿元

全年累放精准帮扶贷款

**专项推动易地搬迁后续扶持。**紧扣巩固易地搬迁脱贫成果和搬迁群众就业帮扶两大专项行动，聚焦安置区配套设施建设、富民产业发展和就业帮扶等“一区两业”加大信贷投入力度，突出支持大型安置区融入新型城镇化。全年累放后续扶持贷款 1,084.93 亿元，余额 2,735 亿元，增速 40.8%，助力搬迁群众稳得住、有就业、逐步能致富。

**持续提升贷款联农带农质效。**把增加脱贫群众收入作为帮扶重点，引导优先采取就业方式建立利益联结，着力提高帮扶成效显著贷款占比。全年累放精准帮扶贷款 7,010.82 亿元，贷款余额 2.1 万亿元，新审批投放贷款带动服务脱贫人口和防返贫监测对象等重点人群 2,962 万人。2 个精准帮扶项目入选全球减贫案例。



**加快战略协议落地和示范区创建。**持续深化与农业农村部战略合作，召开服务乡村振兴创新示范区座谈会，全面落实创新示范总体方案，立足河北“整体推进”、浙江“先行发展”、贵州“重点帮扶”定位打造特色样板。“整县推进”阜平模式入选农业农村部金融支农十大创新模式。

### 案例 整县推进河北阜平县巩固拓展脱贫攻坚成果



河北分行围绕阜平县脱贫攻坚、巩固衔接及农业现代化示范区建设等一系列重大任务，探索创新“整县推进”模式，帮助实现规划项目化、做强承贷主体。支持地方国有企业阜裕公司从最初仅承担政府购买服务业务的平台公司发展成为当地最大的集团公司。2016年至2023年末，累计向阜平县审批重大项目22个、融资额度106.24亿元，已发放贷款76.76亿元，助力阜平县成功入选国家乡村振兴示范县创建名单。



**76.76** 亿元

已发放贷款

苑晓丽



### 案例 支持贵州锦屏县易地扶贫搬迁后续扶持



脱贫攻坚战胜利后，农发行聚焦贵州锦屏县安置区配套设施建设、产业发展、搬迁群众就业等“一区两业”，投放易地搬迁后续扶持贷款 5.15 亿元，支持项目涵盖产业、教育、医疗等多个重点民生领域，助力大田社区因地制宜探索“信心、稳心、安心、舒心、同心”的“五心”扶持发展新模式。2023 年 2 月，在全国易地扶贫搬迁后续扶持工作现场会上农发行以该项目作经验交流。

### 案例 支持吉林大安市盐碱地治理



农发行定点帮扶的吉林大安市盐碱地、荒草地等未利用地多，补充耕地后备资源充足。吉林分行创新土地整治管理模式，累计投放贷款 2 亿元，支持大安市舍力镇东升村等 3 个乡镇 6 个村土地整治项目，加快盐碱地治理进程。项目建成后可新增耕地 1,236.5 公顷，贷款企业以略高于市场价格向 159 名脱贫户采购农产品，帮助脱贫户均增收 1.1 万元，在有效服务国家粮食安全的同时，有力助推巩固拓展脱贫攻坚成果。

## 全力服务农业现代化

解决我国“三农”问题的根本出路在于实现农业现代化，2023年，农发行充分发挥政策性金融“当先导、补短板、逆周期”作用，全力服务农业现代化和农业强国建设，全年累放农业现代化贷款5,529.5亿元，贷款增幅高于全行平均增幅12.4个百分点。



**514** 亿元

全年累放农业科技贷款

**全力服务“藏粮于地”战略。**聚焦高标准农田建设、黑土地保护、盐碱地综合治理、全域土地综合整治、农地资源高效利用等重大工程，全力打造“农地银行”品牌，全年累放农地贷款3,021.6亿元，同比多投349亿元，有力推动了耕地数量、质量、生态“三位一体”保护与提升。

**全力服务“藏粮于技”战略。**持续加大对种业振兴、高端农机装备、智慧农业、农业科技成果转化、农业科技贷款创新平台等重点领域支持力度，以科技自立自强赋能农业农村现代化，提升农业科技进步贡献率。全年累放农业科技贷款514.25亿元，同比多放28.2亿元，累放种业全产业链贷款348.8亿元，同比多投17.8亿元。



**2,386** 亿元

全年累放春耕备耕贷款

**全力服务重要农产品稳产保供。**积极服务稳住农业基本盘和国民经济稳定大局，抢抓春耕备耕农业生产关键时节，切实加大对农资供应、农机作业、农村土地流转和规模化经营等农业生产环节的支持，累放春耕备耕贷款2,386亿元，同比多放951亿元；累放牛羊、生猪、食糖和天然橡胶等重要农产品全产业链贷款618.2亿元。

**加快农村现代流通体系建设。**积极支持冷链物流设施、仓储设施、重要物流节点建设和肉蛋奶果蔬等“菜篮子”工程建设、服务保通保畅促循环，全年累放农村流通体系建设贷款968.6亿元，其中，累放冷链物流贷款278.2亿元，累放基金项目配套贷款122.4亿元。



**618** 亿元

全年累放重要农产品全产业链贷款

**大力支持农业全产业链发展。**树立“大农业观”“大食物观”，聚焦“土特产”，助力“一县一品”“一村一品”建设，因地制宜支持辐射带动能力强、具有较强比较优势和竞争力的乡村特色产业和富民产业，持续巩固拓展脱贫攻坚成果，全年累放产业类帮扶贷款2,640.9亿元。积极服务一二三产业融合发展，助力海洋强国建设，推动农业全链条转型升级，全年累放现代农业园区贷款、海洋资源开发与保护贷款和产业化龙头企业贷款112.19亿元。



苑晓网

**案例** 支持河南兰考县高标准农田建设项目

积极推进大规模高标准农田建设，助力夯实国家粮食安全基础。河南分行审批 5.9 亿元农村土地流转和土地规模经营固定资产贷款，支持兰考县 16 万亩高标准农田建设项目，推动实现“投融资运管”一体化发展。项目建成后，形成粮食生产适度规模经营，小麦、玉米亩均产能提升 48-90kg，亩均净利润提升约 200 元。有效改善项目区农业生产条件，提高农业综合生产能力，形成有效的农民与企业、专业合作组织之间的利益联结机制，促进农业增效和农民增收，推动农业发展转型升级。

**案例** 支持山东济南市畜禽育种创新中心建设项目

坚决落实种业振兴行动，积极支持畜禽良种培育和良种产业发展。山东分行审批 1.84 亿元农业科技固定资产贷款，支持济南市钢城区畜禽育种创新中心建设项目，包括：建设研发中心、实验动物房、科研实验楼等。项目通过整合人才、技术和平台优势，将进一步加快构建区域乃至全国畜禽种业创新体系，助力畜禽种业突破“卡脖子”关键核心技术攻关，推动全国畜禽种质资源保护和种业产业加速升级。





### 案例 支持江苏常州市新运国家骨干冷链物流基地建设项目



聚焦国家骨干冷链物流基地等国家重大项目，积极支持江苏常州新运国家骨干冷链物流基地建设，审批发放农村流通体系建设贷款 9.5 亿元。该项目采用立体开发，地上、地下空间综合利用节地技术，建设冷链仓储配送区和冷链城乡配送区两个主要功能分区，形成集交易集散、冷链仓储、加工配送等多功能为一体的冷链物流基地。项目投用后，预计各类冷链食品年周转量 100 万吨，大宗食品年交易额可达 100 亿元，有利于补齐区域冷链物流短板，提高重要农产品流通速率，助力高标准打造长三角现代物流中心，构建起南接长三角、北连京津冀的中轴冷链物流通道。



## 9.5 亿元

审批发放农村流通体系建设贷款



苑曦网



## 全力服务农业农村建设

**全力支持水利建设。**深入贯彻习近平总书记提出的治水方针，对标《“十四五”水安全保障规划》《国家水网建设规划纲要》《农村农田水利设施建设规划》等国家和地方水利发展规划，坚持专项优惠政策，与水利部等相关部委密切协同，全力做好重大水利及民生水利工程金融服务，突出支持引江补汉工程、淮河入海水道二期工程、引江济淮工程、滇中引水工程、观音水库等一批标志性重大水利工程项目，持续擦亮“水利银行”品牌。全年累放水利建设贷款2,145亿元，贷款余额7,931亿元，均居金融同业前列。

**大力推动农村路网建设。**牢牢把握习近平总书记赋予“交通运输成为中国现代化的开路先锋”使命任务，坚决贯彻习近平总书记关于“四好农村路”重要指示批示，持续加大对农村公路、普通国省道、强农惠农高速公路、县城市政道路、水运基础设施等重点领域的投放力度，助力补齐农村交通基础设施短板，助力完善现代化农村交通运输体系，不断扩大“服务农村路网的骨干银行”影响力。累计支持新建公路里程超过85万公里，全年累放农村路网建设贷款1,246亿元，贷款余额4,901亿元，达历史新高。

**助力新型城镇化和城乡融合发展。**深入贯彻落实习近平总书记关于推进以人为核心的新型城镇化重要指示精神，坚决贯彻党中央、国务院有关决策部署，围绕推进县域内产业配套设施提质增效、市政公用设施提档升级、公共服务设施提标扩面、环境基础设施提级扩能，持续加大县域内新型城镇化建设和城乡融合发展领域信贷支持力度。全年累放城乡一体化贷款5,770亿元，贷款余额17,329亿元。

**扎实推进保障性租赁住房建设和城镇老旧小区改造。**积极落实国家相关政策，着力解决新市民、青年人的住房困难问题，助力人民群众不断提升获得感、幸福感、安全感，加大信贷支持力度。全年累放保障性租赁住房贷款123亿元，贷款余额207亿元，涉及34个省份15万余套房源。全年累放城镇老旧小区改造贷款167亿元，贷款余额167亿元，涉及34个省份5千多个小区近4万栋楼房，惠及80万余户居民。

**全力支持改善农村人居环境。**聚焦“千万工程”重点领域，整区域支持农村人居环境整治提升行动，积极推进美丽乡村建设。重点支持厕所污水垃圾“三大革命”、村容村貌提升、农民居住条件改善、数字乡村建设等。将传统村落保护利用作为支持“千万工程”和中华优秀传统文化传承发展的重要载体，在全国金融系统率先出台支持意见，会同住建部联合部署推进，精准对接全国集中连片示范市县项目。大力推广安徽“村落徽州”、江苏“苏北农房”、福建“百寿村”等模式，打造“一省一特色”区域标杆项目。全年累放“千万工程”改善农村人居环境贷款1,547亿元，贷款余额6,105亿元。

A

1,246 亿元

全年累放农村路网建设贷款

4,901 亿元

贷款余额

B

1,547 亿元

全年累放“千万工程”改善农村人居环境贷款

6,105 亿元

贷款余额

### 案例 支持云南滇中引水工程项目



滇中引水工程项目是认真落实国家长江大保护决策部署的具体体现，是滇中地区经济社会可持续发展的重要保障。云南分行审批 90 亿元水利建设贷款支持滇中引水水源工程和输水工程建设。项目完工后，将显著改善滇中地区城镇居民及工农业发展用水条件，促进当地居民生活条件改善；同时，将有效改善滇池等高原湖泊水质，加快湖泊水环境综合治理进程，助力推进长江、澜沧江等大江大河上游森林生态建设、水土保持和重点区域石漠化治理，具有显著的社会效益和生态效益。

### 案例 支持福建永安市乡村振兴示范路综合提升改造工程（一期）项目



福建分行审批 6 000 万元农村路网建设贷款，支持永安市贡川古镇交通基础设施综合提升。该项目支持贡川古镇串联村路、2 座桥梁、1 个综合服务站、2 个停车场及相关配套附属设施等提升改造，将公路建设与沿线配套设施完善、产业园区开发和旅游景区推介一体推进，通过资源变资产、资产变资本、资本变资金的“三变”转变，打破农村公路公益性项目市场化融资运作限制，最终实现“公路生活资源—自身资产—资本促进发展”良性循环。



范晓网

**案例** 支持浙江龙游县全竹绿色循环产业制造项目

浙江分行审批 6 亿元城乡一体化贷款支持水发龙游全竹绿色循环产业制造，包括：原竹加工车间、炭气联产车间、竹材精深加工车间等生产用房及相关配套设施。项目建成后，将有效集聚竹产品生产加工、仓储销售、能源供给、科研创新服务等环节，形成绿色循环产业集群。每年可利用竹废料 26 万吨，产生余热供气 57 万吨，节省标煤 5.97 万吨，减少碳排放 7.58 万吨，助力龙游县解决传统竹加工“低小散乱”及污染问题；同时带动周边毛竹生产地区实现年增产值 20 亿元以上，年增税收 1.1 亿元，直接新增就业 3,000 余人，惠及竹农 6 万余人，为当地生态文明建设、三产融合发展、推动共同富裕提供重要产业支撑。

**3,000** 余人

直接新增就业

**7.58** 万吨

减少碳排放

**案例** 支持湖南岳阳市老旧小区提质改造及配套设施建设项目

湖南分行审批 2.8 亿元贷款用于岳阳市云溪区老旧小区提质改造及配套设施建设，以“微改造”实现居民生活“微提升”。该项目改造 14 个老旧小区，涉及 6,645 户居民，改造面积 52.69 万平方米，配套建设文化休闲、体育健身、老年活动、周界防护智能感知等便民设施，以及公共厕所、邮政快递末端网点、服务站、便利店、充电桩等服务设施。项目建成后，将全面改善老旧小区居住环境，完善基础设施功能，使小区环境更加优美，居民生活品质大幅提升。



## 案例 支持浙江德清县莫干山国际乡村未来社区



农发行深入学习运用“千万工程”经验，践行“绿水青山就是金山银山”理念，积极支持宜居宜业和美乡村建设，审批 12.4 亿元改善农村人居环境贷款，支持莫干山镇五四村等六村的农村生活设施改造提升和环境综合整治。项目以农村新型社区重构为切入点，结合“邻里、风貌、产业、交通、教育、康养、文化、治理”八大场景建设，将人居环境提升、地方资源禀赋和经济发展有效整合，实现了“资产变资源、资源变资金、资金反哺农村发展”的乡村振兴良性循环。项目建成后预计提供 1,200 个就业岗位，在保护自然生态景观的同时，充分带动当地村集体增收致富。

## 全力服务区域协调发展

主动融入和服务国家区域发展战略，全面履行政策性银行责任担当，精准对接区域发展重大规划，围绕区域发展重点任务，促进区域间融合互动、融通互补，助力区域发展格局更加优化完善，累计出台服务国家区域发展战略实施意见 27 个，实现服务国家区域发展战略全覆盖，为推动形成优势互补、高质量发展的区域经济布局作出重要贡献。

**完善服务体系，持续提升服务区域发展战略的主动性、系统性、有效性。**坚持党对金融工作的集中统一领导，深入践行金融工作的政治性、人民性，始终将服务国家区域发展战略作为重大使命责任，全力促进区域协调发展。加强顶层设计，完善服务区域协调发展体制机制，充分发挥董事会在服务国家发展战略重点工作中的科学决策和战略引领作用，组织开展相关研究，推动战略管理制度化。持续健全总行支持乡村振兴和国家重大区域发展战略领导小组工作机制，充分发挥谋划支持区域发展政策、重大项目的指挥机构作用。加强监测评估，推动服务区域发展战略落地见效，发挥好考核指挥棒作用，将“区域战略任务”考核内容纳入分支机构考评指标体系。统筹抓好示范试点，不断提升区域辐射能力，为响应国家部署、推进业务创新发展起到了先行先试、示范引领作用。探索银政企合作新模式，与国家部委建立密切合作机制，开展课题研究，与地方政府联合制定政策措施，全年与 15 家省政府、4 家金融同业、6 家央企签订战略合作协议，对外合作协同、开创新局面，内外共谋发展合力进一步凝聚。



立足主责主业，服务区域重大战略取得显著成效。聚焦经济带协同和一体化高质量发展，进一步优化服务区域重大战略体系，完善差异化支持措施，在年度业务经营计划中突出将信贷资源向长江经济带、黄河流域生态保护和高质量发展等国家区域重大战略倾斜。制定印发关于落实推动长江经济带发展 2023 年重点工作安排的通知，召开长江大保护和黄河流域生态保护信贷工作座谈会，明确任务目标，强化责任落实，总结工作经验，推广先进做法。组织召开更高水平服务长三角一体化高质量发展座谈会，研究制定有关政策措施，全面发挥长三角三省一市分行在服务国家区域战略和全行高质量发展中的示范引领作用。



加大政策倾斜，促进区域协调发展向更高水平迈进。密切跟踪研究国家区域协调发展战略最新部署，制定出台支持建设新时代壮美广西、云南加快建设面向南亚东南亚辐射中心、福建探索海峡两岸融合发展新路建设两岸融合发展示范区、新疆西藏经济社会高质量发展、内蒙古高质量发展等实施意见，主动提升站位，全力支持区域协调发展，加大资源倾斜保障，不断增强金融支持区域发展的平衡性和协调性，着力促进区域间基本公共服务均等化、基础设施通达程度比较均衡、人民生活水平大体相当，形成主体功能明显、优势互补的区域协调发展新格局。

7,480.51 亿元

累放西部大开发地区贷款

余额 26,519.77 亿元

6,291.61 亿元

累放中部崛起地区贷款

余额 25,258.54 亿元

促进  
区域协调发展  
向更高水平迈进

2,621.00 亿元

累放东北振兴地区贷款

余额 9,060.53 亿元

9,627.87 亿元

累放东部率先发展地区贷款

余额 24,823.74 亿元

### 案例 服务长江经济带高质量发展，积极支持国家重大水利项目建设



湖北分行认真贯彻落实习近平总书记关于南水北调工程的指示批示精神，抢抓机遇，采用投贷联动模式投放农发基础设施基金 12 亿元、主体工程水利建设贷款 25 亿元、配套工程农村路网建设贷款 10 亿元，支持国家“十四五”102 项重大项目、国家 150 项重大水利工程项目——南水北调中线引江补汉工程。项目建成后，中线一期工程平均调水量将由 95 亿立方米增至 115 亿立方米，年增幅相当于 160 个西湖的水量，大幅提高供水能力和供水保证率；平均每年可向汉江中下游补水 6 亿立方米，工程需水沿线补水 3 亿立方米，有力推动汉江流域生态经济带建设；汉江上游引汉济渭工程年均引水可达 15 亿立方米增至 15 亿立方米，有效保障关中原供水安全。项目经营期平均每年可为供水地区创造近 10 亿元经济收益，既弥补工程建设成本，又为当地经济增长提供动力，体现了“建一项工程、带动一方经济、造福一方百姓”的综合生态价值，在全力服务打通长江向北输水通道、共建国家水网大骨架和生命线中擦亮“水利银行”品牌。



苑视网

## 案例

服务长三角区域一体化，学习运用“千万工程”经验推进和美乡村建设



安徽分行深入贯彻习近平总书记关于学习浙江“千万工程”经验重要指示批示精神，以徽文化村落保护利用为切入点，采用政府主导、多方力量参与协同实施的市场化路径，审批改善农村人居环境贷款4亿元支持徽州区传统村落保护和利用（大灵山片区）项目。项目建成后，预计年均收入超过8,000万元，创造经济价值超12亿元，将盘活2,000余亩土地（含茶园）和110余户村民的闲置农房，村民户均年增收超5万元，真正将徽州传统村落的保护利用与保护农村原生态、丰富农业新业态有机结合，丰富“村落徽州”项目模式，为“村落江淮”提供新样板，探索出农发行服务乡村振兴的有效路径，进一步提升都市圈一体化水平，助力美丽中国建设，在推动长三角高质量一体化发展上交出新答卷。



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## 全力服务生态文明建设

深入贯彻落实习近平生态文明思想，围绕“三农”重点领域加大支持力度，持续提升绿色金融服务水平，为服务国家生态文明建设、助力碳达峰碳中和作出了突出贡献。

**完善绿色金融政策制度。**印发《中国农业发展银行绿色金融管理办法》，从组织管理、政策制度及能力建设、流程管理、内控管理与信息披露等方面规范农发行绿色金融管理，积极落实环境、社会、治理要求，切实加强绿色金融管理，提升绿色金融管理水平。加大绿色金融资源倾斜，对绿色金融重点领域和重点区域、绿色债券资金支持贷款、碳减排支持工具等在信贷资源配置、利率定价、授权等方面给予差异化支持政策，推进绿色金融业务发展。

**加大绿色信贷支持力度。**聚焦长江黄河等重要江河湖库污染防治、农业资源节约集约循环利用、建设宜居宜业和美乡村、重要生态系统保护修复、能源清洁低碳转型等，不断探索绿水青山向金山银山的转化路径。积极稳妥探索碳排放权、碳汇权益、用能权、排污权、林权等可量化交易的绿色低碳权益担保方式，以及生态环境导向的开发（EOD）、特定地域单元生态产品价值（VEP）等模式，形成了一批可复制、可推广的绿色信贷典型案例。鼓励国家级绿色发展试验区先行先试。

**加快构建绿色筹资体系。**有序引导社会资本进入绿色金融领域，全年累计发行绿色债券 200 亿元，为历年来发行量最高。募集资金用于生物多样性保护、区域绿色产业发展等。截至 2023 年末，农发行已累计认证发行境内绿色债券 995.2 亿元人民币，发行境外绿色债券 5 亿欧元、25 亿元人民币，存量绿色债券 200 亿元。

**持续提升绿色金融服务质效。**截至 2023 年末，绿色贷款余额 23,874.55 亿元，较年初增长 38.25%，占全行贷款余额 27.16%，共支持绿色信贷项目 11,111 个。存量绿色信贷项目共计节约标准煤 1,360.61 万吨、减排二氧化碳 3,832.27 万吨、节水 25,232.07 万吨，服务国家生态文明建设成效显著。





**案例** 支持湖南溆口区低镉土壤生态修复与综合开发项目

为改善土壤镉超标问题、加快低镉水稻发展，湖南分行审批 1.56 亿元生态环境建设与保护贷款，支持溆口区低镉土壤生态修复与综合开发项目建设。该项目着力打造“低镉良田”湖南模式，通过“院士工作室+市场主体+农发行+省级农投公司、农业专业合作社、农业产业化龙头企业+农户”合作，将重金属污染地转变为良田，从土地根源上解决“镉超标”“镉污染”难题。项目建成后共治理溆口区镉超标土地 17,750 亩，并在此基础上建设 14,500 亩低镉水稻生态种植基地、600 亩种业培育基地、2,650 亩生态蔬菜种植基地，有效带动当地 12 个村、数百名农户就业，户均增收超千元，在土壤污染防治、粮食安全生产、农民强智增收、农业可持续发展上“多方受益”。

**1.56** 亿元改善土壤镉超标问题  
审批生态环境建设与保护贷款**17,750** 亩项目建成后共治理溆口区  
镉超标土地

苑曦网

### 案例 支持广西环江县国储林建设项目



广西分行审批 10 亿元生态环境建设与保护贷款，支持环江县 30.2 万亩国储林建设项目。项目通过“国储林+林权滚动抵押”模式，采用“投入一批、培育一批、砍伐一批”的运营方式，先以企业现有林权资产作为抵押担保申请首笔贷款，首笔贷款投放后形成林木资产，再将该林木资产进行抵押发放第二笔贷款，并以同样形式分批发放后续贷款。该模式解决了国储林项目投入金额较大、企业难以一次性落实担保的难题。项目的实施创造了 557 万立方米木材、17 万吨薪材、19.58 万吨油茶资源，有效带动脱贫人口人均年增收 2.4 万元。

### 案例 支持内蒙古鄂尔多斯市新能源基地建设项目



内蒙古分行审批贷款 10.7 亿元，支持库布齐沙漠鄂尔多斯中北部新能源基地一期标准地建设项目，在沙地上进行基础设施建设和生态治理，可服务建设光伏装机容量达 2.5GW，打造“沙漠+新能源+多产业”融合发展示范基地建设工程。项目建成后每年可向京津冀地区供应绿电 50 亿千瓦时，减少二氧化碳、二氧化硫和氮氧化物排放超 400 万吨，修复治理沙漠 8.5 万亩，年均减少向黄河输沙 20 万吨，有效改善周边 3.4 万人生产生活环境。同时，通过园区养护、板下苜蓿草种植和肉牛养殖等多产业融合发展，带动周边 1,400 户、3,300 名农牧民增收，间接形成 5,000 个就业岗位需求，带动农牧民增收。



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● 厚植品牌形象展现品牌魅力







2023年,农发行加强顶层设计,成立服务国家粮食安全领导小组,明确“全粮”“全链”“全行”“全力”发展思路,推动粮棉油信贷业务高质量发展,不断擦亮“粮食银行”品牌形象。加大信贷投放力度,守牢全行业务发展主阵地。全年累放粮棉油类贷款0.83万亿元,年末贷款余额1.82万亿元,业务发展保持平稳向好态势。积极顺应市场化改革大势,站稳收购资金供应主渠道。全年累放粮油收购资金贷款3,237亿元,支持企业收购粮油5,206亿斤;累放棉花收购贷款450亿元,支持企业收购棉花308万吨,继续发挥粮棉收购资金供应主渠道作用。有效应对复杂形势,当好稳价保供主力军。面对2023年3月东北大豆市场行情不振和2023年夏收期间河南等地“烂场雨”导致小麦受损情况,全力保障政策性收储资金供应,充分发挥政策性银行的职能作用。



农视网





农地银行

3,022 亿元

全年累放农地贷款



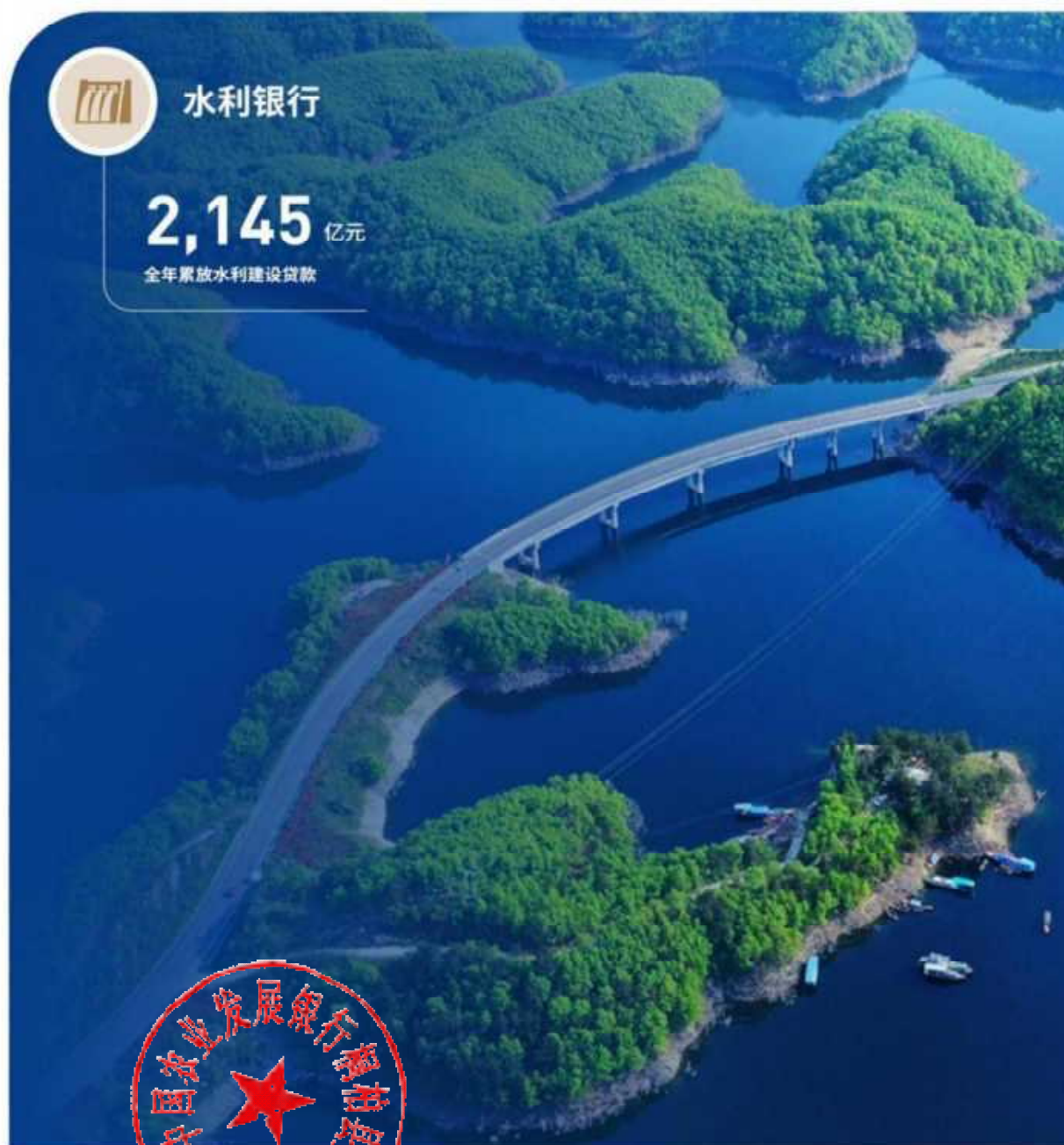


以激发农村土地资源要素活力为核心，农发行全力服务“藏粮于地”战略，创新“农地+”融资模式，全力支持农地保护与质量提升，夯实粮食和重要农产品稳产保供基础，不断擦亮“农地银行”品牌。信贷支持有力有力，全年累放农地贷款超3,000亿元，余额突破7,500亿元，增幅46%，成为全行贷款增速最快的业务领域；服务战略更加精准，把服务高标准农田建设作为主攻方向和重中之重，大力支持黑土地保护、盐碱地综合利用、全域土地综合整治，支持了内蒙古巴彦淖尔区域高标准农田建设项目等一批可复制、可推广的示范性项目；品牌建设持续强化，印发《中国农业发展银行“农地银行”品牌发展规划纲要（2023-2025）》《关于坚决落实“藏粮于地”战略 全力推动农地业务高质量发展的意见》，优化顶层设计，实施差异化信贷政策，引领“农地银行”品牌发展迈入新阶段。



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深入学习贯彻习近平总书记治水重要论述精神，农发行对标《“十四五”水安全保障规划》《国家水网建设规划纲要》《农村农田水利设施发展规划》等国家和地方水利发展规划，围绕水资源配置、防洪排水、城乡供水、农田水利、水生态保护治理、水能开发利用、智慧水利等七大重点领域，聚焦重大水利工程和民生水利工程，全力加大信贷投放力度。全年累放水利建设贷款2,145亿元，年末贷款余额2,935亿元，均居金融同业前列，有效发挥了骨干引领作用。在农发行支持下，亿方瞩目的淮河入海水道二期工程、南水北调中线引江补汉工程、引江济淮二期工程、沂沭泗工程、观音水库等重大水利工程开工建设。水利部发来感谢信，称农发行“为推动水利基础设施建设提供了坚实的信贷支撑保障”。



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## 绿色银行

7,922 亿元

全年累放绿色贷款





围绕打造“绿色银行”特色品牌的战略目标与实施路径，农发行强化党委、董事会、高管层对绿色金融发展的统筹推动，不断完善绿色金融治理体系、管理体系，从资产、负债、自身运营“三个维度”大力发展绿色金融，全力服务国家生态文明建设和“双碳”目标实现。2023年以来，聚焦长江黄河等重要江河湖库污染防治、农业资源节约集约循环利用、建设宜居宜业和美乡村、重要生态系统保护修复、能源清洁低碳转型等，加大绿色信贷支持力度，全年累放绿色贷款7,922亿元。印发绿色金融管理办法，完善农发行绿色金融政策制度体系；研究农发行环境社会治理（ESG）建设体系框架，推动ESG落实落地。发行三次绿色金融债券累计200亿元，积极推广碳减排支持工具，有力保障绿色资金供给。稳步推进自身绿色低碳运营，全面启动碳排查，科学量化全行碳排放，持续推广绿色办公、采购、基建和运营。



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## ● 纵深推进改革释放发展活力

### 持续深化“八项改革”

2023年，农发行持续深化“八项改革”凸显成效，全年92个改革目标、60个向下贯通任务基本完成，改革系统性、整体性、协同性不断增强，治理体系和治理能力现代化水平持续提升。

**资产负债管理体制深化改革稳步推进。**强化资产负债统筹管理，出台10余项制度规范，构建提质增效参考指标体系，优化资源配置模型，量化传导资产负债理念。健全管理机制，实行投放与净增计划双线管理、利率与让利计划双目标管理、流动性储备资产动态调整、同业业务两级“嵌套式”合规与风控管理等运行机制。聚力沟通协调，获批大额存单业务资质，入选公开市场业务一级交易商和利率市场自律机制基础成员，逐步配齐资产负债管理“硬件牌照”。创新渠道手段，开展支付链条延伸专项行动及督导，试点发行大额存单，稳步推动弹性招标、随买随卖、主题债等债券产品和模式创新。强化科技支撑，上线外部定价系统、存款营销统一服务平台、政府专项债券资金监管系统，推动相关信息系统升级改造，提升精细化管理的科技支撑保障能力。

**以客户为中心服务管理体系改革深化开展。**健全客户营销机制，建立“首接负责”“一对一”“总对总”机制，首次明确“五个一”规定动作。完善客户服务机制，优化金融机构客户评级授信模型、粮棉油信贷封闭运行管理等机制，制定与客户分类分级结果相衔接的重点客户差异化政策。开展业务和产品创新，围绕“现金流”总结、提炼、推广业务模式与典型案例。规范客户经理履职管理，出台客户经理工作指引，规范四级行客户经理的营销服务管理职责要求。强化科技支撑，丰富小微智贷产品服务场景，完成客户关系管理系统升级、基础设施基金系统开发，优化企业网银、银企互联、手机银行等对客服务渠道，实现对政府部门、大型企业集团、中小微企业等全类型客户的服务覆盖，对客服务更加快捷、高效、可靠。





**全面风险管理体系改革持续完善。**落实监管新规，适配监管要求，持续完善内部规章和操作流程。健全责任与制度体系，完善“一体两层三机制”风控条线垂直管理架构，首次开展全面风险管理制度评价。加强风险管理工具应用，首次将基金客户纳入评级范围，采用预算执行数据开展地方综合财力分析；推动预期信用损失法新规在总行层面落地；开展组合限额试测算。强化风险综合管控，压实各类别风险管理责任；加强环境与气候风险管理。

**内控合规体制改革纵深推进。**建立条线处室主要负责人任职专业资格认定准入和条线处室专业考核机制，完善“三合一”专员管理和履职考核，实现各级行、各部门风险合规专员全覆盖配备，内控合规“纵向到底、横向到边”的组织架构更加健全。建立内控合规检查人才库，开展专业学习培训，提高内控合规条线发现问题的能力。为联合监督科技赋能，上线联合监督信息共享平台，进一步拓展监督机制的广度、深度。

**信贷管理体系改革取得实效。**制定完善信贷产品整合优化方案，构建“产品+子产品”体系。规范客户差异化政策体系，明确“综合信贷政策+行业信贷策略+区域信贷策略”的“1+N+1”信贷政策管理体系。优化信贷业务流程，修订信贷全流程标准化管理操作手册，统一信贷业务各环节操作标准，推行移动办贷，扩展办贷半径。高质量完成新一代信贷管理系统集中建设任务，实现1,800余项功能，取得大数据识别集团客户关联关系、信贷档案数字化等“百大提升”。自主研发风险监控模型，建立二级制度框架，监控系统上线推广，监控效率大幅提升。开展贷款承诺专项治理。管控增量、压降存量，不良无增，逾期贷款率形成的资本占用进一步下降，资本充足率进一步提高。



范晓刚

**财务管理体制改革深入推进。**深化全面预算管理，将预算管理与激励重点业务开展、预期信用损失法优化实施等有机融合。进一步优化财务费用指标结余管理激励约束机制，将分行当年上缴和预借费用指标相应还原增加（扣减）考核利润。强化管理会计应用，优化升级价值云谱、智能分析报告、自定义报表等功能，开展亏损支行分析等专项分析，持续为全行绩效考核提供全流程线上化支撑。优化财务集中核算机制流程并在5家省级分行试点，进一步推动系统建设和互联互通，部署拓展移动报销功能，上线党工团财务管理模块。对打印纸等通用低值易耗品、工程设计等通用服务实行总行统一集中采购，持续提升采购集约化、规范化水平。

**运营集约化能力持续提升。**实现“更大范围、更高水平”运营集约化，推动信贷客户信息通过大集中平台采集，实现小微贷签约解约集中处理，完成总行营业部柜面业务上收集中处理，开展银企对账集中处理试点，大力推广RPA等智能技术应用，加强系统互联和数据共享。提高集中作业自主管理能力。制定集中作业自主管理实施方案，完善集中运营业务应急机制，印发业务连续性应急预案并组织演练。开展基层网点建设创新“三化”试点工作，推进对客服务一体化，形成多种对客服务新模式；夯实基础工作标准化，完善营业厅建设标准、柜面运营管理规定和服务规范；提升运营设施数智化，引入智能重控柜、智能监控、移动网点、自助柜台服务系统。

**人力资源管理体制改革全力推进。**强化分支机构治理能力建设，抓好支农质效差的县级支行集中治理；开展二级分行统筹调配辖内支行人力资源试点，推动支行员工合理流动。强化激励约束机制规范建设，完成全行工资结构调整，行员等级工资全面落地实施。进一步修订完善高级管理层、省级分行、总行机关部门及员工、控股子公司绩效考评体系，考核导向更加清晰、作用更加突出。强化信息系统和党校支撑作用，上线人力资源信息系统二期，为分析决策、薪酬管理等业务提供有力支撑。



## 创新推进“八大工程”

### 党建领航工程

2023年，农发行党委大力实施党建领航工程，精心开展学习贯彻习近平新时代中国特色社会主义思想主题教育，指导全行各级党组织抓好党的二十大和中央金融工作会议精神学习贯彻，从严从实推进中央巡视“回头看”整改，扎实抓好支行“加强基层建设、夯实基础管理”三年行动，持续开展支农质效差的支行治理和后进党支部帮扶，组织党支部标准化规范化建设“回头看”，表彰全行“两优一先”和基层党支部“双化”建设先进集体，进一步夯实基层基础，确保以高质量党建引领保障全行高质量发展。

### 重点客户工程

全力实施重点客户工程，制定全行2023—2025年客户发展规划，按照“坚持政策导向、支撑履职发展、完善结构布局、确保合规安全”原则，细化总量结构目标和发展路径。全年新营销客户9,754户，年末战略合作客户3,087户，较上年增长0.47%。推动客户库与信贷流程深度融合，推动夯实客户储备基础。优化客户群考核，引导客户规模合理增长、结构持续优化。



### 重点项目工程

夯实基础管理，提升管理质效。印发《项目储备库运行管理工作指引》，提升精细化管理水平；印发《关于进一步提升项目储备管理质效的通知》，规范化制度化运行管理模式。提升重点项目储备力度，优化项目结构。围绕国家重大发展战略和区域性发展战略，重点营销储备一批“十四五”规划102项重大项目、国家重大水利工程项目、国家交通运输重大工程项目等重大优质项目，截至年底，储备重大项目和区域标志性工程项目2,733个，占比29.72%。提高办贷效率，推动重点项目加速落地。优化入库环节信息收集，用好实用会商诊断制度，一级库项目落地转化率从年初11.38%提升至年末33.48%，转化效率明显提升。强化风险管理，实现项目准入风险关口前移。充分运用“预分析、预筛选、预诊断”功能，对不符合项目准入、超出业务边界项目及时清库，提高风险防控的主动性和前瞻性。

### 小微企业服务优化工程

持续优化金融服务，“支农支小”成效显著。充分运用线上线下两种渠道，积极推动普惠小微业务“增量扩面”，全年累放普惠小微贷款584.81亿元，同比多放25.51亿元，有贷款余额普惠小微客户数4.71万户，转贷款业务投放128.20亿元。以小微智贷为突破重点，加快信贷业务数字化转型，探索构建涉农产业数字生态，积极支持农民合作社等新型农业经营主体，先后开办“种养贷”“智棉贷”“保税贷”“融担贷”等数字化场景金融业务，小微智贷荣获中国金融行业数字化转型最佳创新应用奖。

## 支农资金筹集优化工程

优化筹资组织机制，完善存款产品体系，拓展支农资金渠道，提升客户服务能力，持续引导各类社会资金“反哺”三农领域。保障资金来源长期稳健，农发行负债期限、成本、结构不断优化，为提升政策性金融服务国家战略、让利实体经济提供源头活水。

## 数字赋能工程

2023年，数字赋能工程按照规划目标，完成103个项目投产。新一代信贷管理系统集中建设全面完成，运营大集中系统实现机构全覆盖，重点项目圆满收官。小微智贷系统上线北大荒、棉花市场等创新场景，移动办贷、移动柜台顺利投产。进一步提升客户服务能力。投产数字人民币平台，成为“数币”生态圈首家政策性银行。重要系统实现灾备全覆盖，业务连续性显著提升；完成网银系统回迁，建成全行纵深安全防护体系，外部攻击防御能力大幅提升。

## 人才强行工程

坚持党管人才原则和人才是第一资源理念，深入推进人才强行工程。坚持和加强党对人才工作的全面领导，召开人才工作领导小组会议，总结上一年度工作，部署12项人才强行工程年度重点工作任务。建立完善人才工作制度，研究出台人才库管理办法、领军人才库管理实施细则、职称管理办法、鼓励员工获取高水平专业资格管理办法，修订博士后科研工作站管理办法。多举措抓好人才队伍建设，开展全行首批“领军人才”选拔和2023年度高级职称评审。强化人才队伍专业能力建设，在部分专业条线试点推行专业资格等级认证。

## 文化铸魂工程

深化文化铸魂工程，增强文化引领力。推动全行上下紧紧围绕农发行办行政念，突出重点领域和工作需要，提炼发布“守正求新、聚力革新、精进鼎新”的创新文化理念，持续推广宣传廉洁文化、风险合规文化、服务文化理念，引导全行干部员工树牢诚实守信、以义取利、稳健审慎、守正创新、依法合规意识。研究制定《加强文化引领工作方案》，就坚持正确政治方向、践行社会主义核心价值观、加强企业文化建设、加大对外宣传和品牌形象建设力度等4个方面提出13条具体措施，把文化建设融入到经营管理、制度建设、队伍建设各领域各方面，切实发挥文化在建设现代化农业政策性银行中的引领作用。



## ● 国际与投资业务成果丰硕

### 国际业务

**聚焦主责主业，完善跨境服务。**坚守政策性银行职能定位，坚持做深做细做出特色的发展导向，全年实现国际结算 245.81 亿美元，其中跨境人民币业务规模 671.26 亿元，各类外汇资金交易 203.41 亿美元，累放贸易融资 277.12 亿元，实现国际业务收入 1.95 亿元，连续三年在国家外汇管理局银行外汇业务合规与审慎经营评估中获评 A 类行。累计服务重要农产品和农业生产资料进口约 2,543 万吨，其中大豆 2,121 万吨，棉花 27 万吨，约占全国进口的 21.33%、13.81%。

**深化国际交流，助力大国外交。**以习近平外交思想为指引，以服务业务发展为依托，积极服务国家总体外交，推动国际交流合作与服务国家总体外交融合。成功举办亚太农协第 23 届全体大会与第 76 届执委会会议，顺利接任亚太农协主席单位，主动融入高质量共建“一带一路”，助力中国 - 东盟经贸合作。

#### 亚太农协大会



**开展多边合作，讲好中国故事。**围绕减贫发展、粮食安全、绿色金融等领域合作，同国际农发基金、国际金融协会、亚洲基础设施投资银行、亚洲开发银行等国际组织和多边开发机构保持高效往来，参加博鳌亚洲论坛、国际农业信贷联合会年会、公共金融峰会等国际会议三十余场，分享农发经验，贡献中国智慧。

农发行董事长钱文挥先生接任亚太农协主席



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## 投资业务

**基金服务质效持续提升。**切实发挥政策性金融工具逆周期、跨周期调节作用，持续加强基础设施基金投后管理，多措并举提升基金服务质效，推动形成实物工作量。截至年末，累放基金配套贷款超 1,000 亿元，资金支付率达到 85.51%。为更好服务种业振兴行动，将种业基金存续期限从 2023 年延长至 2030 年。

**债券承销业务稳步发展。**2023 年成功发行产品 8 单，金额 42.3 亿元。新疆和广西分行实现首单发行，业务范围拓展至 13 个省份。多支产品创下当期市场发行记录：临海市工业投资集团有限公司 2023 年度第一期定向债务融资工具（23 临海工投 PPN001）创当期同品种同评级同期限（15 只债）全国最低发行利率；广西旅游发展集团有限公司 2023 年度第二期超短期融资券（23 广西旅发 SCP002）创发行人同品种债券历史最低利率；衡阳高新控股集团有限公司 2023 年度第三期定向债务融资工具（23 衡高控股 PPN003）创发行人私募产品最低利率。

**期货保证金存管业务取得新突破。**11 月 26 日，农发行郑州商品交易所期货保证金存管业务系统成功上线，成为唯一取得郑州商品交易所期货保证金存管业务资格的政策性银行，有效拓展了政策性金融服务功能。截至年末，农发行大连商品交易所和郑州商品交易所期货业务累计营销保证金存款 1,009.15 亿元，日均余额 46.36 亿元，总计 22 家期货公司开办业务，不断拓宽我行低成本支农资金筹集渠道。



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## ● 资金筹集及时高效



**12.98** 万亿元

全年累计供应资金

**1.90** 万亿元

同比增加



**7.35** 万亿元

年末境内存量债券余额

**7,600** 亿元

比年初增加



**1.43** 万亿元

对公存款日均余额

**867** 亿元

比上年增加



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**筹资机制持续优化。**牢固树立负债服务全行资产发展、服务国家“三农”战略理念，持续推进支农资金筹集优化工程，充分发挥市场化发债筹资主渠道作用，积极请领央行结构性货币政策工具资金。全年累计供应资金 12.98 万亿元，同比增加 1.90 万亿元，增幅 17.11%，为全行经营计划实施、重点任务推进及服务国家“三农”战略提供了及时足额资金保障。

**市场化发债筹资主渠道作用有效发挥。**全年发债筹资总量首次突破 2 万亿元。年末境内存量债券余额 7.35 万亿元，比年初增加 7,600 亿元，年末境外存量债券余额 138 亿元。创新推出三大系列七大主题债券产品，全年常态化滚动发行 6,363 亿元，适时发行支持农业科技创新等 9 期单次主题债券 747 亿元，常态化发行柜台债 100 亿元。创新发行以 DR007 为基准的浮息债，首次开展弹性招标发行业务，常态化开展随买随卖做市支持操作，推动农发债增量提质可持续发展。

**央行结构性货币政策工具精准有力。**抓住政策机遇，积极请领央行“三大工程”等抵押补充贷款（PSL）、碳减排支持工具、科技创新再贷款、交通物流专项再贷款及设备更新改造专项再贷款等多项结构性货币政策工具资金，有效发挥结构性货币政策工具精准滴灌和定向支持作用。

**自主筹资能力不断增强。**对公存款合规稳健发展，积极引导社会资本“反哺”三农，截至年末，对公存款余额 11,924 亿元，对公存款日均余额 1.43 万亿元，比上年增加 867 亿元，新营销有效对公存款客户 11,033 户。

**存款产品渠道开拓创新。**首次开办大额存单业务，首发 6 个月、10 亿元固定利率大额存单，农发行负债产品建设向现代化银行产品体系迈出重要一步。投产上线存款营销统一服务平台，实现与政府部门多系统互联互通，促进全行支农筹资渠道进一步拓展、客户服务手段更加丰富。

## 风险管控

### ● 全面风险管理

积极主动应对错综复杂的内外部形势，统筹发展和安全，有效执行前瞻性管控、系统化管理、结构性施策总体策略，着力防范化解金融风险，扎实推进全面风险管理体系建设，不断提升风险综合管控能力和抵御能力，不良贷款率持续多年保持全国性银行业金融机构较好水平，各类风险总体可控，牢牢守住不发生系统性风险底线。

**政策风险和战略风险管理良好。**坚持把服务实体经济作为出发点和落脚点，全力推动国家重大战略落地见效，业务发展实现稳健增长，政策性贷款余额占比保持在90%以上。深入推进政策性金融改革重点任务，加大支农资金筹集力度，减费让利助力企业降低融资成本，未出现政策风险和战略风险。

**信用风险平稳可控。**落实“早识别、早预警、早暴露、早处置”要求，以保持资产质量稳定为主线，一体推进控新、降旧、防变，推动重点领域风险整治取得阶段性成效。全年新发生不良贷款239.69亿元，增量风险控制有力；累计清收处置不良贷款75.30亿元，其中现金清收23.10亿元，存量风险有效压降。年末本外币合计不良贷款余额398.60亿元，不良贷款率0.45%；贷款拨备率4.43%，较年初上升0.41个百分点，风险抵补能力保持稳定。

**流动性、市场风险、银行账簿利率风险保持稳定。**全年流动性水平合理充裕，限额指标运行良好，流动性覆盖率、流动性比例、流动性匹配率持续满足监管要求。市场风险主要为汇率风险，2023年末外汇总敞口为折人民币7.08亿元，同比增加2.03亿元，汇率波动对本行总体资本水平影响有限。银行账簿利率风险各项指标运行稳定，主动防控利率风险意识和前瞻性管理能力明显增强，资产负债重定价期限错配持续优化。

**操作、合规、洗钱风险总体较小。**开展操作风险识别评估和压力测试，加强案防形势分析和案件风险排查，全年未发生重大操作风险事件。合规风险总体可控，监管处罚件数、损失金额同比下降。未发生洗钱风险事件及反洗钱监管处罚。

**信息科技、声誉风险控制较好。**开展分行信息科技风险评估，健全数据安全监测指标，全年信息系统运行平稳，未发生重大信息科技风险事件。2023年，声誉舆情总体平稳，负面影响在可控范围内。



**75.30** 亿元

累计清收处置不良贷款

**23.10** 亿元

其中现金清收



范晓刚

## ● 内控合规管理

坚持围绕中心、服务大局，持续加强内控合规“二道防线”建设，不断改进和优化法律服务，保障全行高质量发展取得扎实成效。

**紧扣“两基”建设部署，推进“靶点”整固和系统刚控。**全面梳理、精准找出经营管理中的重要“靶点”，针对性提出涵盖省市县三级 400 余项整固措施，部署开展“两基”建设重点领域关键环节“靶点”整固，推进各级机构进一步加强关键环节管控，夯实管理基础。聚焦问题根源性治理，全面梳理业务和管理活动操作流程，落实落地 40 余项刚控措施，有序提升系统刚控水平。

**强化内控合规管理，释放“二道防线”动能。**完善联合监督制度体系，开展信贷类处罚问题整改“回头看”，联合监督机制日益成熟有效。完善“三合一”专员管理，印发“一通知三清单”，推动专员监督范围由“宽”到“适”，监督内容由“粗”到“细”。出台专门管理办法，风险合规专员实现“四级行全覆盖”。优化检查评价标准、工具、方法和系统，遴选组建检查人才库，工作质效进一步提升。密切配合人民银行执法检查，扎实抓好整改后半篇文章，持续提升反洗钱履职能力。落实“以案为鉴”监管意见，强化案防制度执行和案件（风险）处置，推动以案促改、以案促治。研发上线联合监督信息共享平台、制度库、制度意见征集平台，完成内控评价系统改造升级，内控合规数字化、智能化水平稳步提升。

**积极适应发展需要，进一步优化法律服务。**深入学习贯彻习近平法治思想，组织开展“民法典宣传月”、国家宪法日等系列普法宣传活动。全力支持保障“三大工程”项目、融资平台化债、小微智贷等重点工作，高质量完成有关合同协议制定，进一步做优做实全过程法律服务。全面加强信贷担保法律审查管理，完善信贷担保法律审查制度，有效防范法律风险。强化数字赋能法治建设，如期完成电子合同系统一期全面推广上线、二期功能优化升级，实现业务合同线上审查全覆盖。扎实开展“以诉讼方式推进不良贷款清收”主题教育专题调研，出台进一步加强诉讼管理工作的意见，修订完善外聘律师管理制度，推动全行依法维权管理水平和工作成效进一步巩固提升。

**严守合规公允原则，全面加强关联交易管理。**农发行与关联方发生的交易遵循合规性、公允性原则，2023 年，全行共发生符合国家金融监督管理总局一般关联交易披露要求的关联交易 8 笔、金额共计 2.28 亿元，其中：授信类关联交易 1 笔、金额 0.30 亿元，存款类关联交易 7 笔、金额 1.98 亿元，未发生重大关联交易。



范晓刚



## ● 信贷及信用审批管理

**信贷资源科学合理配置。**锚定乡村振兴和农业强国建设金融需求，印发年度信贷政策指引，明确实施“1+N+1”信贷政策体系，促进信贷资源供给结构进一步优化。灵活实行差异化信贷支持策略，对于灾后重建项目分级分类给予绿色通道等倾斜政策；积极落实五部委开展“一链一策一批”中小微企业融资促进行动要求，鼓励分支机构合理满足相关中小微企业融资需求。

**信贷管理系统持续优化。**履职水平全面提高。新建移动办贷APP和信贷审议系统，扩展办贷管贷半径。风控手段大幅改进。创新研发自然集团识别模型和授信集团认定流程；新增粮棉油贷款“双结零”控制，强化“双结零”客户风险管控。管理能力显著强化。新建电子合同与法律审查系统，电子印章用印全程可追溯，实现精细化管控；新建信贷电子档案管理模块，对接数字档案管理系统，实现信贷档案数字化管理。数据质量整体提升。推进关键字段数据治理，根治“一户多码”问题，实现原系统数据全量迁移；新增关键字段气泡提示功能，从源头提升数据质量。基层一线进一步减负。利用计算机视觉识别技术实现财务报表自动识别和发票信息批量采集、真伪查验，简化采集管理操作。

**信用风险管控取得新突破。**落实金融风险防控要求，信贷监控制度、系统、模型建设同向发力。印发信贷风险信息监控、潜在风险客户融资、授信大户风险会诊等系列制度，构建从预警监控到分类处置的全流程闭环管理机制，实现监测信息及客户“红、橙、黄、灰、无”五色类预警分类。信贷风险监控系统二期成功上线，实现“自上而下”风险预警提示、检查、反馈流程及“自下而上”风险事件报送流程，应用客户信用风险监测类和业务监测类模型90余个，初步实现信贷风险前瞻性监测、智能化预警。

**信用审批管理取得新进展。**有力统筹发展和安全，不断强化条线管理、推进改革创新、提升专业能力，推动审批工作提质增效。服务发展创新绩，全行授信业务审批量继续保持历史高位；办贷效率进一步提升；集团客户年度授信管理不断加强。防控风险出实招，制定信贷审查办法—评审指引—参考模板—经验交流—典型案例，初步构建立体化审查业务指导体系；及时制定有关专项任务评审要点；对省级分行审批情况实施常态化后评价。基础管理上新阶，修订信贷独立审查官办法；全面上线信贷审议系统，首次实现对全系统审议工作的刚性控制和贯通管理；实施信审人员能力提升计划并开展多层次培训交流。

**信贷调评质效扎实提升。**持续构建调评业务制度体系，印发流贷、固贷评审指引，首次实现调查审查标准统一；制定保障性住房、“平急两用”公共基础设施建设及化债业务评审要点。完成调评专业首次资质认定，印发专业资质管理办法，组织首次专业资质认定，实现“持证调评”。全面推进调评业务联系指导及研究分析，启动总省行业务联系指导，开展调评行业3年研究分析，印发重点行业分析工作方案，专业指导精准性、有效性及研究能力显著加强。



## 基础支撑

### 人才队伍

广纳天下英才而用之。坚持走人才自主培养之路，采取校园为主方式抓好源头培养，全年为信贷、财会、风险合规、信息科技等条线招录优秀毕业生 600 余人，其中硕士及以上学历占比 71%，“211”“985”和 QS 世界大学排名前 250 名的高校毕业生占比 40%。



聚焦专业能力培养人才。开展各类有针对性、差异化的专业能力培训，满足不同层次人才成长需要。面向领军人才，开展总行部门和省级分行“一把手”高质量发展能力提升培训班，分批次开展总行部门和省级分行副职中长期经营管理（EMT）培训班；面向管理英才，举办中青年干部培训班、新提拔领导干部培训班；面向专业骨干，举办青年英才培训班；面向基础人才，实施新入行员工三年学习行动计划等。

加强高层次人才队伍建设。总行组织开展全行首批“领军人才”选拔和 2023 年度高级职称评审，评选出 10 名领军人才，59 名高级专业职称人才；采取市场化方式，启动“高端专家引进”项目，提升引才针对性有效性。

着眼人才成长进步用好人才。遵循人才成长规律，加大优秀年轻干部发现选拔，形成层次合理、晋升有序的人才选用机制。全年共有 46 名优秀人才走上了中层及以上领导岗位，374 人走上处级管理岗位。



## 科技赋能

科技建设以赋能全行业务高质量发展为目标，以科技规划落地实施为抓手，推动系统研发、数据治理、网络安全、系统运维等工作取得新成效。

**科技赋能业务发展增添新动力。**以年度项目计划为主线，大力推进科技“十四五”规划落地实施，全面完成科技规划中期修订，更好适应数字化转型趋势和全行高质量发展的新形势新要求。截至年末，已建成 182 个应用系统，覆盖农发行主要业务领域。新一代信贷管理系统、移动办贷、数字人民币平台等一大批应用系统建成投产，科技赋能业务发展、服务客户能力进一步提升。

**数据治理和数据服务取得新进展。**发布全行数据战略和数据标准，进一步完善数据治理体系；实施 EAST 数据质量“提升工程”，完成 8 套监管报表 4 万余项目口径核查发布，治理源头数据 50 余万条，监管报表质量稳步提升；深入推进基层行报表减负，基本消除监管固定手工报表；聚焦中央巡视、监管检查等外部要求和行内经营管理及风险防控等重点领域，积极做好各类数据服务，全面提升数据服务质效。

**网络安全管理持续加强。**全面推进网络安全管理体系建设，在安全治理、防御外部攻击、开发安全、运维安全、信息安全等领域稳步提升；取得 ISO27001 信息安全认证，安全基础更加坚实；建成安全态势感知平台，构建全行一体化网络安全纵深防御体系；发布数据安全分类分级标准，初步建立数据安全体系；强化实战化网络攻防演练，外部攻击防御能力大幅提升。

**运维自主安全能力不断提升。**顺利完成企业网银和手机银行系统的回迁，自主可控能力进一步提升；完成全行网络架构优化、云平台建设和运维工具体系建设，IT 基础设施进一步优化提升；重要信息系统实现灾备全覆盖，应急容灾保障能力稳步提升，全行信息系统实现安全稳定运行。

## 文化品牌

**拓展深化文化理念宣贯。**围绕社会主义核心价值观和农发行文化理念体系，突出农发行“超级符号”元素，设计系列宣传海报。强化文化宣贯，展示农发行独特的文化标识，不断弘扬植根于中华文化沃土，熔铸于农发行人长期奋斗的文化理念。

**持续完善视觉形象建设。**优化完成营业网点视觉形象设计，以“运营设施数智化、基础工作标准化、对客服务一体化”为抓手，加快营业网点标准化智能化建设。运用合理的功能布局、品牌元素、感官体验凸显农发行服务特色，强化客户对农发行品牌的认知，推进农发行品牌形象管理系统化、模块化、标准化，树立现代化银行对外窗口良好形象。



## 学术研究

**深化基础研究。**全面总结农业政策性银行服务脱贫攻坚的实践经验，形成中国特色政策性银行扶贫的理论，出版发行《农业政策性银行扶贫论》。

**开展应用研究。**坚持问题导向，目标导向相结合，围绕服务乡村振兴战略、新兴行业、宏观经济、绿色金融、业务边界、金融同业动态和国际业务动向等重点领域、难点问题开展专题研究，形成了一批有价值的成果，助推政策落地和业务发展。



## 参控股公司

### ● 控股公司

#### 中国农发重点建设基金有限公司

中国农发重点建设基金有限公司是本行的全资子公司，注册资本 500 亿元，2015 年成立，投资项目涵盖民生改善、“三农”建设、城市基础设施、重大基础设施和转型升级等领域。截至年末，中国农发重点建设基金运营平稳，风险总体可控。

#### 现代种业发展基金有限公司

现代种业发展基金有限公司是本行的控股子公司，注册资本 24.24 亿元，是经国务院批准设立，具有中央财政背景、采用市场化运作的股权投资基金，主要从事种业领域投资和投资咨询。截至年末，现代种业发展基金有限公司总资产 30.38 亿元，净资产 29.71 亿元，全年实现净利润 6,966.41 万元。

#### 农发基础设施基金有限公司

农发基础设施基金有限公司是本行的全资子公司，注册资本 100 亿元，2022 年成立，投资项目涵盖国家明确的市政和产业园区基础设施、交通基础设施、农业农村基础设施、能源基础设施、城乡冷链和重大物流基础设施、社会事业、保障性安居工程、新型基础设施等八个领域。

#### 北京先农投资管理有限公司

北京先农投资管理有限公司是本行的控股子公司，注册资本 3,636.36 万元，主要从事投资管理和投资咨询，是现代种业发展基金有限公司的委托管理机构。截至年末，北京先农投资管理有限公司总资产 1.43 亿元，净资产 0.90 亿元，全年实现净利润 1,335.42 万元。

### ● 参股公司

#### 国家融资担保基金有限责任公司

国家融资担保基金有限责任公司是本行的参股公司，注册资本 661 亿元，主要经营再担保业务、项目投资、投资咨询等。

#### 中国农业再保险股份有限公司

中国农业再保险股份有限公司是本行的参股公司，注册资本 161 亿元，主要经营农业保险的再保险业务以及转分保等业务。

#### 中国农业产业化发展基金有限公司

中国农业产业化发展基金有限公司是本行的参股公司，注册资本 40 亿元，主要投资于农业产业化龙头企业、农业流通等重点领域的服务业企业、农业和农村配套服务与建设项目，以及农业保险公司、涉农担保公司等。



苑晓网



## ● 未来展望

当今世界变乱交织，百年变局加速演进，国际政治纷争和军事冲突多点爆发，世界经济增长动能不足，全球经济呈现高通胀、高利率、高债务、低增长“三高一低”态势。我国经济面临着周期性、结构性矛盾并存，有效需求不足，居民就业增收预期偏弱，部分行业产能过剩，部分领域风险隐患较多等问题。但同时也要看到，我国具有社会主义市场经济的体制优势、超大规模市场的需求优势、产业体系配套完整的供给优势、大量高素质劳动者和企业家的人才优势，经济发展具备强劲的内生动力、韧性、潜力。综合起来，我国发展面临的有利条件强于不利因素，经济回升向好、长期向好的基本趋势没有改变。在中央经济工作会议上，习近平总书记提出“五个必须”，对做好新时代经济工作、以高质量发展全面推进中国式现代化建设具有重大而深远的指导意义，明确了2024年经济工作的总体要求和政策取向，系统部署了9个方面的重点任务，强调要坚持稳中求进、以进促稳、先立后破。面对新形势新任务新要求，要全面看待我国经济社会发展取得的全面成效，深刻领会新时代做好经济工作的规律性认识，有力有效推动党中央决策部署落地落地。

积极的财政政策要适度加力、提质增效。将坚持稳中求进、以进促稳、先立后破，统筹扩大内需和供给侧结构性改革，统筹新型城镇化和推进乡村全面振兴，统筹高质量发展和高水平安全，加大财政宏观调控力度，实施好积极的财政政策，巩固和增强经济回升向好态势。

“适度加力”方面，将保持适当的支出强度，释放积极的信号。合理安排政府投资规模，发挥好政府投资的带动放大效应。加大均衡性转移支付力度，兜牢基层“三保”底线。优化调整税费政策，提高政策的精准性、针对性、有效性。“提质增效”方面，将从落实过紧日子要求、优化财政支出结构、强化绩效管理、严肃财经纪律、增强财政可持续性、强化政策协同等六个方面着手，大力推进财政管理的科学化、标准化、规范化、法治化，提高资金效益和政策效果。严格转移支付资金监管，严肃财经纪律。增强财政可持续性，兜牢基层“三保”底线。加强与其他宏观政策协同联动，提升支持高质量发展的效果。

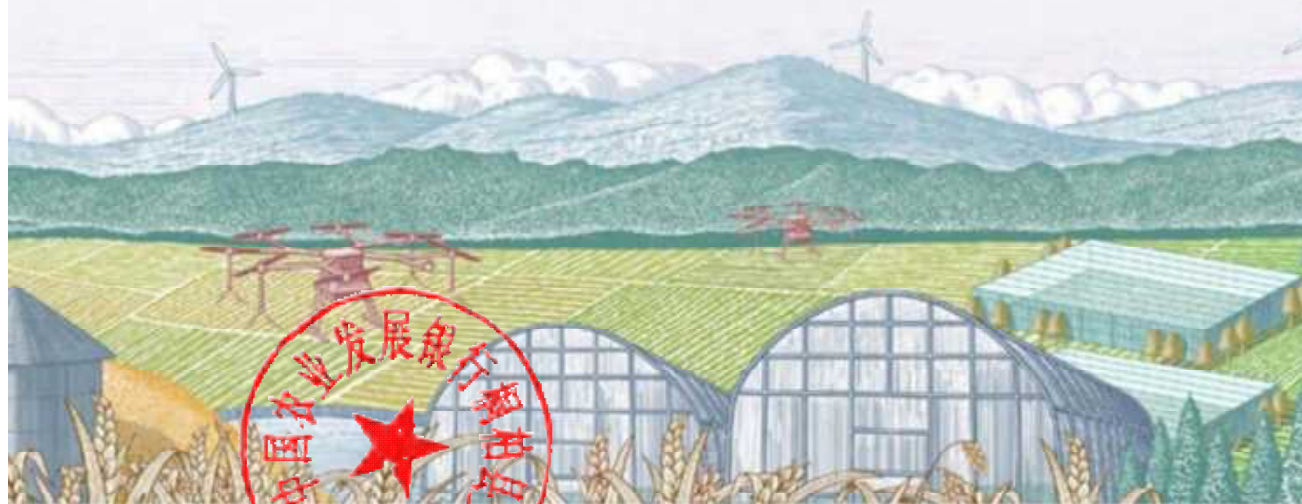


稳健的货币政策要灵活适度、精准有效，继续为实体经济稳定增长营造良好的货币金融环境。总量方面，将综合运用多种货币政策工具，保持流动性合理充裕，使社会融资规模、货币供应量同经济增长和价格水平预期目标相匹配。在节奏上把握好新增信贷的均衡投放，增强信贷增长的稳定性。结构方面，将不断优化信贷结构，加大对民营企业、小微企业的金融支持，落实好金融支持民营经济 25 条举措，提升金融服务实体经济质效。要注重盘活被低效占用的金融资源，提高存量资金使用效率。价格方面，兼顾内外均衡，促进综合融资成本稳中有降，保持人民币汇率在合理均衡水平上的基本稳定。风险方面，将加强金融风险监测、预警和评估能力建设，推动建立权责对等、激励约束相容的金融风险处置责任机制。按照市场化、法治化原则，配合地方政府和有关部门稳妥有效化解重点领域和重点机构的风险。健全完善金融安全网，继续推动金融稳定立法。

近年来，农发行高质量发展不断迈上新台阶，但也要清醒的看到，对标建设现代化政策性银行的目标，仍然存在一些不容忽视的短板弱项。在履职发展和经营管理方面，业务范围和边界还有待进一步明晰，发展模式、创新能力不适应新形势需要，结构性矛盾突出，资

金成本较高，财务可持续压力持续增加。在风险防控方面，市场有效需求不足，经济风险、债务风险、金融风险相互交织，风险管理体制机制、识别预警、专业化保全等方面存在薄弱环节。在深化改革方面，治理体系的现代化水平还有差距，关键核心技术自主可控能力仍需提高，财务管理的规范化、科学化水平有待提升。

2024 年是中华人民共和国成立 75 周年，是实现“十四五”规划目标任务的关键一年，也是农发行成立 30 周年，做好全年工作意义重大。本行将坚持以习近平新时代中国特色社会主义思想为指导，全面贯彻落实党的二十大和二十届二中全会、中央金融工作会议、中央经济工作会议、中央农村工作会议、二十届中央纪委三次全会精神，坚持稳中求进工作总基调，完整、准确、全面贯彻新发展理念，以建设农业强国和金融强国为目标，以党的建设为统领，以抓好中央巡视“回头看”整改为推动，以推进高质量发展为主题，以队伍的纯洁性、专业性、战斗力为重要支撑，以防范化解风险为重点，统筹高质量发展和高水平安全，坚定不移走中国特色金融发展之路，全力服务国家战略和“三农”发展，实现质的有效提升和量的合理增长，不断开创新时代政策性金融工作新局面。



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## 董事、高级管理人员情况

### 董事、高级管理人员基本情况

#### ● 董事会成员



钱文挥  
党委书记、  
董事长、  
执行董事



湛东升  
党委副书记、  
副董事长、  
执行董事



孙兰生  
党委委员、  
执行董事



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李春临  
独立董事



廖岷  
独立董事



邓小刚  
独立董事



刘国强  
独立董事



周劲松  
股权激励董事



邱世如  
股权激励董事



韩粤  
股权激励董事



王红雁  
股权激励董事



苑晓丽



● 中央纪委国家监委驻行纪检监察组组长



● 高级管理层成员



范晓刚



孙兰生  
党委委员、副行长



徐一丁  
党委委员、副行长



徐浩  
党委委员、副行长



孙孝坤  
党委委员、副行长



熊钧  
董事会秘书



杜彦坤  
战略总监



苑晓丽

● 中国农业发展银行负责人 2023 年薪酬情况

单位：人民币万元							
姓名	职务	发薪月数	2023 年支付的税前报酬情况			是否在股东单位或其他关联方领取薪酬	在关联方领取的税前薪酬总额
			已支付薪酬	社会保险、企业年金、补充医疗保险及住房公积金的单位缴纳（存）部分	其他货币性收入（注明具体项目并分列）		
钱文挥	党委书记、董事长、执行董事	12	67.26	14.04	0	否	0
湛东升	党委副书记、副董事长、执行董事、行长	12	67.26	16.40	0	否	0
王昭耀	中央纪委国家监委驻行纪检监察组组长、党委委员	11	55.49	11.93	0	否	0
孙兰生	党委委员、执行董事、副行长	12	60.53	15.55	0	否	0
徐一丁	党委委员、副行长	12	60.53	15.96	0	否	0
张宝江	党委委员、副行长	12	60.53	16.58	0	否	0
徐浩	党委委员、副行长	12	60.53	18.56	0	否	0
孙孝坤	党委委员、副行长	3	15.13	3.58	0	否	0
解学智	原党委书记、董事长、执行董事	7	22.42	6.31	0	否	0

注：  
1. 上表披露薪酬为本行向负责人实际支付的 2023 年度税前薪酬，不含当年补发的以前年度薪酬。  
2. 原董事长、党委书记解学智任职全国政协常委，按照财政部有关规定，工资关系保留在本行。



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## 董事、高级管理人员变动情况

### ● 董事变动情况

2023年7月，李春临先生任本行部委董事，连维良先生不再担任本行部委董事。

2024年3月，廖岷先生任本行部委董事，许宏才先生不再担任本行部委董事。

### ● 高级管理人员变动情况

2023年1月，李小汇先生不再担任本行首席风险官。

2023年2月，朱远洋先生不再担任本行行长助理。

2023年3月，周良伟先生不再担任本行董事会秘书。

2023年7月，熊钧先生任本行董事会秘书，杜彦坤先生任本行战略总监。熊钧先生、杜彦坤先生的任职资格已获得国家金融监督管理总局核准。

2023年9月，孙孝坤先生任本行党委委员。孙孝坤先生的副行长任职资格于2023年11月获得国家金融监督管理总局核准。

2023年11月，王昭嗣先生不再担任中央纪委国家监委驻本行纪检监察组组长、本行党委委员。

2024年4月，熊惊峰先生任中央纪委国家监委驻本行纪检监察组组长、本行党委委员。

2024年5月，张宝江先生不再担任本行党委委员、副行长。



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## 完善公司治理

### 党的领导

2023年，农发行党委以习近平新时代中国特色社会主义思想为指导，深刻领悟“两个确立”的决定性意义，增强“四个意识”、坚定“四个自信”、做到“两个维护”，全面贯彻党的二十大和二十届二中全会精神，认真落实中央金融工作会议部署，按照新时代党的建设总要求深入实施党建领航工程，不断提高党建工作质量。

#### 坚决维护党中央 对金融工作的集中统一领导

坚持把加强党的政治建设摆在首位，切实增强政治判断力、政治领悟力、政治执行力，始终在思想上政治上行动上同以习近平同志为核心的党中央保持高度一致。**把准政治方向。**建立贯彻落实习近平总书记重要指示批示和党中央重大决策部署工作机制，建立健全“第一议题”制度，制定印发农发行党委进一步提高党委理论学习中心组学习质量的通知，构建传达学习、研究部署、贯彻落实、跟踪督办、报告反馈工作闭环，确保贯彻党中央决策部署不走偏、不变样。建立总行领导年度重点课题调查研究工作机制，以上率下带动全行大兴调查研究，及时发现、解决落实党中央决策部署中的难点堵点。**强化政治引领。**在完善公司治理中加强党的领导，修订党委研究决定和前置研究讨论事项清单，明确前置研究讨论事项后续决策程序，党委发挥把方向、管大局、保落实领导作用的机制更加完善。加强党建带工建、带团建，组织召开农发行二届一次职代会、一届三次工代会、党的青年工作会议暨贯彻落实团十九大部署会议，群团组织的桥梁纽带作用不断增强。**严守政治纪律。**细化落实全面从严治党主体责任55项年度重点任务，认真开展省级分行党委落实全面从严治党主体责任评估。严格执行民主集中制，不断提升党委科学、民主决策水平。严格规范党内政治生活，班子成员带头过好双重组织生活，扎实开好2022年度民主生活会。严格落实党内法规执行责任制，加强对领导干部应知应会党内法规和国家法律的学习培训，严格执行重大事项请示报告制度。

#### 扎实开展学习贯彻习近平新时代 中国特色社会主义思想主题教育

坚持把学习贯彻习近平新时代中国特色社会主义思想主题教育作为全年党建工作的主题主线，紧扣“学思想、强党性、重实践、建新功”总要求，着力在以学铸魂、以学增智、以学正风、以学促干上下功夫、求实效。**加强组织领导。**第一时间成立主题教育领导小组及办公室，党委书记任领导小组组长，党委副书记任领导小组副组长兼办公室主任，建立由班子成员任组长的理论学习、调查研究、高质量发展、检视整改、建章立制5个专项推进组，抽调业务骨干组成工作专班，确保主题教育组织领导有力有效。**精心谋划推动。**召开直达县支行的动员部署会，制定两批主题教育的总体实施方案、5个专项推进方案，将团员和青年主题教育纳入第二批主题教育一体推进，制作全流程推进表挂图作战，实行领导小组周例会制度，采取工作提示、交流指导信息等方式加强指导，抓实重点措施，严防形式主义。**强化严督实导。**制定巡回指导工作指南，第一批主题教育期间派出9个巡回督导组，第二批主题教育期间派出25个巡回督导组，不间断强化督促指导，加强对读书班、专题党课、调查研究、民主生活会等重要活动审核把关。两批主题教育有序推进、有效贯通，全行共开展理论学习中心组研讨2,632次、举办读书班415期，领导干部讲授专题党课1,746次，基层党组织开展集中学习讨论5.3万余次；共形成调研报告1,896篇、召开调研成果交流会449场次；共检视问题1,881个，已完成整改1,876个；共建章立制676项。农发行主题教育工作得到中央主题教育办和第39督导组、第19巡回督导组肯定，作为唯一企业代表在第二批主题教育中央督导组座谈会上作经验交流。中央领导同志在中央主题教育第一批总结暨第二批部署会议上点名肯定中央第39督导组与农发行、农行问题共答，探索金融协同财政资金支持高标准农田建设有效路径的相关做法。

## 全力抓好 中央巡视“回头看”整改

坚持把中央巡视“回头看”整改作为重大政治考验，与驻行纪检监察组贯通协同，以坚定清醒的政治自觉、坚决有力的整改措施、“不贰过”的坚强决心，全力推动整改取得实效。**提高思想认识。**深入学习领悟习近平总书记重要讲话精神和中央巡视集中反馈会、“一对一”反馈会等会议精神，按照反馈意见和中央纪委国家监委、中组部、中央金融工委要求，认真制定整改方案和台账，将反馈意见细化为46项具体问题，制定240项整改措施。召开贯通到基层的动员部署会、推进部署会、督导与评估培训会，不断增强全行对标整改的政治自觉、思想自觉、行动自觉。**压实主体责任。**成立整改工作领导小组，每周听取整改进展汇报、研究整改推进工作。党委书记认真履行“第一责任人”职责，直接督办问题占比63%，截至年末牵头研究重点难点问题37次。行领导落实“一岗双责”，截至年末专题研究整改工作161次，赴22个省分行现场督导整改38次。主动接受驻行纪检监察组监督，及时落实监督审核意见。**推动严实整改。**确立“分类施策、靶向纠治、对标核验”整改思路，按照“强基固本、补齐短板、纠偏改错”三个维度，制定整改目标和措施，推进分类施策；注重区分问题层级、性质和范围，实施靶向纠治；按照“目标标准、措施实、效果好”标准，组建评估小组跟进开展督导评估，做实对标核验。



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## 全面加强 宣传思想文化工作

坚持把做好宣传思想文化工作作为重大政治责任，切实为履行职责使命、服务强国建设提供坚强思想保证、强大精神力量和有利文化条件。**持之以恒加强理论武装。**把学习贯彻习近平新时代中国特色社会主义思想作为加强思想建设的根本任务，抓机关、带系统、促基层，进一步统一思想、统一意志、统一行动。组织“凝心铸魂强党性 奋发有为显担当”贯彻落实党的二十大精神网络知识竞赛，带动全系统深入学习领悟习近平新时代中国特色社会主义思想的科学体系、核心要义、实践要求。及时召开党委会、党委（扩大）会、全系统视频会议传达中央金融工作会议精神，制定学习宣贯方案，总行党委成员带头“四下基层”宣讲，各级行通过多种形式广泛开展学习研讨，行内宣传平台开设专栏解读会议精神、刊发学习体会，分层分类、分期分批有序组织全员培训，研究制定《关于贯彻落实中央金融工作会议精神开创新时代高质量发展新局面的实施意见》，确保会议精神在全系统入脑入心、落地落实。**大力推进文化建设。**认真学习贯彻习近平文化思想，召开宣传思想文化工作会议暨文化理念宣贯推进会，制定深入学习宣传贯彻习近平文化思想的实施方案，大力弘扬中华优秀传统文化，引导全行员工做到诚实守信、不逾越底线，以义取利、不唯利是图，稳健审慎、不急功近利，守正创新、不脱实向虚，依法依规、不胡作非为。深入实施文化铸魂工程，使农发行新时代文化理念更加内化于心、外化于行。积极弘扬劳模精神、劳动精神、工匠精神，组织开展系列劳动竞赛，评选“金牌能手”、“金牌卫士”、“十大杰出青年”等优秀代表，营造争先创优浓厚氛围。**严格落实意识形态工作责任制。**开展意识形态工作专项巡视督查，加强阵地建设和管理，强化舆情监测分析，定期通报工作情况，牢牢掌握党对意识形态工作的领导权。积极组织新闻宣传，规范新闻报道管理，全年全系统在各媒体平台发布新闻信息超30万篇次，营造良好舆论环境。

## 深入贯彻落实 新时代党的组织路线

坚持政治过硬、能力过硬、作风过硬标准，着力打造坚强战斗堡垒、锻造忠诚干净担当队伍，为高质量发展提供坚强组织保障。**着力打造坚强战斗堡垒。**启动“两基”建设三年行动，开展“不专业、不精细、不认真、不负责”问题专项整治，分两批对 370 个支农质效差的支行进行集中治理，对 32 个后进基层党组织进行帮扶。开展党支部标准化规范化建设“回头看”，表彰标兵党支部 10 个、先进党支部 30 个。完善党内先进典型评选表彰和撤销机制，激励基层党组织和广大党员担当作为。积极发展优秀年轻员工入党，全年新发展党员 1,694 名。**加强干部人才队伍建设。**完善干部监督管理制度，健全干部能上能下机制，组织开展总行部室副职干部遴选，通过上下交流、内外交流、重大任务锻炼等方式加强干部培养，不断提升队伍纯洁性、专业性和战斗力。全年提拔或进一步使用总行党委管理干部 78 人、平职调整 59 人次，调整不适宜岗位履职要求的干部 30 人，不断优化干部结构。完善专业人才库建设，开展“领军人才”选拔和高级职称评审，激励广大员工主动提升专业技能。**切实提高机关党建质量。**健全完善机关党建工作机制，持续推进“四强”党支部、模范机关创建，在中央和国家机关中率先举办党小组组长培训班，大力推动总行机关党建走在前、作表率。总行机关 5 个基层党组织被命名为中央和国家机关“四强”党支部，4 个课题在“关键小事”调研攻关活动中获奖，1 名青年获评中央和国家机关“青年学习标兵”。



1,694

新发展党员



70

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## 纵深推进 党风廉政建设和反腐败工作

坚持全面从严治党永远在路上、党的自我革命永远在路上，深入贯彻落实二十届中央纪委二次全会精神，以严的基调一刻不停推进全面从严管党治行。**全面提升干部监督质效。**加强与驻行纪检监察组在政策制度、机制管理、信息研判、查处问责、教育预防、安排部署 6 方面贯通协同，综合运用党内监督、巡视巡察、个人事项报告、经济责任审计等方式，加强对领导班子特别是“一把手”的全面监督。开展省级分行政治生态分析评价，加强省级分行领导班子党风廉政建设责任制考核，规范领导干部亲属经商办企业行为。深入推进巡视巡察工作，制定巡视工作规划，完善巡视工作机制，修订常规巡视省级分行和巡视监督“一把手”重点内容清单，对 6 个省级分行党委开展常规巡视，对 435 个基层党组织开展巡察。**不断深化纪律作风建设。**持续推进违反中央八项规定精神典型问题专项治理，对 4 个省级分行开展专项检查。严肃查处酒驾醉驾案件背后的“四风”问题。全年共处理违反中央八项规定精神问题 140 人次。积极落实“四下基层”要求，深入推进为基层减负，出台整治形式主义为基层减负 30 条措施，持续精文减会控表，推行基层行请示事项“一承诺、两清单”机制，机关服务基层质效不断提升。坚持一体推进“三不腐”。深挖金融风险背后的腐败问题，深化信贷、财会运营、选人用人、基建采购、粮食购销等重点领域专项治理，开展乡村振兴领域不正之风和腐败问题专项整治，对 2003 年以来亿元以上不良贷款廉洁风险进行专项排查。严肃查处侯敏、熊建国、赵富洲等 3 名总行党委管理干部严重违纪违法并涉嫌犯罪问题，在全行形成强烈震慑。总行党委以原内蒙古分行党委书记、行长贾楞严重违纪违法案件为反面典型案例开展解剖式调研，深入分析查找从严治党薄弱环节，及时修订农发行问责办法，制定全面从严治党治行工作方案，进一步筑牢反腐败制度防线。着力加强警示教育，召开全系统集中警示教育大会，举办反腐倡廉警示教育展，开展以案为鉴、以案促改专项警示教育活动，组织党纪法规专题培训，推进各级行开展常态化警示教育，引导党员干部深刻警醒、引以为戒。



## 公司治理体系

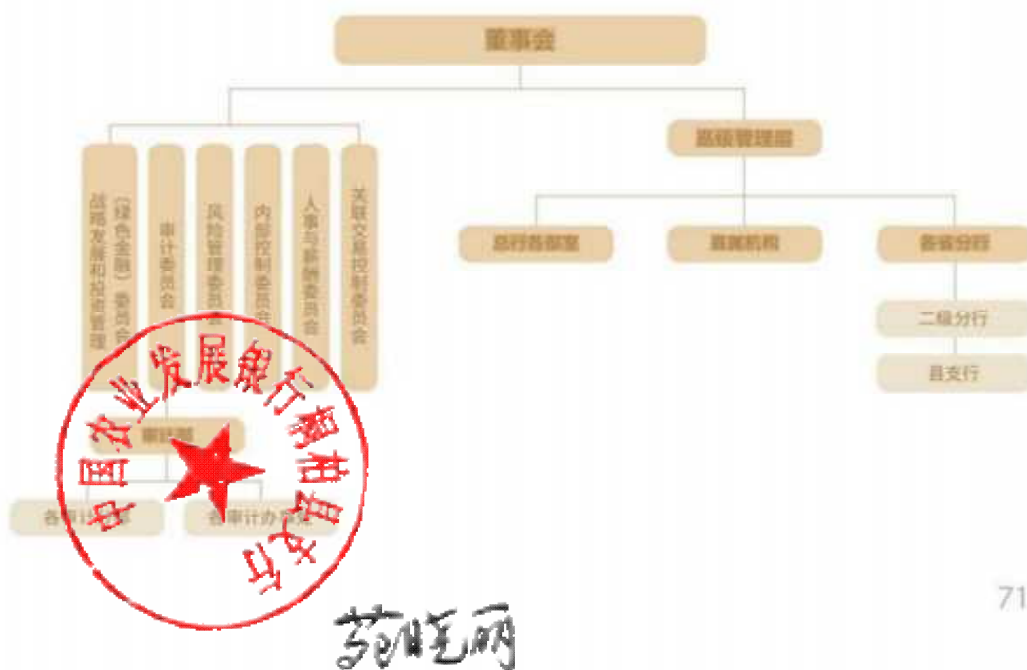
财政部持有本行 100% 股权，按照《中国农业发展银行章程》有关规定行使权利、履行义务。2023 年批准内源性补充资本金 230 亿元，为本行资本实力和风险抵抗能力不断增强提供了有力支撑。本行坚持以习近平新时代中国特色社会主义思想为指导，深入学习贯彻党的二十大精神和中央金融工作会议精神，严格落实两个“一以贯之”要求，坚持金融工作的政治性和人民性，根据《公司法》《中国农业发展银行章程》《中国农业发展银行监督管理办法》的规定，全面落实金融政策、监管要求，对标对表建设现代化高质量发展的农业政策性银行目标，在完善公司治理中加强党的领导，各治理主体遵循独立运作、有效制衡、相互合作、协调运转的基本原则行使权利、履行义务，推动形成决策科学、执行有力、监督有效的公司治理机制，持续推进公司治理体系与治理能力现代化建设。

**全面坚持和加强党的领导。**本行党委在公司治理结构中具有法定地位，充分发挥“把方向、管大局、保落实”的领导核心作用，把党的领导落实到公司治理各环节。坚持谋全局、议大事、抓重点，在重大事项决策中履行决定和把关定向职责，确保本行严格贯彻落实党中央、国务院决策部署和方针政策，高质量发展沿着正确方向不断前进。

**股东全力支持公司治理。**财政部作为唯一股东，根据本行章程依法合规行使权利、履行义务，为健全完善本行现代公司治理机制提供了有力支撑。持续支持全面深化改革，积极推动落实业务分类管理、分账核算，为本行更好服务建设农业强国、推进乡村振兴等国家战略创造有利条件。

**董事会有效发挥战略决策作用。**按照本行章程和监督管理办法等要求有序运转、高效履职，坚守农业政策性银行职能定位，严格落实党委前置研究程序，进一步激发专委会活力，持续加强监督功能，着力提升公司治理的科学性、规范性和有效性，充分发挥董事会科学决策和战略引领作用。

**高管层狠抓贯彻执行。**按照本行党委决定和董事会授权，提升政治站位，强化责任担当，积极开拓创新，全面高效履职，确保国家政策及时高效贯彻、党委意志和董事会决议落地实施，积极推进中央巡视“回头看”整改工作，确保本行经营管理与董事会所制定批准的发展战略、风险偏好和其他政策相一致。





## 董事会情况

### 董事会职责

董事会对经营和管理承担最终责任，依照相关法律法规和本行章程履行职责。主要职责包括：审议批准中长期发展战略、年度经营计划和投资方案；制订业务范围及业务划分调整方案，按程序报国务院批准；制定年度财务预算方案、决算方案；审议批准年度债券发行计划；审议批准资本管理规划方案和资本补充工具发行方案；制定利润分配方案、弥补亏损方案；制订增加或减少注册资本的方案，按程序报国务院批准；制订章程修改方案，按程序报国务院批准；制定董事会议事规则及其修订方案；审议批准重大项目，包括但不限于重大收购兼并、重大投资、重大资产购置与处置、重大对外担保（银行担保业务除外）等；对一级子行（子公司）的设立、分立、合并、变动资本金事项作出决议；制订合并、分立、解散或者变更组织形式的方案，按程序报国务院批准；决定聘任或者解聘行长、董事会秘书、首席审计官；根据行长提名聘任或者解聘副行长、行长助理及法律、法规规定应当由董事会聘任或者解聘的其他高级管理人员（董事会秘书、首席审计官除外）；按照国家有关规定决定高级管理人员薪酬事项、绩效考核事项和奖惩事项；审议批准内部薪酬及绩效考核体系设置方案；决定对董事长及经营管理层的授权事项；审议批准风险管理、内部控制等基本管理制度；审议批准内部管理架构，审议批准一级境内外分支机构设置、调整和撤销方案。

### 董事会组成

本行董事会由 11 名董事组成，包括 3 名执行董事（含董事长）、8 名非执行董事。8 名非执行董事包括 4 名委董、4 名股权董事。

本行董事会下设战略发展和投资管理（绿色金融）委员会、审计委员会、风险管理委员会、内部控制委员会、人事与薪酬委员会和关联交易控制委员会，各专门委员会向董事会提供专业意见，对董事会负责，充分发挥决策参谋作用。

**战略发展和投资管理（绿色金融）委员会**制订本行经营管理目标和中长期发展战略，监督、检查年度经营计划、投资方案的执行情况以及环境、社会、治理等责任履行情况；审议本行章程修改方案，审议年度财务预算、决算、利润分配、弥补亏损方案，审议年度债券发行计划，审议资本管理规划、资本补充工具发行、增加或减少注册资本的方案，审议需经董事会批准的重大项目，对政策性业务开展情况和配套政策进行研究，审议业务范围及业务划分调整方案，审议本行信息披露政策、制度及年度报告，审议本行绿色金融战略，向董事会提出政策建议；审议批准与本委员会审议的基本制度相关的，需提请董事会审议的制度办法。

**审计委员会**审核内部审计章程等重要制度和工作报告，审议中长期审计规划和年度审计计划，审议本行内部审计体系设置方案及修订方案；指导、考核和评价内部审计工作，检查风险和合规状况、会计政策、财务报告程序和财务状况，提出外部审计机构聘请与更换建议；审议批准除内部审计章程外，其他需提请董事会审议的相关制度办法。



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## 董事会运作

风险管理委员会审议本行风险管理基本制度；监督高级管理层对各类风险的控制及全面风险管理情况，并对风险管理政策、管理状况及风险承受能力进行定期评估，提出完善风险管理的意见；审议批准风险管理基本制度外，其他需提请董事会审议的风险管理制度办法；评估产品开发和重大改动、机构和业务领域变动、重大收购与投资等可能带来的风险。

内部控制委员会监督、评价本行内控体系的建设、运行及内控措施的实施效果，审议本行内部控制基本制度及年度反洗钱报告、内控评价报告等，向董事会提出建议；审议批准内部控制基本制度外，其他需要提请董事会审议的内部控制制度办法。

人事与薪酬委员会拟定董事和高级管理人员的选任程序和标准，对董事和高级管理人员任职资格进行初步审核并向董事会提出建议；审议全行薪酬管理制度和政策、内部薪酬及绩效考核体系设置方案，拟定执行董事和高级管理层成员薪酬方案和奖惩事项建议，并监督方案实施；审议本行内部管理架构，审议一级境内外分支机构设置、调整和撤销方案；提名派驻子公司的董事（含董事长）、监事（含监事长）和总经理（行长）人选。

关联交易控制委员会负责关联交易的管理、审查和批准，控制关联交易风险；审查重大关联交易，接受一般关联交易备案；审议年度关联交易制度执行情况和关联交易专项审计结果；审议审批关联交易管理相关制度，审批关联交易与关联交易有关的其他事项。

2023年，董事会严格遵守《公司法》《中国农业发展银行章程》《中国农业发展银行监督管理办法》等法律法规制度要求，认真履职尽责。全年共召开董事会会议8次，各专委会会议23次，审议审议议案67项，议案表决通过率100%。

董事会成员按照本行章程等规定，坚决贯彻落实党中央和国务院重大决策部署，主动肩负起对经营和管理的最终责任；全面了解本行经营发展情况，深入基层调查研究，认真审议各项议案；不断加强自身建设，积极参加各项培训，提高履职能力；遵守职业道德和职业操守，严格执行中央八项规定精神，忠实、勤勉、廉洁履职，自觉维护董事会的声誉和形象。

董事会下设各专门委员会按照议事规则等有关规定，向董事会提供专业意见或根据董事会授权就专业事项进行决策。2023年，战略发展和投资管理（绿色金融）委员会召开5次会议，审议审议25项议案；审计委员会召开3次会议，审议审议7项议案；风险管理委员会召开3次会议，审议审议11项议案；内部控制委员会召开3次会议，审议审议5项议案；人事与薪酬委员会召开6次会议，审议审议13项议案；关联交易控制委员会召开3次会议，审议审议4项议案。

董事会以加强自身建设为重点，持续健全完善公司治理制度体系。依托高管层现有职能部门，建立董事会下设各专委会对口业务支撑职能部门，促进专委会在专业咨询、调研考察、监督检查等方面发挥作用，提高董事会决策质效。同时，加强董事会决议和董事意见建议督办落实工作，敦促高管层强化责任、规范流程，完善治理协同机制，更好发挥董事会的决策和监督作用。



范晓刚

## 内部审计

**审计监督职能充分发挥。**聚焦中央重大政策部署的贯彻落实情况，对市场化购销贷款、国家区域化发展战略贷款、稳经济大盘政策制度执行落实情况开展专项审计，重点关注我行相关政策执行情况、贷款发放、使用和管理情况、企业经营和项目建设运营情况等内容。聚焦主动防范化解重点领域和关键环节风险，对关注类贷款、信贷类业务特别授权执行情况、2018年以来审批发放的非国有控股企业贷款、抵押担保措施有效性和不良贷款开展专项审计，牢牢守住高质量发展的风险底线。聚焦全行“两基”短板弱项，对放款支付管理情况、贷款项目行政审批手续、呆账核销、重点费用开支、固定资产转让和总行党校财务开支事项开展专项审计，进一步促进全行合规经营。聚焦外部监管要求和公司治理有效性，对征信业务、资本充足率、反洗钱、信贷融资收费和信息科技开展专项审计，分析评价各项内部管理程序的合规性。聚焦领导干部的权力运行和责任落实，开展离任经济责任审计、对3个省分行“一把手”开展任中经济责任审计，为本行党委干部选任提供决策参考。

**一体化整改持续深化。**及时掌握和分析外部监管部门对各省分行的年度监管情况，通报2022年度外部监管反馈主要风险和问题，提出明确整改要求。完成以前年度内外部监督检查发现问题及整改情况录入工作。进一步明确内部审计整改工作要求，压实整改主体责任，强化对整改的监督考核，构建审计工作完整闭环，确保审计监督“后半篇文章”落实到位。

**审计质效切实提升。**突出“两重一新”，树立审计发现重大问题的鲜明导向。聚焦发现和揭示重点问题、重要风险和新情况，建立“专报”机制及时汇报反馈，为本行党委、董事会有关决策提供有益参考。建立“会商会审”机制，对审计中遇到与被审计机构对重大问题有分歧的，与总行相关部门会商，联合认定，对现场审计情况集中汇总把关，统一问题定性、重大问题和风险判定标准，进一步提高审计质效。围绕审计要点、审计定性、审计定责、审计整改等四方面加强规范化建设，初步建立了一套较为成熟、系统、规范的审计工具，为长效提升审计质量夯实根基。大力推进非现场审计人才库建立、审计模型研发、非现场审计培训等工作，加速“科技强审”进程。





## 履行社会责任

### ● 落实普惠金融

认真贯彻落实党中央、国务院关于普惠金融决策部署，按照人民银行、国家金融监管总局等工作安排，聚焦普惠小微、巩固拓展脱贫攻坚成果、“三农”等重点领域，持续加大投入力度，年末涉农贷款余额 82,562.68 亿元，占全行各项贷款的 95.05%，较年初净增 9,770.38 亿元。线下和线上“两手抓”服务小微企业，出台差异化支持政策，切实降低普惠小微企业融资成本。精心设计数字化业务场景，重点推进核心企业营销，大力开拓线上业务新渠道，带动一批小微企业获得方便、快捷的数字化政策性金融服务。全年累放普惠小微贷款 584.8 亿元；贷款余额 409.7 亿元，增幅 26%。

### ● 热心社会公益

2023 年，全行公益救济性捐赠资金支出 5,218 万元，主要用于巩固拓展脱贫攻坚成果同乡村振兴有效衔接及部分区域灾情救助，如农发行帮扶（对口支援）县域内部分基础设施维修改造、特色产业帮扶、农村义务教育奖补及部分帮扶、改善医疗条件等投入。

#### 全国大学生“乡村振兴”志愿服务项目

2023 年 6 月起，与共青团中央青年志愿者行动指导中心围绕乡村振兴六个目标，以“六个一”为主要活动内容，以农发行重点支持的乡村振兴项目为实践基地，联合开展全国大学生“乡村振兴”志愿服务项目，组织近 600 名农发行青年和面向高校遴选的 10,000 名大学生，组成 1,000 支志愿服务队伍，深入 100 个乡镇一线，研学上百个农发行支持的乡村振兴项目，为服务乡村振兴注入青春动能。



图 1 农发行青年、大学生志愿者在农发行重点支持项目调研



苑晓网



### “3·5”学雷锋志愿公益活动

2023年3月5日前后，在全系统组织开展“弘扬雷锋精神 做新时代楷模”主题学雷锋志愿公益活动，通过开展“雷锋精神”岗位践行活动、围绕主责主业开展志愿服务项目、巩固已有志愿服务项目、开展形式多样的“微公益”活动等形式，积极践行农发行社会责任担当，让雷锋精神在新时代绽放更加璀璨的光芒。全系统共有1,348个团组织、13,746名团员青年参与活动，活动时长达6,000余小时。



四川南充市分行团委组织青年志愿者赴营山县望龙湖镇青龙村开展志愿宣讲服务



江西分行青年志愿服务队开展垃圾分类知识宣讲

### 启动中国农业发展银行“青年林”“巾帼生态林”建设项目

2023年4月26日，在前期农发行青年林植树2,000余亩的基础上，在甘肃临夏州东乡县启动五年期共计300亩的农发行青年林（甘肃站）建设项目，本行党委委员、副行长徐一丁出席仪式并致辞，来自31个省的70余名青年参加活动，栽植树木60余亩。



为贯彻落实习近平生态文明思想，践行“绿水青山就是金山银山”理念，总行女职工委员会凝聚巾帼力量，在宁夏白及滩启动第二期“巾帼生态林”项目，积极打造“巾帼生态林”工作品牌。全系统25名优秀女职工代表参与植树活动。



苑晓丽

## 关心员工成长

### ● 员工培训

围绕“三个坚持”以高质量教育培训助力锻造忠诚干净担当的高素质专业化金融干部人才队伍。坚持强化理论武装，坚持不懈用习近平新时代中国特色社会主义思想凝心铸魂，深入学习贯彻党的二十大和二十届二中全会精神，高标准举办处级以上领导干部学习贯彻党的二十大精神集中轮训班70期，实现对4,000余名处级以上领导干部全覆盖。坚持把学习贯彻中央金融工作会议精神作为重要政治责任，制定学习贯彻方案，分批开展处级以上领导干部集中轮训。认真贯彻落实新一轮全国干部教育培训规划，研究制定《中国农业发展银行2023—2027年教育培训规划》，对标对表中央要求，紧密结合实际，谋划部署好全行新一轮干部教育培训工作。坚持加强党校建设，认真学习贯彻习近平总书记在中央党校建校90周年庆祝大会暨2023年春季学期开学典礼上的重要讲话精神，制定贯彻落实意见，召开总行党校2023年度校务委员会会议，举办总行党校秋季学期党员领导干部进修班、青年英才培训班等，及时精选汇编学员研究成果，推动学习研究成果转化落地。坚持聚焦主责主业，围绕金融强国建设目标任务，强化政策性银行职能定位，围绕“八个坚持”“五篇大文章”、服务推进乡村全面振兴、服务国家粮食安全战略等开展培训，举办总行部门和省级分行“一把手”高质量发展能力提升培训班、中长期经营管理（EMT）培训班、战略规划中高级管理人员培训班、原中央苏区振兴县和中央单位定点帮扶县乡村振兴人才培训班，举办“专业筑基·强基赋能”培训讲座等，上线农发行E学院二期。全年培训员工48.97万人次，举办各类专业测试200余场次，开展各类网络培训达26万学时。

### ● 关爱员工

**持续帮扶困难职工。**全年向18名特困职工发放救助金217.2万元，有效发挥了特困资金扶危于急、济困于难的作用；开展双节送温暖活动，全系统共慰问职工4,818人，发放慰问款物1,000多万元。

**真心真情关爱女职工。**认真落实国家关于女职工权益保护的法律法规，正式签订农发行女职工权益保障专项集体合同，切实维护女职工合法权益和特殊利益；发布本行党委致全行女职工“三八”妇女节贺信，传递党委的节日问候和关心关爱；支持鼓励基层行创建女职工关爱室，在25个有条件、有需求的分支机构建立了女职工关爱室，不断提升女职工获得感和幸福感。

**关心爱护劳动模范。**组织28名全国级、金融系统级、总行级五一劳动奖章获得者分别参加中央金融工作会议、中国金融工会和总行疗休养活动，组织劳模宣讲、劳模巡回报告、学习交流，并在全行弘扬尊重劳模、崇尚劳模、关爱劳模的良好风尚。



**217.2 万元**

全年向18名特困职工发放救助金

**4,818 人**

全系统共慰问职工

**1,000 万元**

发放慰问款物



## 绿色低碳运营

立足农发行高质量发展全局，积极探索自身运营碳中和，完成《农发行自身碳达峰碳中和规划研究》。深入贯彻新发展理念，全面落实《中国农业发展银行 2022—2025 年办公数字化发展规划》提出的“绿色办公效能整体提升”的任务要求，深入实施绿色低碳转型行动，持续增强建设“绿色银行”发展动能，促进全行绿色低碳运营。

**科学量化全行碳排放。**全面启动碳盘查项目，从“食堂消耗的天然气、液化石油气、醇基燃料”等直接排放，“电梯、办公设备、数据中心、公务用车等消耗的电力、热力”等间接排放，及“办公用纸、商务差旅、员工通勤产生的排放”等其他间接排放三个方面，对农发行两千余家分支机构进行碳排放量核算，为节能降碳夯基固本。开展绿色运营数字化平台建设，常态化监测碳排放数据，挖掘减排能力，使减排管理提质增效。

**优化支撑服务能力。**对公文流转和事项审批流程链条进行全面优化，加强系统刚性控制，切实提高办公办事效率和质量，全年办理 169 万余件电子公文，公文数量较上年减少 12.10%，测算节约纸张约 850 万张，减少碳排放约 107.4 吨。

**深化数字转型实践。**持续拓展办公信息系统集群，2023 年以来综合办公系统上线新功能 20 余个，实现电子承诺书签署、制度库集中查询、调查研究全过程线上管理等，逐步实现无纸化用印。全年累计签署 15.4 万份承诺书，发布 2,032 份调研报告，测算节约纸张约 40 万张，减少碳排放约 5.1 吨。

**强化资源集约共享。**持续改进内部信息资源共享平台，推动信息跨部门、跨条线、跨层级共享共用，全年发布 3.87 万份文件资料，点击率破 128.07 万次。测算节约纸张 320 万张，减少碳排放约 40.5 吨。

**拓展移动办公场景。**强化集约协同的移动办公能力，不断丰富系统功能。提倡视频会议、差旅报销线上审批，推广企业邮箱等，全面提升便利化、智能化、规范化办公水平，移动办公软件日活跃用户数超 6,000 人。

**践行绿色低碳生活。**总行机关启动楼宇智能化改造，运用物联网、互联网技术优化水电表、照明等设备设施控制策略。通过搬迁数据中心、更换节能灯具、宣传绿色办公理念等多种方式，降低办公用电量约 40%。金融科技中心因地制宜优化后勤保障服务，以绿色低碳发展为目标，将“能源管理”指标纳入物业服务考核指标体系，营造绿色能源使用、倡导绿色生活方式、加强绿色低碳管理，以实际行动践行绿色发展理念。





## 重要事项

1  
月

1月12日至13日，召开2023年年度工作会议。  
1月17日，召开全行党风廉政建设暨纪检监察工作会议。  
1月18日，召开第二届董事会2023年度第1次会议。  
1月，首席风险官李小汇先生退休。

2  
月

2月18日，小微智贷北大荒场景业务上线并实现首笔信贷资金投放。  
2月23日至24日，召开第二届董事会2023年度第2次会议。  
2月，行长助理朱远洋先生退休。

3  
月

3月17日、21日、29日，分别印发《中国农业发展银行2021-2025年发展规划实施情况中期评估方案》《关于贯彻实施党的二十大重要改革举措的意见》《中共中国农业发展银行委员会关于贯彻落实全党大兴调查研究的实施方案》。  
3月22日，与北京金融法院签订《合作备忘录》。  
3月24日，召开第二届董事会2023年度第3次会议。  
3月31日，全行员工执行新的工资结构和行员等级工资标准，全行工资结构及行员等级工资改革全面落地。  
3月，董事会秘书周良伟先生退休。

4  
月

4月6日，召开中央第五巡视组对农发行党委巡视“回头看”工作动员会议。  
4月10日，召开学习贯彻习近平新时代中国特色社会主义思想主题教育动员部署会议。9月12日，召开学习贯彻习近平新时代中国特色社会主义思想主题教育第一批总结暨第二批部署会议。

5  
月

5月18日，召开第二届董事会2023年度第4次会议。  
5月19日，人民银行公布了51家2023年度公开市场业务一级交易商名单，农发行首次被纳入该名单。



农视网

6

月

6月2日，印发《关于成立中国农业发展银行全面深化改革领导小组的通知》。7月24日，召开中国农业发展银行全面深化改革领导小组会议 2023 年第 1 次会议。

6月13日，印发《关于服务全面推进乡村振兴 加快建设农业强国 推动业务高质量发展的意见》，出台 27 条政策措施，进一步加大对“三农”重点领域和薄弱环节的支持力度。

7

月

7月9日至11日，国务院总理李强、副总理何立峰、副总理刘国中分别在《关于农业发展银行上半年主要工作情况的报告》上圈阅。

7月13日至14日，召开 2023 年年中工作会议。

7月13日，召开第二届职工代表大会第一次会议。

7月25日，召开第二届董事会 2023 年度第 5 次会议。

7月，原党委书记、董事长解学智先生退休。熊钧先生任本行董事会秘书，杜彦坤先生任本行战略总监。熊钧先生、杜彦坤先生的任职资格已获得国家金融监督管理总局核准。

8

月

8月26日，农发行新一代信贷管理系统二期第四版（Q4）顺利投产上线，标志着新信贷系统集中建设工作圆满收官，农发行“两弹一星”战略工程全面落成。

9

月

9月6日，党委书记、董事长钱文挥出席亚太农协第 23 届全体大会暨第 76 届执委会会议，接任亚太农协主席一职。

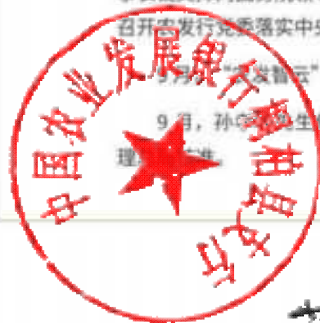
9月26日，中国农业发展银行数字人民币平台投产上线。

9月27日至28日，召开第二届董事会 2023 年度第 6 次会议。

9月28日，召开落实中央巡视“回头看”整改工作动员部署会议。10月23日，党委书记、董事长钱文挥向国务院领导同志汇报农发行党委落实中央巡视“回头看”整改工作情况。11月10日，召开农发行党委落实中央巡视“回头看”整改工作推进部署会议。

9月，“农发智云”荣获第二届科创会“2022 年度技术创新奖”最高奖项。

9月，孙孝坤先生任本行党委委员。11月，孙孝坤先生的副行长任职资格获得国家金融监督管理总局核准。



苑晓丽

# 10

月

10月24日，召开第二届董事会2023年度第7次会议。

10月28日，农发行支农资金筹集平台（存款营销统一服务平台）投产上线。

# 11

月

11月11日，农发行运营全国大集中总行营业部上线，补齐运营全国大集中最后一块“版图”。

11月14日，12月11日、15日，分别印发《关于进一步支持新疆、西藏经济社会高质量发展有关措施的通知》《关于支持福建探索海峡两岸融合发展新路建设两岸融合发展示范区的实施意见》《关于服务推动内蒙古高质量发展的实施意见》。

11月25日，农发行智能重控柜系统、移动网点系统、自助柜台服务系统三大系统上线；26日，农发行郑州商品交易所期货保证金存管业务系统上线。

# 12

月

12月8日，“服务三农数字化转型的小微智贷系统”荣获“科创中国”金融科技创新大赛（2023）二等奖；21日，“基于区块链+大数据的小微智贷系统建设项目”荣获人民银行2022年度金融科技发展奖二等奖。

12月22日，召开第二届董事会2023年度第8次会议。

12月，王昭嗣先生不再担任中央纪委国家监委驻中国农业发展银行纪检监察组组长、中国农业发展银行党委委员。

12月，农发行通过中国网络安全审查技术与认证中心的两轮现场审核，正式被授予ISO27001认证证书。

2023年，与15个省（自治区、直辖市）人民政府签订战略合作协议，包括湖南省、湖北省、青海省、浙江省、云南省、陕西省、辽宁省、重庆市、天津市、福建省、山西省、内蒙古自治区、安徽省、黑龙江省、江西省；与厦门市人民政府签订战略合作框架协议；与4家金融同业机构签订战略合作协议，包括北京银行、上海浦东发展银行、中国邮政储蓄银行、中信银行；与5家央企和国企签订战略合作协议，包括中粮集团有限公司、中国电力建设集团有限公司、中国机械工业集团有限公司、中国物流集团有限公司、中国建筑集团有限公司、厦门国贸控股集团有限公司、厦门建发集团有限公司、厦门象屿集团有限公司。（注：上述机构按签订时间顺序列示）

2023年，农发行全年共发行债券21,744.7亿元，年度发债规模首次突破2万亿。市场化发债以来累计在境内发行金融债券2,574.36、161,227.4亿元。

# 审计报告

信会师报字[2024]第 ZA31158 号

中国农业发展银行：

## 一、审计意见

我们审计了中国农业发展银行的财务报表，包括 2023 年 12 月 31 日的合并及银行资产负债表，2023 年度的合并及银行利润表、合并及银行所有者权益变动表、合并及银行现金流量表以及相关财务报表附注。

我们认为，后附的财务报表在所有重大方面按照企业会计准则的规定编制，公允反映了中国农业发展银行 2023 年 12 月 31 日的合并及银行财务状况以及 2023 年度的合并及银行经营成果和现金流量。

## 二、形成审计意见的基础

我们按照中国注册会计师审计准则（以下简称“审计准则”）的规定执行了审计工作。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师职业道德守则，我们独立于中国农业发展银行，并履行了职业道德方面的其他责任。我们相信，我们获取的审计证据是充分、适当的，为发表审计意见提供了基础。

## 三、管理层和治理层对财务报表的责任

管理层负责按照企业会计准则的规定编制财务报表，使其实现公允反映，并设计、执行和维护必要的内部控制，以使财务报表不存在由于舞弊或错误导致的重大错报。

在编制财务报表时，管理层负责评估中国农业发展银行的持续经营能力，披露与持续经营相关的事项（如适用），并运用持续经营假设，除非计划进行清算、终止运营或别无其他现实的选择。

治理层负责监督中国农业发展银行的财务报告过程。

## 四、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证，并出具包含审计意见的审计报告。合理保证是高水平的保证，但并不能保证按照审计准则执行的审计在某一重大错报存在时总能发现。错报可能由于舞弊或错误导致，如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策，则通常认为错报是重大的。



范晓刚



在按照审计准则执行审计工作的过程中，我们运用职业判断，并保持职业怀疑。同时，我们也执行以下工作：

（一）识别和评估由于舞弊或错误导致的财务报表重大错报风险；设计和实施审计程序以应对这些风险，并获取充分、适当的审计证据，作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上，未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。

（二）了解与审计相关的内部控制，以设计恰当的审计程序，但目的并非对内部控制的有效性发表意见。

（三）评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。

（四）对管理层使用持续经营假设的恰当性得出结论。同时，根据获取的审计证据，就可能导致对中国农业发展银行持续经营能力产生重大疑虑的事项或情况是否存在重大不确定性得出结论。如果我们得出结论认为存在重大不确定性，审计准则要求我们在审计报告中提请报表使用者注意财务报表中的相关披露；如果披露不充分，我们应当发表非无保留意见。我们的结论基于截至审计报告日可获得的信息。然而，未来的事项或情况可能导致中国农业发展银行不能持续经营。

（五）评价财务报表的总体列报（包括披露）、结构和内容，并评价财务报表是否公允反映相关交易和事项。

（六）就中国农业发展银行中实体或业务活动的财务信息获取充分、适当的审计证据，以对合并财务报表发表审计意见。我们负责指导、监督和执行集团审计，并对审计意见承担全部责任。

我们与治理层就计划的审计范围、时间安排和重大审计发现等事项进行沟通，包括沟通我们在审计中识别出的值得关注的内部控制缺陷。



中国·上海

2024年4月28日

中国注册会计师：

朱建弟



中国注册会计师：

马强



范晓丽

# 财务报告

资产负债表		单位：人民币亿元	
项目	2023 年末	2022 年末	
<b>资产：</b>			
现金及存放中央银行款项	1,013.62	1,098.50	
贵金属	0.00	0.00	
存放同业款项	3,530.34	3,642.23	
拆出资金	873.45	616.60	
衍生金融资产	0.00	0.00	
买入返售金融资产	999.50	427.11	
其他应收款	11.76	13.50	
发放贷款和垫款	84,093.03	74,360.78	
金融投资	7,999.86	9,718.72	
交易性金融资产	2,084.24	2,413.56	
债权投资	5,858.60	7,248.89	
其他债权投资	0.00	0.00	
其他权益工具投资	57.01	56.27	
长期股权投资	9.58	9.68	
固定资产	142.62	140.87	
在建工程	26.78	23.75	
使用权资产	4.24	6.16	
无形资产	11.59	9.22	
商誉	0.18	0.18	
长期待摊费用	0.47	0.55	
抵债资产	0.47	1.23	
递延所得税资产	872.28	747.18	
其他资产	48.67	47.73	
<b>资产总计</b>	<b>99,640.41</b>	<b>90,863.99</b>	
<b>负债：</b>			
向中央银行借款	8,900.17	7,466.40	
同业及其他金融机构存放款项	980.54	595.70	
拆入资金	65.08	163.54	
衍生金融负债	0.00	0.00	
卖出回购金融资产	80.15	40.01	
吸收存款	11,408.04	12,201.52	



范晓刚

资产负债表		单位：人民币亿元	
项目	2023 年末	2022 年末	
应付职工薪酬	113.98	107.26	
应交税费	146.47	125.40	
其他应付款	17.94	17.27	
租赁负债	4.07	6.08	
预计负债	8.79	178.27	
应付债券	74,985.85	67,398.20	
递延所得税负债	0.41	0.39	
其他负债	30.55	28.72	
<b>负债合计</b>	<b>96,742.05</b>	<b>88,326.76</b>	
所有者权益：			
实收资本	2,000.00	1,770.00	
其他权益工具	0.00	0.00	
资本公积	0.17	0.17	
其他综合收益	0.76	0.20	
盈余公积	254.33	226.27	
一般风险准备	240.00	240.00	
未分配利润	391.23	289.00	
<b>归属于母公司所有者权益合计</b>	<b>2,886.49</b>	<b>2,525.65</b>	
少数股东权益	11.86	11.59	
<b>所有者权益合计</b>	<b>2,898.36</b>	<b>2,537.23</b>	
<b>负债和所有者权益总计</b>	<b>99,640.41</b>	<b>90,863.99</b>	

利润表		单位：人民币亿元	
项目	2023 年	2022 年	
一、营业收入	1,457.43	1,281.85	
（一）利息净收入	1,411.71	1,216.70	
利息收入	3,940.87	3,525.38	
利息支出	2,529.16	2,308.68	
（二）手续费及佣金净收入	-5.48	-2.89	
手续费及佣金收入	0.31	0.46	
手续费及佣金支出	5.79	3.35	

利润表		单位：人民币亿元	
项目	2023 年	2022 年	
(三) 投资收益（损失以“-”号填列）	32.59	39.08	
其中：对联营企业和合营企业的投资收益	-0.10	0.45	
(四) 公允价值变动收益（损失以“-”号填列）	14.23	22.74	
(五) 汇兑收益（损失以“-”号填列）	1.14	1.72	
(六) 其他业务收入	0.73	0.26	
(七) 资产处置收益（损失以“-”号填列）	2.23	3.90	
(八) 其他收益	0.29	0.34	
二、营业支出	995.54	888.62	
(一) 税金及附加	17.46	15.25	
(二) 业务及管理费	299.70	288.50	
(三) 信用减值损失（转回金额以“-”号填列）	671.11	580.98	
(四) 其他资产减值损失（转回金额以“-”号填列）	0.00	0.00	
(五) 其他业务成本	7.27	3.89	
三、营业利润（亏损以“-”号填列）	461.89	393.23	
加：营业外收入	1.96	1.28	
减：营业外支出	1.92	1.79	
四、利润总额（亏损以“-”号填列）	461.93	392.72	
减：所得税费用	101.35	82.17	
五、净利润（亏损以“-”号填列）	360.58	310.55	
归属于母公司所有者的净利润	360.29	310.31	
少数股东损益	0.29	0.24	
六、其他综合收益的税后净额	0.56	-1.12	
(一) 归属于母公司所有者的其他综合收益的税后净额	0.56	-1.12	
1. 以后不能重分类进损益的其他综合收益	0.56	-0.70	
2. 以后将重分类进损益的其他综合收益	0.00	-0.42	
其中：权益法下可转损益的其他综合收益	0.00	-0.42	
(二) 归属于少数股东的其他综合收益的税后净额	0.00	0.00	
七、综合收益总额	361.14	309.43	
归属于母公司所有者的综合收益总额	360.85	309.19	
归属于少数股东的综合收益总额	0.29	0.24	



苏晓网



现金流量表

单位：人民币亿元

项目	2023 年	2022 年
一、经营活动产生的现金流量：		
客户存款和同业存放款项净增加额	-415.41	2,475.13
向中央银行借款净增加额	1,433.86	1,738.56
向其他金融机构拆入资金净增加额	-126.47	124.65
收取利息、手续费及佣金的现金	3,945.93	3,512.30
收到其他与经营活动有关的现金	46.37	605.16
经营活动现金流入小计	4,884.28	8,455.80
客户贷款及垫款净增加额	10,549.65	10,565.26
存放中央银行和同业款项净增加额	-517.34	-3,699.34
支付利息、手续费及佣金的现金	326.64	268.45
支付给职工以及为职工支付的现金	217.22	204.60
支付的各项税费	349.61	296.19
支付其他与经营活动有关的现金	635.52	59.91
经营活动现金流出小计	11,561.30	7,695.07
经营活动产生的现金流量净额	-6,677.02	760.73
二、投资活动产生的现金流量：		
收回投资收到的现金	12,003.20	8,385.23
取得投资收益收到的现金	150.15	161.53
收到其他与投资活动有关的现金	2.23	14.54
投资活动现金流入小计	12,155.58	8,561.31
投资支付的现金	10,284.08	11,528.53
购建固定资产、无形资产和其他长期资产支付的现金	24.05	18.03
支付其他与投资活动有关的现金	0.00	0.00
投资活动现金流出小计	10,308.14	11,546.56
投资活动产生的现金流量净额	1,847.44	-2,985.25
三、筹资活动产生的现金流量：		
发行债券收到的现金	21,588.83	16,559.75
收到其他与筹资活动有关的现金	0.00	0.00
筹资活动现金流入小计	21,588.83	16,559.75
偿还债务支付的现金	14,191.79	10,505.01
分配股利、利润或偿付利息支付的现金	2,008.88	1,876.41
支付其他与筹资活动有关的现金	2.77	2.43
筹资活动现金流出小计	16,203.44	12,383.85
筹资活动产生的现金流量净额	5,385.39	4,175.90
四、汇率变动对现金及现金等价物的影响	0.16	1.68
五、现金及现金等价物净增加额	555.97	1,953.06
加：期初现金及现金等价物余额	4,122.75	2,169.69
六、期末现金及现金等价物余额	4,678.72	4,122.75

## ● 财务报表的编制基础及遵循企业会计准则的声明

本财务报表以持续经营假设为基础，按照财政部发布的企业会计准则及相关规定编制。本财务报表符合企业会计准则要求，真实、完整地反映了本集团及农发行 2023 年 12 月 31 日的财务状况及 2023 年度的经营成果和现金流量等有关信息。

## ● 重要会计政策和会计估计

### (一) 会计期间

本集团会计年度采用公历年度，即每年自 1 月 1 日起至 12 月 31 日止。

### (二) 记账本位币

农发行及子公司以人民币作为记账本位币。外币业务采用分账制核算，编制财务报表时折算为人民币。

### (三) 记账基础和计价原则

本集团会计核算以权责发生制为基础。除某些金融工具外，本财务报表均以历史成本为计量基础。资产如果发生减值，则按照相关规定计提相应的减值准备。

### (四) 合并财务报表

#### 1. 合并范围

财务报表合并范围以控制为基础予以确定。本期合并范围包括 2 个全资子公司“中国农发重点建设基金有限公司”“农发基础设施基金有限公司”及 2 个控股子公司“北京先农投资管理有限公司”“现代种业发展基金有限公司”

#### 2. 合并财务报表的编制方法

合并财务报表以农发行和子公司的财务报表为基础，根据其他有关资料，由农发行编制。在编制合并财务报表时，农发行和子公司的会计政策和会计期间要求保持一致，对农发行与子公司间的交易和往来余额予以抵销。

### (五) 现金及现金等价物

现金及现金等价物是指库存现金、可随时用于支付的存款，以及持有的原始期限不超过三个月的、流动性强、易于转换为已知金额现金及价值变动风险很小的货币性资产。



范晓网

## (六) 外币业务

外币交易在初始确认时采用交易发生日的即期汇率折算。对外币货币性项目，期末采用资产负债表日即期汇率折算。因资产负债表日即期汇率与初始确认时或者前一资产负债表日即期汇率不同而产生的折算差额，计入当期损益。对以历史成本计量的外币非货币性项目，仍采用交易发生日的即期汇率折算；对以公允价值计量的外币非货币性项目，采用公允价值确定日的即期汇率折算，折算后的记账本位币金额与原记账本位币金额的差额，对于以公允价值计量且其变动计入其他综合收益的金融资产，计入其他综合收益；对于以公允价值计量且其变动计入当期损益的金融资产，计入当期损益。

## (七) 金融工具

### 1. 金融资产和金融负债的分类

本集团将金融资产划分为三类：以公允价值计量且其变动计入当期损益的金融资产、以公允价值计量且其变动计入其他综合收益的金融资产及以摊余成本计量的金融资产。

将金融负债划分为两类：以公允价值计量且其变动计入当期损益的金融负债和其他金融负债。

在初始确认时确定金融资产和金融负债的分类。

### 2. 金融资产和金融负债的初始确认

本集团成为金融工具合同的一方时，即于交易日，确认相应的金融资产或金融负债。

初始确认金融资产或金融负债时，按照公允价值计量。对于以公允价值计量且其变动计入当期损益的金融资产或金融负债，相关交易费用直接计入当期损益；对于其他类别的金融资产或金融负债，相关交易费用计入其初始确认金额。

### 3. 金融资产和金融负债的后续计量

(1) 以摊余成本计量的金融资产按照实际利率法摊余成本进行后续计量，在持有期间计提减值准备且该减值准备影响资产账面价值。

(2) 以公允价值计量且其变动计入当期损益的金融投资按照公允价值进行后续计量，其公允价值变动计入公允价值变动损益，产生的利得或损失（包括利息和股利收入）计入投资收益（除非该金融资产属于套期关系的一部分）。该类金融资产在持有期间不计提减值准备。

(3) 以公允价值计量且其变动计入其他综合收益的债务工具投资按照公允价值进行后续计量，采用实际利率法计算的利息、减值损失或利得及汇兑损益计入当期损益，其他利得或损失计入其他综合收益。终止确认时，将之前已计入其他综合收益的累计利得或损失转入当期损益。

(4) 以公允价值计量且其变动计入其他综合收益的权益工具投资按照公允价值进行后续计量，持有期间不计提减值准备。除了获得的股利收入计入当期损益外，其他相关的利得或损失均应计入其他综合收益。终止确认时，将之前计入其他综合收益的累计利得或损失从其他综合收益中转出，计入留存收益。

(5) 以公允价值计量且其变动计入当期损益的金融负债，以公允价值进行后续计量，除与套期会计有关外，产生的利得或损失（包括利息费用）计入当期损益。

(6) 其他金融负债采用实际利率法以摊余成本计量。

#### 4. 金融资产的减值

本集团以预期信用损失为基础，对以摊余成本计量的金融资产、以公允价值计量且其变动计入其他综合收益的债务工具投资及贷款承诺和财务担保合同进行减值会计处理并确认损失准备或预计负债。

#### 5. 金融资产和金融负债的终止确认

满足下列条件之一的，本集团终止确认该金融资产或其一部分：收取该金融资产现金流量的合同权利终止；已转移几乎所有与该金融资产有关的风险和报酬，或虽然既没有转移也没有保留金融资产所有权上几乎所有的风险和报酬，但已放弃对该金融资产的控制。

金融负债的现时义务全部或部分已经解除的，本集团终止确认金融负债或其一部分。

#### 6. 衍生金融工具

本集团的衍生金融工具主要是农发行与商业银行合作办理的远期结售汇业务，以衍生交易合同签订当日的公允价值进行初始计量，并以公允价值进行后续计量。当公允价值为正时，衍生金融工具作为资产反映；当公允价值为负时，则作为负债反映。衍生金融工具的公允价值变动计入公允价值变动损益。

公允价值确定方法：金融工具存在活跃市场的，采用活跃市场中的报价确定其公允价值；金融工具不存在活跃市场的，采用估值技术确定其公允价值。

### (八) 买入返售金融资产和卖出回购金融资产款

买入返售金融资产，是指本集团按返售协议先买入再按固定价格返售的金融资产所融出的资金。卖出回购金融资产，是指本集团按回购协议先卖出再按固定价格回购的金融资产所融入的资金。买入返售和卖出回购金融资产按业务发生时实际支付或收到的款项入账并在资产负债表中反映。买入返售的已购入标的资产不予以确认；卖出回购的标的资产仍在资产负债表中反映。买入返售和卖出回购业务的买卖价差在相关交易期间以实际利率法摊销，分别确认为利息收入和利息支出。

### (九) 长期股权投资

农发行长期股权投资包括对子公司和联营企业的权益性投资。

#### 1. 子公司

农发行采用成本法核算对子公司的长期股权投资。按照企业会计准则确认初始投资成本，追加或收回投资调整长期股权投资的账面成本。当期投资收益按照享有被投资单位宣告发放的现金股利或利润确认。

#### 2. 联营企业

联营企业是指农发行对其无控制权或共同控制，但能够施加重大影响的实体，通常拥有 20% 至 50% 的表决权。农发行对联营企业的投资以初始成本进行初始确认，并采用权益法核算。



范晓刚



## (十) 固定资产

固定资产是为提供服务或经营管理而持有的，使用寿命超过一个会计年度的有形资产，主要包括房屋及建筑物、交通运输工具、机器设备和其他固定资产等。

固定资产按成本进行初始计量。固定资产按原值扣减累计折旧及减值准备后的净额列示。与固定资产有关的后续支出，如果与该固定资产有关的经济利益很可能流入且其成本能可靠地计量，则计入固定资产成本，并终止确认被替换部分的账面价值，除此以外的其他后续支出，在发生时计入当期损益。

固定资产从达到预定可使用状态的次月起，采用年限平均法在使用寿命内计提折旧。各类固定资产的折旧年限和预计净残值率列示如下：

资产类别	折旧年限	预计净残值率
房屋及建筑物	20—30年	3%—5%
交通运输工具	5—8年	3%—5%
机器设备	4—11年	3%—5%
其他固定资产	5年	5%

## (十一) 在建工程

在建工程包括正在建造的办公楼及其附属物和设备的成本。在建工程成本包括设备原价、建筑 and 安装成本和发生的其他直接成本。

在建工程自达到预定可使用状态时转列为固定资产，并按有关折旧政策计提折旧，在建工程不计提折旧。

## (十二) 无形资产

无形资产是指本集团拥有和控制的没有实物形态的可辨认非货币性资产，包括计算机软件、土地使用权及其他无形资产。本集团无形资产采用直线法按月摊销。

## (十三) 长期待摊费用

长期待摊费用是指经营发生但应由本期和以后各期负担的摊销期限在一年以上（不含一年）的各项费用，包括以经营租赁方式租入的固定资产发生的改良支出等已提足折旧的固定资产发生的改良支出等。

租入固定资产改良支出在租赁期限与租赁资产尚可使用年限两者孰短的期限内平均摊销；已提足折旧固定资产改良支出在尚可使用年限内平均摊销，其他长期待摊费用在受益期内平均摊销。

#### (十四) 抵债资产

抵债资产为非金融工具资产的，其入账价值包括抵偿部分债权的公允价值和可直接归属于该项资产的相关税费；保管期间出租抵债资产等取得的收入，计入其他营业收入；保管期间发生的相关税费，计入其他营业支出；处置时，通过抵债资产清理科目核算，待清理完成后，将抵债资产清理科目的余额扣除可确认为贷款利息收入的表外利息和需支付的补价后，结转至其他营业收支等。抵债资产为金融工具的，依照金融工具相关规定进行计量。

#### (十五) 非金融资产减值

本集团于资产负债表日检查长期股权投资、固定资产、使用寿命确定的无形资产、商誉以及其他资产是否存在可能发生减值的迹象，对于除商誉外的其他资产，如果存在减值迹象，则估计其可收回金额。如资产的可收回金额低于其账面价值，按其差额计提资产减值准备，并计入当期损益。资产减值准备按单项资产为基础计算并确认，如难以对单项资产的可收回金额进行估计，以该资产所属的资产组确定资产组的可收回金额。

商誉无论是否存在减值迹象，本集团至少每年对其进行减值测试。减值测试时，商誉的账面价值分摊至预期从企业合并的协同效应中收益的资产组或资产组组合。如果包含分摊的商誉的资产组或资产组组合的可收回金额低于其账面价值的，确认相应的减值损失。减值损失金额首先抵减分摊至该资产组或资产组组合的商誉的账面价值，再根据资产组或资产组组合中除商誉以外的其他各项资产的账面价值所占比重，按比例抵减其他各项资产的账面价值。

上述资产减值损失一经确认，以后期间不予转回。

#### (十六) 应付债券

本集团发行的金融债券，初始以公允价值计量，交易费用计入初始确认金额。采用实际利率法，按摊余成本进行后续计量。

#### (十七) 利息收入

本集团根据金融资产账面余额乘实际利率计算确定利息收入，但以下情况除外：

1. 对于购入或源生已发生信用减值金融资产，自初始确认后，按摊余成本和经信用调整的实际利率确定其利息收入。
2. 对于购入或源生未发生信用减值、但在后续成为已发生信用减值的金融资产，按照摊余成本（账面余额扣除预期信用损失准备之后的净额）和实际利率计算确定利息收入。

对于贷款类资产和存款类负债，考虑本集团的合同利率与实际利率差异较小，以合同利率作为实际利率进行会计核算。

#### (十八) 手续费及佣金收入

手续费及佣金收入在履行了合同中的履约义务时确认。其中，通过在一定期间内提供服务收取的手续费及佣金在相应期间内分期确认；其他手续费及佣金于相关交易完成时确认。

#### (十九) 汇兑损益

汇兑损益主要是本集团保留的外币账户随市场汇率波动而形成的汇兑差额和本集团外汇交易导致的汇兑损益。

## (二十) 政府补助

政府补助分为与资产相关的政府补助和与收益相关的政府补助。

1. 与资产相关的政府补助，确认为递延收益，并在相关资产使用寿命内按照合理、系统的方法分期计入损益。相关资产在使用寿命结束前被出售、转让、报废或发生毁损的，应当将尚未分配的相关递延收益余额转入资产处置当期的损益。

2. 与收益相关的政府补助，用于补偿企业以后期间的相关成本费用或损失的，确认为递延收益，并在确认相关成本费用或损失的期间，计入当期损益；用于补偿企业已发生的相关成本费用或损失的，直接计入当期损益。

与日常活动相关的政府补助，计入其他收益；与日常活动无关的政府补助，计入营业外收入。

## (二十一) 所得税

所得税费用包括当期所得税和递延所得税。

当期所得税包括根据当期应纳税所得额及税法规定税率计算的预期应交所得税和对以前年度应交所得税的调整。应纳税所得额是根据税法规定对本年度税前会计利润作相应调整后的金额。

本集团根据资产和负债于资产负债表日的账面价值与计税基础之间的暂时性差异，以及未作为资产和负债确认但按照税法规定可以确定其计税基础的项目的账面价值与计税基础之间的差额产生的暂时性差异，采用资产负债表债务法计提递延所得税。对于递延所得税资产和递延所得税负债，依据税法规定，按照预期收回该资产或清偿该负债期间的适用税率计量。

## (二十二) 租赁

除短期租赁和低价值资产租赁外，本集团作为承租人对租赁按以下方式进行会计处理：

### 1. 初始确认

在租赁期开始日，将成本计入使用权资产；将尚未支付的租赁付款额的现值计入租赁负债，即将尚未支付的租赁付款额计入租赁负债（租赁付款额），将尚未支付的租赁付款额与其现值的差额计入租赁负债（未确认融资费用）。

使用权资产的成本包括：租赁负债的初始计量金额；在租赁期开始日或之前支付的租金中扣除已享受的租赁激励相关金额；承租人在租赁期开始日或之前发生的初始直接费用；承租人为拆卸及移除租赁资产、复原租赁资产所在场地或将租赁资产恢复至租赁条款约定状态预计将发生的成本。

### 2. 后续计量

在租赁期开始日后，采用成本模式对使用权资产进行后续计量，对使用权资产计提折旧；使用权资产发生减值时，对已识别的减值损失进行会计处理，并按照扣除减值损失之后的使用权资产的账面价值进行后续折旧。

### 3. 终止确认

租赁负债全部冲销为零，使用权资产全额计提折旧，并冲销使用权资产原值、使用权资产累计折旧及使用权资产减值准备，如存在差额则计入其他营业收支（处置使用权资产净收益或处置使用权资产净损失）。

## (二十三) 职工薪酬

职工薪酬是本集团为获得员工提供的服务或解除劳动合同关系而给予的各种形式的报酬或补偿。

### 1. 短期薪酬

短期薪酬包括工资、奖金、津贴和补贴、职工福利费、医疗保险费、工伤保险费、生育保险费、住房公积金、工会和教育经费等。本集团在职工提供服务的会计期间，将实际发生的短期薪酬确认为负债，并计入当期损益。

### 2. 离职后福利

离职后福利主要是为员工缴纳的基本养老保险、补充养老保险、失业保险及补充退休福利。

### 3. 辞退内退福利

辞退内退福利是按规定对辞退员工支付的各项福利；对未达到国家规定退休年龄，经农发行管理层批准，向自愿退出工作岗位休养的员工支付的各项福利费用。农发行自员工内部退养安排开始之日起至达到国家正常退休年龄止，向接受内部退养安排的员工支付内部退养福利。

## (二十四) 受托业务

本集团在受托业务中担任客户的托管人、受托人或代理人。本集团的资产负债表不包括因受托业务而持有的资产以及有关向客户交还该资产的承诺。该资产的风险和收益由客户承担，本集团只收取中间业务收入，不计提减值准备。

### 1. 委托贷款

委托贷款是指委托人提供资金（委托存款），由农发行根据委托人确定的贷款对象、用途、金额、期限、利率等要求而代理发放、监督使用并协助收回的贷款，其风险由委托人承担。

### 2. 代理银团贷款

代理银团贷款是农发行作为代理行，代理他行发放的银团贷款。

### 3. 非保本理财产品

非保本理财产品是指农发行接受投资者的委托和授权，按照事先约定，自主对投资者资金或资产进行交易、投资、配置和管理，根据约定条件和实际投资收益情况向客户支付收益，不保证客户本金支付、固定收益或最低收益的理财产品。

### 4. 其他业务

农发行代理其他业务，如代收保费等，收取中间业务收入。

## (二十五) 资产证券化业务

作为经营活动的一部分，本集团将部分信贷资产证券化，一般是将这些资产出售给特定目的信托，然后再由其向投资者发行证券。在运用证券化金融资产的会计政策时，本集团已考虑转移至其他实体的资产的风险和报酬转移程度，以及对其实体行使控制权的程度。

1. 当已转移该金融资产所有权上几乎全部风险和报酬时，予以终止确认该金融资产。
2. 当保留该金融资产所有权上几乎全部风险和报酬时，继续确认该金融资产。
3. 如并未转移该金融资产所有权上几乎全部风险和报酬，则考虑对该金融资产是否存在控制。如果并未保留控制权，终止确认该金融资产，并将转移中产生或保留的权利及义务分别确认为资产或负债。如保留控制权，则根据对金融资产的继续涉入程度确认金融资产，并相应确认相关负债。



## (二十六) 重要会计政策、会计估计变更

本集团本年度无重要会计政策、会计估计变更事项。

### ● 税项

本集团适用的主要税项及税率如下：

税种	具体税率情况
增值税	按应税收入 3%~13% 计缴增值税
城市维护建设税	按实际缴纳的流转税的 5%、7% 计缴
教育费附加	按实际缴纳的流转税的 2%、3% 计缴
企业所得税	按应纳税所得额的 25% 计缴

农发行企业所得税由总行统一汇总缴纳。

### ● 承诺及或有事项

#### (一) 信贷承诺

单位：人民币亿元

项目	年末余额	年初余额
贷款承诺	728.84	30,276.63
开出保函	4.47	5.65
开出信用证	47.48	57.49
银行承兑汇票	74.51	69.81
合 计	855.30	30,409.58

#### (二) 未决诉讼

截至 2023 年 12 月 31 日，本集团无对财务状况和经营成果产生重大影响的未决诉讼事项。

组织架构图

农发行截至 2023 年 12 月 31 日的组织架构图，含主要控股公司。



农视网

## 机构名录

### 北京市分行

北京市丰台区太平桥街道通用时代中心 D 座

邮编: 100073  
电话: 010-68081842  
传真: 010-68081036

### 天津市分行

天津市河西区滨水道 11.13 号及宾泰公寓 1 门

邮编: 300061  
电话: 022-58067047  
传真: 022-88371550

### 河北省分行

石家庄市桥西区中华南大街 216 号

邮编: 050051  
电话: 0311-83803441  
传真: 0311-83803441

### 山西省分行

太原市小店区平阳路 8 号

邮编: 030001  
电话: 0351-4602110  
传真: 0351-4602222

### 内蒙古自治区分行

呼和浩特市赛罕区新华东街 80 号

邮编: 010010  
电话: 0471-4688500  
传真: 0471-4688660

### 辽宁省分行

沈阳市沈河区惠工街 209 号

邮编: 110013  
电话: 024-31123456  
传真: 024-31171300

### 吉林省分行

长春市解放大路 2733 号

邮编: 130061  
电话: 0431-88962394  
传真: 0431-88962142

### 黑龙江省分行

哈尔滨市道里区尚志大街 141 号

邮编: 150010  
电话: 0451-58685626  
传真: 0451-58685888

### 上海市分行

上海市黄浦区延安东路 45 号

邮编: 200002  
电话: 021-63366336  
传真: 021-63366001

### 江苏省分行

南京市汉中路 120 号

邮编: 210029  
电话: 025-51871938  
传真: 025-51879889

### 浙江省分行

杭州市下城区建国北路 283 号

邮编: 310003  
电话: 0571-87299111  
传真: 0571-87299016

### 安徽省分行

合肥市金寨路 126 号

邮编: 230022  
电话: 0551-63623709  
传真: 0551-63655967



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### 福建省分行

福州市鼓楼区树汤路 19 号

邮编: 350003  
电话: 0591-87871805  
传真: 0591-87851761

### 江西省分行

南昌市西湖区子安路 26 号

邮编: 330009  
电话: 0791-86585182  
传真: 0791-86584887

### 山东省分行

济南市市中区经十路 20908 号

邮编: 250002  
电话: 0531-85189106  
传真: 0531-82029395

### 河南省分行

郑州市红旗路 81 号

邮编: 450003  
电话: 0371-65830221  
传真: 0371-65830150

### 湖北省分行

武汉市武昌区中北路 229 号

邮编: 430077  
电话: 027-87252313  
传真: 027-87252081

### 湖南省分行

长沙市天心区劳动西路 329 号

邮编: 410015  
电话: 0731-85171228  
传真: 0731-85147330

### 广东省分行

广州市越秀区解放北路 928 号

邮编: 510040  
电话: 020-83233283  
传真: 020-83233088

### 广西壮族自治区分行

南宁市民族大道 96 号

邮编: 530022  
电话: 0771-5816241  
传真: 0771-5512456

### 海南省分行

海口市龙华区国贸路 65 号

邮编: 570125  
电话: 0898-68541186  
传真: 0898-68541186

### 重庆市分行

重庆市渝中区新华路 201 号

邮编: 400015  
电话: 023-63789100  
传真: 023-63789100

### 四川省分行

成都市锦江区均隆街 63 号

邮编: 610061  
电话: 028-84460167  
传真: 028-84463373

### 贵州省分行

贵阳市观山湖区长岭北路贵阳国际金融中心二期商务区 C2 栋

邮编: 550002  
电话: 0851-88952830  
传真: 0851-88952380



苑视网



### 云南省分行

昆明市五华区护国路 66 号

邮编：650021  
电话：0871-66033727/66033728  
传真：0871-66033720

### 西藏自治区分行

拉萨市城关区阳岛路 4 号

邮编：850000  
电话：0891-6808268  
传真：0891-6808269

### 陕西省分行

西安市西五路 91 号

邮编：710004  
电话：029-87415504  
传真：029-87415429

### 甘肃省分行

兰州市城关区张掖路 82 号

邮编：730030  
电话：0931-8445010  
传真：0931-8445010

### 青海省分行

西宁市城中区南关街 57 号

邮编：810099  
电话：0971-8589700  
传真：0971-8589977

### 宁夏回族自治区分行

银川市兴庆区文化东街 1 号

邮编：750004  
电话：0951-6036124  
传真：0951-6025800

### 新疆维吾尔自治区分行

乌鲁木齐市人民路 193 号

邮编：830004  
电话：0991-2218561  
传真：0991-2842652



范晓刚

## About ADBC

Founded in 1994, the Agricultural Development Bank of China (ADBC) is a state-funded and state-owned policy bank with the status of an independent legal entity. It is a bank under the direct leadership of the State Council and dedicated to supporting the sustainable and healthy development of agriculture and rural areas. Its main task is to play the main and backbone role in the rural financial system by relying on the support of national credit to increase support for key areas and weak links in agriculture and rural areas and promote sustained and healthy economic and social development. Its business purpose is to build an agricultural policy bank with clear positioning, outstanding functions, clearly defined business scope, abundant capital, standardized governance, strict internal control, safe operation, good service and sustainable development capability while serving national strategies.

ADBC's business scope covers lending for the purchase, storage, regulation and distribution of important agricultural products such as grain, cotton, edible oil, sugar, pork, and fertilizer; lending for the construction of agricultural and rural infrastructure projects, water conservancy projects and circulation systems; lending for comprehensive agricultural development, means of production and agricultural science and technology; lending for shantytown renovation and construction of concentrated housing for farmers; lending for poverty alleviation through relocation projects, infrastructure in poor areas, development of special industries and special poverty alleviation projects; lending for township construction in counties; lending for small and leading agricultural enterprises; organizing or participating in syndicated loans; handling bill acceptance, discounting and other credit businesses; absorbing deposits from client enterprises and public institutions within approved business scope, county public deposit accounts other than residents' savings deposits, and fiscal balances; issuing financial bonds; conducting settlement, foreign exchange settlement and sale, and foreign exchange trading for clients; opening special accounts for fiscal funds to support agriculture as required and to disburse fiscal agriculture-related subsidies; trading, agency trading and underwriting bonds, conducting inter-bank borrowing and placement, agency collection and payment; agency insurance; asset securitization; corporate finance advisory service; agriculture-related businesses through cooperation with leasing companies, agriculture-related guarantee companies and agriculture-related equity investment companies after approval; and other businesses approved by the banking regulatory authorities of the State Council.



## Corporate Culture

### Core Components



#### Mission

Support agriculture for the benefit of the country  
Build the bank for the interest of the people

#### Vision

Build a modern agricultural policy bank

#### Business Philosophy

Execute the state will Serve agricultural needs Conform to the law of banking

#### Values

Commitment to the nation Commitment to professional competence

#### Slogan

Agricultural Development Bank of China Committed to serving rural revitalization



## Secondary Components



### Integrity Culture

Support agriculture  
with integrity  
Build the bank with  
probity  
Behave with  
righteousness



### Service Culture

Dedicated to agriculture  
Client-oriented  
Collaboration and  
efficiency



### Risk Control and Compliance Culture

Compliance as priority  
Risk control as the key  
Holistic and proactive  
Prudential and robust



### Innovation Culture

Uphold fundamentals in  
innovation  
Mobilize resources for  
reform  
Drive transformation

### Developing and Launching the Core System

Responsibility and dedication  
Collaboration and hard work  
Innovation  
Excellence

### Professional Ethics

### Serving Poverty Alleviation

Pragmatic, enterprising and dedicated  
Vanguard, backbone and model



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## Honors and Awards in 2023

### Ministry of Finance

"Advanced Unit of Central Financial Enterprises" for Annual Financial Statement Work

### People's Bank of China

Third Prize of Fintech Development Award

### All-China Federation of Trade Unions

Guangxi Beiliu Sub-branch awarded "Pioneer of National Workers"

### Ministry of Human Resources and Social Security; All-China Federation of Trade Unions

The Trade Union of Xinjiang Kashgar Prefecture Branch awarded "National Advanced Group in Trade Union System"

### Central Committee of the Communist Youth League

Serving Rural Revitalization Youth Volunteer Association of the Agricultural Development Bank of China awarded Excellent Volunteer Organization in the 14<sup>th</sup> Edition of the China Youth Volunteers Award

Four youth groups from the operation & technology section of Shandong Binzhou Branch, the directly-affiliated banking section of Anhui Ma'anshan Branch, Sichuan Nanchong Xichong County Sub-branch, and Hunan Xiangtan Shaoshan Sub-branch acknowledged as Model Unit in the 21<sup>st</sup> Edition of the Youth Model Unit Award.

### Working Committee of Central and State Organs

Party branches of Human Resources Department, Strategic Planning Department, Rural Revitalization Department, Financial & Accounting Department, and the First Party Branch of Information Technology Department in the Head Office rated as among the "Four Strong" Party branches of central and state organs in 2023

### Research Association of Ideological and Political Work of China Financial Institutions

Excellent Organization Award for Ideological and Political Work and Cultural Construction Research Work of National Financial System

### Financial News

"2023 China Financial Institutions Gold Medal List - Golden Dragon Award"

The Best Institution "Serving Agriculture, Rural Areas and Farmers" in the Bond Market of the Year

### China Central Depository & Clearing Co., Ltd. (CCDC)

Bond Market Leader in the Year  
Excellent Policy Issuance Financial Bond

Outstanding Issuer of Counter Business  
Top 100 in the performance evaluation of self-managed settlement business for the CCDC members

China Bond Pricing Center Co., Ltd.

Outstanding Contributor to the Market

Inter-bank Market Clearing House Co., Ltd.

Special Achievement Award  
Excellent Issuer  
Outstanding Bond Counter Business Participating Institution  
Excellent Innovation Business Promotion Institution

China Foreign Exchange Trade System

Influential Market Entity of the Year

Bond Connect Company Limited

Excellent Issuer of Northbound Bond Connect  
Innovation Award of Primary Market

China Financial Certification Authority

Best User Experience Award for Corporate Internet Banking in the Digital Finance Gold List Awards, Best Digital Operations Award for Mobile Banking

## Important Notice

The Bank held a board meeting on April 28, 2024 to deliberate and pass this annual report.

BDO China Shu Lun Pan Certified Public Accountants LLP has audited the financial reports for 2023 prepared by the Bank in accordance with the Accounting Standards for Business Enterprises and issued a standard unqualified audit report.

In 2023, S&P gave an A+ rating and Moody gave an A1 rating to the Bank. Both ratings were in line with China's national sovereign rating.

In this report, "the Bank", "the Whole Bank", and "ADBC" all refer to the Agricultural Development Bank of China, and "the Group" refers to the Agricultural Development Bank of China and its subsidiaries.



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## Profile

Registered name:

中国农业发展银行（农业发展银行 for short）

Full English Name:

Agricultural Development Bank of China (ADBC for short)

Legal Representative:

Qian Wenhui

Registered Capital:

RMB200.0 billion

Registered Address:

A2 Yuetanbeijie Street, Xicheng District, Beijing



Postal Code: 100045  
Tel.: 010-68084808  
Fax: 010-68081810  
Website: [www.adbc.com.cn](http://www.adbc.com.cn)

**Institutions:**

31 provincial branches  
338 prefectural branches  
1,819 county-level sub-branches  
2 wholly-owned subsidiaries  
2 controlled subsidiaries  
3 invested companies

**Workforce:**

52,643 employees in the Group  
Including 52,612 ADBC employees

(Note: Data of institutions and workforce is as of the end of 2023, of which workforce include contractors.)



## Key Business Indicators

### Financial Data

Unit: RMB100 million, except percentage

2023 2022

Total assets

99,640.41

90,863.99



Book profit

461.93

392.72



Total liabilities

96,742.05

88,326.76



Income tax expense

101.35

82.17



Owner's Equity

2,898.36

2,537.23



Net profit

360.58

310.55



Paid-in capital

2,000.00

1,770.00



Return on average assets (ROAA) (%)

0.38

0.36



Operating revenue

1,457.43

1,281.85



Return on average equity (ROAE) (%)

13.27

13.07



Operating expense

995.54

888.62



Cost-to-income ratio (%)

20.56

22.51

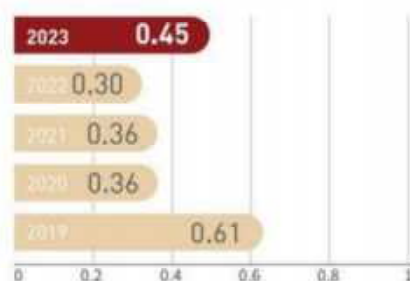


The financial data and indicators contained in this annual report have been prepared in accordance with the PRC Accounting Standards for Business Enterprises. The data is consolidated data of the Bank and its subsidiaries, presented in RMB unless otherwise specified.

## Business Data

Unit: RMB100 million, except percentage

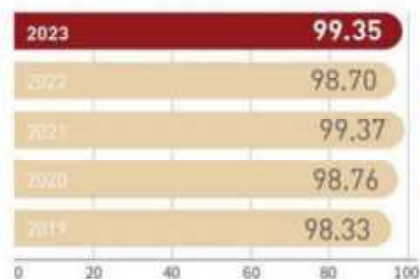
Non-performing loan ratio (%)



Balance of loans (RMB100 million)



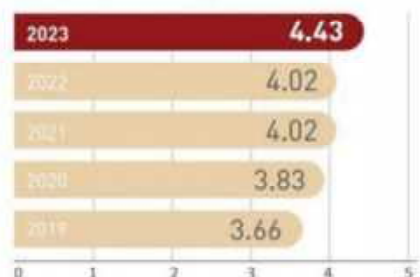
Interest collection ratio (%)



Balance of non-performing loans (RMB100 million)



Loan provision ratio (%)





## Message from Secretary of CPC ADBC Committee and Chairman

The year 2023 marked the beginning of the full implementation of the guiding principles of the 20<sup>th</sup> National Congress of the Communist Party of China (the 20<sup>th</sup> CPC National Congress), and the turning point for economic recovery and development after three years of pandemic prevention and control. In face of the complicated situation and arduous tasks, and closely aligned with Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, we fully implemented the guiding principles of the 20<sup>th</sup> CPC National Congress, the Second Plenary Session of the 20<sup>th</sup> CPC Central Committee, the Central Financial Work Conference, the Central Economic Work Conference, and the Central Rural Work Conference, etc. Led and guided by the Party building, we coordinated the "six elements" of high-quality development, and fully supported national strategies and promoted the development of agriculture, rural areas and farmers. All through the year, ADBC granted a total of RMB2.78 trillion in loans, an increase of RMB109.7 billion over the same period of last year, with a year-end balance at RMB8.79 trillion, a net increase of RMB1.05 trillion or 13.57% from the beginning of the year. 94.38% of our business is policy-based, an increase of 0.79 percentage point over the beginning of 2023. With all these efforts, we positively contributed to rural revitalization and the building of a great country.



**2.78** RMB trillion

Loans granted throughout the year

**109.7** RMB billion

Year-on-year increase of



**8.79** RMB trillion

Balance of loans at year-end

**1.05** RMB trillion

Net increase over the beginning of 2023



Throughout the year, following the centralized and unified leadership of the CPC Central Committee on finance, we took concrete steps to promote the thematic education and made improvement as required in the central inspection and "second look" campaign, instituted stricter governance of the Party and the Bank, and strengthened the Party's leadership in an all-round way. Taking thematic education as a major political task, and in full compliance with the general requirements of "learning thoughts, strengthening Party consciousness, emphasizing practice and making new contributions", we took a systematic approach that included theoretical study, investigation and research, promoting development, enhancing inspection and rectification, and establishing rules and regulations. We strengthened the connection between the two thematic education programs, focused on solving outstanding problems concerning Party building, operation and management as well as reform and development, and facilitated the introduction and application of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era in the whole Bank. We adhered to the "five enhancements", "four integrations" and "blanket" rectifications, promoted the rectification as required in the central inspection in a strict and practical manner. We adopted differentiated and targeted policies, and adjusted them based on set standards, and by so doing, the routes of rectifications had been continuously refined and the quality and efficiency had been further improved. We conducted multiple rounds of centralized training sessions to study and implement the 20<sup>th</sup> CPC National Congress and the Central Financial Work Conference, promptly communicating the updated principles and requirements of the Central Committee to all institutions and employees. With a focus on enhancing political awareness, the Bank advanced Party building on all fronts, promoting "Three No-Corrupts" and waging a tough fight against corruption, showcasing our unwavering stance.

Throughout the year, we insisted on serving the real economy as primary purpose, adhered to the founding mission, gave accurate and efficient support, and made new contributions to agricultural and rural development. Serving national policies such as rural revitalization and building of an agricultural powerhouse is the top priority. Focusing on major strategies, key areas and vulnerable links, the Bank increased support for food security and targeted assistance, rural industries and construction, urban-rural integration and regional coordinated development and ecological civilization construction. The Bank continued to advance major special projects such as infrastructure funds, medium-and long-term loans for manufacturing, special loans for "ensuring timely delivery of overdue housing projects" and "Three Major Projects". The Bank reduced operational costs to ensure a lower financing cost for farmers. The Bank reduced the average interest rate of newly granted loans by 19BP year-on-year. By diversifying fund-raising channels, the Bank raised RMB2.17 trillion via bond issuance, diverging more social funds back into agriculture, rural areas and farmers, and further consolidating the financial foundation for the building of a great agricultural country.

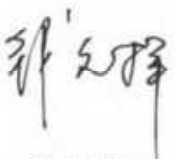
Throughout the year, we insisted on taking risk prevention and control as the eternal theme of financial work, fully implemented regulatory requirements, effectively prevented and dissolved risks, and held the red line of not allowing systemic risks. The Bank ran its business in compliance with laws and regulations, coordinated with financial supervision, and promoted law-based governance, strictly stuck to the bottom line of red lines, and improved the level of compliance. Wholly, The Bank coordinated high-quality development with high-level safety, and adopted comprehensive risk management, strengthened risk screening for key areas, clients and regions, and carried out risk rectification, early warning, resolution and handling of risks. At the end of the year, the ratio of non-performing loans was 0.34, and the quality of assets remained stable. The Bank

strengthened the construction of "two basics", paid close attention to the management of key links of credit, coordinated and promoted "five major supervisions", management of "Three-in-one" specialists and "repeat no previous mistake" mechanism, highlighted the role of audit supervision, facilitated the integrated rectification of internal and external supervision and inspection, and made the "three lines of defense" more firm.

Throughout year, we persisted in deepening the structural reform of the financial supply side, made great efforts to promote financial innovation, continued to strengthen scientific and technological support, and gained stronger development momentum. The Bank fully implemented a new round of policy-based financial reform by carrying out category-based management for specific accounts and further promoted the "eight reforms" and "eight projects". The 92 annual reform objectives and tasks had been fundamentally completed, further clarifying the functions and positioning of ADBC as a policy bank. The Bank coordinated and promoted innovation in systems, products, models and processes, and integrated and optimized product systems, gained new experiences and accomplished new achievements, better fulfilling the financial needs of agriculture, rural areas and farmers. The Bank developed digital finance vigorously and accelerated the construction of "One Headquarters, Two Places and Four Centers". Projects such as the credit management system of the new generation have been launched, and digital empowerment has achieved a new leap in high-quality development.

The achievements mentioned above are inseparable from the strong leadership of the CPC Central Committee with Comrade Xi Jinping at its core and the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era. We also received strong support from the CPC Central Committee and central government, and the Discipline Inspection and Supervision Office at the Bank. It's also the result of concerted efforts and solid work of the whole bank. We hereby express our heartfelt thanks and respect to the leaders and comrades who care about and support the work of Agricultural Development Bank of China!

In 2024, in face of new situations, tasks and requirements, we will unite more closely around the CPC Central Committee with Comrade Xi Jinping at its core, study and implement Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, stick to the keynote of striving for progress while maintaining stability, adhere to the political and people-oriented nature of financial work resolutely, dedicate to a development path with Chinese characteristics, serve rural revitalization and the building of an agricultural powerhouse, and constantly break new grounds for policy-based finance in the new era!

  
 Qian Wenhui



范晓刚

## Message from Deputy Secretary of CPC ADBC Committee and President

In 2023, under the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, ADBC fully implemented the principles, policies, decisions and plans of the CPC Central Committee and the State Council, led high-quality development with high-quality Party building, and overcame difficulties while striving forward. All work progressed steadily, loans were delivered with accuracy, and total assets exceeded RMB10 trillion<sup>(1)</sup> for the first time. The quality and efficiency of our operation have remained stable; reform and innovation have been promoted continuously, and solid steps have been taken in high-quality development and modernization.



**145.743** RMB billion

Operating revenue



**17.558** RMB billion

Year-on-year increase of

**36.058** RMB billion

Net profit

**5.003** RMB billion

Year-on-year increase of

(1) Note: Data from the Bank



The Bank contributed to the stable yield and supply of grains and other important agricultural products with all our strength. Bearing in mind the significance of food security, the Bank fully implemented the national macroeconomic regulation and control policy on grain, cotton and edible oil, gave full play to our role as the main channel for the supply of grain, cotton and edible oil purchase funds, and granted RMB828.2 billion in grain, cotton and edible oil loans, an increase of RMB79.9 billion over the same period of last year. Focusing on a new round of actions to increase China's grain production capacity by 50 million tons, the Bank thoroughly implemented the strategy of sustainable farmland use and innovative application of agricultural technology, vigorously supported the construction of high-standard farmland, the protection of black soil, the comprehensive utilization of saline-alkali soil, the comprehensive consolidation and rehabilitation of land and efficient utilization of farmland resources, and granted RMB302.2 billion in farmland loans throughout the year, an increase of RMB34.9 billion over the same period last year. The Bank focused on the "five actions" to revitalize the seed industry, vigorously supported the development of leading enterprises in the seed industry and the construction of bases and parks of the seed industry, such as "Nanfan Agricultural Silicon Valley" and the corn park in Gansu Province, and granted loans of RMB34.9 billion for the whole industrial chain of seed industry. The Bank adopted an all-encompassing approach to food, supported the development of the whole industrial chain of important agricultural products such as cattle, sheep, pig, sugar, and natural rubber, and granted related loans of RMB61.8 billion.

The Bank resolutely helped hold the bottom line of avoiding the return to poverty on a large scale. Focusing on key areas and population groups, the Bank granted loans of RMB389.9 billion to 832 counties that emerged from poverty, with a growth rate 0.37 percentage points higher than the average rate of other loan types, accelerating the development of regions that emerged from poverty. The Bank continued to improve the differentiated support policies, and granted loans of RMB57.5 billion to 160 key receiver counties of rural revitalization assistance. Among the seven key indicators in the assessment of financial institutions' performance in serving rural revitalization, the Bank stayed in the first place of the industry in four of them, and jumped to the first place in one, making the Bank one of the two outstanding financial institutions for three consecutive years. The Bank increased support for the special actions to consolidate the results of poverty alleviation through relocation and help the relocated people to find jobs, and granted RMB108.5 billion in post-relocation support loans, achieving full coverage of financial assistance in 70 large poverty alleviation resettlement areas with more than 10,000 people. The Bank has made great efforts to provide targeted assistance to five counties (cities) and has been rated "good" in the evaluation of the effectiveness of paired assistance rendered by units under the central government for six consecutive years.

The Bank vigorously supported the development of rural industries and rural areas. Focusing on the key technologies and vulnerable spots of modern agricultural science and technology, the Bank granted loans of RMB51.4 billion to support the modernization of agricultural machinery, the development of smart agriculture, and the promotion of fintech. The Bank actively supported the construction of facilities for cold-chain logistics, storage facilities, important logistics hubs, and shopping basket program, and granted loans of RMB66.9 billion for the construction of rural circulation system, contributing to the opening-up of urban-rural circulation. Efforts have been made both online and offline to support micro and small business development. The cumulative amount of inclusive loans for micro and small business has reached RMB58.5 billion. Learning from the experience of Zhejiang's Green Rural Revival Program, the Bank focused on key areas and vulnerable spots such as water conservancy, rural transportation, rural living environment, ecological and environmental protection and new urbanization, and granted loans of RMB1.15 trillion, an increase of RMB105.3 billion over the same period of last year, so as

to support the building of beautiful and harmonious countryside that is desirable to live and work in. Among them, RMB214.5 billion was for major water conservancy projects and livelihood water conservancy projects, polishing our brand of "Water Conservancy Bank".

The Bank actively promoted coordinated regional development and low-carbon green development. The Bank fully implemented the regional coordinated development strategies, major regional strategies and main functional area strategies, and granted loans of RMB667.1 billion for the protection of the Yangtze River and the ecological protection of Yellow River Basin throughout the year, and granted loans of RMB596.1 billion, RMB194.6 billion and RMB61.6 billion to the Yangtze River Delta, Beijing-Tianjin-Hebei region and Guangdong-Hong Kong-Macao Greater Bay Area respectively. The Bank thoroughly studied and implemented Xi Jinping Thought on Eco-Civilization, adhered to the idea that "lucid waters and lush mountains are invaluable assets" and focused on reducing carbon, decreasing pollution, expanding vegetation and increasing and optimizing financial services. In the whole year, the Bank granted RMB792.2 billion of green loans, and ranked first in the financial system in terms of the balance of green loans and the share green loans take up in the entire portfolio, making positive contributions to building a beautiful China in which man and nature coexist harmoniously.

The Bank tapped the potential inward and improved operational quality and efficiency continuously. The Bank coordinated development and safety, prevented and dissolved risks effectively, carried out "3+1" inspection and rectification of risk-control work, conducted risk screening in key areas, strengthened source management in key businesses, and continuously consolidated key links, holding the red line of forestalling systemic financial risks. The Bank strengthened the overall management of assets and liabilities, took economic and efficiency matters into careful consideration, and took an integrated approach to the management of the "size, cost, price, profit, and risk" of different businesses. The operating efficiency continued to improve, and the Group's net profit for the whole year reached RMB36.1 billion, ensuring the preservation and appreciation of state-owned capital while realizing a thin profit margin.

The hard-won achievements were realized under the centralized and unified leadership of the CPC Central Committee. Throughout 2023, the Bank carried out in-depth education on the theme of studying and implementing Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, promoted the rectification of problems identified in the "second look" inspection by the central inspection, deepened the comprehensive and strict management of Party governance at the Bank, and strengthened the Party's leadership in an all-round way.

The year 2024 is a crucial year in achieving the objectives of the 14<sup>th</sup> Five-Year Plan and marks the 30<sup>th</sup> anniversary of the founding of ADRC. The Bank will unite more closely around the CPC Central Committee with Comrade Xi Jinping at its core, adhere to the principles of striving forward with stability, promoting stability through progress, and establishing the new before abolishing the old, set the goal of building an agricultural power, learn from the experience of Green Rural Revival Program and put it into practice, so as to promote the comprehensive revitalization of rural areas, and make new and bigger contributions to the construction of a great country and the noble cause of national rejuvenation!

董东生

Zhan Dongsheng



范晓刚



## Discussion and Analysis of Business Operation

### Economic and Financial Operating Environment

In 2023, in face of the complex and challenging international environment and the arduous task of domestic reform, development and stability, the CPC Central Committee with Comrade Xi Jinping at its core pursued a strategy of national rejuvenation amid global changes unseen in a century, comprehensively deepened the reform and opening up, intensified macroeconomic regulation, focused on expanding domestic demand, optimizing the structure, boosting confidence and preventing and dissolving risks, and promoted the economy to achieve effective improvement in quality and reasonable increase in quantity. The economy maintained a recovery momentum. The gross domestic product (GDP) was RMB126.06 trillion, an increase of 5.2%, higher than the expected global growth rate of about 3%, serving as the most powerful engine of global economic growth. The GDP per capita sustained steady increase and reached RMB89,400 in 2023, 5.4% higher than the previous year. China's job market witnessed overall improvement, with an unemployment rate of 0.4 percentage points lower than the previous year. Prices maintained a moderate rise at large, with the annual CPI rising by 0.2% and the core CPI rising by 0.7%. A basic equilibrium in the balance of payments was achieved, with a trade surplus of RMB5.79 trillion and foreign exchange reserves exceeding USD3.2 trillion at the end of the year. New breakthroughs were made in the field of scientific and technological innovation. Reports on significant sci-tech innovation came one by one, and RMB3.33 trillion was invested in research and experimental development throughout the year, with an investment intensity of 2.64%, 0.08 percentage points higher than that of 2022. For the first time, China had the largest number of top 100 sci-tech innovation clusters in the world. Substantial progress was made in the development of modern industrial system. China stuck to the road of advancing the development of modern industrial system under the guidance of sci-tech innovation, facilitated a sound transformation to a higher-end, smarter and more environmental-friendly manufacturing industry, and promoted new industrialization in a solid manner. China's value-added industrial output grew by 4.6% over the previous year, of which the added value of equipment manufacturing increased by 6.8% over the same period last year, playing a key role in promoting the stable recovery of the second industry. The reform and opening-up moved forward. China made every effort to facilitate the establishment of a unified domestic market, improve the environment for the development of private economy, promote the construction of a market system, reinforce the reform of agriculture and rural areas, boost the opening-up to the outside world, continue to create the first-class business environment featuring marketization, rule of law and internationalization, and enhance the impetus and vitality of economic development. The foundation for safe development was consolidated. The quality of the food and energy has been improved. The grain output reached a new high with a total amount of 695.41 million tons, 8.88 million tons or 1.3% more than the previous year. Coal production increased by 1.9%, crude oil production increased by 2.1%, and natural gas production increased by 3.8%. Safeguards for people's food and energy were solid and effective, and China's per capita disposable income increased by 6.1% over the previous year. The economic structure was improved

and upgraded. Service industry and consumption played a bigger part as the main engines of economic growth; the added value of service industry accounted for 54.6% of GDP, an increase of 1.2 percentage points from the previous year. The contribution of final consumption expenditure to economic growth reached 82.5%, an increase of 43.1 percentage points from a year earlier. Progress was made in domestic-international dual circulation. The main role of the domestic circulation was strengthened. China's total retail sales of consumer goods reached a new record high of RMB 47.1 trillion, the investment in fixed assets reached RMB 50.3 trillion, and the contribution rate of domestic demand to economic growth increased to 111.4%, an increase of 25.3 percentage points from the previous year. The quality and level of international circulation was improved. The export of goods increased by 0.6% over the previous year, and the import from and export to partner countries of the Belt and Road Initiative increased by 2.8%, accounting for 46.6% of the total import and export volume.

In 2023, China made progress in the implementation of proactive fiscal policies, strengthened the availability of favorable tax and fee policies, prevented and dissolved the risks of local government debts, ensured effective achievements of "three guarantees" at the grassroots level, and gave strong impetus to economic recovery. The general public budget was well implemented. Revenue from the national general public budget reached RMB21.68 trillion with an increase of 6.4%. The national general public budget expenditure reached RMB27.46 trillion with an increase of 5.4%. Key areas, such as social security and employment, education, science and technology as well as agriculture, forestry and water conservancy, were effectively guaranteed, and the expenditure structure continued to be optimized. The structural tax and fee reduction policies were implemented effectively. China improved its tax and fee support policies, and increased the support for small and micro enterprises and self-employed entrepreneurs in particular. The annual income from taxes and fees reached RMB31.7 trillion, and the tax and fee cuts, tax refunds and fee deferrals exceeded RMB2.2 trillion, effectively stabilizing market expectations, boosting market confidence and stimulating market vitality. The effectiveness of special-debt policies was further enhanced. In 2023, special-purpose bonds with the value of RMB3.8 trillion were issued, an increase of RMB150 billion over the previous year. The number of investment sectors increased to 11, and the number of areas that use proceeds as project capital expanded to 15, effectively benefiting the construction of a number of major projects, including transportation, water conservancy and energy, not only for the time being but also in the long run. A solid foundation was established for risk prevention. China promoted the development of a debt resolution package, and paid close attention to dissolving the risk of hidden debts of local governments. An additional RMB1 trillion of treasury bonds was issued to support the local recovery and reconstruction after disaster, and enhance disaster prevention, mitigation and relief capabilities. The central government intensified its efforts to transfer payments to local governments, with an amount of RMB10.29 trillion.

In 2023, prudent monetary policies were implemented in a targeted and effective manner, strengthening counter-cyclical and cross-cyclical adjustments, effectively supporting the development of the real economy, and creating a suitable monetary and financial environment for economic recovery. Monetary and credit policies lent greater support to economy. Two cuts in the reserve requirement ratio (RRR) during the year released long-term funds of RMB1 trillion, the medium-term lending facility (MLF) was injected with RMB2.5 trillion with the interest rate unchanged, open market operations were carried out flexibly, and liquidity remained reasonable and abundant. The policy interest rate was lowered twice, which led to the downward trend of market interest rates such as loan prime rates (LPRs). The market-oriented adjustment mechanism of deposit interest rate continued to play its role, the housing credit policies underwent adjustment and optimization, and the financing cost was reduced with an aim to stimulate effective demands. Optimization of capital supply promoted structural transformation. China strengthened the use of structural monetary instruments, increased the amount of re-lending for agricultural and small enterprises by RMB250 billion, and increased the amount of pledged supplementary lending (PSL) by RMB500 billion, leading more financial resources to major strategies, key areas and vulnerable

spots and promoting the transformation and upgrading of the economic structure. The exchange rate of RMB was basically stable. China continued to deepen the reform for exchange rates to be more market-based, raised the macro-prudential adjustment parameters of cross-border financing and lowered the RRR for foreign currency deposits in a timely manner, and adjusted the supply and demand of the foreign exchange market, so that the exchange rate of RMB remained basically stable at a reasonable and balanced level. Performance of the financial market remained stable. The high-level opening up of the bond market advanced steadily, and the investor structure remained diversified. The transaction volume in money market continued to increase, and the transaction volume in inter-bank derivatives market maintained growth. Financial risks in key areas were properly resolved. The monitoring and assessment of financial risks continued to be strengthened, the mechanisms for preventing, warning and handling financial risks were effectively improved, the construction of a guarantee system for financial stability continued to be strengthened, and the debt risk resolution of financially-supported financing platforms was promoted in an orderly manner, facilitating the safe handling of risks in key regions and key institutions.

## Value Creation

At the end of 2023, the Group's total assets were RMB9,964.041 billion, an increase of RMB877.642 billion or 9.66% compared to the end of the previous year. Total liabilities were RMB9,674.205 billion, an increase of RMB841.529 billion or 9.53% over the end of the previous year. The total owner's equity was RMB289.836 billion, an increase of RMB36.113 billion or 14.23% over the end of the previous year.

In 2023, the Group achieved a total profit of RMB46.193 billion, an increase of RMB6.921 billion year-on-year, and a net profit of RMB36.058 billion, an increase of RMB5.003 billion year-on-year. In the year, the Group achieved an operating revenue of RMB145.743 billion, an increase of RMB17.558 billion year-on-year, and the operating expenses were RMB99.554 billion, an increase of RMB10.697 billion year-on-year.

In 2023, the Group's return on assets was 0.38%, and the rate of maintaining and increasing the value of state-owned capital was 14.09%. The Group should know that the fees and profits should be reduced as far as possible, and the provision for asset revaluation should be fully made. The stable growth, effective control of costs and expenses, and improvement of risk prevention and control level were promoted by increasing the performance of duties, thus maintaining financial sustainability.



范晓刚

## Business Overview

### ● Serving rural revitalization for transitioning to an agricultural powerhouse

#### Fully serving national food security

In 2023, ADBC fully implemented the national macroeconomic regulation policies for grain, cotton and edible oil, followed the development strategy of "all grains", "whole chain", "entire bank" and "full efforts", adhered to the two-pronged approach of policy-based purchase and storage and financial services for market-oriented purchase, continuously extended and expanded the credit support chain for the entire grain industry, comprehensively consolidated the foundation of food security, and effectively fulfilled the responsibilities and missions of a policy bank. The Bank granted a total of RMB80.83 trillion of loans for grain, cotton and edible oil throughout the year, with a loan balance of RMB1.82 trillion as of the end of the year.



**Sticking to the functional positioning of policy banks and fully guaranteeing the supply of policy-based purchase and storage funds.** The Bank timely and fully guaranteed the supply of central reserve funds, prepared for purchase at the lowest price, and ensured the smooth launch of market-based purchase. Throughout the year, the Bank granted a cumulative of RMB302.2 billion of loans for the rotation and regulation of grain, cotton and edible oil reserves under the power of the central government. The Bank actively supported the provincial, municipal, and county-level reserve and regulation plans, carefully carried out local reserve increase marketing and credit support, and helped with the local fulfillment of "party and government shared responsibilities". Throughout the year, the Bank granted a cumulative of RMB147 billion of loans for the rotation and regulation of grain, cotton and edible oil reserves under the power of the local governments. The Bank fully supported the reserve of special materials such as meat, sugar, and fertilizers, actively provided financial services for national strategic material reserves and the marketing and management of provincial energy reserves, and further strengthened credit support for warehousing (logistics) facility projects. The accumulative special reserve loans for the whole year amounted to RMB51.2 billion, and the loans for warehousing (logistics) facilities amounted to RMB88.4 billion.

**Proactively adapting to market-oriented reforms and supporting market-oriented purchase and sales of grain and cotton.** In view of the new situation where market-oriented purchase dominates, the Bank intensified support for market-oriented purchase of grain, cotton and edible oil, and continued to give full play to our role as the main channel for the supply of grain, cotton and edible oil purchase funds. The Bank granted a total of RMB323.7 billion of loans for the purchase of grain and oil throughout the year, supporting enterprises to purchase 260.3 billion kg of grain and edible oil, and maintaining a market share of over 50% in the purchase market; the Bank also granted a total of RMB45 billion of loans for the purchase of cotton, supporting enterprises to purchase 3.08 million tons of cotton, and maintained a market share of over 55% of the purchase of cotton from Xinjiang.

**Accelerating product innovation and model promotion to improve the quality and efficiency of grain, cotton, and edible oil credit business.** The Bank vigorously promoted the expansion and efficiency enhancement of the credit guarantee fund for grain purchase loans, and strove to improve the efficiency of fund utilization. The Bank provided loans of RMB39 billion to 655 enterprises through the model of credit guarantee fund for grain purchase loans throughout the year, supporting enterprises to purchase 15.6 billion kg of grain and edible oil. Meanwhile, the Bank advanced the promotion of the products of supply chain finance such as "purchase order loan" and "warehouse receipt loan", promoted innovative models such as "value preservation loans" as a whole. By studying and promoting new models developed and explored by different regions, the Bank coordinated production and marketing with extended support chain, and contributed to the development of the whole industry chain of grain and edible oil.





Vigorously supporting enterprises to coordinate production with marketing, and promoting the development of the whole industry chain of grain, cotton and edible oil. The Bank actively participated in the Fifth China Grain Trade Conference and the First National Soybean Industry Expo, launched special activities for the coordination between production and marketing in Fujian, Henan, and other provinces, vigorously introduced and promoted credit products and supporting policies, and encouraged grain, cotton and edible oil enterprises to coordinate production and marketing with supply and demand. By providing the trading enterprises in the producing areas and the core enterprises in the marketing areas with purchase and storage services and achieving unblocked cross-regional circulation of grain and cotton, the Bank successfully organized four national and regional production and marketing coordinating sessions throughout the year, which helped reach cooperation intentions among more than 300 enterprises.

**Supporting the import of grain, cotton and edible oil, and advancing domestic and international dual circulation.** The Bank made full use of the "two markets" and "two resources" to keep promoting the marketing of imported grain, cotton and edible oil, improving the effectiveness and efficiency of financial services, increasing support for grain, cotton and edible oil imports, ensuring market supply, and opening up the domestic and international economic flows. The Bank provided support to a total of 143 clients for the import of grain, cotton and edible oil throughout the year, and granted RMB97.069 billion of loans in domestic currency, with a year-on-year increase of RMB2.452 billion; the Bank carried out international settlement business with a total value of RMB106.018 billion, with a year-on-year increase of RMB24.109 billion; and the Bank granted RMB25.398 billion of loans of trade financing and foreign exchange credit, with a year-on-year increase of RMB7.926 billion.

**Intensifying support for soybean and oil plant credit, and contributing to the high-quality development of the whole industry chain of soybean and oil plant.** In order to effectively implement the national special purchase and storage plan for soybeans in Northeast China, the Bank granted RMB13.6 billion of loans for purchasing and storage, which effectively guaranteed farmers' income for their cultivation, stabilized the planting expectation of soybeans, and increased the production capacity of domestic soybeans and oil plants. With the release of *The Notice on Further Supporting the Development of Soybean and Oil Plant Industry*, a number of specific measures were put forward concerning the circulation, import and processing of soybeans, and the supporting path was clearly defined. The Bank lent RMB125.9 billion to the whole soybean industry chain, an increase of RMB32.9 billion year-on-year, safeguarding the high-quality development of soybean and oil plant industry.

### Case

#### Launch of the innovative cooperation platform based on Huiliang glutinous rice



Anhui Branch fully supported the development of grain industry chain, and launched a cooperation platform based on Huiliang glutinous rice. Tapping into the advantage of governmental organization and the creditworthiness of Huiliang Group as a state-owned enterprise, the Branch selected business entities related to glutinous rice from first, second and third industries, built a cooperation platform, integrated resources such as land, warehousing, processing, service and market, created an ecosystem, extended the industry chain, and promoted the development of the whole industrial chain of glutinous rice, from production, purchase, storage and marketing in Huaiyuan County, thus achieving the increase of farmers' income, agricultural modernization, and rural revitalization. The Branch has so far invested a total of RMB2.918 billion in loans to Huiliang Group through this model, and supported the purchase of 1.0275 billion kg of grain. By leveraging the policy-based funds for supporting agriculture, it promoted the organization, scale, standardization and branding of local agricultural industries, and by leveraging its advantages and characteristics, increased farmers' income from cultivation and effectively safeguarded national food security.



范晓刚



## Case

## High-quality service for local purchase of soybean reserve for regulation purposes



In order to effectively implement the national soybean and oil plant expansion policy, stabilize the soybean market expectation in Heilongjiang Province, and protect the interests of soybean farmers, Heilongjiang Branch fully supported the implementation of the local soybean regulation and storage policy. The branch pooled both funds and wisdom, took the initiative to participate in policy-making, opened up a green channel for loan applications, and prepared sufficient funds to ensure that farmers "get the money instantly after selling the grain". Within 20 days, the branch released RMB2.63 billion of loans for local regulation of reserve soybean, covering 13 cities, 29 borrowing enterprises and 34 storage stations in the Province, ensuring the implementation of the national policy of strengthening agriculture and benefiting farmers, and fully demonstrating the mission of ADBC to support agriculture for the benefit of the country, and build the bank for the interest of the people.

## Case

## Vigorous promotion of the digital supply chain financing model of "e-warehouse receipts" for corns



Building on the location advantage of Liaoning Province as the core logistics hub for north-to-south grain transportation, Liaoning Branch innovatively launched the digital supply chain financing model of "e-warehouse receipts" for corns based on the idea of "finance + digitization". Following the principles of "grasping the core, making real transactions, focusing on goods, controlling risks and ensuring efficiency", the branch achieved online handling and real-time monitoring of the whole process of grain warehousing, including receipt registration, review, financing application, warehouse receipt pledge, etc. Since June 2022, the branch has granted a total of RMB655 million to 10 enterprises and granted 17 loans totaling RMB275 million, effectively reducing the financing threshold and cost of small and medium-sized grain enterprises, helping to save grain processing costs, optimize the supply chain of grain industry, effectively safeguarding the "artery" of China's grain supply and demand balance, and contributing to the national food security.

## Case

Support for the construction of storage logistics project of China Grain Reserves (Tianjin) Storage and Logistics Co., Ltd.



The comprehensive production capacity of grain is an important indicator for implementing national food security strategies, and the development of storage capacity is an important measure to ensure the comprehensive production capacity of grain. Bearing in mind the requirement of "comprehensively consolidating the foundation of food security", Tianjin Branch fully guaranteed the funding needs for the construction of storage facilities of China Grain Reserves, so as to enhance the regional grain storage capacity and the carrying capacity of imported grain to the port of Tianjin. It approved loans of RMB317 million for storage and logistics facilities and granted RMB209 million. Once completed, the project will be the largest cluster of squat silos in Beijing-Tianjin-Hebei region, which is of great significance to improving national food security.



农业网

## Fully supporting the consolidation and expansion of achievements in the fight against poverty

The Bank family adhered to the goal of working as a pioneering role model, gave prominent support to key receiver counties for rural revitalization assistance, counties lifted out of poverty, receiver counties for paired assistance, and large resettlement sites for poverty alleviation relocation with an aim to narrow regional development gap, gave priority to serving three groups of people, including monitored targets for preventing poverty return, relocated people, and people lifted out of poverty to narrow the income gap, resolutely helping to hold the bottom line of preventing large-scale return to poverty. ADBC has been rated as "good" for six consecutive years in the evaluation of the effectiveness of paired assistance rendered by units under the central government, and has been rated as "excellent" for three consecutive years in the assessment and evaluation of financial institutions serving rural revitalization (only two financial institutions in China have been rated as "excellent" for three consecutive years).



**389.863** RMB billion

Loans granted to 832 counties that emerged from poverty throughout the year



**108.493** RMB billion

Loans granted for follow-up assistance throughout the year



**701.082** RMB billion

Loans granted to targeted assistance throughout the year

**Focusing on building demonstration models for paired assistance.** In response to the requirements of the CPC Central Committee for adjusting pairing relationship for paired assistance, ADBC included Xuanwei City, Yunnan Province into its paired assistance system. The Bank improved the assessment indicators, organized the signing of responsibility statements and sent a rotating "group of three secondees" to the county for paired assistance. The Bank achieved full coverage of assistance for anti-poverty monitoring targets through in-depth implementation of the assistance system featuring "Four Measures" which includes highlighting support for industries to promote employment, promoting the implementation of characteristic assistance initiatives such as activities to attract investments, consumption-driven assistance program titled "Golden Autumn Action", and talent training for rural revitalization. The Bank disbursed RMB28.12 million of interest-free assistance funds, helped attract RMB278 million of investment, organized the purchase of agricultural products with a value of RMB46.49 million, and helped provide 18,500 training opportunities.

**Giving full support to accelerating the development of areas that emerged from poverty.** The Bank released opinions on enhancing internal development capabilities of areas and people lifted out of poverty, introduced seven new preferential policies targeted at key receiver counties for national rural revitalization assistance, and deepened the top ten assistance actions in six aspects, such as making up for shortcoming to promote development and undertaking high-quality industrial transfer. Relevant cases were selected as the top ten cases and excellent cases on assistance to key receiver counties of national financial support. The Bank granted RMB57.528 billion of loans to 160 key receiver counties of rural revitalization assistance, with a loan balance of RMB257.017 billion. The Bank established a partitioned supervision mechanism for counties that emerged from poverty, offered preferential allocation of credit resources, and supported the accelerated development of county economy vigorously. In the whole year, the Bank granted RMB389.863 billion of loans to 832 counties that emerged from poverty, with a loan balance of RMB1.6 trillion. Both the amount and the growth rate reached a record high, and loans have been granted to all counties that emerged from poverty where ADBC branches have operation.

**Promoting post-relocation follow-up assistance through special projects.** Focusing on the two major special projects of consolidating the achievements of poverty alleviation relocation and employment assistance for relocated people, the Bank focused on intensifying the credit support for the construction of supporting facilities, development of industries that enrich the people and employment assistance for relocated people in the resettlement area, with special support given to integration of large resettlement areas into new urbanization. Throughout the year, the Bank granted RMB108.493 billion of loans for follow-up assistance, with a balance of RMB273.5 billion and a growth rate of 40.8%, helping relocated people to settle down, find jobs, and gradually become rich.



Continuously improving the quality and efficiency of the mechanism where loan disbursement contributes to income growth. The Bank took income growth of people lifted out of poverty as the priority of assistance, encouraged the priority adoption of employment methods to establish interest links, and focused on increasing the proportion of loans with significant assistance results. Throughout the year, the Bank granted a total of RMB701.082 billion of loans for targeted assistance, with a loan balance of RMB2.1 trillion. Newly approved loans were used to support 29.62 million people of key groups, such as people who were lifted out of poverty and designated as anti-poverty monitoring targets. Two targeted assistance projects were selected as global poverty reduction case models.

**Accelerating the implementation of strategic agreements and the building of demonstration zones.** The Bank continued to advance strategic cooperation with the Ministry of Agriculture and Rural Affairs, held a symposium on building innovation demonstration zones for rural revitalization, and comprehensively implemented the overall plan of innovation demonstration by "carrying out overall promotion" in Hebei Province, "taking the lead in development" in Zhejiang Province and "providing key assistance" in Guizhou Province as featured examples. The model of "county-wide promotion" in Fuping County was selected as the top ten innovative models of financial support for agriculture by the Ministry of Agriculture and Rural Affairs.

## Case

"County-wide promotion" in Fuping County, Hebei Province helped consolidate and expand the poverty alleviation achievements



In tackling major tasks of poverty alleviation, effective alignment of poverty alleviation and rural revitalization and the construction of agricultural modernization demonstration zones in Fuping County, Hebei Branch explored the innovative model of "county-wide promotion" to achieve project-based planning and empower borrowing enterprises. With our support, the local state-owned enterprise Fuyu Company grew from a platform company that initially only undertook government procurement services to the largest group company in the local area. From 2016 to the end of 2023, the Bank approved financing to a total of 22 major projects in Fuping County, with a total amount of RMB10.624 billion, out of which RMB7.676 billion of loans had been granted, helping Fuping County to be selected as a national demonstration county for rural revitalization.



**7.676** RMB billion  
Loans granted

范晓网



## Case

## Follow-up support for poverty alleviation relocation in Jinping County, Guizhou Province



Following the victory in the fight against poverty, ADBC paid attention to the construction of supporting facilities, development of industries and employment of relocated people in the resettlement area of Jinping County, Guizhou Province. The Bank granted RMB515 million of loans for follow-up assistance after relocation, supporting projects in many key areas of people's livelihood, such as industry, education, medical care, etc., and helping Dagongtian Community to explore a new development model featuring confidence, stability, assurance, comfort and solidarity. In February 2023, ADBC shared its experience on this project at the national conference of follow-up assistance for poverty alleviation relocation.

## Case

## Support for saline-alkali land management in Da'an, Jilin Province



Da'an City in Jilin, target of paired assistance of ADBC, with large swathes of saline-alkali land, barren grassland and other uncultivated land types. ADBC's abundant reserve resources for supplementary arable land. Jilin Branch introduced an innovative model for land consolidation and rehabilitation, and granted a total of RMB200 million of loans to support land consolidation and rehabilitation projects in six villages of three towns/counties in Da'an City, including Dongsheng Village of Sheli Town, to accelerate the management of saline-alkali land. After the completion of the project, 1,236.5 hectares of cultivated land was added. Enterprises that borrowed from ADBC purchased agricultural and sideline products from 159 households lifted out of poverty at prices slightly higher than market prices, helping to achieve an average household income increase of RMB15,000 yuan. This is not only effective in promoting national food security, but also helped to consolidate and expand the achievements of poverty alleviation.

## Fully supporting agricultural modernization

The fundamental approach to solving China's problems in agriculture, rural areas, and farmers lies in achieving agricultural modernization. In 2023, ADBC gave full play to the role of policy-related finance in "being a pioneer, making up for weak links and supporting counter-cyclical growth". The Bank made every effort to boost agricultural modernization and the construction of an agricultural power. Throughout the year, the Bank granted a total of RMB552.95 billion in agricultural modernization loans, whose growth rate was 12.4 percentage points higher than the average growth rate of other credit products.



**51.4** RMB billion

Total loans granted for advancing agricultural science and technology

**Fully serving the strategy of sustainable farmland use.** The Bank focused on major projects such as development of high-standard farmland, protection of black soil, comprehensive improvement of saline-alkali land, comprehensive land improvement, and efficient utilization of farmland resources, and made every effort to build the brand of "Farmland Bank". Throughout the year, the Bank granted RMB302.16 billion of farmland loans, an increase of RMB34.9 billion year on year, which effectively promoted the integrated protection and promotion of cultivated land in terms of quantity, quality and ecology.

**Fully serving the strategy of innovative application of agricultural technology.** The Bank continued to support key areas such as revitalization of seed industry, high-end agricultural machinery, smart agriculture, transformation of agricultural scientific and technological achievements, and innovation platform of agricultural science and technology loan, so as to empower agricultural and rural modernization with scientific and technological self-reliance and increase the contribution rate of agricultural scientific and technological progress. Throughout the year, the Bank granted RMB51.425 billion of loans for agricultural science and technology, an increase of RMB2.82 billion year on year; it granted RMB34.88 billion of loans for whole industry chain of seed industry, an increase of RMB1.78 billion year on year.

**Fully serving the stable production and supply of important agricultural products.** The Bank actively served to stabilize the basic agricultural market and overall national economy, and seized the key window of spring plowing for agricultural production, and effectively increased support for agricultural production elements such as agricultural input supply, agricultural machinery operation, rural land transfer and large-scale operation. In the whole year, the Bank granted a cumulative of RMB238.6 billion of loans for spring plowing, an increase of RMB95.1 billion year on year; it also granted a total of RMB61.82 billion of loans for the whole industry chain of important agricultural products such as cattle, sheep, pigs, sugar and natural rubber.

**Accelerating the development of modern rural circulation system.** The Bank actively supported the construction of cold chain logistics facilities, storage facilities, important logistics hubs and shopping basket program to ensure and facilitate smooth circulation. The Bank granted a total of RMB96.86 billion of loans for the development of a rural circulation system, including RMB27.82 billion of loans for cold chain logistics and RMB12.24 billion of loans for supporting fund projects.

**Vigorously supporting the development of the whole agricultural industry chain.** The Bank adopted an all-encompassing approach to agriculture and food, focused on local special products, helped advance the projects "one county; one product" and "one village; one product". The Bank supported rural characteristic industries and industries that enrich people with considerable comparative and competitive advantages based on local conditions, and continuously consolidated and expanded the achievements of poverty alleviation. The Bank granted a total of RMB264.09 billion of loans for industrial support. The Bank actively served the integration and development of the primary, secondary and tertiary industries, helped with the building of a strong maritime country, and promoted the transformation and upgrading of the whole agricultural chain. In the whole year, the Bank granted a total of RMB11.219 billion of loans for modern agricultural parks, marine resources development and protection, and industrialized leading enterprises.



**238.6** RMB billion

Total loans granted for spring plowing



**61.82** RMB billion

Total loans granted for the whole value chain of important agricultural products



农业网

## Case

## Support for high-standard farmland construction projects in Lankao County, Henan Province



The Bank actively promoted the construction of large-scale high-standard farmland to help consolidate the foundation of national food security. Henan Branch approved RMB590 million of fixed assets loans for rural land transfer and scale operation of land, supported construction projects on 160,000 mu (about 10,667 hectares) of high-standard farmland in Lankao County, and promoted the integrated development of "investment, financing, construction, operation, and management". After the completion of the project, a moderate scale operation of grain production was formed, the average yield of wheat and corn increased by 48-90kg per mu (1 mu=0.0667 hectares), and the average net profit per mu increased by about RMB200, which effectively improved the agricultural production conditions in the project area, improved the comprehensive agricultural production capacity, established an effective interest linkage mechanism among farmers, enterprises and professional partner organizations, increased agricultural efficiency and farmers' income, and advanced the transformation and upgrading of agricultural development.

## Case

## Support for the construction project of livestock and poultry breeding innovation center in Jinan, Shandong Province



The Bank resolutely implemented the action to revitalize the seed industry and actively supported the breeding of improved varieties of livestock and poultry and the development of improved varieties industry. Shandong Branch approved RMB184 million of fixed assets loans for agricultural science and technology, and supported the construction project of livestock and poultry breeding innovation center in Gangcheng District of Jinan, including the construction of R&D centers, laboratory animal rooms, laboratory buildings, etc. By integrating the advantages of talents, technology and platform, the project will further accelerate the construction of regional and national livestock and poultry breeding industry innovation system, help enterprises break through the bottleneck of core technologies of livestock and poultry breeding industry, promote the protection of livestock and poultry breeding industry and accelerate the upgrading of seed industry in China.



## Case

Support for the construction of Xinyun national backbone cold chain logistics base in Changzhou, Jiangsu Province



The Bank focused on major national projects such as the national backbone cold chain logistics base, actively supported the construction of Xinyun national backbone cold chain logistics base in Changzhou, Jiangsu Province, and approved the disbursal of RMB950 million of loans for the construction of rural circulation system. The project adopted three-dimensional development and land-saving technology for comprehensive utilization of above-ground and underground space, and built two main functional zones, namely, cold chain storage and distribution zone and cold chain urban and rural distribution zone, to form a multi-functional cold chain logistics base integrating transaction, cold chain storage, processing and distribution. After the project is put into operation, it is estimated that the annual turnover of all kinds of cold chain food will be 1 million tons, and the value of annual turnover of bulk food will reach RMB10 billion, which will help to make up for the shortcomings of regional cold chain logistics, improve the circulation rate of important agricultural products, help to establish a modern logistics center in the Yangtze River Delta with high standards, and build a central cold chain logistics channel connecting the Yangtze River Delta in the south and Beijing-Tianjin-Hebei region in the north.



**950** RMB million

Approved loans for the construction of rural circulation system



苏视网



## Fully supporting agricultural and rural development

**Fully supporting water conservancy construction.** The Bank thoroughly implemented the guiding principle of water control put forward by General Secretary Xi Jinping, and bench-marked the national and local water conservancy development plans including the 14<sup>th</sup> Five-Year Plan for Water Security, the Outline of the National Water Network Construction Plan and the Construction Plan of Water Conservancy Facilities on Rural Farmland. The Bank consistently offered special preferential policies, closely coordinated with the Ministry of Water Resources and other relevant ministries and commissions, made every effort to provide financial services for major water conservancy projects and those concerning people's livelihood, and concentrated our support to a series of landmark water conservancy projects, such as Water Diversion Project from the Yangtze River to the Hanjiang River, Waterway of Huaihe River to the Sea Project Phase II, Water Diversion Project from the Yangtze River to Huaihe River, Water Diversion Project in Central Yunnan, and the Guanyin Reservoir, constantly polishing the brand of "Water Conservancy Bank". The Bank granted RMB214.5 billion of loans for water conservancy construction in the whole year, putting the balance of water conservancy loans at RMB793.1 billion, which was in the forefront of the financial industry.

**Vigorously promoting the construction of rural road network.** Bearing in mind that transport had been entrusted with the mission to function as a frontier in China's modernization drive by General Secretary Xi Jinping, the Bank resolutely implemented President Xi's important instructions on "rural roads with good conditions", continued to increase investment in key areas such as rural roads, ordinary national and provincial highways, highways for strengthening agriculture and benefiting farmers, county municipal roads and water transport infrastructure, helped make up for the shortcomings of rural transportation infrastructure, contributed to the improvement of modern rural transportation system, and continuously enlarged the influence of ADBC as a "backbone bank for serving rural road network". The Bank financed the construction and renovation of over 850,000 kilometers of roads, granted a total of RMB124.6 billion of loans for rural road network construction throughout the year, with a loan balance of RMB490.1 billion, a record high.

**Contributing to new urbanization and urban-rural integrated development.** The Bank thoroughly implemented the important instructions of General Secretary Xi Jinping on promoting the new type of urbanization with the people as the core, and resolutely put the relevant decisions and deployments of the CPC Central Committee and the State Council into practice. The Bank made efforts to increase the quality and efficiency of industrial supporting facilities, upgrade the municipal public facilities, improve and expand the public service facilities, and upgrade and increase the capacity of environmental infrastructure in the county by increasing credit support for the development of new urbanization and urban-rural integrated development in counties constantly. The Bank granted a total of RMB577 billion of loans for urban-rural integration throughout the year, with a loan balance of RMB1.7329 trillion.

**Making solid progress to promote construction of subsidized rental housing and the transformation of old residential areas.** The Bank actively implemented relevant national policies, focused on addressing the housing difficulties of urban citizens and young people, improved people's sense of peace, happiness and security, and increased credit support. The Bank granted a total of RMB2.3 billion of loans for subsidized rental housing throughout the year, with a loan balance of RMB20.5 billion involving more than 150,000 housing units in 23 provinces. The Bank granted a total of RMB7.2 billion of loans for the renovation of old urban residential communities throughout the year, with a loan balance of RMB16.7 billion, benefiting more than

800,000 households living in nearly 40,000 buildings in over 5,000 residential communities across 11 provinces.

**Fully supporting the improvement of rural living environment.** Focusing on the key areas of the Green Rural Revival Program, the Bank supported the improvement of rural living environment throughout the region and actively promoted the construction of beautiful countryside. Key support was given to the "three revolutions" of toilet, sewage and waste, the improvement of village appearance, the advancement of living conditions for farmers and the construction of digital countryside. The Bank regarded the protection and utilization of traditional villages as an important carrier to support the Green Rural Revival Program and the inheritance and development of excellent traditional Chinese culture. The Bank took the lead in giving supportive opinions in the national financial system and worked together with the Ministry of Housing and Urban-Rural Development for planning and promotion, and coordinated with national concentrated demonstration city and county projects in an accurate manner. The Bank vigorously promoted models such as "Huizhou Villages" in Anhui Province, "Rural Housing in the northern part of Jiangsu Province" and "Baishou (meaning Longevity in Chinese) Village" in Fujian Province and created regional benchmark projects in line with the principle of "one characteristic for one province". The Bank granted a total of RMB154.7 billion of loans for the improvement of rural living environment under the Green Rural Revival Program throughout the year, with a loan balance of RMB610.5 billion.

A

# 124.6

RMB billion

Loans for rural road network construction granted throughout the year

Source: Agricultural Development Bank of China

# 490.1

RMB billion

Balance of loans

B

# 154.7

RMB billion

Loans for improving rural living environment granted throughout the year under the Green Rural Revival Program

# 610.5

RMB billion

Balance of loans

### Case Support for the water diversion project in Central Yunnan



The water diversion project in Central Yunnan serves a concrete manifestation of the implementation of the national decision and deployment for the protection of the Yangtze River, and guarantees the sustainable economic and social development in the region. Yunnan Branch approved water conservancy loans of RMB9 billion to support the construction of water source and conveyance projects for water diversion in Central Yunnan. After the completion of projects, the water conditions for urban residents and industrial and agricultural development in central Yunnan will be significantly improved, contributing to the improvement of living conditions for local residents. It will effectively improve the water quality of plateau lakes such as Dianchi Lake, accelerate the comprehensive management of water environment of lakes, and contribute to the ecological construction of forests in the upper reaches, soil and water conservation and management of stony desertification in key areas of major rivers such as the Yangtze River and Lancang River. The project has significant social and ecological benefits.

### Case Support for the comprehensive upgrading and reconstruction project (Phase I) of demonstration roads for rural revitalization in Yong'an, Fujian Province



Fujian Branch approved loans of RMB60 million for construction of rural road network to support the comprehensive upgrading and reconstruction of traffic infrastructure in Gongchuan Ancient Town, Yong'an City. The project covered the upgrading and reconstruction of roads around the village, two bridges, one integrated service station, two parking lots and relevant supporting facilities in Gongchuan Ancient Town. It advanced the construction of road, improvement of supporting facilities along the roads, the development of industrial parks, and the promotion of tourist attractions in an integrated manner. Through the "three transformations", namely "transforming resources into assets, assets into capital and capital into funds", the project broke the narrow circle of rural public welfare projects of rural road to carry out market-oriented financing, and achieved a virtuous cycle of "transforming resource with roads, transforming resources into capital, and promoting development with capital".

## Case

## Support for the manufacturing project of whole bamboo green cycle industry in Longyou County, Zhejiang Province

Zhejiang Branch approved urban-rural integration loans of RMB600 million to support Shuifa's manufacturing project of whole bamboo green cycle industry in Longyou County, including processing workshop of raw bamboo, co-production workshop of charcoal and gas, bamboo intensive processing workshop, and other manufacturing premises as well as related facilities. After completion, the project will effectively integrate production with processing, storage and sales, energy supply, and sci-tech innovation services, helping develop a green and recycling industrial cluster. Every year, the project can utilize 260,000 tons of bamboo wastes, generate 570,000 tons of waste heat for gas supply, save 59,700 tons of standard coal, reduce 75,800 tons of carbon emissions, and help Longyou County address pollution and solve other problems arising from the "low-end, small-sized, scattered and disordered" bamboo processing in the old days. Meanwhile, the project will drive bamboo planting industries in the surrounding areas to achieve an annual output increase of more than RMB2 billion and an annual tax increase of RMB110 million, directly create 3,000 jobs, and benefit more than 60,000 bamboo farmers, providing substantial industrial support for local ecological civilization construction, the integration and development of three industries and promotion of common prosperity.



# 3,000+

Direct job creation

# 75,800 tons

Carbon emissions cut

## Case

## Support for the upgrading and renovation of old urban residential areas and construction of supporting facilities in Yueyang, Hunan Province



Hunan Branch approved RMB280 million of loans for upgrading and renovation of old urban residential areas and construction of supporting facilities in Yunli District of Yueyang City, with an aim to achieve "great improvement" in residents' lives through "micro-renewal". The project covered 14 old residential compounds, involving 6,645 households, with an area of 526,900 square meters. Supporting facilities included convenience facilities for cultural recreation, physical fitness, elders' activities, and perimeter protection through smart sensing, and service facilities such as public lavatory, integrated service terminal of pipes, and convenient store and charging piles. After completion, the project will comprehensively improve the living environment of old residential areas, enhance infrastructure functions, make compound-based services more compact and the environment more beautiful, and significantly improve the quality of life for the residents.



## Case

Support for the Moganshan International Rural Future Community in Deqing County, Zhejiang Province



ADBIC thoroughly studied and applied the experience from Green Rural Revival Program, put the idea that "lucid waters and lush mountains are invaluable assets" into practice, and actively supported the building of beautiful and harmonious countryside that is suitable for living and working. The Bank approved RMB1.24 billion of loans for the improvement of the rural living environment and support for the renovation and upgrading of rural living facilities and comprehensive environmental improvement in six villages of Moganshan Town, including Wusi Village. This project started with the reconstruction of new rural communities, supported by the improvement in "neighborhood, atmosphere, industry, transport, education, health, culture, and governance", which effectively considered the living environment, local resources and economic development, creating a positive dynamic featuring "transforming assets into resources, transforming resources into funds, and funds feeding back to rural development". After completion, the project is expected to create 1,200 jobs and increased the income of local villagers while protecting the natural ecological landscape.

### Fully serving coordinated regional development

The Bank actively served and integrated into China's regional development strategies, performed the responsibilities of policy banks, effectively aligned with major regional development plans, focused on key regional development tasks, promoted inter-regional integration, interaction, connection, and complementation, and contributed to the improvement of regional development philosophy. The Bank issued 27 implementation opinions on serving the country's regional development strategies, achieving full coverage of regional development strategies, which made important contributions to promoting the formation of a regional economic layout with complementary advantages and high-quality development.

**Improving the service system, and continuously providing more proactive, systematic and effective service for the development strategy.** The Bank adhered to the centralized and unified leadership of the Party over financial work, applied the political and people-oriented nature of financial work in depth, took serving the regional development strategies as responsibility, and promoted coordinated regional development. The Bank strengthened the top-level design, improved the system and mechanism for serving the coordinated regional development, gave full play to the science-based decision-making and strategic guidance of the Board of Directors in supporting the key tasks of national development strategy, organized relevant researches, and promoted the institutionalization of strategic management. The Bank continued improving the working mechanism of the Head Office's leading group for supporting rural revitalization and China's major regional development strategies, and gave full play to its role as a macro-strategic planning and supporting agency for planning and supporting regional development plans, major policies and major projects. The Bank strengthened the mechanism of strategic management, promoted the effectiveness of serving the regional development strategies, and incorporated the assessment of regional strategic tasks into the evaluation index system of branches. The Bank made overall plans for demonstration pilot projects, continuously improved the regional rural revitalization capacity, and played a leading role in responding to national strategies and promoting business innovation and development. The Bank explored a new model of cooperation among banks, governments, and enterprises, established a close communication mechanism with national agencies and commissions, jointly carried out research projects, formulated policies and measures with local governments, and signed strategic cooperation agreements with 15 provincial governments, 4 banks, and 6 central enterprises, ushering in a new chapter of cooperation and coordination, and further consolidating the internal and external efforts to pursue development.



Adhering to the main responsibilities and businesses, the Bank achieved remarkable results in serving major regional strategies. Focusing on the coordinated and integrated high-quality development of economic belts, the Bank further optimized the system for serving major regional strategies, improved differentiated support measures, and provided more credit resources in the annual business plan to China's major regional strategies, such as the Yangtze River Economic Belt and the ecological protection and high-quality development in the Yellow River Basin. The Bank formulated and issued a notice on the implementation of the key arrangements for promoting the development of the Yangtze River Economic Belt in 2023, and held a symposium on providing credit support for the protection of the Yangtze River and the ecological protection in the Yellow River Basin, clarifying the objectives, enhancing the implementation of responsibilities, summarizing experiences and popularizing advanced practices. The Bank organized symposiums on serving the integrated and high-quality development of the Yangtze River Delta at a higher level, studied and formulated relevant policies and measures, and gave full play to the exemplary and leading role of the ADBC branches of the three provinces and one city in the region in serving the country's regional strategies and the high-quality development of the whole bank.



Intensifying preferential policies, and promoting coordinated regional development to a higher level. The Bank closely followed and studied the latest instruction by the central government on coordinated regional development, and formulated and issued implementation opinions on supporting the building of a magnificent new era, the construction of the hub for China to expand its influence to South Asia and Southeast Asia in Yunnan, the building of a demonstration zone of integrated development across the Taiwan Straits in Fujian for the exploration of a new path, high-quality economic and social development in Xinjiang and Xizang, and high-quality development in Inner Mongolia. The Bank took the initiative to support coordinated regional development, channeled more resources to these areas, continuously enhanced the balanced and coordinated financial support for regional development, focused on promoting the overall availability of basic public services among regions so that the people can have similar access to infrastructure and enjoy generally equivalent levels of basic living security, thus forming a new pattern of coordinated regional development with clearly-defined main functions and complementary advantages.

# 748.051

RMB billion

Loans for the Large-scale Development of China's Western Region granted throughout the year

With a balance of 2,651.977 RMB billion

# 629.161

RMB billion

Loans for the development of central China granted throughout the year

With a balance of 2,525.854 RMB billion

Promotion of coordinated regional development to a higher level



# 262.1

RMB billion

Loans for the revitalization area of Northeast China granted throughout the year

With a balance of 906.053 RMB billion

# 962.787

RMB billion

Loans for the eastern regions that took the pioneering efforts to boost development granted throughout the year

With a balance of 2,482.374 RMB billion

## Case

Support for the high-quality development of the Yangtze River Economic Belt and the building of major national water conservancy projects



Hubei Branch implemented Instructions of General Secretary Xi Jinping on the South-to-North Water Diversion Project, and granted RMB1.2 billion of ADBC infrastructure funds, RMB2.5 billion of construction loans for the main part of water conservancy project and RMB1 billion of construction loans for rural road network as supporting project by adopting the investment-loan linkage model, supporting 102 major projects listed out in the "14" Five-Year Plan and 150 major water conservancy projects, including the water diversion project from the Yangtze River to the Hanjiang River along the middle route of the South-to-North Water Diversion Project. After completion of the project, the average quantity of water diversion of the first phase of the middle route of the South-to-North Water Diversion Project will increase from 9.5 billion cubic meters to 11.5 billion cubic meters, with an annual increase equivalent to 160 times of the water volume of the West Lake, greatly improving the water supply capacity and the guarantee rate of water supply. On average, 600 million cubic meters of water can be replenished to the middle and lower reaches of the Hanjiang River every year, and 300 million cubic meters of water can be replenished along the water conveyor line of the project, which effectively promotes the building of the ecological-economic belt in the Hanjiang River basin. The annual average quantity of water diversion from the Hanjiang River to the Weihe River through the project located in the upper reaches the Hanjiang River might increase from 1 billion cubic meters to 1.5 billion cubic meters, greatly improving safe water supply in Guanzhong Plain. During the operation period, the project can create nearly 10 billion of economic benefits for the water-receiving areas every year, which not only makes up for the construction cost of the project, but also provides impetus for local economic growth. It embodies the comprehensive ecological value of building the project, driving economic development for where it is located, and benefiting people who live there", and ADBC policy as "Conservancy Bank" in the process of fully supporting the opening of the northward water conveyance channel of the Yangtze River and building of the main framework and artery of the national water network.



范晓明

## Case

Serving the regional integration of the Yangtze River Delta, and learning from Green Rural Revival Program to promote the building of beautiful and harmonious countryside



Anhui Branch thoroughly implemented the important instructions of General Secretary Xi Jinping on learning from the experience of Green Rural Revival Program in Zhejiang Province, took the protection and utilization of Huizhou cultural villages as the starting point, adopted the market-oriented path of multi-party participation in collaborative implementation under the guidance of government, and approved RMB400 million of loans for the improvement of rural living environment to support the protection and utilization project of traditional villages in Huizhou District (Dalingshan Zone). After completion, it is expected that the project will achieve an average annual income of over RMB80 million, create an economic value of over RMB1.2 billion, activate more than 2,000 mu (about 133.33 hectares) of land (including tea gardens) and make use of more than 110 idle rural houses, and increase the average annual income of villagers by over RMB50,000. It combined the protection and utilization of traditional villages in Huizhou with the protection of original rural ecology and the enrichment of new agricultural formats, enriched the project model of "Villages in Huizhou", and thus provided a new pattern for "Villages in the Janghuai Region". By exploring an effective path to serve rural revitalization, ADBC further improved the level of urban integration, contributed to the construction of a beautiful China, and put forward new ideas for promoting high-quality integrated development in the Yangtze River Delta.



范晓刚



## Fully committed to serving the construction of ecological civilization

Thoroughly implementing Xi Jinping Thought on Ecological Civilization, the Bank has intensified support for the key areas concerning agriculture, rural areas and farmers, and continuously improved the level of green financial services, making outstanding contributions to supporting the country's ecological civilization construction and achieving carbon peaking and carbon neutrality.

**Strengthening the system of green financial policies.** The Bank issued "Measures for the Management of Green Finance of the Agricultural Development Bank of China", which regulated the management of green finance within ADBC, covering organizational management, policy system and capacity building, process management, internal control management and information disclosure, actively implemented environmental, social and governance requirements, effectively strengthened the management of green finance, and improved the management level of green finance. The Bank intensified the preferential allocation of green financial resources, and provided differentiated support policies in credit resource allocation, interest rate pricing and authorization for key areas and regions of green finance, supportive loans of green bond funds and supportive tools of carbon emission reduction, and promoted the development of green finance business.

**Intensifying support for green credit.** The Bank focused on key areas such as pollution prevention and control in major rivers and lakes like the Yangtze River and the Yellow River, intensive recycling of agricultural resources, building of beautiful and harmonious countryside that is livable and prosperous, protection and restoration of vital ecosystems, and transitioning to low-carbon clean energy, and constantly explored pathways for the transformation of lucid waters and lush mountains into invaluable assets. The Bank proactively and prudently explored guarantee methods with the use of green and low-carbon rights and interests that are quantifiable for trading, including carbon emission rights, rights and interests of carbon sink, energy usage rights, pollution discharge rights and forest ownership, and developed models such as Eco-Environment-Oriented development (EOD) and Value of Ecosystem Product (VEP) of specific geographical units, resulting in a series of replicable and scalable exemplary cases of green credit. The Bank encourage national-level green reform and development pilot zones to take the lead in experimentation.

**Accelerating the building of a green financing system.** The Bank guided social capital into the field of green finance in an orderly manner, and issued a total of RMB20 billion of green bonds throughout the year, a record high. The funds raised were allocated for purposes such as biodiversity conservation and regional green industry development. By the end of 2023, a total of RMB99.52 billion of domestic green bonds and EUR500 million and RMB2.5 billion of overseas green bonds had been certified and issued. The stock of green bonds amounted to RMB20 billion.

**Continuously improving the quality and efficiency of green financial services.** By the end of 2023, the balance of green loans was RMB2,387.455 billion, an increase of 38.25% over the beginning of the year, accounting for 27.16% of the total loan balance at ADBC, and supported a total of 11,111 green credit projects. The stock green credit projects resulted in savings of a total of 13.6061 million tons of standard coal, reduced carbon dioxide emissions by 38.3227 million tons, and saved water by 252.3207 million tons, achieving significant progress in serving the country's construction of ecological civilization.





## Case

## Support for the ecological restoration and comprehensive development project of low-cadmium soil in Lukou District, Hunan Province



With an aim to solve the problem of excessive cadmium in soil and accelerate the development of low-cadmium rice, Hunan Branch approved a loan of RMB156 million for the construction and protection of ecological environment, and supported ecological restoration and comprehensive development project of low-cadmium soil in Lukou District. The project focused on creating the Hunan model for "low-cadmium fertile land", and turning land contaminated with heavy metals into fertile land through the cooperation of "academician studio + market + ADBC + provincial agricultural investment companies, professional agricultural cooperatives, and leading enterprises in agricultural industry + farmers". Therefore, the root causes of "cadmium exceeding the standard" and "cadmium pollution" will be addressed. After completion, the project saved 17,750 mu (about 1,183.33 hectares) of land with excessive cadmium in Lukou District, and built bases of 14,500 mu (about 966.67 hectares) for low-cadmium rice ecological planting, 600 mu (about 40 hectares) for seed breeding and 2,650 mu (about 176.67 hectares) for ecological vegetable planting, which effectively promoted the employment of hundreds of farmers in 12 local villages, with an average increase of income exceeding RMB1,000 per household. The benefits gained from prevention and control of soil pollution, safe food production, increase of farmers' awareness and income and sustainable agricultural development were shared by many parties.



**156** RMB million

Approved loans for the construction and protection of ecological environment to address the issue of excessive cadmium in soil



**17,750** mu

Total area of land remediated in Lukou District for excessive cadmium after project completion



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## Case

Support for the project of building national reserve forest in Huanjiang County, Guangxi Zhuang Autonomous Region



Investment period of the project



Cultivation period of the project

Guangxi Branch approved RMB1 billion of loans for the construction and protection of ecological environment to support the construction of a national reserve forest project covering 302,000 mu in Huanjiang County. Under the model of "rolling mortgage on national reserve forest + forest ownership", the project adopts the operation method of "investing, cultivating and logging". Initially, the assets of existing forest ownership of the enterprise are pledged as collateral to apply for the first loan. After the first loan is granted, the forest assets are formed, and these are then mortgaged to apply for a second loan. Subsequent loans will be granted in the same way. This model addresses the challenge of large investment requirements for national reserve forest projects, as well as the difficulty for enterprises to provide collateral upfront. The implementation of the project produced 5.57 million cubic meters of timber, 170,000 tons of fuelwood and 195,800 tons of oil tea resources, effectively driving an annual increase of RMB24,000 in income per capita for those emerged from poverty.

## Case

Support for the project of building new energy base in Ordos, Inner Mongolia



Inner Mongolia Branch approved RMB1.07 billion of loans to support the building of the sample plot for the first phase of the new energy base in the central and northern part of Ordos in the Kubuqi Desert. Infrastructure construction and ecological management is implemented on sandy land, which can serve the construction of photovoltaic installed capacity of 2.5GW, creating the basis of a demonstration base for the integrated development of "desert + new energy + multi-industry". Once completed, the project would annually supply 5 billion kWh of green electricity to the Beijing-Tianjin-Hebei region, cut carbon emissions, sulfur dioxide and nitrogen oxides by over 4 million tons, restore 85,000 mu (about 5666.67 hectares) of desert, reduce the sandstorm and loss to the Yellow River by 2 million tons, and effectively improve the production and living environment for 334,000 people residing nearby. In addition, through the integrated development of multi-industries such as park raising, silage, afforestation under panel and cattle breeding for meat, the project directly drives the income of 10,000 households and 3,303 farmers and herdsmen in the vicinity to increase, indirectly creates 5,000 job opportunities, and achieves remarkable results through the linkage between loans and farmers.

● Improving brand image and boosting influence







In 2023, ADRC strengthened its top-level planning by setting up a leading group to serve the national food security. The Bank delineated the development strategy of "all grains", "whole chain", "entire bank" and "full efforts", thereby promoting the high-quality development of credit business for grain, cotton and edible oil, while constantly enhancing the brand image of the "Grain Bank". The Bank intensified its credit provision and remained committed to core businesses. The Bank granted RMB0.83 trillion of loans for grain, cotton and edible oil throughout the year, with a loan balance of RMB1.82 trillion at the end of the year, and the business development maintained a steady and positive trend. The Bank actively adapted to the prevailing trend of market-oriented reform and firmly kept the main supply channel of purchasing funds. The Bank granted RMB323.7 billion of loans for the purchase of grain and edible oil, supporting enterprises in acquiring 260.3 billion kg of grain and edible oil. It granted RMB45 billion of loans for cotton purchases, supporting enterprises in procuring 3.08 million tons of cotton, giving full play to its role as the main channel for the supply of grain, cotton and edible oil purchase funds. Effectively addressing complexities, ADRC acted as the main force in stabilizing prices and ensuring supply. Confronting challenges such as the sluggish soybean market in Northeast China in March 2023 and the wheat damage caused by the "rotting rain" in Henan during the summer harvest in 2023, the Bank spared no effort in guaranteeing the supply of policy funds for purchasing and storage, fully living up to the role of a policy bank.



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## Farmland Bank

**302.2** RMB  
billion

Farmland loans granted  
throughout the year





Focusing on stimulating the vitality of rural land resources, ADBC fully served the strategy of "Strong Grain on the land", created the financing model of "farmland+", forcefully supported the protection and quality improvement of rural land, consolidated the foundation of stable production and supply of grain and other important agricultural products, and constantly highlighted the brand image of "Farmland Bank". With effective credit, the Bank granted over RMB300 billion of loans for farmland throughout the year, with a balance exceeding RMB750 billion, an increase of 46%, making it the fastest growing business area of loans in the Bank. The Bank's service strategy became more precise. The Bank took serving the construction of high-standard farmland as its main focus and top priority, gave strong support to the protection of black soil, comprehensive utilization of saline-alkali land, and comprehensive land improvement throughout the region. The Bank also supported a number of replicable and scalable demonstration projects such as the building of high-standard farmland throughout Bayannur of Inner Mongolia. The Bank continued to strengthen brand building, issued the *Outline of Brand Development Plan for "Farmland Bank" of the Agricultural Development Bank of China (2023-2025)* and *Opinions on Accelerating the Implementation of the Strategy of Strong Grain on the Land for the Promotion of High-quality Development of Farmland Business*, optimized the top-level design, implemented differentiated credit policies, pushed the brand development of "Farmland Bank" to a new stage.



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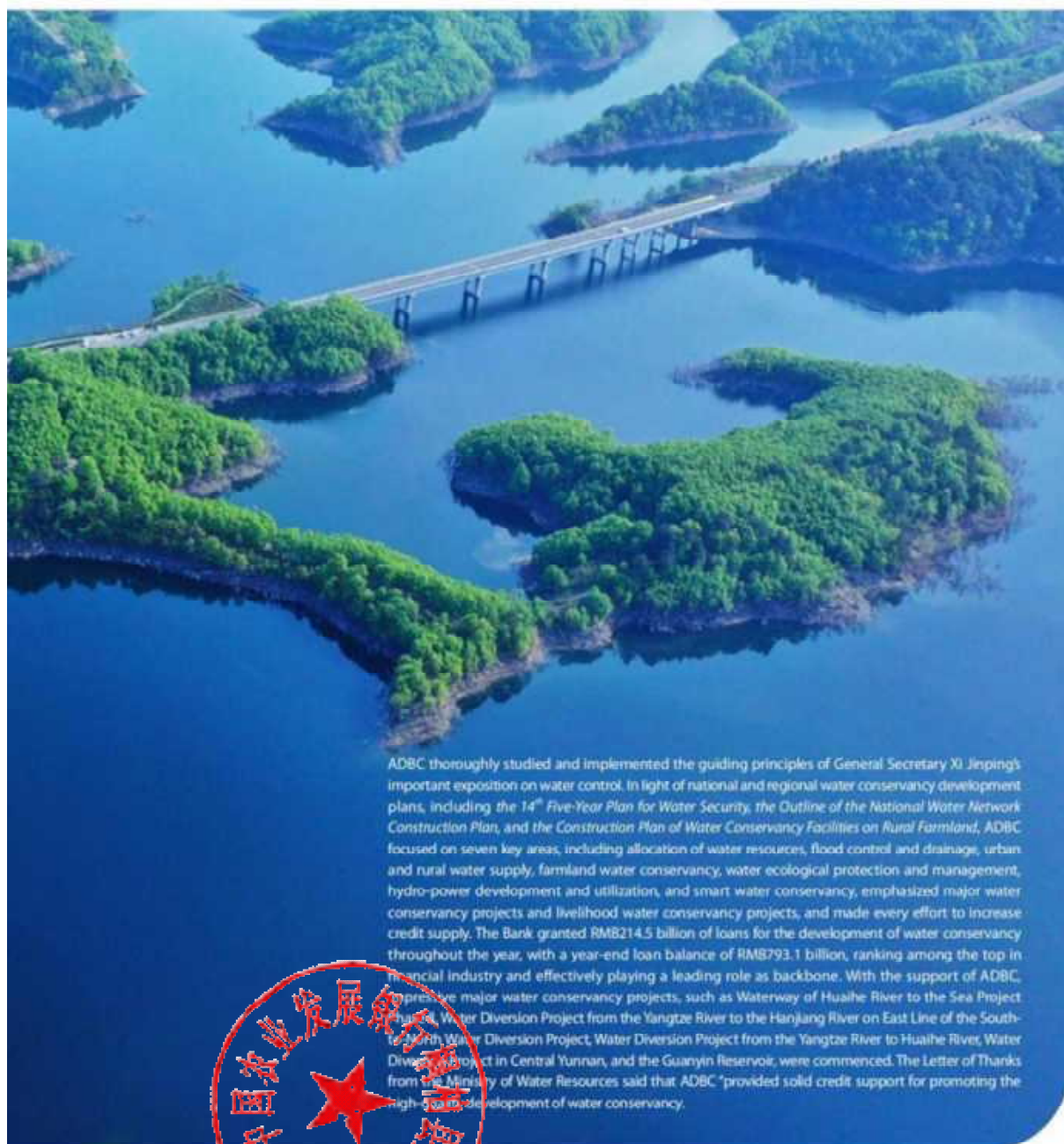


## Water Conservancy Bank

**214.5** RMB  
billion

Loans for water conservancy construction  
granted throughout the year





ADBC thoroughly studied and implemented the guiding principles of General Secretary Xi Jinping's important exposition on water control. In light of national and regional water conservancy development plans, including the 14<sup>th</sup> Five-Year Plan for Water Security, the Outline of the National Water Network Construction Plan, and the Construction Plan of Water Conservancy Facilities on Rural Farmland, ADBC focused on seven key areas, including allocation of water resources, flood control and drainage, urban and rural water supply, farmland water conservancy, water ecological protection and management, hydro-power development and utilization, and smart water conservancy, emphasized major water conservancy projects and livelihood water conservancy projects, and made every effort to increase credit supply. The Bank granted RMB214.5 billion of loans for the development of water conservancy throughout the year, with a year-end loan balance of RMB793.1 billion, ranking among the top in financial industry and effectively playing a leading role as backbone. With the support of ADBC, comprehensive major water conservancy projects, such as Waterway of Hualie River to the Sea Project, Water Diversion Project from the Yangtze River to the Hanjiang River on East Line of the South-to-North Water Diversion Project, Water Diversion Project from the Yangtze River to Hualie River, Water Diversion Project in Central Yunnan, and the Guanyin Reservoir, were commenced. The Letter of Thanks from the Ministry of Water Resources said that ADBC "provided solid credit support for promoting the high-quality development of water conservancy."



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## Green Bank

**792.2** RMB  
billion

Green loans granted throughout the year





Focusing on the strategic goal and implementation path of building a brand of "Green Bank", ADBC strengthened the overall promotion of green finance development by the Party Committee, Board of Directors, and senior management, continuously improved the governance and management system of green finance, vigorously developed green finance from the three dimensions of assets, liabilities and operation, and contributed to the construction of national ecological civilization and the achievement of carbon peaking and carbon neutrality. Since 2023, the Bank has focused on pollution prevention and control of important rivers and lakes, such as the Yangtze River and the Yellow River, intensive use and recycling of agricultural resources, the building of beautiful and harmonious countryside that is desirable to live and work in, protection and restoration of important ecosystems and transitioning to low-carbon clean energy, and increased green credit support with an accumulated RMB792.2 billion of green loans granted throughout the year. The Bank issued the *Management Measures of Green Finance*, improved the policy and institutional system of green finance, explored the framework of ADBC's Environmental, Social, and Governance (ESG) system, and promoted the implementation of ESG philosophy. The Bank has issued green bonds for three times to raise a total of RMB20 billion, and actively applied for supportive tools of carbon emission reduction, effectively ensuring the supply of green funds. The Bank steadily advanced green and low-carbon operations, comprehensively launched carbon inventory check, quantified carbon emissions across the Bank scientifically, and continuously promoted green office, procurement, infrastructure, and operations.



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## ● Deepening reform and invigorating development

### Continue advancing "Eight Reforms"

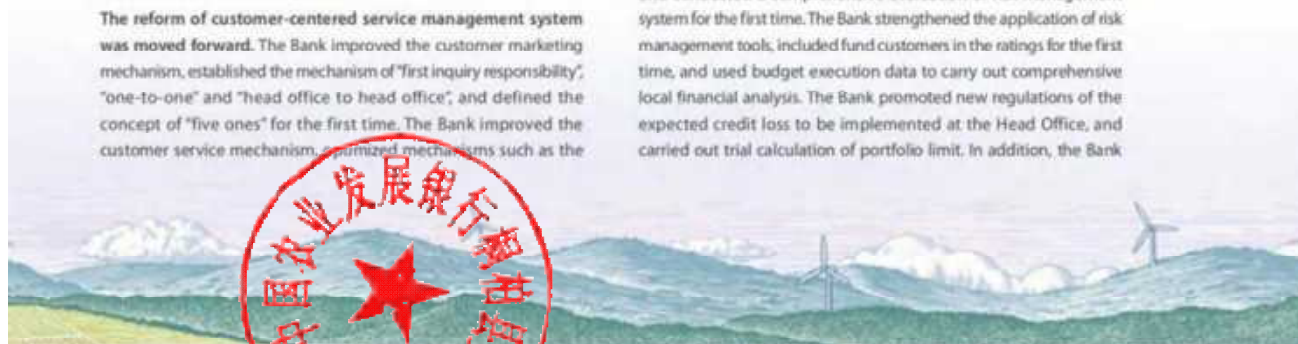
In 2023, ADBC continued advancing the "Eight Reforms" and achieved remarkable results. Throughout the year, 92 reform objectives and 60 downward-going tasks were basically completed; the system, integrity and synergy of reforms were continuously enhanced; and the modernization level of governance system and governance capacity continued to improve.

**The reform of the asset and liability management system was steadily advanced.** The Bank strengthened the overall management of assets and liabilities, formulated more than 10 rules and regulations, established a reference index system for improving quality and efficiency, optimized the resource allocation model, and quantified the concept of asset and liability management. The Bank improved the management mechanism, and implemented two-line management of investment and net increase plan, double-objective management of interest rate and profit-making plan, dynamic adjustment of liquid reserve assets, two-level "nested" compliance of inter-bank business and management of risk control. The Bank made efforts to communicate and coordinate and obtained the qualification for business of certificate of large deposit. It was selected as a primary dealer in open market business and a basic member of the self-discipline mechanism of interest rate market, and was gradually authorized with a complete set of "hardware licenses" for asset and liability management. The Bank made innovation in channels and means of management, carried out special actions and supervision on the extension of payment chain, piloted the issuance of large-deposit certificates, and steadily promoted flexible bidding, "sell as you buy", thematic bonds and other bond products, and model innovations. The Bank reinforced scientific and technological support, launched an external pricing system, a unified service platform for deposit marketing, and a supervision system for government special bond funds, promoted the upgrading of relevant information systems, and enhanced the scientific and technological support and guarantee capabilities of refined management.

**The reform of customer-centered service management system was moved forward.** The Bank improved the customer marketing mechanism, established the mechanism of "first inquiry responsibility", "one-to-one" and "head office to head office", and defined the concept of "five ones" for the first time. The Bank improved the customer service mechanism, optimized mechanisms such as the

credit rating model for financial institution customers and closed-loop operation management of grain-, cotton- and edible oil-related credit, and formulated the differentiation policy for key customer in line with the customer classification and rating results. The Bank carried out business and product innovation, and summarized, refined and promoted business models and typical cases around "cash flow". The Bank also standardized the management of account managers' performance of duties, issued working guidelines for account managers, and standardized the requirements of marketing service management responsibilities of account managers in all four levels of bank branches. The Bank strengthened scientific and technological support, enriched the service scenarios of small and micro smart loan, completed the upgrade of customer relationship management system and the development of infrastructure funds system, optimized customer service channels such as corporate online banking, bank-enterprise connect service platform and mobile banking, and achieved service coverage for all types of customers including government agencies, large enterprise groups, medium-, small- and micro-sized enterprises, making customer services faster, more efficient and more reliable.

**The reform of the comprehensive risk management system continued to improve.** The Bank applied new regulations, adapted to regulatory requirements, and continuously improved its internal rules and operating procedures. The Bank improved the responsibility and institutional system, improved the vertical management structure of risk control with "one body, two layers and three mechanisms", and conducted a comprehensive evaluation of risk management system for the first time. The Bank strengthened the application of risk management tools, included fund customers in the ratings for the first time, and used budget execution data to carry out comprehensive local financial analysis. The Bank promoted new regulations of the expected credit loss to be implemented at the Head Office, and carried out trial calculation of portfolio limit. In addition, the Bank





also strengthened comprehensive risk management and control, tightened various types of risk management responsibilities, and strengthened environmental and climate risk management.

**The reform of internal control and compliance system was deepened.** The Bank established the professional qualification accreditation and access system for principle persons in charge of departments and divisions and the professional assessment mechanism for departments and divisions of business lines, improved management and performance assessment of "three-in-one" specialists, realized the full coverage of risk compliance specialists at all levels and departments, and improved the organizational structure of internal control and compliance mechanism. The Bank established a talent pool for internal control and compliance inspection, carried out professional learning and training, and improved the problem-spotting ability of the internal control and compliance line. In order to jointly supervise the empowerment of science and technology, the Bank launched a joint supervision information sharing platform to further expand the breadth and depth of the supervision mechanism.

**The reform of the credit management system has achieved practical results.** The Bank formulated a sound integration and optimization scheme for credit products, and established a "product+sub-product" system. The Bank standardized the customer differentiation policy system and defined the "1+N+1" credit policy management system of "comprehensive credit policy+industry credit strategy+regional credit strategy". The Bank optimized the credit business process, revised the operation manual for standardized management of the whole credit process, unified the operating standards of all aspects of the credit business, promoted mobile loan handling, and expanded the coverage of loan handling. The Bank completed the centralized construction of a new generation of credit management system, which boasts more than 1,800 functions and 100 major improvements such as the ability to identify the relationship between customers within the same group through big data and digitizing credit files. The Bank independently developed a risk monitoring model and established a two-level institutional framework; the monitoring system was launched online, which greatly improved the monitoring efficiency. In addition, the Bank carried out special management of loan commitments. By controlling the increment and reducing the stock, the Bank further decreased capital occupation caused by the unconditional cancellation of loan commitments, and further improved capital adequacy ratio.

**The reform of the financial management system was further promoted.** The Bank deepened comprehensive budget management and integrated budget management with encouraging the operation of key business and optimizing the implementation of the expected credit loss method. The Bank further optimized the incentive and constraint mechanism for the management of financial expense indicators and the branches' payment and advance loan expenses in the year were reckoned. With the increase/reduction of the assessed profit, the Bank strengthened the application of management accounting and realized functions such as value cloud spectrum, smart analysis report and user-defined report,

carried out special analysis such as analysis of loss-making branches, and continued to provide online support for the whole process of performance appraisal. The Bank improved the process of centralized financial accounting mechanism, piloted it in five provincial branches, further promoted the system construction and interconnection, deployed and expanded the mobile reimbursement function, and launched the financial management module for Party committees, trade unions and Youth League committees. As for printing paper and other low-value consumables, engineering design, and other general services, the Bank implemented unified and centralized procurement by the Head Office, and continuously improved the level of intensive and standardized procurement.

**The ability of intensive operation continued improving.** The Bank intensified its operation on a larger scale and at a higher level, promoted the collection of credit customer information through a centralized platform, realized the centralized processing of small and micro smart loans, completed the centralized processing of the counter business of the Head Office, launched a pilot project of centralized processing of bank-enterprise reconciliation, vigorously promoted application of RPA and other intelligent technologies, and strengthened system interconnection and data sharing. The Bank improved the ability of autonomous management of centralized operations, formulated the implementation plan of independent management of centralized operations, improved the emergency response mechanism of centralized operations, issued emergency plans for business continuity and organized drills. The Bank carried out innovative pilot work in three areas at grassroots outlets, which were: 1) to promote the integration of customer services and form a variety of new models of customer service; 2) to consolidate the standardization of basic work, so as to improve the construction standards of business halls, counter operation management regulations, and service specifications; and 3) to improve the digitization of operating facilities by introducing intelligent re-control cabinets, intelligent monitoring, mobile outlets, and self-service counter service systems.

**Reform of human resources management system was promoted.** The Bank strengthened the governance capacity-building of branches, focused on the centralized governance of county-level branches with poor quality and efficiency in supporting agriculture, and piloted the overall deployment of human resources in branches in the jurisdiction of secondary branches to promote the rational flow of staff. The Bank strengthened the standardized construction of the incentive and constraint mechanism, completed the adjustment of the salary structure of the whole bank, and fully implemented the wage ranking system for staff. The Bank further revised and improved the performance appraisal system for senior management, provincial branches, organs and departments of the Head Office, employees and holding subsidiaries, which made the appraisal more targeted and efficient. The Bank strengthened the supporting role of information system and Party school, and launched the human resources information system phase II, providing reliable support for analysis and decision-making, salary management and other businesses.



## Innovation and Promotion of the "Eight Projects"

### Party Building Navigation Project

In 2023, the Party Committee of ADBC vigorously carried out the Party Building Navigation Project, organized the study and implementation of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, instructed CPC organizations at all levels of the Bank to study and implement the guiding principles of the 20<sup>th</sup> CPC National Congress and the Central Financial Work Conference, promoted the rectification of central inspection "second look" in a strict and practical manner, and ensured the performance of the three-year action of "strengthening primary-level construction and consolidating fundamental management" at branches. The Bank continued to carry out the improvement of branches with poor performance and efficiency in supporting agriculture and helped less advanced Party branches improve their work, organized Party branches to take a "second look" at their work with regulation and standardization, commended "two excellent" (excellent Party member and excellent Party affairs worker) and one advanced (advanced grassroots Party organization) and advanced group for the promotion of "refinement and compliance" among primary-level Party branches, further consolidating the foundation at the grassroots level, and ensuring high-quality development across the Bank to be led by high-quality Party building.

### Key Customer Project

The Bank fully implemented its key customer project, formulated ADBC's Customer Development Plan for 2023-2025, and refined the gross structure target and development path according to the principle of "adhering to policy orientation, supporting performance development, improving structural layout and ensuring compliance and safety". There were 9,754 new marketing customers throughout the year and 3,087 strategic cooperation customers at the end of the year, an increase of 0.47% over the previous year. The Bank promoted the deep integration of customer base and credit process, and consolidated the customer reserve base. The Bank also optimized the assessment of customer base, and guided the reasonable growth of customer scale and continuous optimization of structure.



### National Key Projects

ADBC consolidated basic management and improved management quality and efficiency. The Bank issued the *Guidelines for the Operation and Management of Project Repositories* to improve the level of refined management; the *Notice on Further Improving the Quality and Efficiency of Project Reserve Management* was also issued to implement the standardized and regulated operation management model. The Bank enhanced the reserve of key projects and optimized the project mix. Concerning the national major development strategies and regional development strategies, the Bank focused on marketing and reserving 102 major projects in the 14<sup>th</sup> Five-Year Plan, major national water conservancy projects, major national transportation projects and other major high-quality projects. By the end of the year, 2,733 major projects and regional landmark projects were reserved, accounting for 29.72% of the total. The Bank improved the efficiency of loan processing and accelerated the implementation of key projects. The Bank optimized the collection of information in the admission process and made good use of the consultation diagnosis system. The conversion rate of projects of the first-level repository increased from 11.38% at the beginning of the year to 33.48% at the end of the year, and the conversion efficiency was significantly improved. The Bank strengthened risk management and moved forward the risk threshold of project admission. The Bank made full use of "pre-analysis, pre-screening, and pre-diagnosis" to remove projects that did not meet the requirements for project admission or went beyond the business boundary in a timely manner, so as to improve the initiative and foresight of risk prevention and control.

### Services Improvement Project for Small and Micro Enterprises

The Bank continued to optimize financial services and achieved remarkable results in "supporting agriculture and supporting small businesses". The Bank made full use of online and offline channels to actively promote the expansion of inclusive business for small and micro enterprises. In the whole year, the Bank granted a total of RMB58.481 billion of inclusive loans for small and micro enterprises, an increase of RMB2.551 billion over last year. There were 47,100 small and micro enterprise customers that had loan balances with the Bank, and RMB12.82 billion was disbursed through on-lending programs. Taking the small and micro smart loan as the starting point, the Bank accelerated the digital transformation of credit business, explored the construction of digital ecology of agriculture-related industries, actively supported new agricultural business entities such as farmers' cooperatives, and launched digital financial services for different scenarios, such as "planting and breeding loans", "smart cotton loans", "bonded loans" and "financing guarantee loans". The Smart Loan System for Small and Micro Enterprises won the Best Innovative Application Award of Digital Transformation in China's Financial Industry.

## Optimization Project of Fund-raising for Supporting Agriculture

The Bank optimized the fund-raising organization mechanism, improved the deposit product system, expanded the channels of funds for supporting agriculture, enhanced the ability to provide customer services, and continuously guided various social funds to support agriculture, rural areas and farmers. The source of guarantee funds remained stable for a long time, and the term, cost and structure of the liabilities of ADBC were constantly optimized, continuously creating favorable conditions for serving national strategies and benefiting the real economy with policy-based financial services.

## Digital Empowerment Project

In 2023, in accordance with the planning objectives, 103 projects of digital empowerment went into operation. The centralized construction of the new generation credit management system was fully completed, the centralized operation management system extended its coverage throughout the Bank, and key projects were successfully concluded. The Smart Loan System for Small and Micro Enterprises was available in innovative scenarios such as the Beidahuang scenario and the cotton market scenario. The mobile loans processing and mobile counters functions were successfully put into operation, further enhancing our capabilities to serve the customers. The Bank launched digital RMB platform and became the first policy bank that has established presence in the "digital currency" ecosystem. Important systems were fully covered by backup and disaster recovery, and business continuity was significantly improved; the relocation of the online banking system was completed, and the construction of a cyber security system for the Bank was completed, which greatly enhanced the defense capability against external attacks.



175,100

Number of Customers Signed Through  
Electronic Channels



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## Talent Development Project

The Bank followed the principle of the Party managing talent and the idea that talent is the most important resource, thus promoting the talent development project. The Bank maintained and strengthened the Party's overall leadership over the matters involving talents, held a meeting of the leading group for talent work, reviewed the work of the previous year, and arranged 12 key tasks of the talent development project. The Bank established and improved regulation on talent work, explored and introduced management measures of talent pool, the implementation rules of leading talent pool management, the management measures of professional titles, and the management measures of encouraging employees to obtain high-level professional qualifications, and revised the management measures of postdoctoral research workstations. The Bank focused on the team building of talents through many measures, and carried out the selection of "leading talents" across the Bank for the first time and the evaluation of senior professional titles. The Bank strengthened the professional capacity building of talents, and piloted certification of professional qualification grades in some business lines.

## Cultural Building Project

The Bank enhanced the cultural building project and the leading force of culture. The Bank attached great importance to the business philosophy of ADBC, highlighted key areas and operational needs, summarized and announced the innovation cultural concept of "integrity, novelty, synergy, innovation, improvement and upgrading", continuously promoted and publicized the philosophies of integrity, risk compliance, and service, and guided the cadres and employees of the Bank to follow the rules of "being honest and trustworthy", "making profits without losing righteousness", "behaving carefully and prudently", "observing integrity and making innovations", and "complying with laws and regulations". The Bank researched and formulated *Work Program for Enhancing Cultural Leadership*, put forward 13 specific measures in four aspects, including sticking to the right political direction, practicing socialist core values, strengthening the building of corporate culture, increasing publicity and brand image building, integrating cultural construction into various fields such as business management, institutional construction and team building, effectively giving play to culture as the driving force in the construction of a modern agricultural policy bank.

## ● Promoting international and investment business with fruitful achievements

### International business

Cross-border services were improved with the main business as the focus. ADBC played the role as a policy bank, and further developed characteristic business lines. In 2023, the volume of international settlement reached USD24.581 billion, with cross-border transactions of RMB67.126 billion and foreign exchange fund transactions of USD20.341 billion. The Bank accumulated RMB27.712 billion in trade financing, with international business income of RMB195 million, and it has been rated as a Class A Bank in the compliance and prudent operation evaluation of foreign exchange business by the State Administration of Foreign Exchange for three consecutive years. Its services covered imports of about 25.43 million tons of important agricultural products and agriculture-related materials, including 21.21 million tons of soybeans and 270,000 tons of cotton, accounting for 21.33% and 13.81% of China's imports respectively.

International exchanges were deepened to boost major-country diplomacy. Under the guidance of Xi Jinping Thought on Diplomacy, ADBC was active in serving China's overall diplomacy during business development, and integrated its international exchanges and cooperation with services for China's overall diplomacy. After hosting the 23<sup>rd</sup> General Assembly and the 76<sup>th</sup> Executive Committee Meeting of the Asia-Pacific Rural and Agricultural Credit Association (APRACA) successfully, ADBC took over as the chair unit of APRACA, and actively participated in high-quality joint construction of the "Belt and Road" Initiative, boosting economic and trade cooperation between China and ASEAN.

#### APRACA General Assembly





Multilateral cooperation was developed to tell China's stories well. In fields of poverty reduction and development, food security, and green finance, ADBC maintained efficient exchanges with international organizations and multilateral development institutions including the International Fund for Agricultural Development (IFAD), the Institute of International Finance (IIF), the Asian Infrastructure Investment Bank (AIIB), and the Asian Development Bank (ADB). Besides, its employees attended more than 30 international conferences, including Boao Forum for Asia, the Annual Conference of the International Confederation of Agricultural Credit (ICICA), and the Public Finance Summit to share experience in agricultural development and offer China's wisdom.

Mr. Qian Wenhui, Chairman of ADBC, took over as Chairman of APRACA.



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## Investment business

The quality and effectiveness of fund services were improved continuously. ADBC gave full play to the counter-cycling and cross-cycling roles of policy-based financial instruments, strengthened post-investment management of infrastructure funds, and adopted multiple measures to improve the quality and effectiveness of fund services, so as to form physical workload. By the end of 2023, it accumulated more than RMB100 billion of fund supporting loans, with a fund payment rate up to 85.51%. To better serve the revitalization of the seed industry, the Bank extended the duration of funds of the seed industry from 2023 to 2030.

The bond underwriting business developed steadily. In 2023, ADBC issued eight products successfully, with a total scale of RMB4.23 billion. Xinjiang and Guangxi branches issued the first product, extending their business scope to 13 provinces. A number of products set a record after issuance in the market in the current period. Specifically, the targeted debt financing instrument phase I of Linhai Industrial Investment Group Co., Ltd. in 2023 (23 LJG PPN001) recorded the minimum interest rate at issuance among products of the same variety, rating and maturity (15 bonds) in the current period; the ultra-short-term financing bond phase II of Guangxi Tourism Development Group Co., Ltd. for 2023 (23 GTDG SCP002) set a record low interest rate among the issuers' bonds of the same variety; the targeted debt financing instrument phase III of Hengyang High-tech Holding Group Co., Ltd. for 2023 (23 HHHG PPN003) registered the minimum interest rate among the issuers' private placement products.

The futures margin depository business made new breakthroughs. On November 26, ADBC launched the futures margin depository business system at Zhengzhou Commodity Exchange successfully, becoming the only policy bank qualified for the business, and expanding the policy-based financial service function effectively. By the end of 2023, ADBC accumulated RMB100.915 billion of futures margin depository business with Dalian Commodity Exchange and Zhengzhou Commodity Exchange, with an average daily balance of RMB4.636 billion. A total of 22 futures companies opened accounts, expanding the low-cost funding channels for supporting agriculture in the Bank.



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## ● Raising funds in a timely and efficient manner



**12,980** RMB billion

Supply of funds throughout the year

**1,900** RMB billion

Year-on-year increase of



**7,350** RMB billion

Balance of domestic bonds by the end of the year

Increase of **760** RMB billion

From the beginning of the year



**1,430** RMB billion

Average daily balance of corporate deposits

**85.7** RMB billion

Year-on-year increase of



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The financing mechanism is continuously optimized. ADBC firmly established the concept of debt serving the asset development of the whole Bank and serving the national "agriculture, rural areas and farmers" strategy, continued to promote the optimization project of raising funds for agriculture, gave full play to the role of the main channel of market-oriented bond issuance, and actively applied for and received the funds of structural monetary policy tools. The accumulated supply of funds in the whole year was RMB12,980 billion, up by RMB1,900 billion or 17.11% year-on-year, which provided timely and sufficient financial guarantee for the implementation of the Bank's business plan, the promotion of key tasks and the service of the country's "agriculture, rural areas and farmers" strategy.

Market-oriented bond issuance plays an effective role in raising funds. ADBC raised more than RMB2,000 billion by issuing bonds in the year. At the end of the year, the balance of domestic stock bonds was RMB7,350 billion, an increase of RMB760 billion over the beginning of the year; At the end of the year, the balance of overseas stock bonds was RMB13.8 billion. The Bank innovatively launched three series of bond products with seven themes, and regularly issued RMB636.3 billion. Besides, it issued RMB74.7 billion of nine theme bonds, such as supporting agricultural scientific and technological innovation, and regularly issued RMB10 billion of counter bonds. ADBC innovatively issued floating rate bonds based on DR007, pioneered the flexible bidding and issuance business, and regularly conducted the market-making support operation, enhancing the size and quality of agricultural bonds and boosting their sustainable development.

The Central Bank's structural monetary policy tools are accurate and powerful. ADBC seized policy opportunities and actively applied for and obtained structural monetary policy tools, such as central bank pledged supplementary lending (PSL) for the "three major projects", carbon emission reduction support tools, scientific and technological innovation refinancing, special refinancing for transportation and logistics, and special refinancing for equipment renovation and transformation, giving full play to the roles of targeted support of structural monetary policy tools.

The autonomous fundraising capability continues to strengthen. ADBC developed corporate deposits in a compliant and steady manner, actively guiding social funds to support agriculture, rural areas and farmers. By the end of the year, the balance of corporate deposits reached RMB1,192.4 billion, with an average daily balance of RMB1.43 trillion, an increase of RMB86.7 billion from the previous year. The Bank acquired 11,033 new effective corporate deposit customers.

Deposit product channels are expanded and innovated. ADBC launched the large-denomination certificate of deposit business for the first time with a six-month RMB1 billion fixed-rate certificate, which is a significant step towards modernizing the Bank's liability product system. It put a unified deposit marketing service platform into operation to facilitate interconnection with multiple government department systems, further expanding its channels for agricultural funding and enriching its customer service means.

## Risk management and control

### ● Comprehensive risk management

ADBC made an active response to complex internal and external situations, conducted coordinated planning on development and security. It effectively implemented the overall planning of forward-looking risk control, systematic management and structural implementation of measures, focused on preventing and defusing financial risks, made solid progress in building a comprehensive risk management system, and constantly improved its capabilities for comprehensive risk management, control and resistance. With a non-performing loan ratio constantly lower than that of other national banking financial institutions, ADBC ensured that various risks were generally controllable, and no systemic risks arose.

**Policy risks and strategic risks were well-managed.** ADBC adhered to serving the real economy as its mission, made every effort in effective implementation of major national strategies, and achieved the steady growth in business development, maintaining the proportion of the policy-related loan balance of more than 90%. Besides, it deepened key tasks of the policy-based financial reform, stepped up efforts to raise funds for supporting agriculture, and reduced fees and profits to help enterprises lower financing costs, with no policy risks or strategic risks.

**Credit risks remained stable and controllable.** ADBC focused on keeping the asset quality stable in line with the requirements of "early identification, early warning, early exposure and early disposal", and adopted new risk control, old risk reduction, change prevention and other risk remediation measures, making staged achievements. The new non-performing loans were RMB23.969 billion throughout the year, and the incremental risks were effectively controlled. The Bank collected and made disposal of non-performing loans of RMB7.53 billion in the whole year, with cash recoveries of RMB2.31 billion, effectively reducing outstanding risks. At the end of 2023, the balance of non-performing loans in local and foreign currencies totaled RMB39.86 billion, with a non-performing loan ratio of 0.45%; the non-performing loan provision ratio was 4.43%, up 0.41 percentage points from the beginning of the year, and the risk compensation ability remained stable.

**Liquidity, market and bank book interest rate risks remained stable.** ADBC recorded a reasonable and sufficient liquidity level, with the quota indicators in normal operation and the liquidity coverage ratio, liquidity ratio and liquidity matching rate in line with regulatory requirements. The market risk mainly lied in the exchange rate. The total foreign exchange exposure at the end of 2023 was RMB708 million, an increase of RMB103 million over 2022, and exchange rate fluctuations had a limited impact on the overall asset level of the Bank. Various indicators related to the Bank's book interest rate risk ran steadily, the awareness of proactively preventing and controlling the interest rate risk and forward-looking management capability were significantly enhanced, and the asset and liability working term structure continued to be optimized.

**Operational, compliance and money laundering risks were generally low.** ADBC carried out operational risk identification, evaluation and stress tests to strengthen case defense situation analysis and case risk investigation, with no major operational risk incidents throughout the year. Compliance risks were generally controllable, with fewer regulatory penalties and a lower loss amount year on year. There were no money laundering risk incidents and anti-money laundering regulatory penalties.

**Information technology and reputation risks were well controlled.** ADBC evaluated the information technology risk for branches, and improved data security monitoring indicators. As a result, the information system ran steadily throughout the year, with no major information technology risk incidents. In 2023, the reputation and public opinions were stable in general, with negative impacts under control.



**7.53** RMB billion

Collection and disposal of non-performing loans

**2.31** RMB billion

Collection and disposal in cash



## ● Internal control and compliance management

ADBC focused on the central tasks, served the overall interests, continued to strengthen the role of the second line of defense for internal control and compliance management, and constantly improved and optimized legal services, ensuring solid achievements in high-quality development throughout the Bank.

Great efforts were made to boost "basic management and grass-roots construction" as well as "target" rectification and consolidation and rigid system control. ADBC conducted a comprehensive review and accurately identified important "targets" in operation and management, put forward more than 400 rectification and consolidation measures at provincial, municipal, and county levels, deployed and carried out "target" rectification and consolidation in key links of main areas of "basic management and grass-roots construction", and facilitated institutions at all levels to further control key links and consolidate the management foundation. Emphasis was placed on addressing the root causes, with a comprehensive review of the operation processes of business and management activities, and the implementation of more than 40 rigid control measures, enhancing the rigid control level of the system in an orderly manner.

Internal control and compliance management were strengthened to enhance the effectiveness of the "second line of defense". ADBC improved the joint supervision system and conducted "second look" inspections on the rectification of credit-related penalties, leading to the increasing maturity and effectiveness of the joint supervision mechanism. It improved the management over "Three-in-one" specialists, issued "one notice and three checklists" to make the supervision scope from "broad" to "appropriate" and the supervision content from "general" to "detailed". The Bank introduced special management measures to ensure the full coverage of risk compliance specialists in four levels of branches. Furthermore, it improved inspection and evaluation standards, tools, methods and systems, and selected and established an inspection talent pool, further improving the work quality and efficiency. ADBC closely cooperated with the People's Bank of China in the law enforcement inspections, and followed up on the inspection feedback, so as to continue to enhance the anti-money laundering duty performance capacity. It put the "case-based" regulatory opinions into practice, and strengthened the implementation of the case prevention system and the case (incident) disposal, business management through case-based rectification. The Bank continued and launched the joint supervision information sharing platform, the system misuse and the system

opinion collection platform, and completed the transformation and upgrading of the internal control evaluation system, making internal control compliance more digital and intelligent in a stable manner.

Active efforts were made to adapt to the demands of development and further optimize legal services. ADBC deeply studied and implemented Xi Jinping Thought on the Rule of Law by organizing a series of law publicity activities, such as the "Civil Code Publicity Month" and the National Constitution Day. It fully supported and guaranteed the "three major engineering" projects, financing platform-based debts, small and micro smart loan system, and other key work areas, formulated relevant contracts and agreements with high quality and efficiency, and further improved the whole-process legal services. The Bank identified the legal review management of credit guarantee in an all-round way, and enhanced the legal review system of credit guarantee, so as to prevent legal risks effectively. By digitally empowering the legal construction, ADBC launched the first phase of the electronic contract system and improved and upgraded the second phase on schedule, achieving full coverage of online business contract review and signing. It conducted the education survey themed on "promoting the settlement of non-performing loans through litigation", issued the opinions on further strengthening the litigation management, and revised and improved the management system of external lawyers, thereby consolidating and enhancing its rights protection management level and work effectiveness.

The principle of compliance and fairness was strictly followed to strengthen the management of related party transactions in all fronts. All transactions between ADBC and its related parties were conducted in accordance with compliance and fairness principles. In 2023, there were eight related party transactions in line with the requirements of the National Financial Regulatory Administration for general related party transactions, with a total amount of RMB228 million, including one credit-based related party transaction amounting to RMB30 million and seven deposit-based related party transactions amounting to RMB198 million, with no major related party transaction.



## ● Credit and credit approval management

**Credit resources were allocated in a scientific and reasonable manner.** Based on the financial demands of the rural revitalization and the construction of an agricultural power, ADBC issued the annual credit policy guidelines, and clearly implemented the "1+N+1" credit policy system, so as to further optimize the supply structure of credit resources. It flexibly carried out differentiated credit support strategies, offering preferential policies such as green channels for post-disaster reconstruction projects by class and category. The Bank actively implemented the requirements set by five ministries and commissions for "special policy and approval for each industrial chain" in the financing promotion action for micro, small and medium-sized enterprises to encourage branches to meet the financing demands of relevant micro, small and medium-sized enterprises.

**The credit management system was optimized continuously.** ADBC improved its duty performance by building a new mobile loan handling application and a credit review system, so as to expand the scope of loan handling and management. Significant improvements were made in risk control measures. The Bank developed a nature group identification model and a credit group accreditation process innovatively, and added "double settlements" control for grain, cotton and edible oil loans to strengthen relevant customer risk control. Its management capacity was improved markedly. ADBC established a new electronic contract and legal review system to trace the electronic seal use in the whole process, achieving fine control; it set up a new electronic credit archives management module to connect the digital archives management system, realizing the digital credit archives management. Its data quality was enhanced in general. The Bank boosted data governance for key fields to eradicate the problem of "multiple codes for one account", so as to achieve full data migration of the original system; it added new balloon tool tips for key fields to enhance data quality at the source. In addition, ADBC further reduced the burden at the grassroots. By means of computer vision identification technology, it realized automatic identification of financial statements, batch collection of invoice information and authenticity check, in a bid to simplify collection management and operation.

**New breakthroughs were made in credit risk control.** ADBC developed credit monitoring system, system and model jointly according to the financial risk prevention and control requirements. It issued a series of systems for credit risk information monitoring, potential risk customer financing risk consultation for key credit accounts, and built a closed-loop management mechanism for the whole process from warning to early identification, disposal, classifying warning monitoring information and customers by five colors, namely "red, orange, yellow, gray and colorless". The Bank successfully launched the second phase of the credit risk monitoring

system to complete the "top-down" risk warning, verification and feedback process and the "bottom-up" risk event reporting process. It developed more than 90 customer credit risk monitoring and business monitoring models in-house, initially realizing forward-looking monitoring and intelligent warning for credit risks.

**New progress was made in credit approval management.** ADBC conducted coordinated planning on development and security, continuously strengthened line-based management, advanced reforms and innovation, improved its professional capabilities, and boosted the quality and effectiveness of the approval processes. It made new achievements in the development of services, maintained a historical high in credit business approval volume, further improved the efficiency of loan processing, and continuously strengthened the annual credit management for group customers. The Bank adopted practical measures for preventing and controlling risks, formulated credit review measures-review guidelines-reference templates-experience exchange-typical cases, and built a preliminary multidimensional business review guidance system. Besides, it defined key points of special task evaluation in a timely manner, and conducted regularly post-approval evaluation for provincial branches. ADBC took new steps in basic management to revise measures for independent credit reviewers, fully launched the credit review system for rigid control and consistent management for the review work of the whole system, carried out ability enhancement plan for credit reviewers, and conducted multi-level training exchanges.

**The quality and effectiveness of credit investigation and evaluation improved steadily.** ADBC continued to build an investigation and evaluation business system, issued guidelines for the review of working capital loan and fixed asset loans, implemented unified investigation and review standards for the first time, and defined key points for reviewing affordable housing, public infrastructure of dual-use for both normal days and emergency, and debt-dissolving business. It completed the first professional qualification accreditation for investigation and evaluation, issued the administrative measures for professional qualifications, and organized the first professional qualification accreditation, achieving "certificate-based investigation and evaluation". The Bank advanced the investigation and evaluation business contact guidance and research analysis, launched the business contact guidance for the head office and provincial branches, carried out three-year research and analysis of the investigation and evaluation industry, and issued the analysis work scheme of key industries, giving more accurate and effective professional guidance and improving the research capability significantly.



## Fundamental Support

### ● Talent team

ADBC actively recruited talents from diverse backgrounds. In adherence to the path of independent talent cultivation, ADBC focused on talent cultivation on campus, and recruited more than 600 outstanding graduates for credit, finance and accounting, risk compliance, information technology and other business lines in the year. Among them, 71% hold a master's degree or above, while 40% graduated from universities listed in Project 211 and Project 985 and top 250 universities on QS World University Rankings.



Professional competence training was held for talents. ADBC organized various targeted and differentiated professional competence training programs to meet the growth demands of talents at different levels. For leading talents, development capability enhancement training courses were held for heads of the head office departments and provincial branches; and medium- and long-term executive management team (EMT) training courses were held in batches for deputy heads of department of the head office and provincial branches. For management talents, training courses were held for young and middle-aged cadres and newly promoted ones. For professional backbones, training courses were held for young talents. For basic talents, three-year learning action plan were carried out for new employees.

High-level talent team construction was strengthened. The head office selected the first batch of 10 "leading talents" and granted the senior professional title to 59 employees in 2023. It introduced "high-end experts" by a market-oriented approach, making talent introduction and cultivation more targeted and effective.

Talents were well trained and well employed. ADBC followed the law of talent growth and made efforts in discovering, training and selecting outstanding young cadres, forming a talent selection mechanism with reasonableness and openness. Throughout the year, a total of 46 outstanding talents were promoted to be leaders at the middle level and above, while 11 were promoted to division management positions.



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## ● Technological empowerment

In terms of science and technology construction, ADBC aimed to empower the high-quality development of its business, and formulated the science and technology plan, so as to make new achievements in system research and development, data governance, network security, and system operation and maintenance.

**Technology empowered business development.** Based on the annual project plan, ADBC vigorously promoted the implementation of the "14" Five-Year Plan" for technology, and fully completed the mid-term revision of the technology plan, better meeting the trend of digital transformation and the new requirements for high-quality development of the Bank. By the end of the year, it built 182 application systems, which covered its main business areas. A large number of application systems, such as the next-generation credit management system, and mobile loan handling and digital RMB platforms, were developed and put into operation to empower business development technologically, further enhancing its customer service capability.

**New progress was made in data governance and data services.** ADBC published its data strategy and data standards to further improve the data governance system. It implemented the EAST data quality "enhancement project", inspected more than 40,000 entries of data in eight regulatory statements, and completed more than 500,000 entries of data governance at the source, improving the quality of regulatory statements steadily. The Bank further reduced the burden of grassroots branches in formulating statements, and exempted them from submitting the fixed manual regulatory statements. ADBC focused on external requirements from central inspection and regulatory inspection, and key areas, such as internal operation and management and risk prevention and control, and actively do a good job in data services, so as to improve the quality and efficiency of data services in an all-round way.

**Network security management was strengthened continuously.** ADBC advanced the construction of a network security management system comprehensively, with steady improvements in security governance, defense against external attacks, development security, operation and maintenance security, and information security. It obtained the ISO27001 information security certification to lay a solid security foundation, built a security situation awareness platform as an integrated network security in-depth defense system, published data security classification and grading standards to initially establish a data security system, and organized practical network attack defense exercises to improve its external attack defense capability greatly.

**The independent security capability in operation and maintenance was continuously improved.** ADBC completed the returned migration of corporate Internet banking and mobile banking systems successfully, which further improved its independent and controllable capabilities. The Bank optimized network architecture, and built the cloud platform and the operation and maintenance tool system, further optimizing and enhancing its IT infrastructures. Its critical information systems were fully covered for disaster recovery, suggesting that the Bank's emergency disaster recovery support capability was improved steadily, and its information system ran in a safe and stable manner.

## ● Cultural brand

**The promotion of cultural concept was expanded and deepened.** Focusing on the core values of socialism and its cultural concept system, ADBC highlighted its "super symbol" elements, and designed a series of publicity posters. It strengthened cultural publicity, and demonstrated its unique cultural symbols, in order to carry forward its cultural concept of long-term efforts in the Chinese cultural context.

**Visual image building was improved continuously.** ADBC optimized and completed the visual image design for business outlets. With the goals of intelligent operation facilities, standardized basic work and integrated customer services, it planned to make business outlets more standardized and smarter soon. The Bank highlighted its characteristic services by means of reasonable functional layout, brand elements and sensory experience, strengthened its brand recognition among customers, and made its brand image management more systematic, modular and standardized, building a favorable external image of a modernized bank.



## ● Academic research

**Fundamental research was deepened.** ADBC continuously summarized the practical experiences of agricultural policy banks in serving poverty alleviation, formed the theory of poverty alleviation by policy banks with Chinese characteristics, and published the *Outline of Poverty Alleviation for Agricultural Policy Banks*.

**Applied research was conducted.** By the problem-oriented and goal-oriented approaches, ADBC conducted special studies on serving key areas and hot issues, such as rural revitalization strategy, emerging industries, macro economy, green finance, business boundary, financial industry dynamics, and international organization trends. On this basis, a number of valuable findings were made, which are conducive to boosting policy implementation and business development.



## Invested Companies and Holding Subsidiaries

### Holding subsidiaries

#### China Agricultural Development Key Construction Fund Co., Ltd.

China Agricultural Development Key Construction Fund Co., Ltd. is a wholly-owned subsidiary of the Bank, with a registered capital of RMB50 billion. It was established in 2015. Its investment projects cover improvement of people's livelihood, construction of "agriculture, rural areas and farmers", urban infrastructure, major infrastructure, as well as transformation and upgrading. As of the end of this year, China Agricultural Development Key Construction Fund Co., Ltd. has been operated smoothly with controllable overall risks.

#### Modern Seed Industry Development Fund Co., Ltd.

Modern Seed Industry Development Fund Co., Ltd. is one of the Bank's controlled subsidiaries with a registered capital of RMB2.424 billion. It is an equity investment fund established with the approval of the State Council, with a central financial background and market-oriented operation, mainly engaged in seed industry investment and investment consulting. As of the end of the year, Modern Seed Industry Development Fund Co., Ltd. had total assets of RMB3.038 billion, and net assets of RMB2.971 billion. The net profit for the year was RMB69.6641 million.

#### China Agricultural Development Infrastructure Fund Co., Ltd.

China Agricultural Development Infrastructure Fund Co., Ltd. is a wholly-owned subsidiary of the Bank, established in 2022, with a registered capital of RMB10 billion. The Fund is fully employed to support the development of the eight areas defined by the state: Municipal and industrial park infrastructure, transportation infrastructure, agricultural and rural infrastructure, energy infrastructure, urban and rural cold chain and major logistics infrastructure, social undertakings, government-subsidized housing projects, and new infrastructure.

#### Beijing Shining Investment Management Company Ltd.

Beijing Shining Investment Management Company Ltd. is one of the Bank's controlled subsidiaries with a registered capital of RMB36.3636 million. It mainly engages in investment management and investment consulting. It is the entrusted management agency of Modern Seed Industry Development Fund Co., Ltd. As of the end of 2022, Beijing Shining Investment Management Company Ltd. had total assets of RMB143 million, net assets of RMB90 million. The net profit for the year was RMB13.3542 million.

### Invested companies

#### National Financing Guarantee Fund Co., Ltd.

National Financing Guarantee Fund Co., Ltd. is an invested company of the Bank with a registered capital of RMB66.1 billion, mainly engaged in re-guarantee business, project investment, and investment consulting.

#### China Agriculture Reinsurance Corporation

China Agriculture Reinsurance Corporation is one of the Bank's invested companies with a registered capital of RMB16.1 billion. It is mainly engaged in the reinsurance business and retro cession business.

#### China Agricultural Industry Development Fund Co., Ltd.

China Agricultural Industry Development Fund Co., Ltd. is one of the Bank's invested companies with a registered capital of RMB4 billion. It mainly engages in leading enterprises in agricultural industrialization, agricultural circulation and other key rural service enterprises, agricultural and rural supporting enterprises and construction projects, as well as agricultural insurance companies, agricultural guarantee companies, etc.





## ● Prospects for the future

The world today is undergoing transformation and turmoil, and changes unseen in a century are unfolding at a faster pace. International political disputes and military conflicts have broken out worldwide, causing high inflation, high interest rates, high debts and low growth to the depressed global economy. Against the backdrop, China's economy is faced with both cyclical and structural contradictions, with insufficient market demands, weak expectations for employment and income increase among residents, overcapacity in some industries, and hidden risks in some sectors. In the meantime, however, China boasts advantages in socialist market economy system, ultra-large market demands, supplies supported by a complete industrial system as well as a large number of high-quality workers and entrepreneurs, which bring powerful internal impetus, resilience and potential to its economic development. On the whole, China enjoys favorable conditions over unfavorable factors, with basic trends of long-term economic recovery remaining unchanged. At the Central Economic Work Conference, President Xi Jinping raised five "must-haves", which has great and far-reaching guiding significance for boosting economic development in the new era and promoting Chinese modernization through high-quality development in all fronts. Overall requirements and policy orientation for the economic work in 2024 were also articulated, outlining key tasks in nine areas systematically, and emphasizing the principle of seeking progress while maintaining stability, promoting stability through progress, and establishing the new before abolishing the old. In the face of new circumstances, new tasks and new requirements, it is essential to comprehensively view the achievements of China's economic and social development, profoundly understand the laws governing economic development in the new era, and effectively implement the decisions and directives of the CPC Central Committee.

A proactive fiscal policy will be moderately strengthened to improve quality and effectiveness. Continuous efforts will be made to act on the principle of seeking progress while maintaining stability, promoting stability through progress, and establishing the new before abolishing the old. And coordinated planning will be conducted on domestic demand expansion and supply-side structural reform, new-type urbanization and all-round rural revitalization as well as high-quality development and high-standard security, so as to intensify fiscal macro-control, implement a proactive fiscal policy, and consolidate and strengthen the momentum of economic recovery. In terms of moderately strengthening, a moderate expenditure intensity will be maintained to release positive signals; government investments will be arranged in a proper scale to play a driving and amplifying role; balanced transfer payments will be increased to ensure the achievements of "three guarantees"; and tax and fee policies will be improved and adjusted to be more precise, targeted and effective. To improve quality and effectiveness, a tight fiscal policy, an optimized structure of fiscal expenditure, intensified performance-based management, strict financial disciplines, enhanced fiscal sustainability and strengthened policy coordination will be carried out to conduct to make financial management more science-based, standardized and law-based, and improve the efficiency of funds and the effectiveness of policies. Moreover, efforts will be made to strictly supervise fund transfer payments, strengthen fiscal sustainability to ensure the "three guarantees", and coordinate with other macro policies to support high-quality development more efficiently.



A prudent monetary policy will be carried out to continue to create a sound monetary and financial environment for the steady growth of the real economy in a flexible, moderate, precise and effective manner. In terms of economic aggregate, a combination of monetary policy tools will be adopted to maintain a reasonable and sufficient liquidity, and match social financing scale and money supply with expected economic growth and price levels. New credits will be released in a balanced way at the right pace to boost the stability of credit growth. In terms of structure, the credit structure will be continuously optimized to give more financial support for private enterprises and small and micro enterprises; and the 25 measures of financial support for the private economy will be implemented to improve the quality and effectiveness of financial services for the real economy. Financial resources occupied inefficiently will be activated to use stock funds more efficiently. In the aspect of price, both internal and external prices will be balanced to reduce comprehensive financing costs steadily, and maintain the RMB exchange rate at a reasonable and balanced level. In terms of risk, the financial risk monitoring, warning and evaluation capacity building will be strengthened to set up a financial risk disposal accountability mechanism with equal powers and responsibilities and both incentives and constraints. In accordance with market-based and law-based principles, the Bank will cooperate with local governments and relevant departments to defuse risks in key areas and key institutions in a steady and effective manner. Besides, efforts will be made to improve the financial safety net and stabilize financial legislation.

In recent years, ADBC has taken new steps in high-quality development. Nevertheless, the Bank has also been soberly aware of the shortcomings and weaknesses that cannot be ignored in achieving the goal of building a modern policy bank. In duty performance, development, and operation and management, it should further define the business scope and boundaries, adapt its development model and innovation capability to the requirements of new situations, and address prominent structural contradictions, high capital costs and increased pressure in financial sustainability. In terms

of risk prevention and control, the Bank is faced with insufficient market demands, and intertwined economic risks, debt risks and financial risks, with weak links in risk management systems and mechanisms, identification and warning, and professional security. Regarding deepening reform, there is still a gap in the modernization of the governance system; core technologies need to be further controlled independently, and financial management should be conducted in a more standardized and scientific manner.

The year 2024 marks the 75<sup>th</sup> anniversary of the founding of the People's Republic of China and a critical year for the country to achieve the goals and tasks of the 14<sup>th</sup> Five-Year Plan. It also marks the 30<sup>th</sup> anniversary of the founding of ADBC. Therefore, it's of great significance to do a good job throughout the year. Under the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank will fully implement the guiding principles of the 20<sup>th</sup> CPC National Congress and the Second Plenary Session of the 20<sup>th</sup> CPC Central Committee, the Central Financial Work Conference, the Central Economic Work Conference, the Central Rural Work Conference, and the Third Plenary Session of the 20<sup>th</sup> Central Commission for Discipline Inspection of the CPC, and continue seeking progress while maintaining stability, implement new development philosophy in a complete, precise and comprehensive manner. To help achieve the goal of building China into an agricultural and financial powerhouse, ADBC will uphold the overall leadership of the Party, conduct "second look" rectifications in cooperation with the central inspection team, advance high-quality development, make the teams more pure, professional and competent, prevent and defuse risks, conduct coordinated planning on high-quality development and high-level security, unwaveringly follow the path of financial development with Chinese characteristics, and faithfully serve national strategies and development of "agriculture, rural areas and farmers", in a bid to achieve effective qualitative improvements and reasonable quantitative growth, and break new ground in policy financial work in the new era.



## Directors and Leadership

### Basic Information of Directors and Leadership

#### ● Members of Board of Directors



Qian Wenhui  
Secretary of CPC ADPC Committee,  
Chairman, Executive Director



Zhan Dongsheng  
Deputy Secretary of CPC ADPC Committee,  
Deputy Chairman, Executive Director



Sun Liansheng  
Member of CPC ADPC Committee,  
Executive Director



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Directors and Leadership



Li Chunlin  
Ministry or Commission-appointed  
Director



Liao Min  
Ministry or Commission-appointed  
Director



Deng Xiaogang  
Ministry or Commission-appointed  
Director



Liu Guoqiang  
Ministry or Commission-appointed  
Director



Zhou Jinsong  
Equity Director



Qiu Shu  
Equity Director



Han Yue  
Equity Director



Wang Hongyan  
Equity Director



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- Chief Inspector of the Discipline Inspection and Supervision Office of the CCDI and the NCS at the Bank



Xiong Jingfeng  
Chief Inspector, Member of CPC  
ADPC Committee

- Leadership Members



Zhan Dongsheng  
Deputy Secretary of CPC ADPC  
Committee, President



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Directors and Leadership



Sun Liansheng  
Member of CPC ADRC Committee,  
Executive Vice President



Xu Yiding  
Member of CPC ADRC Committee,  
Executive Vice President



Xu Hao  
Member of CPC ADRC Committee,  
Executive Vice President



Sun Xiaokun  
Member of CPC ADRC Committee,  
Executive Vice President



Xiong Jun  
Secretary to the Board of Directors



Du Yankun  
Chief Strategy Officer



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## ● Remuneration of Persons in Charge of ADBC in 2023

Unit: RMB10,000							
			Pre-tax remuneration paid in 2023				
Name	Position	Pay months	Remuneration paid	Social Insurance, Enterprise Annuity, Supplementary Medical Insurance and Housing Provident Fund Paid (Deposited) by the Bank	Other Monetary Income (Indicate Detailed Items and List Separately)	Remunerations Received from Shareholders or Other Related Parties	Total Pre-tax Remunerations received from Related Parties
Qian Wenhui	Secretary of CPC ADBC Committee, Chairman, Executive Director	12	67.26	14.04	0	No	0
Zhan Dongsheng	Deputy Secretary of CPC ADBC Committee, Vice Chairman, Executive Director, President	12	67.26	16.40	0	No	0
Wang Zhaohe	Chief Inspector of the Discipline Inspection and Supervision Office of the CCDI and NCS at ADBC, Member of CPC ADBC Committee	11	55.49	11.93	0	No	0
Sun Lansheng	Member of CPC ADBC Committee, Executive Director, Executive Vice President	12	60.53	15.55	0	No	0
Xu Yiding	Member of CPC ADBC Committee, Executive Vice President	12	60.53	15.96	0	No	0
Zhang Baojiang	Member of CPC ADBC Committee, Executive Vice President	12	60.53	16.58	0	No	0
Xu Hao	Member of CPC ADBC Committee, Executive Vice President	12	60.53	18.56	0	No	0
Sun Xiaokun	Member of CPC ADBC Committee, Executive Vice President	3	15.13	3.58	0	No	0
Xie Xuezhi	Former Secretary of CPC ADBC Committee, Chairman, Executive Director		22.42	6.31	0	No	0

### Notes:

1. The remunerations disclosed in the above table are the pre-tax remunerations actually paid by the Bank to the leadership members in 2023, excluding the retroactive remuneration on previous years.
2. Xie Xuezhi, former Secretary of CPC ADBC Committee, Chairman, Executive Director, is a member of the Standing Committee of the CPPCC. According to relevant provisions of the Ministry of Finance, his salary relationship shall remain at the Bank.

## Changes of Directors and Leadership

### Changes of Directors

In July 2023, Mr. Li Chunlin was appointed as a ministry or commission-appointed director of the Bank, and Mr. Lian Weiliang no longer served as a ministry or commission-appointed director of the Bank.

In March 2024, Mr. Liao Min was appointed as a ministry or commission-appointed director of the Bank, and Mr. Xu Hongcai no longer served as a ministry or commission-appointed director of the Bank.

### Changes of Leadership

Mr. Li Xiaohui no longer served as Chief Risk Officer of the Bank from January 2023.

Mr. Zhu Yuanqiang no longer served as Assistant President of the Bank from February 2023.

Mr. Zhou Liangwei no longer served as Secretary to the Board of Directors of the Bank from March 2023.

Mr. Xiong Jun started to serve as Secretary to the Board of Directors of the Bank, and Mr. Du Yankun started to serve as Chief Strategy Officer of the Bank, from July 2023. Mr. Xiong Jun and Mr. Du Yankun's appointments were approved by National Financial Regulatory Administration.

Mr. Sun Xiaokun started to serve as Member of CPC ADBC Committee of the Bank from September 2023. Mr. Sun Xiaokun's appointment as Executive Vice President was approved by National Financial Regulatory Administration in November 2023.

Mr. Wang Zhaohe no longer served as Chief Inspector of the Discipline Inspection and Supervision Office of the CCDI and the NCS at the Bank and Member of CPC ADBC Committee of the Bank from November 2023.

Mr. Xiong Jingfeng started to serve as Chief Inspector of the Discipline Inspection and Supervision Office of the CCDI and the NCS at the Bank and Member of CPC ADBC Committee of the Bank from April 2024.

Mr. Zhang Bingjiang no longer served as Member of CPC ADBC Committee of the Bank and Executive Vice President from May 2024.



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# Improvement of Corporate Governance

## Party's Leadership

In 2023, the Party Committee of the ADBC took Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era as its guide, deeply understood the decisive significance of the "Two Establishes", strengthened commitment to the "Four Consciousnesses", the "Four-sphere Confidence" and the "Two Upholds", comprehensively carried out the guiding principles of the 20<sup>th</sup> CPC National Congress and the Second Plenary Session of the 20<sup>th</sup> CPC Central Committee, conscientiously implemented the arrangements made by the Central Financial Work Conference, and thoroughly implemented the project of Party building piloting in accordance with the General Requirements for Party Construction in the New Era to continuously improve the quality of Party Building.

### Resolutely safeguarding the centralized and unified leadership of the CPC Central Committee over financial work

The Bank adamantly prioritized the strengthening of the Party's political construction, effectively enhancing political judgment, political understanding, and political execution, and maintaining a high degree of consistency in thinking, stance, and action with the CPC Central Committee with Comrade Xi Jinping at its core. **Orienting toward the right political direction.** The Bank established a working mechanism for implementing the guiding principles in the important speeches and instructions of General Secretary Xi Jinping as well as the major decisions and arrangements of the CPC Central Committee, set up and improved the "Top of the Agenda" system, formulated and issued a notice for the Party Committee of the ADBC to further improve the study quality of Party Committee Theory Learning Center Group, and constructed a closed-loop of conveying and studying, researching and deploying, implementing, following up and supervising, and reporting and feeding-back, so as to ensure the undeviating and unchanged implementation of the decisions and arrangements of the CPC Central Committee. A working mechanism was established for Bank leadership to investigate and research on key topics annually, and has led the whole Bank to conduct investigation and research, so as to timely identify and solve the difficulties and barriers in the implementation of the decisions and arrangements of the CPC Central Committee. **Strengthening political leadership.** In improving corporate governance, the Bank strengthened the leadership of the Party, revised the item list to be studied and decided and that to be pre-studied and discussed by the Party committee, made the procedures clear for follow-up decision-making on matters to be pre-studied and discussed, and improving the mechanism for the Party committee to play a leading role in guiding the direction, managing the overall situation and promoting the implementation. The Bank strengthened the construction of Labor Union and Youth League led by the Party construction, organized the First Session of the Second ADBC Workers Congress, the Third Session of the First Congress of Labor Union Members, the Party's Youth Work Conference and the Conference on the Implementation of the Arrangements of the 19<sup>th</sup> National Congress of Communist Youth League, which helped further enhance the bridging and bonding effects of mass work. **Strictly observing political disciplines.** The Bank implemented 55 key tasks for comprehensively and strictly governing the Party in detail, and conscientiously assessed the practice of comprehensive and strict self-governance of provincial branch party committees. The Bank strictly practiced democratic centralism, continuously improving the Party Committee's rule-based and democratic level of decision-making. The Bank strictly governed political activities in the Party, leaders took the lead in living and governing, and organized annual thematic education of 2023, and organized annual thematic education subjects. The Bank strictly implemented the responsibility system of Party rules enforcement, enhanced the training and training of leaders in Party rules, and should know about the Party's internal regulations and national laws, the system of reporting on major events has been reinforced.

### Solidly carrying out thematic education by learning and implementing Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era

The Bank adhered to the thematic education of learning and implementing Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era as the main gist of Party building work throughout the year, closely followed the general requirements of "learn thought, strengthen Party consciousness, attach importance to practices and make new achievements", and strove to enhance integrity, strengthen knowledge, rectify ethos, and promote abilities through learning. **Strengthening organizational leadership.** The Bank set up the thematic education leading group and office immediately, with Secretary of the Party Committee serving as the group leader, Deputy Secretary of the Party Committee as deputy director of the group and director of the office. Five special promotion groups each led by a leadership team member were formed, namely the theoretical study, the investigation and research, the high-quality development, the review and rectification, and the establishment of rules and regulations. Key members of the Bank were summoned into a task force to ensure the effectiveness and efficiency of the organization and leadership of the thematic education. **Careful planning and promotion.** The Bank held mobilization and deployment meeting directly at county-level sub-branches, formulated the overall implementation plan for the two rounds of thematic education and five special promotion plans, integrated and promoted the thematic education for Youth League members and the general youth into the second round of thematic education, charted and exhibited the entire promotion process table, installed the regular weekly meeting system of the leading group, enforced the guidance via measures such as work reminder and instructive information exchange, took key measures, and strictly prevented the formalism. **Strengthening strict supervision and practical direction.** The Bank formulated a working guide for roving guidance, 9 roving guidance groups were sent during the first round of thematic education, and 25 roving supervisory groups during the second round of thematic education, so as to incessantly fortify supervision and direction, and reinforce the examination and checking of important activities such as reading classes, thematic party lectures, investigative research, and democratic life seminars. The two rounds of thematic education were effectively and thoroughly carried out in an orderly manner, the whole Bank held a total of 2,632 theoretical study center group seminars and 415 reading classes, and leadership members gave 1,746 thematic party lectures, the primary-level Party branches conducted centralized study and discussion more than 53,000 times. A total of 1,896 research reports were written, 449 exchange seminars of research results were launched, a total of 1,881 problems were inspected and 1,876 rectified, and a total of 676 items of rules and regulations were instituted. The thematic education performance of the ADBC was recognized by the Office of Central thematic Education Leading Group Office, the 39<sup>th</sup> Direction Group and the 19<sup>th</sup> Roving Guidance Group, respectively. As the only enterprise representative, the Bank shared its experience at the seminar of the Central Guidance Group on the second round of thematic education. Comrades from the CPC Central Committee, at the meeting of summarizing the first round of the central thematic education and making arrangements for the second round of the central thematic education, recognized the practice of the 39<sup>th</sup> Guidance Group of the CPC Central Committee, together with the ADBC and the Agricultural Bank of China, who have made joint efforts in exploring the effective path of financial cooperation with fiscal funding to support the construction of high-standard farmland.

### Paying full attention to Central Inspection "second look" rectification

The Bank adhered to the "second look" rectification of the central inspection as a major political test, and made every effort, in coordination with the Discipline Inspection and Supervision Office at the Bank, to promote effective rectification with firm and sober political consciousness, resolute and powerful rectification measures, and strong determination of "repeat no previous mistake". **Promoting thinking and awareness.** The Bank conducted in-depth study and comprehended the guiding principles of General Secretary Xi Jinping's important speech and from central inspection feedback meeting, "one-to-one" feedback meeting among others. In accordance with the feedback and the requirements of the CCDI and the NCS, the Organization Department of the CPC Central Committee, the Central Financial Working Committee, the Bank conscientiously prepared rectification programs and accounts, and classified the feedback into 46 specific items, and formulated 240 rectification measures. The Bank held mobilization and deployment meetings, promotion and deployment meetings, and supervision and assessment training meetings all the way to the primary level to continuously enhance the political, ideological, and operational self-consciousness of the whole Bank in rectification benchmarking. **Strengthening responsibilities of the main party.** A Leading Group for Rectification was set up to receive weekly reports on the rectification progress and to study how to promote rectification work. The Party secretary earnestly fulfilled the responsibility of "the first person responsible", directly administered 63% of the issues, and led the study of key and difficult issues for 37 times by end of the year. Bank leaders implemented the principle of "dual responsibilities for one post", conducted 161 rectifications on thematic research by end of 2023, and went to 22 provincial branches to supervise rectification on-site for 38 times. Bank leaders consciously accepted the supervision of the Discipline Inspection and Supervision Office at the Bank and implemented the supervisory and audit requirements in a timely manner. **Promoting rigorous rectification.** Rectification schemes such as "classified implementation of policies, targeted rectification, and bench-marking verification", were established. Based on the three dimensions including "enhancing foundations and solidifying the core, strengthening the weak links, correcting deviations and errors", rectification goals and measures were developed to promote the classified implementation of policies. Emphasis was laid upon determining the severity, nature, and scope of the issues to deliver a targeted rectification; based on the standard of "accurate objectives, practical measures and good results", assessment teams were set up to follow up on supervision and assessment, so as to solidify benchmark verification.

### Strengthening publicity of thinking and cultural work in all aspects

The Bank has always considered as its major political responsibility the good publicity of thinking and cultural work, and effectively provided strong thinking guarantee, powerful mental strength and favorable cultural conditions for the fulfillment of its duties and missions and the construction of a great country. **Strengthening theoretical armament in a persistent manner.** The Bank took the study and implementation of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era as the fundamental task to strengthen itself theoretically, mobilized the whole Bank in this effort, so as to further unify thought, will and action. The Bank organized a network knowledge contest on "Strengthening Party Consciousness via Enhancing Cohesion and Forging the Party's Soul, Demonstrating Commitment through Efforts and Achievements" to implement the guiding principles of the 20<sup>th</sup> CPC National Congress, promoted a system-wide in-depth learning and comprehension of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era in terms of its science-based system, core meanings, and practical requirements. The Bank promptly convened the Party Committee and Party Committee (expanded) meetings, and system-wide video conferences to deliver the guiding principles of the Central Financial Work Conference, formulated learning and publicity programs, Party Committee members at Head Office initiated "Four Fronts at the Primary Level" (publicizing the Party's lines, guidelines and policies at the primary level, investigating and researching at the primary level, receiving letters and visits at the primary level, and organizing on-site work at the primary level) lecturing. Bank branches at various levels conducted a variety of extensive learning and discussion, the bank publicity platform opened a special column interpreting the guiding principles of various meetings and publishing learning experience, organized hierarchical and phased training for all staff in an orderly fashion. The Bank studied and formulated the Deployment Suggestions on Implementing the Spirit of the Central Financial Work Conference and Opening up a New Chapter of High-quality Development in the New Era, so as to ensure the guiding principles to be fully understood whole-heartedly and ready to roll in practice. **Vigorously promoting cultural construction.** The Bank earnestly studied and implemented Xi Jinping Thought on Culture, held a work conference on publicity, thinking, and culture, plus a meeting to promote the cultural philosophies, formulated an deployment plan for the in-depth study, publicity and implementation of Xi Jinping Thought on Culture, vigorously carried forward the excellent traditional Chinese culture, and guided all staff to be honest and trustworthy, while not to overstep the bottom line; to earn a profit in a righteous manner, while not to be interested only in returns; to be prudent and cautious, while not to be eager to achieve quick successes and instant gains; to be upright and innovative, while not to be detached from the real world; and to be compliant with the law, while not to commit outrages. The Bank implemented the project of soul forging with culture in depth, so as to internalize in heart and mind the Bank's cultural philosophies of the new era and externalize them via daily practices. The Bank actively carried forward the ethos of model workers, the merits of labor, and craftsmanship, organized a series of labor competitions, and selected outstanding representatives such as "Gold Medalists", "Gold Medal Guards", and "Ten Outstanding Youths", which created a strong excellence-striving atmosphere. **Strictly implementing the system of responsibility for ideological work.** The Bank carried out special inspections and supervision of ideological work, strengthened the construction and management of positions, reinforced the monitoring and analysis of public opinions, and regularly reported on its work, and ensured the firm grasp of the Party's leadership over ideological work. The Bank actively organized news publicity events and standardized the management of news reporting, published over 300,000 pieces of news and information on various media platforms throughout the year, and created a sound public opinion environment.



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## Implementing profoundly of the Party's organizational line in the new era

The Bank adhered to the standards of political excellence, exceptional competence and extraordinary style of work, and strove to build a strong battle fortress and forge a loyal, clean and responsible team to provide a robust organizational guarantee for high-quality development. **Making efforts to build strong battle fortress.** The Bank launched a three-year action to launch the "basic management and grass-roots construction", carried out special remediation for the problems of "short of professionalism, lack of refinement, lack of conscientiousness and irresponsibility", collectively rectified 370 sub-branches with poor quality and efficiency in supporting agriculture in two rounds, and provided assistance to 32 backward primary-level Party branches. The Bank carried out a "second look" at the standardized construction of party branches, and commended 10 model Party branches and 30 advanced Party branches. The Bank also improved the Party mechanisms for selecting, commending advanced Party models and mechanism for revoking relevant titles to motivate primary-level CPC organizations and Party members to step up efforts. The Bank actively encouraged outstanding young employees to join the Party, and 1,694 new Party members were recruited throughout the year. **Strengthening team building for cadres and talents.** The Bank improved the cadre supervision and management system, perfected the mechanism to enable cadres to work brilliantly on various positions, and organized the selection of deputy cadres for Head Office departments and offices, enhanced the cultivation of cadres through upward and downward, internal and external exchanges, and training for major missions, etc. By doing so the team's purity, professionalism, and working capacity were continuously augmented. Throughout the year, 78 cadres under supervision of the Party Committee of the Head Office were promoted or further placed, 59 cadres were adjusted in parallel, and 30 cadres who were not suitable for their positions were reassigned, so as to optimize the cadre structure continuously. The Bank improved the construction of the professional talent pool, carried out the selection of "leading talents" and the assessment for people in pursuit of senior titles, and incentivized the majority of employees to take the initiative to improve their professional skills. **Effectively improving the quality of Party building.** The Bank improved and perfected the mechanism for Party building, continued promoting the construction of "Four Strong" (strong political function, strong branch team, strong Party members and strong role) Party branches and model organs, pioneered in organizing a training course for Party group leaders in central and state organs, and vigorously promoted Party building in the Head Office of the Bank to play an exemplary role. Five grass-roots Party branches of the Head Office were rated as among "Four Strong" Party branches of the central and state organs, four topics won awards in the "Key Small Things" research, study, and key problem tackling activities. One young employee was awarded the "Model Learning Youth" of the central and state organs.

## Promoting the building of Party conduct and clean office, and struggling against corruption

The Party Committee of ADBC adhered to the principle that full and strict self-governance of the Party and the Party's self-reform is always on the way, thoroughly implemented the guiding principles of the Second Plenary Session of the 20<sup>th</sup> Central Commission for Discipline Inspection, and pushed forward the comprehensive and strict management of the Party governance on a rigorous note incessantly. **Comprehensively improving the quality and efficiency of cadre supervision.** The Bank strengthened the communication and coordination with the Discipline Inspection and Supervision Office at the Bank in six aspects: policies and systems, mechanism management, information research and judgment, investigation and accountability, education and prevention, and arrangement and deployment; enhanced overall supervision of leadership group, especially "top leaders", through comprehensively applying such measures as intra-party supervision, political inspection, personal matter reporting, and economic responsibility audit. The Bank carried out analysis and evaluation of the political ecology of provincial branches, strengthened the assessment of the responsibility system of the leadership group of provincial branches for the building of Party conduct and clean office, and regulated the conduct of relatives of leaders in operating enterprises. The Bank promoted in-depth inspections and supervisions, formulated inspection work plans, improved inspection work mechanisms, revised the list of priorities for regular inspections of provincial branches and inspections of "top leaders", conducted regular inspections of the Party committees of 6 provincial branches, and inspected 435 primary-level CPC organizations. **Constantly improving work practices.** The Bank continued promoting the special rectification of typical problems violating the spirit of the eight-point decision of the CPC Central Committee and carried out special inspections of 4 provincial branches. The Bank severely investigated and dealt with the "four forms of decadence" problems behind drink-driving and drunk-driving cases. Throughout the year, 140 violations of the guiding principles of the eight-point decision of the CPC Central Committee were dealt with. The Bank actively implemented the requirement of "Four Fronts at the Primary Level", further reduced the burden at the primary level, introduced 30 measures to rectify formalism and reduce burdens for the grassroots, continued to streamline documents, reduce unnecessary meetings and tables, and implemented the mechanism of "one commitment and two lists" for matters requested by the primary-level branches, continuously improved the quality and efficiency of services provided to the grassroots by the organs. The Bank insisted on promoting the integration of "three non-corruptions". The Bank investigated deeper into the corruption behind financial risks, deepening special governance in key areas such as credit, finance and accounting operations, personnel selection and employment, infrastructure procurement, grain purchase and sales, carried out special rectification of unethical practices and corruption problems in the field of rural revitalization, and conducted a special investigation of the integrity risks of non-performing loans valued over RMB100 million since 2003. The Bank severely investigated and dealt with cases relating to Hou Min, Xiong Jianguo, and Zhao Fuzhou under jurisdiction of the Party Committee of the Head Office of the Bank for serious disciplinary violations and suspected crimes, establishing a strong deterrent throughout the Bank. The Party Committee of the Head Office probed into the serious violations of discipline and law cases of Jia Leng, former Party Secretary and President of Inner Mongolia Branch, conducted in-depth analysis to find out the weak links in strict Party self-governance, promptly revised the accountability measures of the ADBC, and formulated a work plan for comprehensive and strict management of the Party governance, so as to further build up a solid anti-corruption institutional defense line. The Bank made efforts to strengthen warning education, convened a system-wide centralized warning education conference, held warning education exhibitions on anti-corruption and integrity, carried out special warning education activities, utilizing the cases both as lessons to learn and as drivers for improvement, organized special training on party discipline and laws, and propelled the normalization of a warning education mechanism throughout the Bank to guide the party members and cadres to stay on high alert and take precautions.



## Corporate Governance System

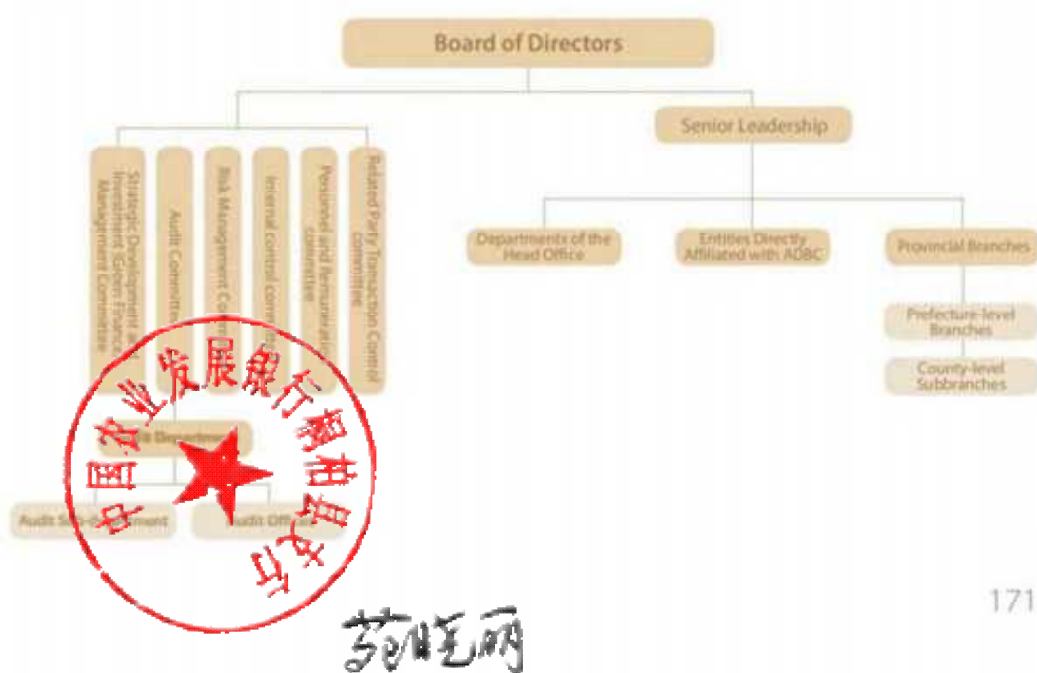
The Ministry of Finance holds 100% of the Bank's equity, exercises rights and performs obligations in accordance with the relevant provisions of the "Articles of Association of the Agricultural Development Bank of China". In 2023, an endogenous supplementary capital of RMB23 billion was approved, providing strong support for the Bank's continued enhancement of capital strength and risk resistance. The Bank adheres to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and deeply studies and implements the spirit of the 20<sup>th</sup> National Congress, rigorously implements the two "consistent" requirements and adheres to the political and people-oriented nature of financial work, and according to the provisions of the "Company Law", the "Articles of Association of the Agricultural Development Bank of China", and the "Measures for the Supervision and Administration of the Agricultural Development Bank of China", comprehensively implements financial policies and regulatory requirements, works toward the goal of building a modern and high-quality agricultural policy bank, strengthens Party leadership in improving corporate governance. All governance entities exercise their rights and fulfill their obligations in accordance with the basic principles of independent operation, effective checks and balances, mutual cooperation, and coordinated operation, promoting the formation of a corporate governance mechanism featuring scientific decision-making, strong implementation, and effective supervision, so as to continuously promote the modernization of the corporate governance system and governance capabilities.

**The Bank comprehensively adheres to and strengthens the leadership of the Party.** The Party Committee of the Bank has a legal position in the corporate governance structure, adequately plays the core role of "guiding the direction, managing the overall situation and securing the implementation", and implements the leadership of the Party into all links of corporate governance. The Party Committee adheres to thinking in the larger picture, discussing major issues, and focusing on key issues, and performs its decision-making and gate-keeping responsibilities in major matter decision-making, ensuring that the Bank strictly implements the decisions, arrangements, and policies of the CPC Central Committee and the State Council, and advances in the right direction of high-quality development.

**Shareholders fully support corporate governance.** As the sole shareholder, the Ministry of Finance has exercised its rights and performed its obligations in accordance with the Bank's Articles of Association, providing strong support for improving the Bank's modern corporate governance mechanism: continued to support comprehensive and in-depth reform of the Bank and actively promoted the implementation of category-based management for specific accounts, and created favorable conditions for the Bank to better serve national strategies such as building China into a country strong in agriculture and promoting rural revitalization.

**The Board of Directors effectively plays a strategic decision-making role.** The Board of Directors operated in an orderly manner and performed its duties efficiently in accordance with the Bank's Articles of Association and regulatory measures, adhered to the mandate of agricultural policy bank, strictly implemented the procedure of prior research by the Party Committee, further stimulated the vitality of the special committees, and continuously strengthened the supervisory function, focused on improving the scientificity, standardization, and effectiveness of corporate governance, gave full play to the scientific decision-making and strategic leadership role of the Board of Directors.

**Senior management pays close attention to implementation.** In accordance with the decisions of the Party Committee of the Head Office and the authorization of the Board of Directors, the senior management has enhanced its political standing, strengthened its responsibility, actively explored and innovated, fully and efficiently performed its duties, ensured timely and efficient implementation of national policies, implementation of the will of the Party Committee and the resolutions of the Board of Directors, actively promoted the central inspection "second look" rectification work, ensured the Bank's operations were managed in a manner consistent with the growth strategy, risk appetite, and other policies set and approved by the Board of Directors.





## Board of Directors

### Responsibilities of Board of Directors

The Board of Directors assumes ultimate responsibility for operation and management, and performs its duties in accordance with relevant laws and regulations and the Articles of Association of the Bank. The main responsibilities include: reviewing and approving medium and long-term development strategies, annual business plans and investment plans; formulating plans on adjusting the business scope and classification and submitting the plans to the State Council for approval in accordance with due procedures; formulating annual financial budget plans and accounting plans; reviewing and approving annual bond issuance plans; reviewing and approving capital management plans and capital replenishment tool issuance plans; formulating profit distribution schemes and plans on making up for losses; formulating plans on increasing or decreasing registered capital and submitting the plans to the State Council for approval in accordance with due procedures; formulating the plans on changing the Articles of Association of the Bank and submitting the plans to the State Council for approval in accordance with due procedures; formulating rules of procedure of the Board of Directors and its revision plans; reviewing and approving major projects including but not limited to major merger and acquisition, major investment, purchase and disposal of major assets, and major external guarantee (excluding bank guarantee business), etc.; making decisions on matters related to establishment, division and merger of provincial branches (subsidiaries) as well as change of capital fund; formulating plans on merger, division, dissolution or change of organizational form and submitting the plans to the State Council for approval in accordance with due procedures; deciding on appointment or dismissal of president, secretary to the Board of Directors and chief auditor; appointing or dismissing executive vice president, assistant president as well as other directors (excluding secretary to the Board of Directors and chief auditor) who shall be appointed or dismissed by the Board of Directors in accordance with laws and regulations by nomination of the president; deciding on the matters related to remuneration, performance appraisal, rewards and punishment of directors in accordance with relevant state regulations; reviewing and approving salary and performance appraisal system setup plans; deciding on the matters related to authorization to the chairman and executive directors; reviewing and approving basic management systems of risk management and internal control, etc.; reviewing and approving internal management structure, as well as plans on establishment, adjustment and cancellation of its one domestic and overseas branches of the bank.

### Composition of Board of Directors

The Board of Directors of the Bank consists of 11 Directors, including 3 Executive Directors (including the Chairman) and 8 Non-Executive Directors. The 8 Non-Executive Directors include 4 Ministry or Commission Appointed Directors and four Equity Directors.

The Board of the Bank has Strategic Development and Investment Management (Green Finance) Committee, Audit Committee, Risk Management Committee, Internal Control Committee, Personnel and Remuneration Committee, and Related Party Transaction Control Committee. Each specialized committee provides professional advice to the Board of Directors, is responsible to the Board of Directors, and serves as an advisory body in support of the decision-making process.

The **Strategic Development and Investment Management (Green Finance) Committee** formulates business management objectives and medium and long-term development strategies of the Bank, supervises and inspects the implementation of annual business plans and investment plans and the performance of environmental, social, and governance responsibilities, reviews the plans on changing the Articles of Association of Bank, annual financial budget plans and accounting plans, profit distribution schemes, plans on making up for losses, annual bond issuance plans, capital management plans, capital replenishment tool issuance plans, plans on increasing or decreasing registered capital, and major projects subject to approval from the Board of Directors, conducts research on the development of policy related businesses and supporting policies, reviews the plans on adjusting the business scope and classification, policies, systems and annual reports of the Bank on information disclosure, and the Green Finance strategy of the Bank, provides policy suggestions for the Board of Directors, reviews and approves rules and regulations which are related to the basic systems reviewed by the Committee and need to be submitted to the Board of Directors for review.

The **Audit Committee** examines important systems including the internal audit charter and work reports, reviews medium and long-term audit plans and annual audit plans, reviews the internal audit system setup and revision plans, guides, assesses and evaluates internal audit work, examines risk and compliance status, accounting policies, financial report procedures, and financial position, proposes recommendations for hiring and replacing external audit institutions, and reviews and approves internal audit related rules and regulations except for the internal audit charter which shall be reviewed by the Board of Directors.



## Operation of the Board of Directors

The **Risk Management Committee** reviews basic risk management systems of the Bank, supervises the leadership's control over various risks and comprehensive risk management, regularly evaluates risk policies, management situation and risk tolerance capabilities, proposes suggestions for improving risk management, reviews and approves rules and regulations for risk management except for the basic risk management system which shall be reviewed by the Board of Directors, assesses risks that may arise from product development, major changes, changes of institution and business area, and major acquisitions and investments.

The **Internal Control Committee** supervises and evaluates the establishment and operation of the Bank's internal control system and the implementation effect of internal control measures, reviews the Bank's basic internal control system, annual anti-money laundering report, internal control appraisal report, etc., makes recommendations to the Board of Directors, and reviews and approves rules and regulations for internal control except for the basic internal control system that shall be reviewed by the Board of Directors.

The **Personnel and Remuneration Committee** formulates the procedures and criteria for the selection of directors and leadership members, makes preliminary review of the qualification of directors and leadership members, and puts forward suggestions to the Board of Directors; reviews the remuneration management regulations and policies of the Bank, and the plan for remuneration and performance appraisal system setup, formulates the plan for remuneration of directors and leadership members and proposed rewards and punishment matters, and supervises the implementation of such plan; reviews the internal management structure of the Bank, and the establishment, adjustment and cancellation of tier-one domestic and overseas branches; makes nominations of candidates for director (including chairman), supervisor (including chairman of the board of supervisors) and general manager(president) dispatched to subsidiaries of the Bank.

The **Related Party Transaction Control Committee** is responsible for the management, review and approval of related party transactions and related party transaction risk control; examines material related party transactions and receives filing of general related party transactions; reviews the annual implementation of related party transaction regulations and the special audit result of related party transactions; reviews and approves regulations concerning related party transactions management and approves other matters concerning related party transactions.

In 2023, the Board of Directors strictly complied with the requirements of laws and regulations such as the Company Law, the Articles of Association of the Agricultural Development Bank of China, and the Measures for the Supervision and Administration of the Agricultural Development Bank of China, and conscientiously performed its duties. The Board held a total of 8 board meetings and 23 meetings of special committees throughout the year, deliberating and reviewing 67 proposals, with a vote approval rate of 100%.

Members of the Board of Directors, in accordance with the Bank's Articles of Association and other provisions, have resolutely implemented major decisions and arrangements made by the Party Central Committee and the State Council, and actively assumed ultimate responsibility for operation and management; comprehensively understood the Bank's business development, conducted in-depth investigation and research at the grassroots level, and carefully considered various proposals; continuously developed capacity, actively participated in various training, and improved ability to perform duties; abided by professional ethics and code of conduct, strictly implemented the spirit of the eight-point frugality code, performed duties faithfully, diligently and honestly, and consciously safeguarded the reputation and image of the Board of Directors.

The special committees under the Board of Directors provide professional advice to the Board of Directors or make decisions on professional matters under the authorization of the Board of Directors in accordance with the Rules of Procedure and other relevant regulations. In 2023, the Strategic Development and Investment Management (Green Finance) Committee held 5 meetings, deliberating and reviewing 25 proposals; the Audit Committee held 3 meetings, deliberating and reviewing 7 proposals; the Risk Management Committee held 3 meetings, deliberating and reviewing 11 proposals; the Internal Control Committee held 3 meetings, deliberating and reviewing 5 proposals; the Personnel and Remuneration Committee held 6 meetings, deliberating and reviewing 13 proposals; and the Related Party Transaction Control Committee held 3 meetings, deliberating and reviewing 4 proposals.

The Board of Directors continued improving the corporate governance system by focusing on strengthening its own construction. The existing functional departments under the senior management have been corresponded to the special committees established under the Board of Directors to enable the committees to play an effective role in professional consulting, research and investigation, supervision and inspection, etc., and to improve the quality and efficiency of the Board of Directors' decision-making. At the same time, supervised implementation of the Board's resolutions and the directors' opinions and recommendations were improved, and the senior management were urged to strengthen their responsibilities, and standardize process, so as to improve governance synergy, and better enable the Board of Directors to play an important role in decision-making and supervision.



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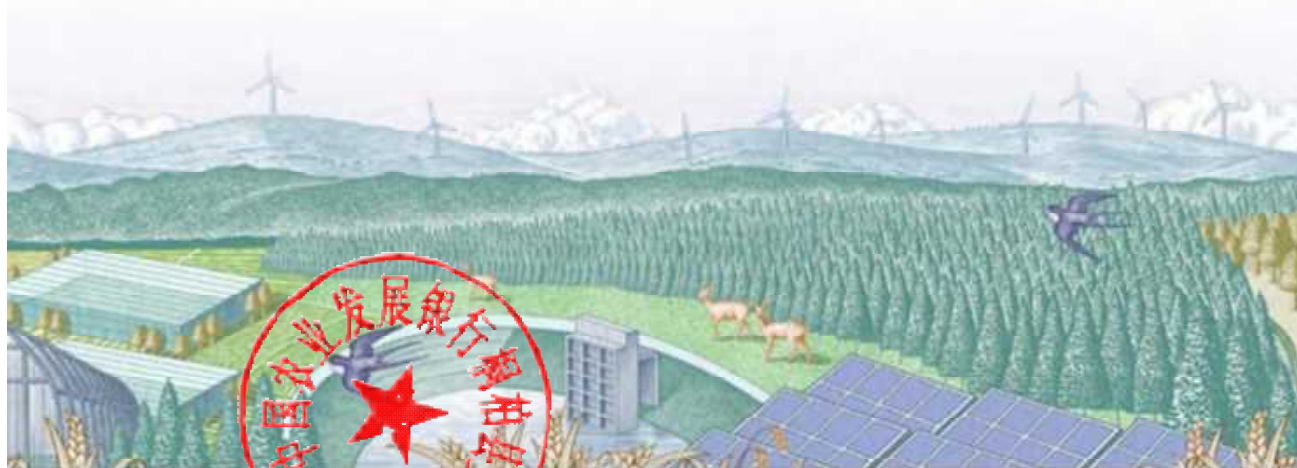


## Internal Audit

**Audit and supervision functions were brought into full play.** The Bank focused on the implementation of major policies and decisions of the central government, conducted special audits on market-oriented purchase and sales loans, loans for the national strategy on regional development, and the implementation of policies and systems for stabilizing the macro-economic conditions, with special attention given to the following such as the implementation of the relevant policies of the Bank, the issuance/use/management of loans, the operation of enterprises, and construction/operation of projects. **The Bank focused** on proactively preventing and resolving risks in key areas and key links, carried out special audits on special mention loans, execution of special authorization for credit-type businesses, loans approved and issued to non-state-controlled enterprises since 2018, effectiveness of collateral guarantee measures and non-performing loans, and firmly guarded the bottom line of risk for high-quality development. **The Bank focused** on the shortcomings and weaknesses of the "basic management and grass-roots construction" throughout the Bank, conducted special audits on the management of disbursement of funds, administrative approval procedures for loan projects, write-off of bad debts, key costs and expenses, transfer of fixed assets, and financial expenditures of the Head Office Party School, further promoted the Bank's compliant operation. **The Bank focused** on external regulatory requirements and the effectiveness of corporate governance, conducted special audits on credit investigation business, capital adequacy ratio, anti-money laundering, credit financing charges and information technology, and analyzed and assessed the compliance of internal management procedures. **The Bank focused** on the execution of power and implementation of the responsibilities of leaders, conducted term-end audit, and carried out audit for leaders of 3 provincial branches, and provided decision-making references for the Bank's Party Committee in the selection and appointment of cadres.

**Integrated rectification continued to deepen.** The Bank promptly obtained and analyzed the annual supervisory reports by external supervisory authorities on provincial branches, notified the main risks and problems from the external supervisory feedback in 2022, and put forward clear requirements for rectification. The Bank completed the input of problems and rectification status identified by internal and external supervision and inspection in previous years. The Bank further clarified the work requirements for internal audit rectification, solidified the main responsibilities for rectification entities, strengthened the supervision and assessment of rectification, built a complete closed-loop of audit work, so as to ensure that the follow-up of audit supervision was fully implemented.

**Audit quality and efficiency have been effectively improved.** The Bank focused on the "two-crucial and one-new" approach, established a clear orientation for major issues in audit findings. The Bank focused on the revelation of crucial issues and risks, and new situations, established a "special reporting" mechanism for timely reporting and feedback, which provided valuable references for the decision-making of the Bank's Party Committee and Board of Directors. The Bank established a "consultation and review" mechanism where relevant departments of the Head Office are consulted to make joint determinations when the audited institution raises disagreement on major on-site audit findings. As a result the quality and efficiency of audits further improved. The Bank strengthened the standardization construction in four aspects, namely key audit points, audit characterization, audit responsibility, and audit rectification, established a preliminary set of mature, systematic, and standardized audit tools that will strengthen the foundation for long-term improvement of audit quality. The Bank vigorously promoted the establishment of off-site audit talent pool, audit model research and development, and off-site audit training courses, accelerated the process of "strengthening audit through science and technology".



## Fulfilling Social Responsibilities

### ● Implementing inclusive finance

The Bank conscientiously implemented the decisions and arrangements of the CPC Central Committee and the State Council on inclusive finance, in accordance with the work arrangements of the People's Bank of China and the National Financial Regulatory Administration, focused on key areas such as inclusive small and micro loans, consolidating and expanding the achievements in the fight against poverty, and "agriculture, rural areas, and farmers", and continued to increase investment in such areas. By the end of year, the balance of agricultural loans amounted to RMB88,256.268 billion, accounting for 95.05% of all loans across the Bank, with a net increase of RMB977.038 billion compared to the beginning of the year. The Bank attached equal importance to both offline and online services for small and micro enterprises, introduced differentiated supporting policies, and effectively reduced the financing costs of inclusive small and micro enterprises. The Bank carefully designed digital business scenarios, focused on promoting core enterprise marketing, and vigorously explored new online business channels, enabling a number of small and micro enterprises to obtain convenient and speedy digitized policy-based financial services. Throughout the year, the Bank granted RMB58.48 billion in inclusive small and micro loans, with a loan balance of RMB40.97 billion, an increase of 26%.

### ● Enthusiastic about social welfare

In 2023, the Bank-wide public welfare relief donation expenditure was RMB52.18 million, in support of efforts to consolidate and expand the achievements in the fight against poverty while promoting rural revitalization, as well as some regional disaster relief, such as ADBC paired assistance (counterpart support) program where such funds were used in maintenance and transformation of infrastructure in counties, support for characteristic industries, rural compulsory education awards and subsidies and assistance, improvement of medical conditions, and other inputs.

#### National College Students' Volunteer Service Project for "Rural Revitalization"

Starting from June 2023, the Bank has worked with the Youth Volunteer Action Guidance Center of the Central Committee of the Communist Youth League, to roll out the National College Students' Volunteer Service Project for "Rural Revitalization", around the six goals of rural revitalization, with the "six promotes" (promote a number of project attractions, promote a number of project constructions, promote a number of industrial bases, promote a number of beautiful and livable spots, promote a number of civilized spots, and promote a number of rural governance points) as the main priorities, and with the rural revitalization projects supported by ADBC as the practice bases. Nearly 600 youths from ADBC and 10,000 selected college students were organized to form 1,000 volunteer teams. Engaging in the front-line work of 100 towns and villages, they studied the rural revitalization projects supported by ADBC, and injected youth momentum into servicing rural revitalization.



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## Volunteer Public Welfare Activities themed Learning from Lei Feng on "March 5"

Around March 5, 2023, the Bank organized and carried out public service activities under the theme of "Carrying Forward the Spirit of Lei Feng and Becoming a Role Model in the New Era". The Bank launched post-practice activities on "Lei Feng Spirit", carried out volunteer service projects focusing on main responsibilities and businesses, consolidated existing volunteer service projects, rolled out various forms of "micro-philanthropy" activities, and actively undertook the social responsibilities of ADBC, making Lei Feng Spirit shine more brightly in the new era. A total of 1,348 Youth League organizations and 13,746 Youth League members participated in the activities system-wide, and more than 6,000 hours of activities were recorded.



Youth League Committee of the Branch in Nanchong, Sichuan organizes youth volunteers to launch volunteer lecturing service in Qinglong Village, Wanglanghu Town, Yingshan County.



Youth volunteers of Anhui Branch promotes environmental protection knowledge.

## Launch of ADBC's "Youth Forest" and "Women's Eco-Forest" Construction Programs

On April 26, 2023, on top of the more than 2,000 mu (about 133.33 hectares) of trees planted during previous phases of the ADBC Youth Forest project, a five-year tree planting project covering an area of 300 mu (about 20 hectares) of the ADBC Youth Forest (Gansu Station) was launched in Dongxiang County, Linxia Prefecture, Gansu Province. Xu Yiding, member of the CPC ADBC Committee and Executive Vice President of the Bank, attended the launching ceremony and delivered a speech. More than 70 youths from 31 provinces took part in the activity and planted more than 60 mu (about 4 hectares) of trees.



In order to implement Xi Jinping Thought on Eco-Civilization and the philosophy that "Lucid Waters and Lush Mountains are Invaluable Assets", the Female Staff Committee of the Bank's Head Office launched the second phase of the "Women's Eco-Forest" project in Baijitan, Ningxia, to actively build the "Women's Eco-Forest" brand. Twenty-five outstanding female representatives from the whole system participated in the tree-planting activities.



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## Caring about Employee Growth

### ● Employee training

The Bank focused on "three adheres" and utilized high-quality education and training to forge a loyal, clean and high-caliber professional team. **Adhering to strengthening theoretical study.** The Bank persistently used Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era to enhance cohesion and mental strength, studied profoundly and implemented the guiding principles of the 20<sup>th</sup> CPC National Congress and the 2<sup>nd</sup> Plenary Session of the 20<sup>th</sup> CPC Central Committee, organized 70 centralized training courses for leaders at or above division level to study and implement the guiding principles of the 20<sup>th</sup> CPC National Congress with high standard, with a complete coverage of more than 4,000 leaders of this level. The Bank adhered to the study and implementation of the guiding principles of the Central Financial Work Conference and regarded it as an important political responsibility, formulated study and implementation programs, and conducted centralized training in rotation for leaders at or above the division level. The Bank conscientiously implemented the new round of national cadre education and training plan, studied and formulated the "Education and Training Plan of Agricultural Development Bank of China for 2023-2027" against the requirements of the central government, closely connecting with the reality, created good plans and arrangements for the new round of bank-wide cadre education and training. **Adhering to strengthening the building of the Party School.** The Bank earnestly studied and implemented the guiding principles of the important speech of General Secretary Xi Jinping at the 90<sup>th</sup> anniversary celebration of the founding of the Central Party School and the opening ceremony of the spring semester 2023, and formulated implementation opinions. The Bank convened the 2023 School Affairs Committee meeting of the Head Office Party School, held the advanced course for Party member leaders during the fall semester of the Head Office Party School, and the training course for the youth talent, etc., promptly compiled the research results of the trainees, and promoted the transformation and execution of the study and research results. **Adhering to focusing on the main responsibilities and businesses.** The Bank focused on the objectives and tasks of building a country with a strong financial sector, strengthened the functional positioning of policy bank, and delivered training concerning themes such as "eight adheres" and "five finance endeavors" (technology finance, green finance, inclusive finance, pension finance and digital finance), facilitating the promotion of comprehensive rural revitalization, and serving the national food security strategy. The Bank held capacity improving training courses on high-quality development for "chief persons in charge" of Head Office departments and provincial branches, medium- and long-term executive management team (EMT) training courses, training courses for middle- and senior-level managers in strategic planning, training courses for rural revitalization talents for revitalized counties in the former Central Soviet Area and designated support counties of central units, delivered training lectures under the theme of "Professional Foundation Laying • Foundation Strengthening and Empowering", etc., and launched the second phase of the ADBCE College. Throughout the year, 489,700 employees received training, more than 200 professional tests of various types were given, and 260,000 hours of various types of online training were recorded.

### ● Caring for employees

**The Bank continuously supported employees in difficulty.** Throughout the year, the Bank distributed RMB2.172 million relief fund to 18 employees in extreme difficulties, effectively helping those in emergencies and difficulties. The Bank conducted Double Festivals Warmth Delivery program, extending consolation in cash and kind worth over RMB10 million to 4,818 employees system-wide.

**The Bank took sincere care for female employees.** The Bank conscientiously implemented national laws and regulations on the protection of the rights and interests of female employees, formally signed a special collective contract with an aim to effectively safeguard the lawful rights and interests and special interests of female employees. The Bank issued a congratulatory letter from the Bank's Party Committee to all female employees on March 8<sup>th</sup>, International Women's Day, conveying the Party Committee's holiday greetings and care. The Bank supported and encouraged branches at primary level to set up female employee care rooms, and put in place female employee care rooms in 279 suitable branches in need, continuously enhancing a sense of gain and happiness of female employees.

**The Bank cared for and cherished model employees.** The Bank invited 28 winners of May 1<sup>st</sup> Labor Medal at the national level, financial system level, and Head Office level, to take part in recuperative activities hosted by the All-China Federation of Trade Unions, China Financial Trade Union, or the Head Office, promoting the model employees to relax physically and psychologically, to share their objectives, and to exchange views with each other. This helped form a good Bank-wide atmosphere of respecting labor, admiring model employees, and cherishing creative achievements.



**2.172** RMB million

Relief funds distributed to 18 employees in extreme difficulties throughout the year

**4,818** employees

Received support throughout the system

**10** RMB million

Support in cash and kind distributed



## Green and Low-carbon Operation

In view of the overall situation of high-quality development of the ADBC, the Bank actively explored carbon neutrality in its own operations and completed the *Study on Carbon Peaking and Carbon Neutrality Planning for ADBC*. The Bank implemented the new development philosophy, comprehensively carried out the task of "overall improvement of green office efficiency" put forward in the *Agricultural Development Bank of China Office Digitization Development Plan for 2022-2025*, deployed the green and low-carbon transition action, continuously enhanced the development momentum of building a "Green Bank", and promoted the green and low-carbon operation throughout the Bank.

**The Bank scientifically quantified bank-wide carbon emissions.** The Bank launched a comprehensive carbon inventory project to account for carbon emissions from more than 2,000 branches of ADBC in three areas: direct emissions such as "natural gas, liquefied petroleum gas, and alcohol-based fuels consumed by canteens"; indirect emissions such as "electricity and heat consumed by elevators, office equipment, data centers, and official vehicles"; and other indirect emissions such as "emissions from office used paper, business trips, and commuting", so as to bolster the foundation for energy conservation and carbon reduction. The Bank built a digital platform for green operation for monitoring carbon emission data on a regular basis, and exploring the capacity of carbon emission reduction, so as to improve the quality and efficiency of emission reduction management.

**The Bank optimized support service capacity.** Efforts have been made to improve the chain of official document circulation and event approval processes, strengthen the rigid control of system, effectively increase the efficiency and quality of official documents and matters processing. Over 1.69 million electronic documents were processed throughout the year, and 12.10% less official documents were processed compared with the previous year, saving 8.5 million sheets of paper, equivalent to about 107.4 tons in carbon emissions cuts.

**The Bank deepened digital transformation.** The Bank continuously expanded the office information system cluster, with more than 20 new functions of the integrated office system put into use in 2023, including the signing of electronic commitment letters, centralized querying of system libraries, online management of the whole process of investigation and research, etc., and progress were made steadily toward paperless seal usage. Throughout the year, a total of 154,000 commitment letters were signed, and 2,032 research reports published. It is estimated that about 400,000 sheets of paper were saved, equivalent to about 5.1 tons in carbon emissions cuts.

**The Bank enhanced resource pooling and sharing.** The Bank continuously improved the internal information resource sharing platform, promoted the shared use of information across departments, lines and levels. The Bank released 38,700 documents over the year, which were viewed 1,280,700 times, saving 3.2 million sheets of paper, equivalent to about 40.5 tons in carbon emissions cut.

**The Bank expanded the mobile office scenario.** The Bank strengthened the mobile office capability of intensive collaboration and continuously enriched system functions. The Bank encouraged video conferencing, online approval of travel reimbursement and enterprise mailboxes, etc., to comprehensively enhance office operating quality in terms of convenience, intelligence and standardization. The number of daily active users of mobile office software exceeded 6,000.

**The Bank practiced green and low-carbon lifestyle.** The Head Office of the Bank launched the smart building transformation, optimized the control strategy of water and electricity meters, of lighting and other equipment and facilities by leveraging the Internet of Things and Internet technology. The Bank reduced office electricity consumption by approximately 40% through data center relocation, energy-saving lighting substitution, and green office philosophy advocacy, etc. The Fintech Center improved logistic services by taking into account the local conditions. Taking green and low-carbon development as its goal, the Bank incorporated "energy management" indicators into the property service assessment index system, which facilitated green energy use, promoted green lifestyle, strengthened green and low-carbon management, so as to put the green development philosophy into actions.





## Important Matters

1

Jan

From January 12 to 13, the 2023 annual work conference was held.

On January 17, a Bank-wide meeting on party conduct and clean government construction and discipline inspection and supervision was held.

On January 18, the 1<sup>st</sup> meeting of the Bank's second Board of Directors in 2023 was held.

In January, Mr. Li Xiaohui, Chief Risk Officer, retired.

2

Feb

On February 18, Beidahuang scenario of the Smart Loan System for Small and Micro Enterprises was launched and granted credit funds for the first time.

From February 23 to 24, the 2<sup>nd</sup> meeting of the Bank's second Board of Directors in 2023 was held.

In February, Mr. Zhu Yuanyang, Assistant President, retired.

3

Mar

On March 17, 21 and 29, *Mid-term Assessment Program for the Implementation of the Development Plan for 2021-2025 of the Agricultural Development Bank of China*, *Opinions on the Implementation of the Important Reform Initiatives of the 20<sup>th</sup> CPC National Congress*, *Solutions of Party Committee of Agricultural Development Bank of China on the implementation of the Party-wide investigation and Research* were issued respectively.

On March 22, *Memorandum of Understanding on Cooperation with Beijing Financial Court* was signed.

On March 24, the 3<sup>rd</sup> meeting of the Bank's second Board of Directors in 2023 was held.

On March 31, the new salary structure and wage ranking standard for all Bank employees were enacted, and the reform of the Bank's salary structure and the wage ranking standard for all bank employees was fully implemented.

In March, Mr. Zhou Liangwei, Secretary to the Board of Directors, retired.

4

Apr

On April 6, "second look" Inspection Mobilization Meeting of the Fifth Central Inspection Team on the ADBC Party Committee work was convened.

On April 10, Mobilization and Deployment Meeting for Thematic Education on Learning and Implementing Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era was held. On September 12, Meeting on Summarizing the First Round and Preparing for the Second Round of Thematic Education for Learning and Implementing Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era was held.

5

May

On May 10, the 4<sup>th</sup> meeting of the Bank's second Board of Directors in 2023 was held.

On May 19, the People's Bank of China announced the list of 51 primary dealers for open market transactions for 2023, on which ADBC showed up for the first time.



6

Jun

On June 2, The Notice on the Establishment of the Leading Group of Comprehensively Deepening Reform of Agricultural Development Bank of China was issued. On July 24, the 1<sup>st</sup> Meeting of the Leading Group of Agricultural Development Bank of China for Comprehensively Deepening Reform in 2023 was held.

On June 13, Opinions on Supporting Comprehensive Promotion of Rural Revitalization, Accelerating the Construction of a Strong Agricultural Country, and Promoting High-Quality Business Development was issued, which introduced 27 policy measures, further boosting support for key areas and weak links in the "agriculture, rural areas, and farmers".

7

Jul

From July 9 to 11, Premier Li Qiang, Vice Premier He Lifeng, and Vice Premier Liu Guozhong reviewed the Main Work Report of the Agricultural Development Bank for the First Half of the Year.

From July 13 to 14, the 2023 mid-year work conference was held.

On July 13, the 1<sup>st</sup> Meeting of the second Workers' Congress was held.

On July 25, the 5<sup>th</sup> meeting of the Bank's second Board of Directors in 2023 was held.

In July, Mr. Xie Xuezhong, former Secretary of the CPC ADBC Committee and Chairman of the Board of Directors retired. Mr. Xiong Jun assumed the post of Secretary to the Board of Directors of the Bank. Mr. Du Yankun assumed the post of Chief Strategy Officer of the Bank. Mr. Xiong Jun and Mr. Du Yankun's qualifications were approved by National Financial Regulatory Administration.

8

Aug

On August 26, the 4<sup>th</sup> version (Q4) of the 2<sup>nd</sup> phase of the new generation credit management system of ADBC was successfully launched, signifying the well-rounded conclusion of the centralized construction work of the new generation credit management system and the all-round completion of the ADBC's "Core System" strategic project.

9

Sept

On September 6, Mr. Qian Wenhui, Secretary of the CPC ADBC Committee and Chairman of the Board of Directors, attended the 23<sup>rd</sup> General Assembly and 76<sup>th</sup> Executive Committee Meeting of the Asia-Pacific Rural and Agricultural Credit Association (APRACA) and was elected the new APRACA Chairman.

On September 26, Agricultural Development Bank of China's digital RMB platform was launched.

From September 27 to 28, the 6<sup>th</sup> meeting of the Bank's second Board of Directors in 2023 was held.

On September 28, mobilization and deployment meeting to implement the central inspection "second look" rectification work was held. On October 23, Mr. Qian Wenhui, Secretary of the CPC ADBC Committee and Chairman of the Board of Directors, reported to the State Council on the implementation of the rectification work of the CPC ADBC Committee. On November 10, the CPC ADBC Committee promotion and deployment meeting to implement the central inspection "second look" rectification work was held.

On November 10, "ADBC Smart Cloud" won the top prize of "Technology Innovation Award 2022" at the 2<sup>nd</sup> Science and Technology Cloud Service Conference.

In September, Mr. Sun Xiaokun was appointed as Member of CPC ADBC Committee. In November, Mr. Sun Xiaokun's qualification as Executive Vice President was approved by National Financial Regulatory Administration.



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Oct

On October 24, the 7<sup>th</sup> meeting of the Bank's second Board of Directors in 2023 was held.

On October 28, ADBC's agricultural support funds financing platform (unified service platform for deposit marketing) was launched.

11

Nov

On November 11, the ADBC centralized business operation system was launched in the Banking Department at the Head Office.

On November 14, December 11 and 15, *Notice on Measures to Further Support High-Quality Economic and Social Development in Xinjiang and Xizang, Implementation Opinions on Supporting Fujian to Explore a New Path of Cross-Strait Integrated Development and Building a Cross-Strait Integrated Development Demonstration Zone, Implementation Opinions on Supporting the Promotion of High-Quality Development in Inner Mongolia* were issued respectively.

On November 25, ADBC's three major systems - smart important control items cabinet system, mobile outlet system and self-service counter system - were launched. On November 26, ADBC Zhengzhou Commodity Exchange futures margin depository business system was launched.

12

Dec

On December 8, "Smart Loan System for Small and Micro Enterprises for the Digital Transformation of Agriculture, Rural Areas, and Farmers" was awarded the 2<sup>nd</sup> prize in the "Innovation China" Fintech Innovation Competition (2023). On December 21, "Blockchain+Big Data Empowered Smart Loan System for Small and Micro Enterprises" was awarded the 2<sup>nd</sup> prize of People's Bank of China's 2022 Fintech Development Award.

On December 22, the 8<sup>th</sup> meeting of the Bank's second Board of Directors in 2023 was held.

In December, Mr. Wang Zhaohe no longer served as Chief Inspector of the Discipline Inspection and Supervision Office of the CCDD and the NCS at ADBC and Member of CPC ADBC Committee of the Agricultural Development Bank of China.

In December, ADBC passed two rounds of on-site audits by China Cybersecurity Review, Certification and Market Regulation Big Data Center (CCRC) and was officially granted ISO27001 certification.

In 2023, ADBC signed strategic cooperation agreements with the people's governments of 15 provinces (autonomous regions and municipalities directly under the central government), including Hunan Province, Hubei Province, Qinghai Province, Zhejiang Province, Yunnan Province, Shaanxi Province, Liaoning Province, Chongqing Municipality, Tianjin Municipality, Fujian Province, Shanxi Province, Inner Mongolia Autonomous Region, Anhui Province, Heilongjiang Province, and Jiangxi Province; signed a strategic cooperation framework agreement with Xiamen Municipal People's Government; signed strategic cooperation agreements with 4 financial institutions, including Bank of Beijing, Shanghai Pudong Development Bank, China Postal Savings Bank and Export-Import Bank of China; signed strategic cooperation agreements with 9 central and state-owned enterprises, including COFCO Corporation, Power Construction Corporation of China, China National Nuclear Corporation, China Coal Energy Group Co., Ltd., China National Machinery Industry Corporation, China State Construction Engineering Corporation, Xiamen Iron and Steel Group Co., Ltd., Xiamen C&D Group Co., Ltd., Xiamen Xiangyu Group Co., Ltd. (Note: The above organizations are listed in chronological order of signing)

In 2023, ADBC issued RMB2.1738 trillion from bonds on the market throughout the year. The annual bond issuance scale exceeded RMB2 trillion for the first time. A total of 1,574 issuances of financial bonds have been issued domestically raising RMB16.12274 trillion since ADBC started issuing bonds in public market.

# Audit Report

[English Translation for Only Reference]

Xin Kuai Shi Bao Zi (2024) No.ZA31158

To Agricultural Development Bank of China,

## I. Audit Opinion

We have audited the financial statements of Agricultural Development Bank of China ("the Bank"), which comprise the consolidated and bank balance sheets as at 31 December 2023, and the consolidated and bank income statements, consolidated and bank statements of changes in equity and the consolidated and bank statements of cash flows for the year then ended, and the notes to financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the consolidated and bank financial positions of the Bank as at 31 December 2023, and their financial performance and cash flows for the year then ended in accordance with the requirements of Accounting Standards for Business Enterprises.

## II. Basis for Audit Opinion

We conducted our audit in accordance with China Standards on Auditing ("CSAs"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics for Professional Accountants of the Chinese Institute of Certified Public Accountants ("the Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## III. Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management of the Bank is responsible for the preparation and fair presentation of these financial statements in accordance with Accounting Standards for Business Enterprises, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing these financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

## IV. Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether these financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with China Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users based on the basis of these financial statements.



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As part of an audit in accordance with auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

(I) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

(II) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control.

(III) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

(IV) Conclude on the appropriateness of the management's use of the going concern basis of accounting, and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in these financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

(V) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

(VI) Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Bank to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

BDO China Shu Lun Pan Certified Public Accountants LLP

Chinese Certified Public Accountant: Zhu Jiani

Shanghai, China

April 28, 2024

Chinese Certified Public Accountant: Ma Qiang



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## Financial Reports

Balance Sheet		Unit: RMB 100 million	
Item	End of 2023	End of 2022	
<b>Assets:</b>			
Cash and balances with central banks	1,013.62	1,098.50	
Precious metals	0.00	0.00	
Deposits with banks	3,530.34	3,642.23	
Placements with banks and other financial institutions	873.45	616.60	
Derivative financial assets	0.00	0.00	
Financial assets purchased under resale agreements	999.50	427.11	
Other receivables	11.76	13.50	
Loans and advances to customers	84,093.03	74,360.78	
Financial investments	7,999.86	9,718.72	
Trading financial assets	2,084.24	2,413.56	
Debt investments	5,858.60	7,248.89	
Other debt investments	0.00	0.00	
Other equity instrument investments	57.01	56.27	
Long-term equity investment	9.58	9.68	
Fixed assets	142.62	140.87	
Construction in progress	28.78	23.75	
Right-of-use asset	4.24	6.16	
Intangible assets	11.59	9.22	
Goodwill	0.18	0.18	
Long-term prepaid expenses	0.47	0.55	
Capital for debt payment	0.47	1.23	
Deferred tax assets	872.28	747.18	
Other assets	48.67	47.73	
<b>Total assets</b>	<b>99,640.41</b>	<b>90,863.99</b>	
<b>Liabilities:</b>			
Borrowings from central banks	8,900.17	7,464.40	
Deposits from banks and other financial institutions	980.54	595.70	
Placements from banks	65.08	163.54	
Derivative financial liabilities	0.00	0.00	
Financial assets sold under repurchase agreements	80.15	40.01	
Due to customers	11,408.04	12,201.52	
Employee benefits payable	113.98	107.26	

## Balance Sheet

Unit: RMB 100 million

Item	End of 2023	End of 2022
Taxes payable	146.47	125.40
Other payables	17.94	17.27
Lease liabilities	4.07	6.08
Estimated liabilities	8.79	178.27
Debt securities issued	74,985.85	67,398.20
Deferred tax liabilities	0.41	0.39
Other liabilities	30.55	28.72
<b>Total liabilities</b>	<b>96,742.05</b>	<b>88,326.76</b>
Equity		
Paid-in capital	2,000.00	1,770.00
Other equity instruments	0.00	0.00
Capital reserve	0.17	0.17
Other comprehensive income	0.76	0.20
Surplus reserve	254.33	226.27
General reserve	240.00	240.00
Undistributed profits	391.23	289.00
<b>Total equity attributable to equity holders of the bank</b>	<b>2,886.49</b>	<b>2,525.65</b>
Non-controlling interests	11.86	11.59
<b>Total owner's equity</b>	<b>2,898.36</b>	<b>2,537.23</b>
<b>Total liabilities and owner's equity</b>	<b>99,640.41</b>	<b>90,863.99</b>

## Income Statement

Unit: RMB 100 million

Item	2023	2022
I. Operating revenue	1,457.43	1,281.85
(I) Net interest income	1,411.71	1,216.70
Interest income	3,940.87	3,525.38
Interest expenses	2,529.16	2,308.68
(II) Net fee and commission income	-5.48	-2.89
Fee and commission income	0.31	0.46
Fee and commission expenses	5.79	3.35
(III) Investment income (loss) (expressed with "+")	32.59	39.08
Including: Share of profits of associated joint ventures	-0.10	0.45
(IV) Net (loss)/gain from changes in fair value (loss/gain expressed with "-")	14.23	22.74

Income Statement		Unit: RMB 100 million	
Item	2023	2022	
(V) Net (loss)/gain from foreign exchange (loss expressed with "-")	1.14	1.72	
(VI) Other operating income	0.73	0.26	
(VII) Income from disposal of assets (loss expressed with "-")	2.23	3.90	
(VIII) Other incomes	0.29	0.34	
II. Operating expenses	995.54	888.62	
(i) Taxes and surcharges	17.46	15.25	
(ii) Operating and administrative expenses	299.70	288.50	
(iii) Credit impairment losses (reversed amount expressed with "-")	671.11	580.98	
(iv) Other impairment losses on assets (reversed amount expressed with "-")	0.00	0.00	
(V) Other operating costs	7.27	3.89	
III. Operating profit (loss expressed with "-")	461.89	393.23	
Add: Non-operating income	1.96	1.28	
Less: Non-operating expenses	1.92	1.79	
IV. Profit before taxation (loss expressed with "-")	461.93	392.72	
Less: Income tax expenses	101.35	82.17	
V. Net profit (loss expressed with "-")	360.58	310.55	
Net profit attributable to equity holders of the bank	360.29	310.31	
Net profit attributable to non-controlling interests	0.29	0.24	
VI. Other comprehensive income, net of tax	0.56	-1.12	
(i) Other comprehensive income attributable to equity holders of the bank, net of tax	0.56	-1.12	
1. Other comprehensive income that will not be reclassified to profit or loss	0.56	-0.70	
2. Other comprehensive income that may be reclassified subsequently to profit or loss	0.00	-0.42	
Including: Other comprehensive income that may be reclassified subsequently to profit or loss under the equity method	0.00	-0.42	
(ii) Other comprehensive income attributable to non-controlling interests, net of tax	0.00	0.00	
VII. Total comprehensive income for the period	361.14	309.43	
Total comprehensive income attributable to equity holders of the bank	360.85	309.19	
Total comprehensive income attributable to non-controlling interests	0.29	0.24	



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Statement of Cash Flows		Unit: RMB 100 million	
Item	2023	2022	
I. Cash flow from operating activities:			
Net increase in due to customers and deposits from banks and other financial institutions	-415.41	2,475.13	
Net increase in borrowings from central banks	1,433.86	1,738.56	
Net increase in Placements from banks	-126.47	124.65	
Cash received from interests, fee and commissions	3,945.93	3,512.30	
Cash received from other operating activities	46.37	605.16	
Subtotal of cash inflows from operating activities	4,884.28	8,455.80	
Net increase in loans and advances to customers	10,549.65	10,565.26	
Net increase in balances with central banks and deposits with banks	-517.34	-3,699.34	
Cash paid for interests, fee and commissions	326.64	268.45	
Cash paid to and on behalf of employees	217.22	204.60	
Taxes paid	349.61	296.19	
Cash paid for other operating activities	635.52	59.91	
Subtotal of cash outflows from operating activities	11,561.30	7,695.07	
Net cash flow from operating activities	-6,677.02	760.73	
II. Cash flow from investing activities:			
Cash received from disposal of investments	12,003.20	8,185.23	
Cash received from returns on investments	150.15	161.53	
Cash received from other investing activities	2.23	14.54	
Subtotal of cash inflows from investing activities	12,155.58	8,561.31	
Cash paid for purchase of financial investments	10,284.08	11,528.53	
Cash paid for the purchase and construction of fixed assets, intangible assets, and other long-term assets	24.05	18.03	
Cash paid for other investing activities	0.00	0.00	
Subtotal of cash outflows from investing activities	10,308.14	11,546.56	
Net cash flow from investing activities	1,847.44	-2,985.25	
III. Cash flow from financing activities:			
Cash received from debt securities issued	21,588.83	16,559.75	
Cash received from other financing activities	0.00	0.00	
Subtotal of cash inflows from financing activities	21,588.83	16,559.75	
Cash paid for repayment of debt securities	14,191.79	10,505.01	
Cash paid for distribution of dividends and profits or payment of interests	2,008.88	1,876.41	
Cash paid for other financing activities	2.77	2.43	
Subtotal of cash outflows from financing activities	16,203.44	12,383.85	
Net cash flow from financing activities	5,385.39	4,175.90	
IV. Effect of exchange rate fluctuation on cash and cash equivalents	0.16	1.68	
V. Net increase in cash and cash equivalents	555.97	1,953.06	
Add: Cash and cash equivalents at beginning of year	4,122.75	2,169.69	
VI. Cash and cash equivalents at end of year	4,678.72	4,122.75	

## ● Basis of Preparation of Financial Statements and Statement on Compliance with Accounting Standards for Business Enterprises

The financial statements have been prepared on the basis of going-concern assumption in accordance with the Accounting Standards for Business Enterprises and other relevant regulations (ASBEs) promulgated by the Ministry of Finance. These financial statements are in compliance with the requirements of the ASBEs, and truly and accurately reflect the Group's and ADBC's financial positions as of December 31, 2023 and its operating results and cash flows for 2023.

## ● Significant Accounting Policies and Accounting Estimates

### (I) Accounting Period

The Group adopts the calendar year from each January 1 to December 31 as its accounting year.

### (II) Recording Currency

ADBC and its subsidiaries adopt RMB as its reporting currency. Foreign currency business is accounted separately and such currencies are converted to RMB when preparing the financial statements.

### (III) Accounting Basis and Measurement Principle

The Group has adopted an accrual accounting basis. Except for certain financial instruments, these financial statements are based on historical costs. In case any asset value is impaired, relevant impairment provisions are made according to relevant regulations.

### (IV) Consolidation

#### 1. Scope of consolidation

The scope of consolidation for the consolidated financial statements is determined on the basis of control. In the current period, the consolidation scope includes two wholly-owned subsidiary "China Agricultural Development Key Construction Fund Co., Ltd." and "China Agricultural Development Infrastructure Fund Co., Ltd.", and two holding subsidiary "Beijing Shining Investment Management Co., Ltd." and "Modern Seed Industry Development Fund Co., Ltd."

#### 2. Approach to preparation of the consolidated financial statements

ADBC has prepared these consolidated financial statements on basis of the financial statements of ADBC and its subsidiaries as well as other relevant information. For their preparation, ADBC and its subsidiaries are required to adopt uniform accounting policies and accounting periods, and transactions and current balances between ADBC and its subsidiaries shall be offset.

### (V) Cash and Cash Equivalents

Cash and cash equivalents refer to cash on hand, deposits that are readily available for payment, and monetary assets that are held for a period of not more than three months, which are highly liquidated and readily convertible to known amounts of cash, and bear minimal value fluctuation risk. This category includes cash, non-restricted funds deposited in the central bank, and bank deposits formed by funds, etc.



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## (VI) Foreign Currency Transactions

Foreign currency transactions are converted at initial recognition using the spot rate at the date of the transaction. At the end of the period, foreign-currency monetary items are converted according to the spot rate on the date of the balance sheet. Any exchange difference resulting from differences between the spot rate on the balance sheet date and the rate upon initial recognition or on the previous balance sheet date is recorded in profit or loss for the period. Non-monetary items denominated in foreign currencies at historical cost are measured at the spot exchange rate on the transaction date. Non-monetary items denominated in foreign currencies that are measured at fair value are translated using the spot exchange rates when the fair value are determined. Translation differences on financial assets measured at fair value through other comprehensive income are included in other comprehensive income. Translation differences on financial assets and financial liabilities measured at fair value through profit or loss are included in the profit or loss.

## (VII) Financial Instruments

### 1. Classification of financial assets and liabilities

The Group classifies financial assets into three categories: financial assets measured at fair value through profit or loss, financial assets measured at fair value through other comprehensive income and financial assets measured at amortized cost.

Financial liabilities are classified into two categories: financial liabilities measured at fair value through profit or loss and other financial liabilities.

The categories of the financial assets and liabilities are determined upon initial recognition.

### 2. Initial recognition of financial assets and liabilities

The Group shall recognize the corresponding financial assets or liabilities when it becomes a party to a financial instrument contract, i.e. on the transaction date.

The Group shall measure the financial assets or liabilities at fair value upon the initial recognition. For financial assets or liabilities measured at fair value through profit or loss, all related transaction costs are directly included in the income statement for the period, whereas for the other categories, related transaction costs are included in the initial recognized amounts.

### 3. Subsequent measurement of financial assets and liabilities

(1) Financial assets measured at amortized cost are subsequently measured at amortized cost using the effective interest method, and an impairment provision is accrued during the holding period which affects the book values of the assets.

(2) Financial investments measured at fair value through profit or loss are subsequently measured at fair value, their movements in fair value are included in the gains and losses from changes in fair value, and the resulting gains or losses (including interest and dividend income) are included in investment income (unless the financial asset is part of a hedging relationship). No provision for impairment of such financial assets is made during the holding period.

(3) Debt instrument investments measured at fair value through other comprehensive income are subsequently measured at fair value, the interest, impairment losses or gains and exchange gains and losses calculated using the effective interest method are included in the profit and loss of the current period, other gains or losses are included in other comprehensive income. When the investments are derecognized, the accumulated gains or losses previously included in other comprehensive income shall be transferred to the profit and loss of the current period.

(4) Equity instrument investments measured at fair value through other comprehensive income are subsequently measured at fair value, and no provision for impairment is made during the holding period. Except for the dividend income obtained, which is included in the profit and loss of the current period, other related gains or losses shall be included in other comprehensive income. When the investments are derecognized, the accumulated gains or losses previously included in other comprehensive income shall be transferred from other comprehensive income to retained earnings.

(5) Financial liabilities measured at fair value through profit or loss are subsequently measured at fair value, except for those related to hedge accounting, and the resulting gains or losses (including interest expenses) are included in the profit and loss of the current period.

(6) Other financial liabilities measured at amortized cost use the effective interest method.



#### 4. Impairment of financial assets

Based on expected credit losses, the Group performs impairment accounting for financial assets measured at amortized cost, debt instrument investments measured at fair value through other comprehensive income, loan commitments and financial guarantee contracts, and recognizes provision for losses or estimated liabilities.

#### 5. Derecognition of financial assets and liabilities

The Group derecognizes a financial asset or any of its corresponding parts if all or any part of it meets one of the following conditions: termination of contractual rights to receive cash flows from the asset; or all risks and rewards related to the financial asset have been transferred, or all risks and rewards related to the ownership of the financial asset are neither transferred nor maintained in essence, but the control over the financial asset has been given up.

If the current obligations of the financial liabilities have been completely or partially discharged, the Group derecognizes them in whole or in part.

#### 6. Derivative financial instruments

The derivative financial instruments of the Group mainly refer to the forward foreign exchange settlement handled by ADBC in cooperation with commercial banks. Derivatives are initially measured at fair value on the date of their signing and are subsequently measured at fair value. All derivatives are carried as assets when their fair value is positive and as liabilities when their fair value is negative. Changes in their fair value are recorded in the profit or loss from change of fair value column in the income statement.

Determination of fair value: the fair value of financial instrument is determined the market prices in active markets; for those without active markets, it is determined using valuation technology.

### (VIII) Financial Assets Purchased Under Resale Agreements and Financial Assets Sold Under Repurchase Agreements

Financial assets purchased under resale agreements are transactions where the Group acquires financial assets which will be resold at a predetermined price at a future date under resale agreements. Financial assets sold under repurchase agreements are transactions where the Group sells financial assets which will be repurchased at a predetermined price at a future date under repurchase agreements. Financial assets purchased under resale agreements and financial assets sold under repurchase agreements are recognized in the balance sheet on the basis of the actual amount paid or received at the time when the transactions occur. The underlying assets purchased under resale agreements are not recognized; the underlying assets sold under repurchase agreements continue to be recognized in the balance sheet. The bid-ask spreads for purchase under resale agreements and selling under repurchase agreements are amortized using the effective interest method over the relevant transaction period and are recognized as interest income and interest expense, respectively.

### (IX) Long-Term Equity Investments

ADBC's long-term equity investments include equity investments in subsidiaries and associates.

#### 1. Subsidiaries

Long-term equity investments in subsidiaries are calculated using the cost method. ADBC determines the initial investment cost in accordance with the ASBEs. In the case of additional investments or disinvestment, the initial cost of the long-term equity investment is adjusted accordingly. The cash dividends or profits distributed to be distributed by the investee are recognized as current investment income.

#### 2. Associates

In general, an associate is an entity over which ADBC has no control or is exercising joint control, but where it can still exert significant influence, with voting rights of 20% or more.

ADBC's investment in an associate is initially recognized at the cost of investment and is valued using the equity method.



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**(X) Fixed Assets**

Fixed assets refer to tangible assets held for the purpose of providing services or business management, which carry a service life of more than one fiscal year and mainly include houses and buildings, transportation means, machinery and equipment, and other fixed assets.

Fixed assets are initially valued per their cost. Fixed assets are presented at their original value net of accumulated depreciation and provision for impairment. Subsequent expenditures related to fixed assets are included in its cost and the carrying amount of the replaced part are derecognized when the relevant economic benefit is likely to flow to the Group and the cost can be reliably measured. All other subsequent expenditures are directly included in current profits or losses at the time of occurrence.

Fixed assets are depreciated using the straight-line method over their estimated useful lives since the month subsequent to the one in which it is ready for intended use. The depreciation period and estimated net residual value rate of each category of major fixed assets are as follows:

Asset category	Depreciation period	Estimated net residual value rate
Houses and buildings	20 - 30 years	3% - 5%
Transportation means	5 - 8 years	3% - 5%
Machinery and equipment	4 - 11 years	3% - 5%
Other fixed assets	5 years	5%

**(XI) Construction In Progress**

Construction in progress includes costs for construction of office buildings and their attachments and equipment. The cost of construction in progress includes the original price of equipment, construction and installation costs, and other direct costs incurred.

Construction in progress is not subject to depreciation, and is transferred to fixed assets and depreciated in accordance with relevant depreciation policies when ready for their intended use.

**(XII) Intangible Assets**

Intangible assets are identifiable non-monetary assets that are owned and controlled by the Group without a tangible form, including computer software and land use rights. The intangible assets of the Group are amortized by the straight-line method on a monthly basis.

**(XIII) Long-term Prepaid Expenses**

Long-term prepaid expenses refer to expenditures that have been incurred but are payable in the current and subsequent periods, and whose periods of amortization last more than one year. These include expenses for modification of fixed assets leased through operating leases and for fixed assets already fully depreciated.

The modification expenses for fixed assets leased through operating leases are evenly amortized by the lease term or the usable years on the leased assets, whichever is shorter. Modification expenses for fixed assets which have been fully depreciated are evenly amortized over their remaining usable life. Other long-term prepaid expenses are evenly amortized over the benefit period.

#### (XIV) Capital for Debt Payment

If the capital for debt payment is a non-financial instrument, the recorded value includes the fair value of partially compensated debt and related taxes and fees directly attributable to the asset; income obtained from leasing the mortgage asset is included in other operating income during the custody period; and relevant taxes occurred during the custody period are included in other operating expenses. Disposal of capital for debt payment is recorded through liquidation of mortgage assets; after liquidation, the balance of the asset's liquidated account is deducted from the off balance-sheet interest that can be recognized as loan interest income and premiums to be paid, and then carried forward to other operating income and expenditure. If the capital for debt payment is a financial instrument, it is valued in accordance with the relevant provisions on financial instruments.

#### (XV) Impairment of Non-Financial Assets

The group reviews long-term equity investments, fixed assets, intangible assets with finite useful life, goodwill, and other assets at the balance sheet date to find any indication of impairment. As for assets except for goodwill, if one is found, the recoverable amount is estimated by the group. If the recoverable amount is less than the face value, an impairment provision regarding the shortage is included in current profits or losses. Asset impairment is calculated and recognized on every single asset. If it is difficult to estimate the recoverable amount of any single asset, the recoverable amount is determined on the asset group to which it belongs.

The Group tests goodwill for impairment at least annually, irrespective of whether there are indications of impairment. For the purpose of impairment test, goodwill is allocated to an asset group or combination of asset groups that are expected to benefit from the synergies of the business combination. If the recoverable amount of the asset group or combination of asset groups containing the allocated goodwill is less than the carrying amount, a corresponding impairment loss is recognized. The amount of the impairment loss firstly reduces the carrying amount of the goodwill allocated to the asset group or combination of asset groups, and then reduces the carrying amount of each other asset proportionately, based on the carrying amount of each other asset in the asset group or combination of asset groups other than goodwill.

Once impairment loss on an asset is recognized, it will not be restituted in any subsequent period.

#### (XVI) Debt Securities Issued

Securities issued by the Group are initially measured at fair value, and transaction costs are included in the initial confirmation amount. The Group adopts the effective interest method and performs subsequent measurements based on amortized cost.

#### (XVII) Interest Income

The Group recognizes interest income by multiplying the book balance of financial assets by the effective interest rate, except in the following cases:

1. For purchased or originated credit-impaired financial assets, the Group recognizes the interest income based on the amortized cost and the credit adjusted effective interest rate after initial recognition.
2. For purchased or originated financial assets without credit impairment, but subsequently become credit impaired, the Group calculates and recognizes the interest income based on the amortized cost (the net amount after deducting the expected credit loss provision from the book balance) and the effective interest rate.

Considering the small difference between the contracted interest rate and effective interest rate of the Group, our loan assets and deposit liabilities are calculated using the contracted interest rate as the effective interest rate.

#### (XVIII) Fee and Commission Income

Fee and commission income is recognized when the performance obligation in the contract is satisfied. The fees and commissions collected for services offered with a certain period are recognized evenly over the corresponding period, while other fees and commissions are recognized upon completion of the related transactions.

#### (XIX) Foreign Exchange Gains or Losses

Foreign exchange gains or losses mainly include exchange differences resulting from the Group's foreign exchange exposure with market exchange rate fluctuations, and the exchange gain or loss is from its foreign exchange transactions.



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## (XX) Government Subsidies

Government subsidies include asset-related and income-related government subsidies.

1. Asset-related government subsidies are recognized as deferred income and charged to current profits and losses in a reasonable and systematic manner within the relevant asset usage period. If the asset is sold, transferred, scrapped, or damaged before the end of its useful life, the balance of the relevant deferred income that has not been allocated is transferred to current profits and losses for disposal of the asset.

2. Income-related government subsidies used to compensate ADBC for related future expenses or losses are recognized as deferred income and included in current profits and losses during the period when the relevant expenses or losses are recognized. If they are used to compensate the Bank for related expenses or losses incurred, they are directly included in current profits and losses.

Government subsidies related to daily activities are included in other income; Government subsidies unrelated to daily activities are included in non-operating income.

## (XXI) Income Tax

The income tax expense includes current and deferred income tax.

Income tax in the current period includes income tax payable calculated as based on current taxable income and the effective tax rate, and adjustments for income taxes payable for previous years. Taxable income refers to adjusted pre-tax accounting profit of the current year according to relevant tax law requirements.

The Group calculates and makes provision for deferred income tax using the balance sheet liability method based on the temporary difference between the book value and tax base of assets and liabilities on the balance sheet date, and the temporary difference between the book value and tax base of items which are not recognized as assets and liabilities but whose tax bases may be determined according to the relevant tax law provisions. The current income tax liability or asset incurred in the current or previous periods is measured according to the income tax amount expected to be paid or refunded and calculated according to relevant tax law provisions. Deferred tax assets and liabilities are measured based on the tax rate applicable to the period in which the relevant asset is recovered or the relevant liability is satisfied according to relevant tax law provisions.

## (XXII) Lease

Except for short-term leases and low-value asset leases, the Group accounts for leases in the following manners:

### 1. Initial recognition

At the lease commencement date, the Group includes the costs in the right-of-use asset, includes the present value of unpaid lease payments in the lease liability. That is, the Group includes the unpaid lease payment in the lease liability (lease payment), and includes the difference between unpaid the lease payment and its present value in the lease liability (unrecognized financing charges).

The costs of the right-of-use asset include the initial measurement amount of the lease liability, the lease payment made on or before the lease commencement date (for any lease incentive, the relevant amount of the lease incentive already enjoyed shall be deducted), the initial direct costs incurred by the lessee, and the lessee's estimated costs to dismantle and remove the leased asset, restore the site where the leased asset is located, or restore the leased asset to the state agreed upon in the lease terms.

### 2. Subsequent measurement

After the lease commencement date, the Group subsequently measures the right-of-use assets using the cost model, and depreciates the right-of-use assets; when the right-of-use assets are impaired, the Group accounts for the identified impairment losses, and subsequently depreciates the right-of-use assets according to the book value of the right-of-use asset after deducting the impairment loss.

### 3. Derecognition

All lease liabilities are written off to zero, the right-of-use assets are fully depreciated, and the original value of the right-of-use assets, the accumulated depreciation of the right-of-use assets and the provision for impairment of the right-of-use assets are also written off. Any difference is included in other operating income and expenditure (net gain on disposal of right-of-use assets or net loss on disposal of right-of-use assets).



## (XXIII) Employee benefits payable

Employee benefits payable refers to the remuneration or compensation the Group provides to obtain the services of employees or terminate their labor contracts.

### 1. Short-term compensation

Short-term compensation includes wages, bonuses, allowances and subsidies, employee benefits, medical insurance premiums, work-related injury insurance premiums, birth insurance premiums, housing provident funds, labor union dues, and education expenses, etc. ADBC recognizes short-term salaries incurred in the accounting periods in which the employees provide the services as liabilities, and includes them in current profits and losses.

### 2. post-termination welfare

Post-termination welfare mainly includes basic pension insurance, supplementary pension insurance, unemployment insurance, and supplementary retirement welfare paid for employees.

### 3. Dismissal and early retirement welfare

Dismissal and early retirement welfare refers to welfare paid to dismissed employees according to relevant regulations, and welfare to be paid with the approval of ADBC management to employees who have not yet reached the statutory retirement age but who wish to retire. ADBC provides early retirement welfare to employees who accept early retirement arrangements from the early retirement commencement date to the date when they reach the statutory retirement age.

## (XXIV) Fiduciary Business

The Group acts as a custodian, trustee, or agent of customers in fiduciary businesses. Assets held by ADBC due to its fiduciary activities and relevant commitments to return such assets to customers are not included in its Balance Sheet. The risks and benefits thereof are borne by the customers, the Group only collects intermediate business income, and does not accrue impairment for these assets.

### 1. Entrusted loans

The Group serves as a manager, custodian, or agent in fiduciary businesses. Assets held by the Group as part of its fiduciary business and which it is committed to return to its customers are not included in its balance sheet. The risks and rewards thereof are borne by the customers, and the Group only charges intermediary income and does not accrue impairment for these assets.

### 3. Non-guaranteed wealth management products

Non-guaranteed wealth management products refer to wealth management products for which ADBC, as entrusted and authorized by investors, deals in, invests in, allocates, and manages their funds or assets at its discretion according to mutual agreements with the investor. ADBC pays returns to its clients in accordance with the agreed conditions and actual investment income, without guaranteeing the payment of the principal, fixed income, or minimum income.

### 2. Agency syndicated loans

Agent syndicated loans refer to syndicated loans issued by ADBC on behalf of other banks, wherein ADBC serves as the agent bank.

### 4. Other businesses

ADBC generates income from other intermediary businesses such as the collection of policy premiums.

## (XXV) Asset Securitization Businesses

As part of its operations, the Group has securitized part of its credit assets, which are usually sold to special-purpose trust, then issues asset-backed securities to other investors. When applying accounting policies for securitized financial assets, the Group has considered the risks of the assets transferred to another entity, the extent of transfer of rewards and the extent to which the Group exercises control over such entity:

1. If the Group transfers nearly all risks and rewards related to ownership of such financial assets, it will derecognize the financial assets.
2. If the Group retains nearly all risks and rewards related to ownership of such financial assets, it will continue to recognize the financial assets.
3. If the Group neither transfers nor retains nearly all risks and rewards related to the ownership of such financial assets, consideration will be given to whether the financial assets are under its control. If the Group does not retain control, it will derecognize the asset and recognizes the rights and obligations incurred or retained during the transfer as an asset or liability respectively, but if the Group retains control, it will recognize the asset as a financial asset based on the extent of its continuing involvement.



## (XXVI) Significant Changes in Accounting Policies and Accounting Estimates

There are no significant changes in accounting policies and accounting estimates in the Group this year.

## ● Taxation

Major tax categories and rates applicable to the Group are shown as follows:

Tax Category	Description on Tax Rate
Value-added tax (VAT)	Charged at 3% to 13% of taxable income
City maintenance and construction tax	Charged at 5% or 7% of the actually turnover payable
Local educational surcharge	Charged at 2% or 3% of the actually turnover payable
Enterprise income tax	Charged at 25% of Assessable profit

Enterprise income tax of ADBC is calculated and paid by the Head Office.

## ● Commitments and Contingencies

## (I) Credit Commitments

Unit: RMB 100 million

Item	31 December 2023	1 January 2023
Loan commitment	728.84	30,276.63
Issued letter of guarantee	4.47	5.65
Letter of credit issued	47.48	57.49
Bank acceptance bill	74.51	69.81
Total	855.30	30,409.58

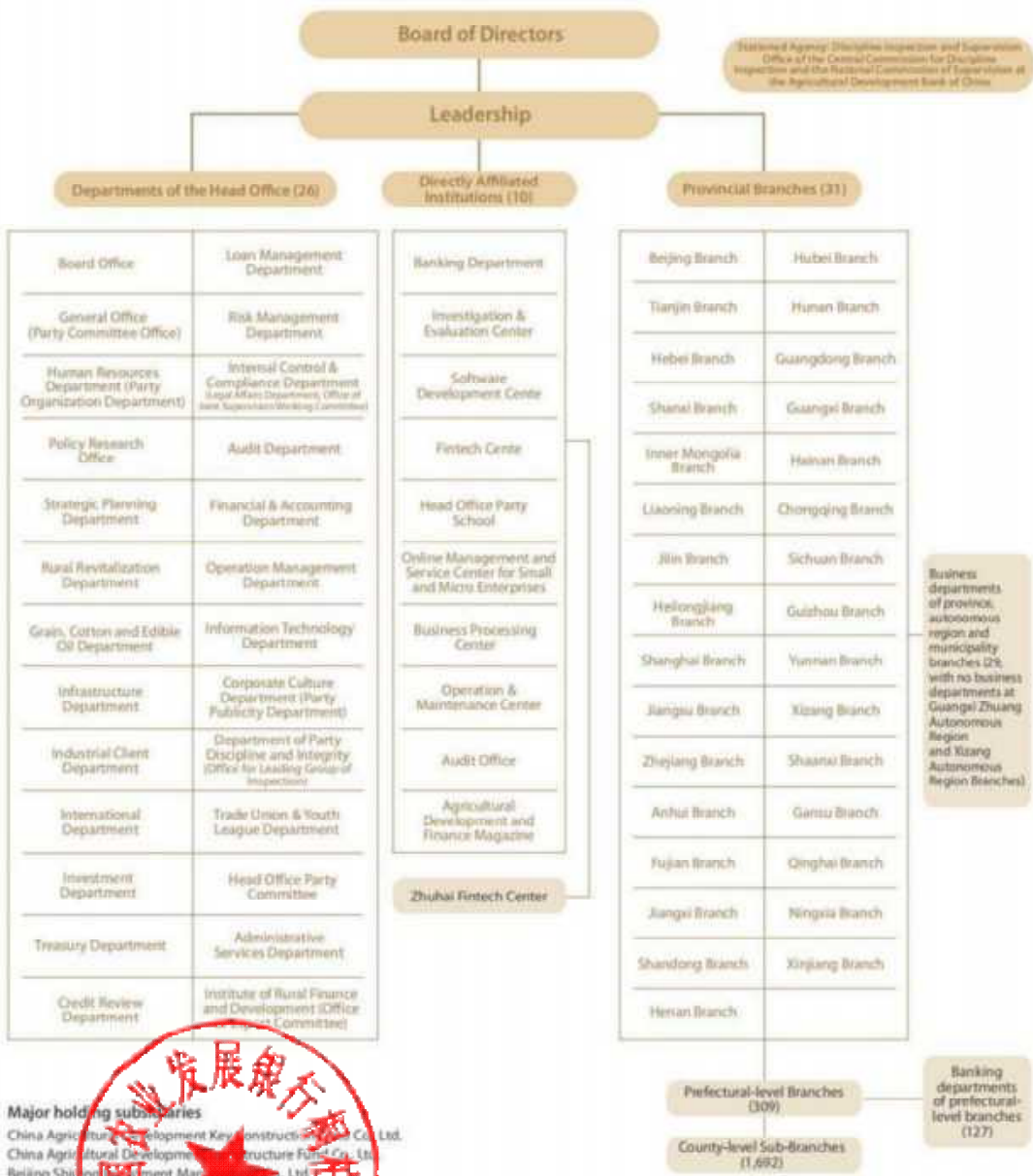
## (II) Pending Litigations

As of December 31, 2023, ADBC has no pending litigation with significant impact on its financial position and operating results.



# Organizational Chart

The following shows the organizational chart of ADBC as at December 31, 2023, including major holding subsidiaries.



## List of Branches

<b>Beijing Branch</b> Genertec Technology Mansion Block D, Taipingqiao Street, Fengtai District, Beijing <hr/> Postal code: 100073 Tel.: 010-68081842 Fax: 010-68081036	<b>Tianjin Branch</b> No. 11.13, Binshui Road and Room 1, Bintai Apartment, Hexi District, Tianjin <hr/> Postal code: 300061 Tel.: 022-58067047 Fax: 022-88371550	<b>Hebei Branch</b> No. 216, Zhonghua South Street, Qiaoxi District, Shijiazhuang <hr/> Postal Code: 050051 Tel.: 0311-83803441 Fax: 0311-83803441
<b>Shanxi Branch</b> No. 8, Pingyang Street, Xiaodian District, Taiyuan <hr/> Postal code: 030001 Tel.: 0351-4602110 Fax: 0351-4602222	<b>Inner Mongolia Branch</b> No. 80, Xinhua East Street, Saihan District, Hohhot <hr/> Postal code: 010010 Tel.: 0471-4688500 Fax: 0471-4688660	<b>Liaoning Branch</b> No. 209, Huigong Street, Shenhe District, Shenyang <hr/> Postal code: 110013 Tel.: 024-31123456 Fax: 024-31171300
<b>Jilin Branch</b> No. 2733, Jiefang Road, Changchun <hr/> Postal code: 130061 Tel.: 0431-88962394 Fax: 0431-88962142	<b>Heilongjiang Branch</b> No. 141, Shangzhi Street, Daoli District, Harbin <hr/> Postal code: 150010 Tel.: 0451-58685626 Fax: 0451-58685888	<b>Shanghai Branch</b> No. 45, Yan'an East Road, Huangpu District, Shanghai <hr/> Postal code: 200002 Tel.: 021-63366336 Fax: 021-63366001
<b>Jiangsu Branch</b> No. 120, Hanzhong Road, Nanjing <hr/> Postal code: 210029 Tel.: 025-51807997 Fax: 025-51807999	<b>Zhejiang Branch</b> No. 283, Jianguo North Road, Xiacheng District, Hangzhou <hr/> Postal code: 310003 Tel.: 0571-87299111 Fax: 0571-87299016	<b>Anhui Branch</b> No. 126, Jinzhai Road, Hefei <hr/> Postal code: 230022 Tel.: 0551-63623709 Fax: 0551-63655967



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#### Fujian Branch

No. 19, Shutang Road, Gulou District, Fuzhou

Postal code: 350003  
Tel.: 0591-87871805  
Fax: 0591-87851761

#### Jiangxi Branch

No. 26, Z'fan Road, Xihu District, Nanchang

Postal code: 330009  
Tel.: 0791-86585162  
Fax: 0791-86584887

#### Shandong Branch

No. 20908, Jingshi Road, Shizhong District, Jinan

Postal code: 250002  
Tel.: 0531-85189106  
Fax: 0531-82029395

#### Henan Branch

No. 81, Hongqi Road, Zhengzhou

Postal code: 450003  
Tel.: 0371-65830221  
Fax: 0371-65830150

#### Hubei Branch

No. 229, Zhongbei Road, Wuchang District, Wuhan

Postal code: 430077  
Tel.: 027-87252313  
Fax: 027-87252081

#### Hunan Branch

No. 329, Laodong West Road, Tianxin District, Changsha

Postal code: 410015  
Tel.: 0731-85171228  
Fax: 0731-85147330

#### Guangdong Branch

No. 928, Jiefang North Road, Yuexiu District, Guangzhou

Postal code: 510040  
Tel.: 020-83233283  
Fax: 020-83233088

#### Guangxi Branch

No. 96, Minzu Avenue, Nanning

Postal code: 530022  
Tel.: 0771-5816241  
Fax: 0771-5512456

#### Hainan Branch

No. 65, Guomao Road, Longhua District, Haikou

Postal code: 570125  
Tel.: 0898-68541186  
Fax: 0898-68541186

#### Chongqing Branch

No. 201, Xinhua Road, Yuzhong District, Chongqing

Postal code: 400040  
Tel.: 023-63552891  
Fax: 023-63552100

#### Sichuan Branch

No. 63, Junlong Street, Jinjiang District, Chengdu

Postal code: 610061  
Tel.: 028-84460167  
Fax: 028-84463373

#### Guizhou Branch

Building C2, Guiyang International Financial Center Phase II CBD, Changling North Road, Guanshanhu District, Guiyang

Postal Code: 550002  
Tel.: 0851-88952830  
Fax: 0851-88952380



范晓刚



## Yunnan Branch

No. 66, Huguo Road, Wuhua District,  
Kunming

Postal Code: 650021

Tel.: 0871-66033727/66033728

Fax: 0871-66033720

## Xizang Branch

No. 4, Yangdao Road, Chengguan  
District, Lhasa

Postal code: 850000

Tel.: 0891-6808268

Fax: 0891-6808269

## Shaanxi Branch

No. 91, Xiwu Road, Xi'an

Postal code: 710004

Tel.: 029-87415504

Fax: 029-87415429

## Gansu Branch

No. 82, Zhangye Road, Chengguan  
District, Lanzhou

Postal code: 730030

Tel.: 0931-8445010

Fax: 0931-8445010

## Qinghai Branch

No. 57, Nanguan Street,  
Chengzhong District, Xining

Postal code: 810099

Tel.: 0971-8589700

Fax: 0971-8589977

## Ningxia Branch

No. 1, Wenhua East Street, Xingqing  
District, Yinchuan

Postal code: 750004

Tel.: 0951-6036124

Fax: 0951-6025800

## Xinjiang Branch

No. 193, Renmin Road, Urumqi

Postal code: 830004

Tel.: 0991-2218561

Fax: 0991-2842652



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www.adbc.com.cn

## 中国农业发展银行

AGRICULTURAL DEVELOPMENT BANK OF CHINA

地址：北京市西城区月坛北街10号100045

电话：010 6808 4808 传真：010 6808 1810

网址：www.adbc.com.cn

Add: A2 Yuetanbeijie Street, Xicheng District, Beijing, China 100045

Tel: 010 6808 4808 Fax: 010 6808 1810


http://www.adbc.com.cn



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## 5.5、总行 2024 年度审计报告

ADBC  中国农业发展银行



## 中国农业发展银行简介

中国农业发展银行成立于1994年，是由国家出资设立、直属国务院领导、支持农业农村持续健康发展、具有独立法人地位的国有政策性银行。经营宗旨是紧紧围绕服务国家战略，建设定位明确、功能突出、业务清晰、资本充足、治理规范、内控严密、运营安全、服务良好、具备可持续发展能力的农业政策性银行。



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# 农发行30年 发展史简述

1994年4月19日，国务院印发组建中国农业发展银行的通知，明确农发行是直属国务院领导的政策性金融机构。自成立以来，农发行先后经历了五个重要发展阶段。

## 发展起步探索阶段

1994年到1998年3月

农发行建立起总省市县四个层级、相对完善的组织机构体系，积极支持粮棉油收购、扶贫开发、农业综合开发，保障粮棉油收购资金供应。截至1997年末，累计发放粮棉油收购贷款10,409亿元、调销贷款2,480亿元、扶贫贷款231亿元、农业综合开发贷款290亿元。

## 专司收购资金供应 管理阶段

1998年3月到2004年7月

为适应国家粮食流通体制改革，国务院对农发行业务范围进行调整，农发行认真贯彻落实国家粮食流通体制改革政策，全面加强收购资金封闭运行。截至2003年末，累计发放粮食收购贷款7,150亿元，促进了粮食流通体制改革的顺利进行。

## 服务新农村建设阶段

2004年7月到2014年

2004年7月，国务院第57次常务会议对农发行改革发展提出要求，农发行认真贯彻落实会议精神，先后开办农业产业化龙头企业、农村基础设施建设等业务，逐步形成粮棉油全产业链信贷和农业农村基础设施建设中长期信贷“两轮驱动”的业务发展格局。支农产品不断拓展，陆续开办国际结算、贸易融资等业务，设立中国农业产业发展基金、现代种业发展基金，政策性金融支农功能显著增强。从2004年末到2014年末，贷款余额从7,190亿元增加到2.83万亿元，资金自筹率从16%提高到90.8%。

1994年

2004年



新华网

## 聚焦服务脱贫攻坚阶段

2015年至2020年

为助力全面建成小康社会、实现第一个百年奋斗目标，农发行将服务脱贫攻坚作为重大政治任务和历史使命，以服务脱贫攻坚统领业务发展全局，构建全行全力全程扶贫工作格局。脱贫攻坚5年间，累放精准扶贫贷款**2.32万亿元**，2020年末精准扶贫贷款余额**1.5万亿元**，均居全国金融系统首位，连续5年荣获全国脱贫攻坚奖，连续4年在中央单位定点扶贫成效评价中获得“好”的等次。2015年起，农发行积极落实国务院批准的改革实施总体方案，2019年设立董事会，建立独立垂直的内部审计体系，现代公司治理架构基本建立、运行机制逐步完善。

## 全面服务乡村振兴阶段

2021年至今

在全面建设社会主义现代化国家新征程上，农发行坚决贯彻党中央、国务院战略部署，确立“六个坚持”总体战略和“四个全力”发展战略，制定实施农发行“十四五”规划，明确全力服务国家粮食安全、巩固拓展脱贫攻坚成果同乡村振兴有效衔接、农业现代化、农业农村建设和城乡融合发展、区域协调发展和生态文明建设“六大领域”，着力打造粮食银行、农地银行、水利银行、绿色银行“四个银行”特色品牌，聚焦做好科技金融、绿色金融、普惠金融、养老金融、数字金融“五篇大文章”。截至2024年末，资产总额**10.65万亿元**，贷款余额**9.64万亿元**，不良贷款率**0.44%**。

2015年

2021年



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# 企业文化

## 核 心 文 化 理 念

使命

支农为国 立行为民

愿景

建设现代化农业政策性银行

办行  
理念

执行国家意志 服务“三农”需求 遵循银行规律

价值  
追求

家国情怀 专业素养

宣传  
用语

中国农业发展银行 服务乡村振兴的银行



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## 2024年度荣誉与奖项

年度财务报表工作  
“中央金融企业先进单位”

财政部

小微智贷系统  
支农资金筹集平台、数智函证系统  
分别获“金融科技发展奖”  
二等奖、三等奖

中国人民银行

农发行绿色信贷标准体系  
支农资金筹集平台  
智测魔方——测试一体化平台  
获第十八届“振兴杯”  
全国青年职业技能大赛决赛优胜奖

共青团中央  
人力资源和社会保障部

绿色银行评价先进单位

中国银行业协会

全国金融系统思想政治工作和文化建设  
调研工作优秀组织奖  
“人民金融·以学铸魂建新功”主题案例  
征集活动优秀组织奖  
总行工会团委工作部青年工作处  
(团委工作处)、贵州省锦屏县支行获  
“金融系统学雷锋活动示范点”

中国金融思想政治  
工作研究会

线下优秀展位  
中国服务实践案例

中国国际服务贸易  
交易会



年度债市领军机构  
优秀政策性金融债发行机构  
柜台业务优秀发行机构  
中债估值中心——市场杰出贡献机构

中央国债登记结算  
有限责任公司

优秀发行人  
优秀柜台债券业务参与机构  
优秀绿色债券发行人  
优秀创新业务推进机构

银行间市场清算所  
股份有限公司

年度市场影响力机构  
市场创新业务机构

全国银行间  
同业拆借中心

年度最具市场潜力机构

北京金融资产交易所

## 重要提示

本年度报告已经本行董事会审议通过。

本行按照企业会计准则编制的2024年度财务报告已经立信会计师事务所（特殊普通合伙）审计，并出具标准无保留意见的审计报告。

2024年，标普对本行评级为A+，穆迪对本行评级为A1，均与其对中国国家主权评级一致。

本报告中“本行”“本集团”“本行”“本集团”均指中国农业发展银行；“本集团”指中国农业发展银行及其子公司。



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## 基本情况

注册名称

中国农业发展银行（简称：农业发展银行）

英文全称

Agricultural Development Bank of China (缩写:ADBC)

法定代表人

湛东升

注册资本

2,260亿元人民币

注册地址

北京市西城区月坛北街甲2号

邮政编码

100045

电话

010-68084808

网址

www.adbc.com.cn



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## 机构

31<sup>个</sup>  
省级分行

338<sup>个</sup>  
二级分行

1,812<sup>个</sup>  
县级支行

4<sup>个</sup>  
子公司

## 员工

48,105<sup>人</sup>  
本集团在职员工

48,076<sup>人</sup>  
农发行在职员工

注：机构、员工为截至2024年末数据



## 数据摘要

### 财务数据

单位：人民币亿元 百分比除外

2024 2023

总资产	106,504.55	99,640.41	总负债	103,208.50	96,742.05
所有者权益	3,296.05	2,898.36	实收资本	2,260.00	2,000.00
营业收入	1,438.66	1,457.43	营业支出	867.52	995.54
所得税费用	172.53	101.35	净利润	397.59	360.58
平均资产利润率 (%)	0.39	0.38	平均资本利润率 (%)	12.84	13.27

## 业务数据

单位：人民币亿元 百分比除外

贷款余额（亿元）

2024	96,369.29
2023	87,871.20
2022	77,368.56
2021	66,873.14
2020	61,451.56

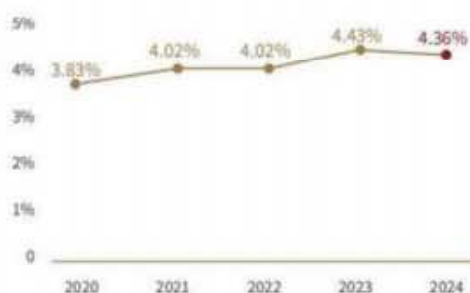
境内农发债余额（亿元）

2024	80,785.51
2023	73,485.54
2022	65,885.57
2021	59,655.63
2020	52,355.65

不良贷款率（%）



贷款拨备率（%）



本行按照中国会计准则编制，除特别说明外，均为本行及本行所属子公司合并数据，以人民币列示。



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## 董事长致辞

2024年，面对外部压力加大、国内困难增多的复杂形势，我们坚持以习近平新时代中国特色社会主义思想为指导，全面贯彻党的二十大和二十届二中、三中全会精神，认真落实中央金融工作会议、中央经济工作会议、中央农村工作会议等部署，扎实履行政策性金融职责，金融支农、经营管理、风险防控、改革创新各项工作高效推进，高质量发展和现代化建设迈上新台阶。

全年累放贷款

2.81 万亿元

年末贷款余额

9.64 万亿元



一年来，我们纵深推进党的建设，党建业务融合得到新提升。坚持党中央对金融工作的集中统一领导，健全完善贯彻落实习近平总书记重要讲话、重要指示批示精神和党中央重大决策部署工作机制，梳理重点任务、持续跟踪推进。抓好中央金融工委党建责任制督查反馈意见落实，扎实推进中央巡视“回头看”整改，一些制约高质量发展的根本问题得到有效解决。深入开展党纪学习教育，建立经常性和集中性相结合的纪律教育机制，全体党员干部的政治意识、纪律意识进一步提升。

一年来，我们始终坚守主责主业，服务乡村振兴和农业强国建设取得新成效。紧紧围绕乡村振兴重点领域和薄弱环节，扎实做好“五篇大文章”，持续加大“六大领域”信贷投放力度，全年累放贷款2.81万亿元，年末贷款余额9.64万亿元，支农履职更加聚焦。全年粮棉油贷款投放额创近10年新高，农地贷款增速高于全行平均增速18个百分点，水利建设贷款投放居金融同业前列，连续两个评价年度获评“绿色银行评价先进单位”，粮食银行、农地银行、水利银行、绿色银行“四个银行”品牌持续擦亮。全力服务城乡融合发展和农业现代化，持续加大对区域战略、“三大工程”等支持力度，中央单位定点帮扶考核连续7年获得“好”的等次，服务质效进一步提升。坚持让利于农，新发放贷款加权平均利率明显下降。经营管理提质增效，财务可持续保持强劲。

一年来，我们加力强化风险防控，统筹发展和安全取得新进展。深化全面风险管理，加强前瞻性防控，聚焦重点分行、重点客户精准拆弹、化险挽损，年末不良贷款率0.44%，各类风险总体可控，资产质量保持稳定。积极配合地方政府化债，相关领域风险得到有效缓释。抓好办贷管贷关键环节管控，信贷基础管理规范化精细化水平进一步提升。强化制度、流程、系统等刚性控制，内控有效性不断增强。按计划推进各项审计，审计监督作用充分发挥。

一年来，我们凝心聚力服务实体经济，改革创新取得新突破。深入贯彻落实党的二十届三中全会精神，持续深化农发行重点领域改革，积极推行“三三三”分账改革，全行履职重点更加明确，产品体系更加完善，稳妥推进养老保险改革，高效

落实好党中央国务院作出的重要部署。聚焦重点领域进一步深化内部改革，治理体系和治理能力现代化水平不断提升。认真研判“三农”需求，积极创新业务模式，推动金融服务更加适配易用。持续强化科技支撑，一批数字化系统新建上线，农发智贷平台、非信贷资产风险分类管理系统、数字协同平台获金融科技创新奖。

这一年，我们迎来了农发行成立30周年。30年来，我们始终坚持党中央集中统一领导，坚持以人民为中心，坚持“三位一体”办学理念，坚持把防控风险作为永恒主题，坚持把改革创新作为内核基因，老中青接力奋进，走过了坎坷艰辛的创业之路，踏上了改革发展的兴行之路，有力保障了国家粮食安全，充分发挥了金融扶贫先锋主力模范作用，全力服务乡村全面振兴，扎实高效完成中央交办的专项任务，累放支农资金35万亿元，逐渐成长为国家金融支农的重要力量，绘就了一幅“支农为国、立行为民”的历史画卷。在这个过程中，我们的服务功能不断完善，发展动能持续增强，现代银行的“四梁八柱”加快筑牢，攻克了许多长期没有解决的难题，办成了许多事关长远的大事要事。在没有剥离不良资产的情况下，资产质量连续多年保持在全国性银行业金融机构较好水平，实现了财务可持续和国有资本保值增值。

这些成绩的取得，根本在于有习近平总书记作为党中央的核心、全党的核心掌舵领航，在于有习近平新时代中国特色社会主义思想的科学指引，也得益于社会各界的大力支持和帮助。在此，我谨代表董事会，向关心支持农发行工作的各界朋友表示衷心感谢、致以崇高敬意！

凝心聚力担使命，奋楫扬帆启新程。2025年是“十四五”规划收官之年，我们将更加紧密地团结在以习近平同志为核心的党中央周围，守主业、防风险、强管理、促发展，以政策性金融活水润泽“三农”、以进一步全面深化改革擘画未来，为推进中国式现代化作出新的更大贡献！

潘利升

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## 讨论与分析

### 经济金融形势

2024年，在以习近平同志为核心的党中央坚强领导下，全国各族人民砥砺奋进、攻坚克难，经济运行总体平稳、稳中有进，全年经济社会发展主要目标任务顺利完成，高质量发展扎实推进，新质生产力稳步发展，我国经济实力、科技实力、综合国力持续增强，中国式现代化迈出新的坚实步伐。

#### 宏观经济

宏观经济保持平稳向好态势。2024年，国内经济运行总体平稳，国内生产总值134.9万亿元，同比增长5%，全年经济增长预期目标顺利实现。

**各行业生产增长稳定。**农业生产总体平稳，全年粮食产量再创历史新高，农林牧渔业增加值同比增长3.7%。工业增长较快，增加值同比增长5.7%。服务业回升向好，信息传输、软件和信息技术服务业，租赁和商务服务业增加值分别同比增长10.9%和10.4%。

**三大需求协同发力。**消费需求持续扩大，最终消费支出对经济增长贡献率为44.5%，拉动GDP增长2.2个百分点。投资增长总体平稳，资本形成总额对经济增长贡献率为25.2%，拉动GDP增长1.3个百分点。净出口稳中有进，货物和服务净出口对经济增长贡献率为30.3%，拉动GDP增长1.5个百分点。

**高质量发展扎实推进。**高端化智能化产业快速发展，规模以上装备制造业和规模以上高技术制造业增加值分别同比增长7.7%和8.9%。科技创新引领新质生产力发展，全国高技术制造业投资和高技术服务业投资分别同比增长7%和10.2%。数字技术助力新产业新业态提质发展，全国软件和信息技术服务业收入同比增长10%。

#### 财政政策

积极的财政政策适度加力、提质增效。聚焦稳增长、扩内需和化风险三大关键领域加大财政政策力度，有效推动经济平稳运行、增进民生福祉以及促进长期可持续发展。

**加强财政资源统筹。**组合使用赤字、专项债、超长期特别国债、税费优惠、财政补助等多种政策工具，进一步增加财政支出规模，撬动投资、激发消费。2024年安排财政赤字4.06万亿元，较上年年初预算增加1,800亿元；新增地方政府专项债务限额3.9万亿元，同比增长1,000亿元；发行1万亿元超长期特别国债。

**有力保障基层“三保”底线。**2024年安排对地方转移支付超10万亿元，支持地方兜牢基层“三保”底线，加大对基本民生保障和科技创新、乡村振兴、生态文明建设等方面的支持力度。

**推进落实一揽子化债方案。**一省一策，落实各项化债措施，分三年安排6万亿元债务限额置换存量隐性债务，在缓解地方当期偿债压力的同时，促进货币流通资金链条，增强发展动能、保障改善民生。

### 货币政策

稳健的货币政策灵活适度、精准有效。加大逆周期调节力度，推出一揽子增量金融政策，两次降低存款准备金率、两次下调政策利率，促进货币信贷合理增长，引导社会综合融资成本下降，支持实体经济回升向好和金融市场稳定运行。

**金融总量合理增长。**2024年末，广义货币供应量（M2）余额同比增长7.3%，社会融资规模存量同比增长8%，人民币贷款余额同比增长7.6%，金融对实体经济支持力度保持稳固。

**信贷结构持续优化。**在央行创设的一系列结构性货币政策工具引导下，重点领域和薄弱环节的支持力度有效加强。2024年末，制造业中长期贷款余额13.97万亿元，同比增长11.9%；“专精特新”企业贷款余额4.26万亿元，同比增长13%；普惠小微贷款余额32.93万亿元，同比增长14.6%，均高于同期各项贷款增速。

**贷款利率稳步下行。**2024年12月，1年期和5年期以上LPR分别为3.1%和3.6%，分别同比下降35BP、60BP；新发放企业贷款利率约为3.43%，同比下降36BP。

## 财务回顾

2024年末，本集团资产总额106,504.55亿元，较年初增加6,864.14亿元，增长6.89%。负债总额103,208.50亿元，较年初增加6,466.45亿元，增长6.68%。所有者权益合计3,296.05亿元，较年初增加397.69亿元，增长13.72%。

2024年度，本集团实现利润总额570.11亿元，同比增加108.18亿元。净利润397.59亿元，同比增加37.01亿元。营业收入1,438.66亿元，同比减少18.77亿元。营业支出867.52亿元，同比减少128.02亿元。

2024年度，本集团平均净资产利润率0.39%，国有资本保值增值率113.78%，在成本费用刚性增长、计提资产减值准备的情况下，通过加大履职力度带动业绩增长、严控成本费用、提升风险防控水平，保持财务稳健。

113.78 %

国有资本保值增值率



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## 履职发展

### ► 做好“五篇大文章”

农发行认真贯彻落实党中央、国务院有关决策部署，坚持金融工作的政治性、人民性，印发《关于做好“五篇大文章” 开创高质量发展新局面的实施意见》，研究出台具体行动方案，持续加强组织协同，引导信贷、财务资源向“五篇大文章”重点领域倾斜，及时总结经验做法，扎实做好具有农发行特色的“五篇大文章”。

### 科技金融

聚焦农业科技关键技术和薄弱环节，持续加大政策性金融支持力度。通过加强制度建设、成立工作专班、优化信贷政策等方式，加强服务科技金融的质效。围绕“加快推进种业振兴”重点课题开展实地调研，对农业科技重点领域开展行业分析，科学指导业务发展。聚焦种业振兴、农机装备制造、智慧农业等，持续加大信贷支持力度，全年累放农业科技贷款721.52亿元，同比多放207.27亿元，年末农业科技贷款余额1,346.51亿元，较年初增长41.15%。



## 绿色金融

持续强化顶层设计，助力“三农”发展全面绿色转型。制定印发《2024-2025年绿色金融行动方案》，从绿色金融业务发展、管理、治理、自身运营、推动ESG建设5个维度明确做好绿色金融大文章的战略目标和实现路径。持续加大“三农”领域绿色信贷支持力度，年末绿色贷款余额2.68万亿元，同比增长12.19%，高于全行各项贷款余额平均增速；累计支持绿色信贷项目12,553个，环境社会效益明显。加大绿色债券发行力度，全年累计发行绿色债券220亿元，同比增长10%，引导社会资金助力绿色产业发展。

年末绿色贷款余额

2.68 万亿元

累计支持绿色信贷项目

12,553 个



蜀视网

## 普惠金融

围绕普惠金融带动弱势群体增收、促进共同富裕的内涵特征，着力强化支持力度。紧扣提升贷款联农带农成效、巩固拓展脱贫攻坚成果、创新支持小微企业发展等五方面发展目标，做实贷款联农带农机制，大力支持带动重点人群增收，助力重点区域加快发展。全年累放精准帮扶贷款7,416.63亿元，带动服务脱贫人口和防止返贫监测对象1,724万人。深入实施小微企业服务能力提升工程，推动普惠小微企业融资成本稳中有降，搭建数字化办贷体系框架，全年服务线上小微客户2.76万户。组织开展“普惠金融推进月”活动，广泛宣传展示农发行普惠金融工作成效和特色亮点，各级行累计开展宣传活动4,532次。

全年服务线上小微客户

2.76 万户





## 养老金融

贯彻落实习近平总书记“发展普惠型养老服务”“构建居家社区机构相协调、医养康养相结合的养老服务体系”等讲话精神，聚焦县域养老服务设施建设，大力支持发展价格可负担、质量有保障、运营可持续的普惠养老项目，持续对养老领域提供中长期信贷资金支持，稳步发展养老金融，助力银发经济高质量发展。年末养老产业项目贷款余额149.91亿元，同比增长41.52%，主要支持普惠型养老院、康复养老中心、医养结合设施、老年综合服务社区等项目建设。

年末养老产业项目  
贷款余额

149.91 亿元

同比增长

41.52 %



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## 数字金融

着力加强数字金融顶层设计规划和科技创新引领，坚持整体推进和重点突破相结合，大力培育发展数字科技新质生产力，推动数字金融落地见效。深入实施数字赋能工程，加快重点项目研发，推动信贷、运营、办公等重点领域数字化转型。深入挖掘数据要素价值，结合大数据和人工智能，引入卫星遥感等技术，创新研发资金链客户挖掘、信用风险组合限额、项目监控等模型，助力提升客户营销和风险控制效率，为全行数字化转型提供技术支持。从数据、技术、基础环境三方面持续夯实数字基础设施建设，扎实推进数据治理，筑牢数据基础底座，建成基础技术平台、容器云平台、人工智能平台等基础平台，持续夯实网络、数据中心等数字基础设施，为全行数字化转型提供安全可靠、可扩展的基础支撑。



## 服务“六大领域”

### 全力服务国家粮食安全

认真学习习近平总书记关于国家粮食安全的重要论述，聚焦服务国家粮食安全主责主业，按照“全粮、全链、全行、全力”的发展思路，统筹做好政策性收储和市场化收购，延伸拓展信贷支持链条，加快推进数字化转型。全年累放粮棉油贷款8,641.38亿元，同比多放359.47亿元；年末贷款余额19,559.61亿元，同比增加1,268.19亿元。



8,641.38 亿元

全年累放粮棉油贷款

同比多放 359.47 亿元



19,559.61 亿元

年末粮棉油贷款余额

同比增加 1,268.19 亿元

### 着力强化顶层设计 谋划服务国家粮食安全新思路

召开服务国家粮食安全工作会议，明确“巩固提升金融服务国家粮食安全主力银行地位”的发展目标和“全粮、全链、全行、全力”的发展思路，为做好服务国家粮食安全工作提供指引。与国家粮食和物资储备局、中储粮集团签订战略合作协议，印发《关于全力服务新一轮千亿斤粮食产能提升行动的意见》《健全粮棉油信贷客户支撑体系实施方案》《粮棉油信贷数字化转型实施方案（2024—2025年）》，搭建好政策制度的“四梁八柱”，全面提升服务国家粮食安全能力和质效。



范晓刚

### 高效落实国家储备调控政策 助力守护“大国粮仓”

全力保障中央和地方事权粮棉油储备和调控信贷资金供应，持续优化政策性业务信贷服务，加强信贷资金监管，有效发挥政策性粮食收储专办银行作用。全年累放各类储备调控贷款5,577.66亿元，同比多放371.57亿元。

### 全力支持粮棉油收购 有效发挥资金供应主渠道作用

积极做好夏秋粮收购市场调研和形势分析，统筹支持政策性收储和市场化收购，稳稳托住市场“资金底”，确保夏秋粮收购平稳有序进行。全年累放粮油收购贷款3,576.98亿元、支持企业收购粮油5,232.02亿斤，支持粮油收购市场份额达50%以上；累放棉花收购贷款431.55亿元、支持企业收购棉花360.03万吨，支持棉花收购市场份额达55%以上。

### 创新打造银企“产销联盟”模式 不断增强服务国家粮食安全能力

推动粮食信用保证基金“扩面增效”，发挥基金在为中小微企业融资增信方面的作用，支持更多企业入市收购，助力粮食收购顺利进行。推动产销区协同发展，依托第六届全国粮食交易大会平台，专题组织产销对接活动，为产销区粮食企业“牵线搭桥”，参与对接活动企业达145户次，创历史新高。根据供应链金融特点，发挥核心企业主导地位，积极推广“竞拍贷”“订单贷”“仓单贷”等模式，因地因企制宜创新信贷支持方案，满足企业经营需要，有效延伸政策性金融服务粮油全产业链条。

### 积极拓展信贷支持领域 畅通国内、国际粮食双循环

新设粮棉油“种植贷”“流通贷”“加工贷”，有效丰富服务国家粮食安全的工具和手段，助力构建从“农田”到“餐桌”全流程信贷支持体系，并成功在江苏、四川等地完成“种植贷”首批贷款发放工作，全年累放粮棉油生产加工贷款775亿元。严格落实国家粮棉油进口调控政策，统筹国内、国际业务发展，支持大豆、玉米等重要农产品进口，助力解决粮食结构性矛盾，全年累计支持粮棉油进口企业151家，累放本币贷款1,138.24亿元，同比多放167.55亿元。



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### 推动粮油信贷数字化转型 激发服务国家粮食安全转型动能

顺应数字金融发展趋势，加大与国家粮食和物资储备局、中储粮集团等单位合作，全力推动中央事权储备业务自动办贷系统开发，积极推进地方储备轮换“亮采贷”和线上“竞拍贷”落地见效，持续做好“智粮贷”“智棉贷”等线上办贷模式推广，不断丰富粮棉油业务线上办贷场景，有效提升信贷业务办理效率。完成信贷管理系统对贷后尽职暨库存巡查系统的整合工作，积极推进粮棉油库存远程视频监控系統升级优化，实现粮棉油库存管理工作人防和技防的有效结合，全面提升粮棉油库存数字化管理能力。

#### 案例

#### 江苏分行创新推动粮食信贷市场化业务高质量发展

创新运用“粮食共同担保基金+供应链金融”市场化业务模式，探索市场化条件下粮食信贷业务高质量发展有效路径。以粮食共同担保基金为载体，运用“产销对接”“工贸协作”等方式，串联起粮食生产、储备、加工、销售各环节，扩大客户群，有效加强基金抵御市场风险能力，助力粮食收购顺利进行。



苏视网



## 案例

### 支持广东大豆加工产业健康发展

为深入贯彻落实党中央、国务院关于实施大豆和油料产能提升工程的决策部署，充分发挥农业政策性银行在农业产业高质量发展方面的积极作用，广东分行通过绿色办贷通道和减费让利优惠政策，近三年累放贷款22.85亿元，支持中储粮油脂工业东莞有限公司购买大豆等油脂原材料进行加工，有效助力粮油加工企业做优做强，推动大豆加工产业健康发展。



## 案例

### 支持山东济南国家粮食储备物流项目

山东分行以助力山东扛牢粮食安全大省责任为切入点，支持济南国家粮食储备物流项目建设，项目占地8.9万平方米，总建筑面积4.2万平方米，设计总仓容22.16万吨，预计年周转量50万吨。项目建成后，将有助于优化济南及周边地区的粮食储备布局，完善“通道+线路+枢纽+节点”的粮食物流骨干网络，助推构建高效、畅通、节约的现代粮食物流体系。



## 全力服务巩固拓展脱贫攻坚成果同乡村振兴有效衔接

坚决落实过渡期内“四个不摘”工作要求，毫不放松支持增强脱贫地区和脱贫群众内生发展动力，助力缩小区域发展差距和群众收入差距，不断提升贷款联农带农益农成效，坚决助力守住不发生规模性返贫底线，连续7年在中央单位定点帮扶工作成效评价中获得“好”的最高等次。

（连续7年）

在中央单位定点帮扶工作成效评价中获得“好”的最高等次

全年累放已脱贫地区贷款

3,308.69 亿元

年末贷款余额

16,810.28 亿元

### 分类施策支持脱贫地区发展

出台《关于全力支持脱贫地区高质量发展的意见》，明确六方面22条任务措施，根据脱贫地区经济基本面，全力支持产业发展、建设宜居宜业和美乡村、巩固“三保障”和饮水安全成果，全年累放已脱贫地区贷款3,308.69亿元，年末贷款余额16,810.28亿元，实现有机构的脱贫县信贷支持全覆盖。用好用足支持国家乡村振兴重点帮扶县31+7条倾斜政策，积极对接补短板、促发展项目，积极支持东西部协作、“万企兴万村”行动。

全年累放精准帮扶贷款

7,416.63 亿元

新审批精准帮扶贷款  
带动脱贫人口和防止返贫监测对象

58.18 万人

### 多措并举带动重点人群增收

围绕促进脱贫人口、防止返贫监测对象等重点群体就业，大力支持产业园区、帮扶车间等项目，以及带动成效显著的重点工程和农业农村基础设施建设项目。建设联农带农贷款管理系统，设立精准防返贫贷款专项产品，引导贷款企业与农户建立利益联结机制，全年累放精准帮扶贷款7,416.63亿元，占全行累放贷款26.36%，新审批精准帮扶贷款带动脱贫人口和防止返贫监测对象58.18万人，并实现人均增收6,032元，其他联农带农贷款带动脱贫人口11.4万人。



向5个定点帮扶县投入  
无偿帮扶资金

3,050.52 万元

### 坚决落实定点帮扶政治责任

持续深化党建统领融资、融智、融商、融情“四融一体”帮扶机制，组织签订责任书、选优配强挂职干部，聚焦防止返贫、产业帮扶、稳岗就业、消费帮扶等六大任务，向5个定点帮扶县投入无偿帮扶资金3,050.52万元，引进有偿帮扶资金2.8亿元，购买和帮助销售脱贫地区农产品35.21亿元，帮助培训乡村振兴人才1.68万人次。农发行定点帮扶的吉林大安盐碱地整治项目入选2024年中央金融单位定点帮扶工作推进会典型案例。

全年累放  
易地搬迁后续扶持贷款

938.1 亿元

### 积极支持易地搬迁后续扶持

紧扣巩固易地搬迁脱贫成果专项行动，聚焦安置区配套设施建设、富民产业发展和就业帮扶“一区两业”，运用多种信贷产品提供金融服务，全年累放易地搬迁后续扶持贷款938.1亿元，年末贷款余额3,349.21亿元，新发放贷款中产业类贷款占比近50%，助力易地搬迁安置区可持续发展。

### 案例

#### 支持贵州岑巩创新良种产业贷

贵州分行积极打造特色样板，在岑巩县深入参与规划设计杂交水稻“育繁推”一体化建设项目，创新搭建良种产业贷“1+M+N”模式，即1个国家杂交水稻种子生产基地县对应选择M家龙头企业与N个合作社和种植大户合作，帮助解决项目资金筹集问题、拓展种子销售市场、挖掘项目现金流渠道，有力支持脱贫县种业发展。该模式获评农业农村部金融支农十大创新模式。





## 案例

## 支持江西南丰龟鳖产业振兴

江西南丰县是农发行对口支援县，被称为“中国龟鳖之乡”。江西分行深化“四融一体”帮扶机制，向当地合作社发放产业帮扶贷款，用于发展龟鳖养殖产业，并与地方政府联合开展技术培训。在江西分行支持下，该合作社龟鳖养殖年产值突破1,600万元，通过收购龟苗等方式带动80户养殖示范户实现年均增收4万元，以租赁村集体土地方式助力村集体年均增收9万元，有效促进农业增效和农民增收。该项目获2024年中国国际服务贸易交易会“中国服务实践案例奖”。



## 案例

## 支持云南宣威打造联农带农富农平台

云南宣威是农发行定点帮扶县，建立结对关系以来，云南分行围绕宣威“大产业+新主体+新平台”战略，创新“国企+村集体+合作社+农户”模式，发放贷款支持农业种植基地示范项目建设，推动本地特色产业发展、吸纳脱贫人口务工就业，并为流转土地的农户提供租金收入。



苑视网



全力服务农业现代化

坚持以服务农业现代化为主线，聚焦农地、农业科技、种业振兴、重要农产品保供保畅等重点领域，全年累放农业现代化贷款5,108.9亿元，持续强化履职担当和信贷支持力度。

全年累放农业现代化贷款

5,108.9 亿元

全力服务“藏粮于地”战略

大力支持耕地保护建设，围绕高标准农田建设、黑土地保护等重点领域，加大信贷支持力度。大力支持全域土地综合整治，与自然资源部签署战略合作协议，推动共同建立项目储备库，纵横联动推动项目落地，全力将全域土地综合整治打造成为业务增长点，全年共对接600个全域土地综合整治项目。大力支持粮食主产区提升粮食生产能力，全年向13个粮食主产区累放农地贷款2,114.02亿元，同比多放164.38亿元。

600 个

全年共对接  
全域土地综合整治项目

全年向13个粮食主产区  
累放农地贷款

2,114.02 亿元

同比多放 164.38 亿元

全力服务“藏粮于技”战略

持续支持农业科技，聚焦高端农机装备、现代设施农业、智慧农业等，全年累放农业科技贷款721.52亿元，同比多放207.27亿元。持续支持民族种业振兴，全年累放种业全产业链贷款332.41亿元，支持“中国十大种业信用明星企业”5家，国家农作物、畜禽和水产种业阵型企业35家，实现国家四大种业基地支持全覆盖。

全年累放农业科技贷款

721.52 亿元

同比多放

207.27 亿元

全年累放种业全产业链贷款

332.41 亿元

支持国家农作物、畜禽和水产种业  
阵型企业

35 家



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## 积极支持

## 重要农产品稳产保供和乡村产业全产业链升级

全力保障重要农产品有效安全供给，全年累放生猪、牛羊、食糖、天然橡胶等重要农产品产业链贷款628.56亿元。大力支持城乡大循环，全年累放流通体系贷款765.09亿元。冷链物流贷款285.23亿元。积极支持特色产业和富民产业，全年累放海洋、农业生产资料、农业小企业、现代农业园区等贷款301.72亿元。

## 全年累放

重要农产品产业链贷款

628.56 亿元

流通体系贷款

765.09 亿元

冷链物流贷款

285.23 亿元

海洋、农业生产资料、  
农业小企业、现代农业园区等贷款

301.72 亿元

## 案例

## 支持江苏无锡全域土地综合整治试点及农业示范区项目（一期）

江苏分行响应地方政府落实耕地保护责任的需求，完成新增耕地和高标准农田建设等农用地整理及相关农业设施配套工程近4,500亩，实现建设用地整理与布局优化、环境治理等乡村生产、生活、生态空间整体重塑。该项目为国家全域综合整治试点项目，入选自然资源部第二批全域土地综合整治典型案例。



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### 案例

#### 支持四川游仙忠兴镇农村土地托管项目

四川分行通过对4万余亩土地开展精细化管理，配套进行清灌站、农业生产加工中心、烘干中心等建设，有效整合土地、劳动力、技术等要素，实现土地规模化、集约化、机械化与专业化生产，为农民提供种、管、收、加、售等一条龙服务，延长产业链、提升价值链、提高农村土地利用率，增加农村集体收入，推动现代农业发展和乡村全面振兴。



### 案例

#### 支持重庆梁平鱼菜共生AI工厂示范项目

重庆梁平区是国家农业现代化示范区，全国率先基本实现主要农作物生产全程机械化示范区。重庆分行支持梁平区鱼菜共生AI工厂示范项目，将现代化数字鱼菜共生技术从理论基础转变为生产实践，构建绿色高效种养模式，打造集约型农业生产发展方式，激发广大农民群众的创新、创业和创造活力，提升农业质量效益和竞争力。



## 全力服务农业农村建设和城乡融合发展

深刻理解领悟农业农村基础设施建设对新时代实现乡村振兴的重要意义，全力支持“三大工程”“保交房”等国家交办重大任务，聚焦水利、交通设施、新型城镇化等重点领域，提供长期、稳定、优惠的政策性信贷资金支持，全年累放基础设施贷款9,612.9亿元，有效促进城乡产业发展、基础设施、公共服务一体化。

全年累放基础设施贷款

9,612.9 亿元

### 全力推进国家交办的“三大工程”及“保交房”重大专项任务

认真贯彻落实党中央工作部署，制定系列配套贷款管理办法，四级行联动营销、前中后台协同推进，持续做好城中村改造专项借款发放，稳妥推进“平急两用”公共基础设施、保障性住房建设，依法合规支持“保交房”。全年累放城中村改造专项借款2,293.36亿元、“平急两用”项目贷款51.55亿元、保障性住房开发贷款2.29亿元、保障性住房收购贷款7.19亿元、住房租赁团体购房贷款9.92亿元。



### 持续有力支持国家水利建设

坚决贯彻落实习近平总书记“节水优先、空间均衡、系统治理、两手发力”治水思路，对标国家和地方水利发展规划，坚持专项优惠政策，与水利部等相关部委和重要客户密切协同，聚焦国家重大水利工程的引领作用和民生水利的普惠效应，突出支持了广西环北部湾水利枢纽、海南南渡江迈湾水利枢纽、云南腾冲调水工程、陕西引汉济渭二期等一批重大水利工程开工建设，有力支持一大批河湖生态保护治理、农村饮水安全、病险水库除险加固、防洪抗旱减灾等领域民生水利项目，全年累放水利建设贷款1,805.1亿元。



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### 大力支持推动农村交通建设

坚决贯彻落实习近平总书记关于“四好农村路”重要指示，深耕农村地区交通基础设施领域，持续加大对农村公路、普通国省道、强农惠农高速公路、水运基础设施等重点领域支持力度，助力补齐农村交通基础设施短板，以支持交通一体化助推城乡融合发展。全年累放交通设施建设贷款1,570.41亿元，同比增长26%，其中累放“四好农村路”贷款738.05亿元。

全年累放  
交通设施建设贷款

1,570.41 亿元

同比增长

26 %

### 助力国家新型城镇化建设

坚决贯彻落实党中央、国务院决策部署，围绕《深入实施以人为本的新型城镇化战略五年行动计划》落地实施，率先出台专项落实意见，聚焦农业转移人口市民化、潜力地区城镇化水平提升、现代都市圈培育、城市更新和安全韧性提升4项重大行动，持续加大县域范围新型城镇化重点领域信贷支持力度。全年累放城乡一体化贷款3,796.16亿元，促进城乡融合发展。



## 案例

## 支持云南腾冲灌区工程项目

云南省腾冲灌区工程是列入国家“十四五”水安全保障规划的新建大型灌区项目，对提高腾冲市供水保障程度意义重大。云南分行支持建设水源工程、灌溉渠（管）道工程和排水工程等，项目建成后，将有效解决区域内人口用水问题，同时大幅提升粮食生产安全保障，促进农业上下游产业快速发展，对促进边疆少数民族群众致富、维护边疆安全稳定具有重要作用。



## 案例

## 支持陕西延川农村路网改造项目

陕西分行积极构建“交通+”信贷模式，坚持以农村路网为主线，深挖沿线农业产业等特色资源，通过“打捆打包”等方式，将项目链条连接到区域性资源上，助力形成农村路网引领带动产业发展、以流通循环收益反哺农村路网建设的良性互动发展局面。



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### 案例

#### 支持福建宁德三都澳大黄鱼产业园项目

福建分行围绕宁德大黄鱼地方优势特色产业，支持建设水产品加工示范园区，推动大黄鱼产业标准化、精深化、全链条发展，助力宁德地区优势特色产业和我国水产养殖加工行业转型升级，推动城乡融合发展。



### 案例

#### 支持江苏常州溧湖综合整治项目（一期）

溧湖是太湖上游的主要湖泊，溧湖所在的常州溧湖片区被纳入全国第二批流域水环境综合治理与可持续发展试点。江苏分行采用“投资联动”全力服务溧湖水环境综合整治，项目实施以来，累计清退围圩2.38平方千米，恢复湿地3.59平方千米，生态清淤近200万方，溧湖总磷指标同比下降12.3%，常州市河湖水生态健康指数同比提升2.8%，太湖水质达到2007年以来最好水平。





## 全力服务区域协调发展

主动融入国家区域协调发展大局，认真落实区域协调发展战略、区域重大战略、主体功能区战略，统筹支持四大区域板块、五个重大区域战略和七类特殊类型地区，构建差异化的信贷支持体系，累计出台服务国家区域发展战略实施意见30个，有效助力构建优势互补、高质量发展的区域经济布局，扎实推动国家重大战略落实落地。

累计出台服务国家  
区域发展战略实施意见

30个

### 加强区域规划前瞻性部署 健全区域协调发展组织机制

始终将服务国家区域发展战略作为农发行重大使命责任，持续加大区域战略支持力度，助力增强区域发展活力。有效发挥好支持乡村振兴和国家重大区域发展战略领导小组对区域发展规划、重大政策、重大项目的指挥作用，加强监测评估，定期通报服务国家区域发展战略情况，不断健全完善服务国家区域战略落实机制。统筹优化服务区域发展战略的政策体系，结合不同区域资源禀赋精准配置资源。印制服务国家重大战略典型案例汇编，宣传推广服务国家重大战略成功经验和创新模式，引导全行推进国家战略落实落地。总结评估示范试点实施效果，制定2024年总行级示范试点建设名单，以点带面、渐次推进，充分发挥示范试点对全行改革破难的带动作用。持续深化与国家部委、地方党政、金融同业和重点客户的沟通合作，高质量发展合力进一步凝聚。

### 牢记“深耕三农”使命担当 为服务区域重大战略提供 重要保障和强劲动力

立足农业政策性金融职能定位，紧紧围绕“五篇大文章”和“六大领域”“四个银行”品牌建设提供高质量金融服务，精准对接区域发展重大规划，结合不同区域发展实际，制定务实有效的差异化支持政策，支持经济大省挑大梁，促进区域增长极、动力源、发展带加速崛起，提升经济发展优势区域的创新能力和辐射带动作用，鼓励其他地区因地制宜、各展所长。全年累放长江经济带地区贷款13,362.65亿元，余额49,297.34亿元；累放长三角一体化地区贷款6,362.18亿元，余额18,632.45亿元；累放黄河流域地区贷款6,348.14亿元，余额24,673.78亿元；累放京津冀协同发展地区贷款1,908.08亿元，余额4,867.64亿元；累放粤港澳大湾区贷款786.16亿元，余额1,319.49亿元。



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深入推进业务和管理创新  
为服务区域协调发展战略提供  
高质量融资融智金融服务

主动提升站位，不断推进自我调整、改革创新，适时申请调整业务范围，转变经营管理策略、产品服务模式，以满足国家区域协调发展战略需求，有效实现自身功能发挥与党和国家要求的实时匹配。聚焦突出矛盾和关键环节，持续优化区域协调发展的服务机制，深化东、中、西、东北地区产业协作，助力进一步提升区域发展的平衡性、协调性和优势互补性，推动发展的质量、结构、规模、速度、效益、安全统筹平衡，服务区域协调发展向纵深推进。全年累放东部率先发展地区贷款10,249.4亿元，余额28,411.15亿元；累放西部大开发地区贷款7,220.4亿元，余额28,200.5亿元；累放中部崛起地区贷款6,581.55亿元，余额27,819.81亿元；累放东北振兴地区贷款2,416.15亿元，余额9,595.63亿元。



## 案例

## 支持长三角一体化发展

江苏分行推动粤苏港三地通力协作，采用“双线”模式支持中粮四海丰公司大豆跨境采购，积极做好跨境人民币汇出汇款及外管监管申报，确保信贷资金系统内闭环运行、专款专用，为跨省联合支持企业开展大宗商品跨境交易打通新路径。全年向中粮四海丰公司发放人民币贷款71亿元，办理国际结算业务14.46亿美元，其中通过深圳前海交易中心办理跨境人民币业务5.08亿美元，对提升我国油粮安全保障能力、服务国家粮食安全意义重大，在助力长三角一体化高质量发展上交出新答卷。



## 案例

## 持续加大对东北振兴支持力度

辽宁分行深入学习贯彻习近平总书记“既向陆地要食物，也向海洋要食物，耕海牧渔，建设海上牧场，‘蓝色粮仓’”的要求，立足区域资源禀赋，围绕东港市11万亩海洋牧场示范区，采用“国有企业+农业企业+养殖户”的联结机制，助力东港现代海洋牧场建设。项目实施后，将资源保护和增殖、调整捕捞作业布局等多项措施有机结合，有效带动、辐射水产养殖育苗、加工、销售、旅游等相关产业，打造一二三产融合发展的现代海洋牧场高质量发展产业链，推动形成集中连片高产高效的优质海产品养殖基地，改善海洋环境，全力服务新时代东北全面振兴。



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## 全力服务生态文明建设

深入学习贯彻习近平生态文明思想，践行绿水青山就是金山银山理念，大力支持农村人居环境整治、蓝天碧水净土保卫战、山水林田湖草沙一体化保护治理、森林草原湿地荒漠保护修复、农村新型能源体系建设等，全面助力打造美丽乡村和美丽中国建设先行区。

### 突出支持改善农村人居环境业务

全年累放改善农村人居环境贷款

1,700 亿元

余额 6,976.65 亿元

以学习运用“千万工程”经验为引领，聚焦生产、生活、生态融合，大力支持村庄环境整治、乡村风貌提升、农民居住条件改善、传统村落保护利用等区域性、整体性改善提升的资金需求，一体化支持美丽乡村建设及其相关优质衍生资源、附属资源开发利用，助力打造美丽乡村与富村并进、塑形与铸魂并重的宜居宜业和美乡村，全年累放改善农村人居环境贷款1,700亿元，年末贷款余额6,976.65亿元。探索实践公共属性导向的开发模式，该模式入选2024年金融街论坛年会重要成果手册，“村落徽州”“苏乡模式”入选全国《传统村落保护利用可复制经验清单》。

### 大力支持农业农村生态环境保护

出台《关于全力服务美丽中国建设的意见》，大力支持山水林田湖草沙一体化保护修复、重要生态系统保护和修复重大工程、矿山和采煤沉陷区综合治理及工矿废弃地等土地的整治修复，以及农业面源、重金属、土壤、大气等污染防治、农业农村废弃物节约集约循环利用等，全年累放贷款139.42亿元，年末贷款余额1,267.37亿元。





### 延链拓展林草保护发展信贷业务

立足林草业务兼具生态保护和产业发展双重功能的特点，制定15条差异化管理要点，搭建林草行业分析框架体系。聚焦林草生产基地建设、林草产品生产加工及配套基础设施建设、重点区域重要生态系统保护修复等重点领域，大力支持国储林、各类经济林、林下经济、森林质量提升工程等，全年累放贷款262.92亿元，年末贷款余额1,347.98亿元。加强模式创新，规范运用“政采贷”支持“三北”等重点生态工程建设，创新“立体现金流”模式支持林草生产基地建设、“生态产品价值实现”模式支持生态资源开发利用、“主营现金流”模式支持林草一二三产融合发展，推广“林权滚动抵押”模式支持国储林建设。

### 全力服务农村清洁能源体系建设

聚焦新型能源体系建设，大力支持清洁能源发电和非电开发、农村电网和充电基础设施、农村天然气管网设施、储能设施等六大领域，助力实施乡村清洁能源建设工程，全年累放贷款489.18亿元，年末贷款余额973.16亿元，同比增长70.13%。大力推广清洁能源标准地建设“央地合作”模式、分布式光伏（风电）整县推进模式等，探索能源信贷业务可持续发展新路径。

#### 案例

#### 支持湖北嘉鱼乡村振兴示范项目（一期）

湖北分行支持嘉鱼县乡村振兴示范项目（一期）建设，为当地7个乡镇下辖的69个村庄铺设农村生活污水收集管网、安装微动力污水处理设施、实施房屋立面改造，并在村庄周边配套建设蔬菜示范基地、茶叶基地等乡村特色产业工程，服务脱贫人口近3万人，带动当地农民人均年增收超3万元，该项目覆盖的四邑村获评“全国乡村治理示范村”“荆楚十大最美乡村”等称号。2024年11月5日上午，习近平总书记实地考察了潘家湾镇蔬菜长廊。



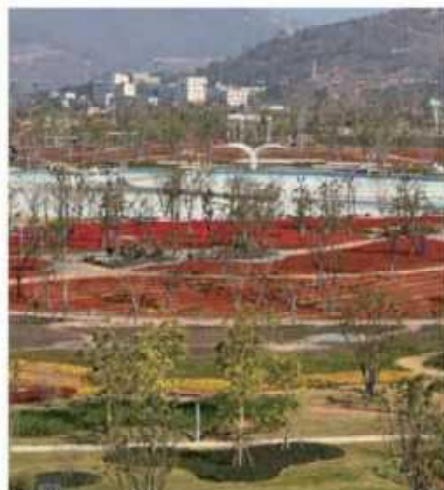
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## 案例

### 支持四川攀枝花马家田尾矿库生态环境综合治理

四川分行支持攀枝花马家田尾矿库荒山修复、环境设施提升，以及花卉、蓝莓、芒果种植和农耕体验等乡村振兴示范基地建设，通过“矿山修复+特色农业”，充分发挥攀枝花作为四川唯一亚热带水果生产基地和最大花卉生产基地的优势，有效改善生态环境、降低土壤污染风险，实现生态修复与关联产业有机结合。



## 案例

### 支持重庆酉阳国家储备林建设项目（一期）

重庆分行按照以林为主、林农牧结合的思路，合理利用林上、林中、林下空间，通过支持营造林工程，林上搭配种植黄梨、五倍子等经济林、养殖中蜂，林下种植淫羊藿等中药材、建设森林主题营地及研学营地等，发展多层次、多结构、多品种、多效益的立体林业，为当地林农提供就业岗位1,500个，累计增收超3亿元。该项目入选国家发改委2024年中国改革年度案例。



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## 案例

## 支持甘肃岷县分散式风电和生态保护治理

甘肃分行立足当地风能资源优势，将废弃矿山建设为清洁能源生产基地，在岷立村等5个村庄建设总装机容量125MW的风电机组及配套设施，年发电量2.59亿千瓦时，碳减排量21.52万吨。项目区域内帮扶人群占比较高，通过土地租赁、提供就业等方式，直接带动1,055名低收入农民增收，辐射带动2,345人，对巩固拓展脱贫攻坚成果、修复治理矿山、发展清洁能源等发挥积极作用。



## 案例

## 支持湖南汝城传统村落集中连片保护利用示范项目

湖南分行牢牢把握“保护第一、传承优先”的理念，支持隆西堂、叙伦堂等古建筑保护修缮，综合治理村落沿岸和村内水系生态，完善村内其他配套设施，推动村落特色产业、农耕文化体验等资源活化利用，有效改善当地农村人居环境，有力促成“一村带数村、多村连成片”的发展格局，推动乡村“土特产”品质升级，让“古村落”迸发“新生机”。



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► 打造“四个银行”特色品牌

# 01 粮食银行

8,641.38 亿元

全年累放粮棉油贷款

2024年，农发行锚定服务国家粮食安全主力银行职能定位，全年累放粮棉油贷款8,641.38亿元，“粮食银行”品牌形象日益突出。聚焦坚守主责主业，积极参与深化粮食购销和储备管理体制机制改革、粮食最低收购价等重大课题研究，及时足额保障中央和地方事权粮棉油储备和调控资金供应，全年累放各类储备调控贷款5,577.66亿元，同比多放371.57亿元。中央广播电视总台、《人民日报》、《金融时报》等主流新闻媒体播报、刊登，农发行服务国家粮食安全成效50次，其中，中央广播电视总台各栏目播报农发行支持夏秋两季粮食收购情况14次，社会影响力显著提升。



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# 02 农地银行

## 2,924.27 亿元

全年累放农地贷款

2024年，农发行继续坚持以激发农村土地资源要素活力为核心，以全力服务“藏粮于地”战略为主线，全年累放农地贷款2,924.27亿元，不断擦亮“农地银行”品牌。持续加大政策供给，印发《关于全力服务“藏粮于地、藏粮于技”战略 全面提升保障国家粮食安全能力的意见》，加强顶层设计，实施差异化信贷政策。进一步完善产品支撑，围绕农地业务设立高标准农田建设、全域土地综合整治等专项贷款产品，提升产品的专业性、精准度。不断深化品牌影响力，因地制宜总结推广“良种贷”等多个创新产品和典型案例，浙江宁波、湖北孝感、江苏盐城等13个全域土地综合整治项目入选自然资源部典型案例选编。



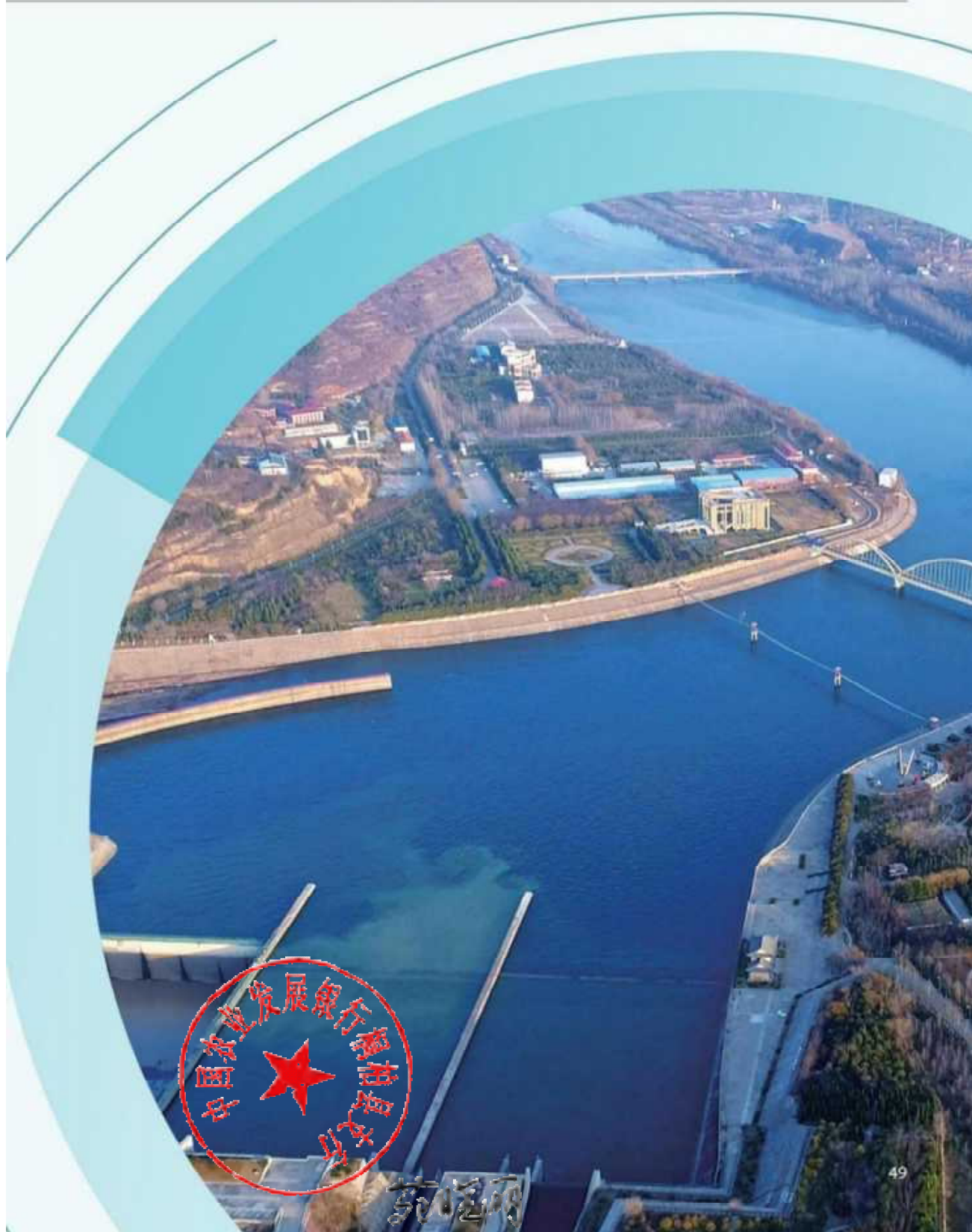
## 03 水利银行

1,805.1 亿元

全年累放水利建设贷款

2024年，农发行有力发挥服务国家水利事业发展主力银行作用，全年累放水利建设贷款1,805.1亿元，不断做强做优“水利银行”特色品牌。印发《关于进一步做强“水利银行”特色品牌的指导意见》，进一步加大政策传导力度，持续深化和地方党政、水利部门及重点企业的沟通协作。围绕国家水利发展布局，聚焦农田水利、防洪排水、水资源配置、城乡供水、水生态保护治理、水能开发利用等重点领域，突出支持国家重大水利项目和各级水网建设，以政策性活水润泽民生。央视新闻、新华社等主流媒体报道农发行积极支持水利建设成效情况，社会效益和美誉度充分彰显。





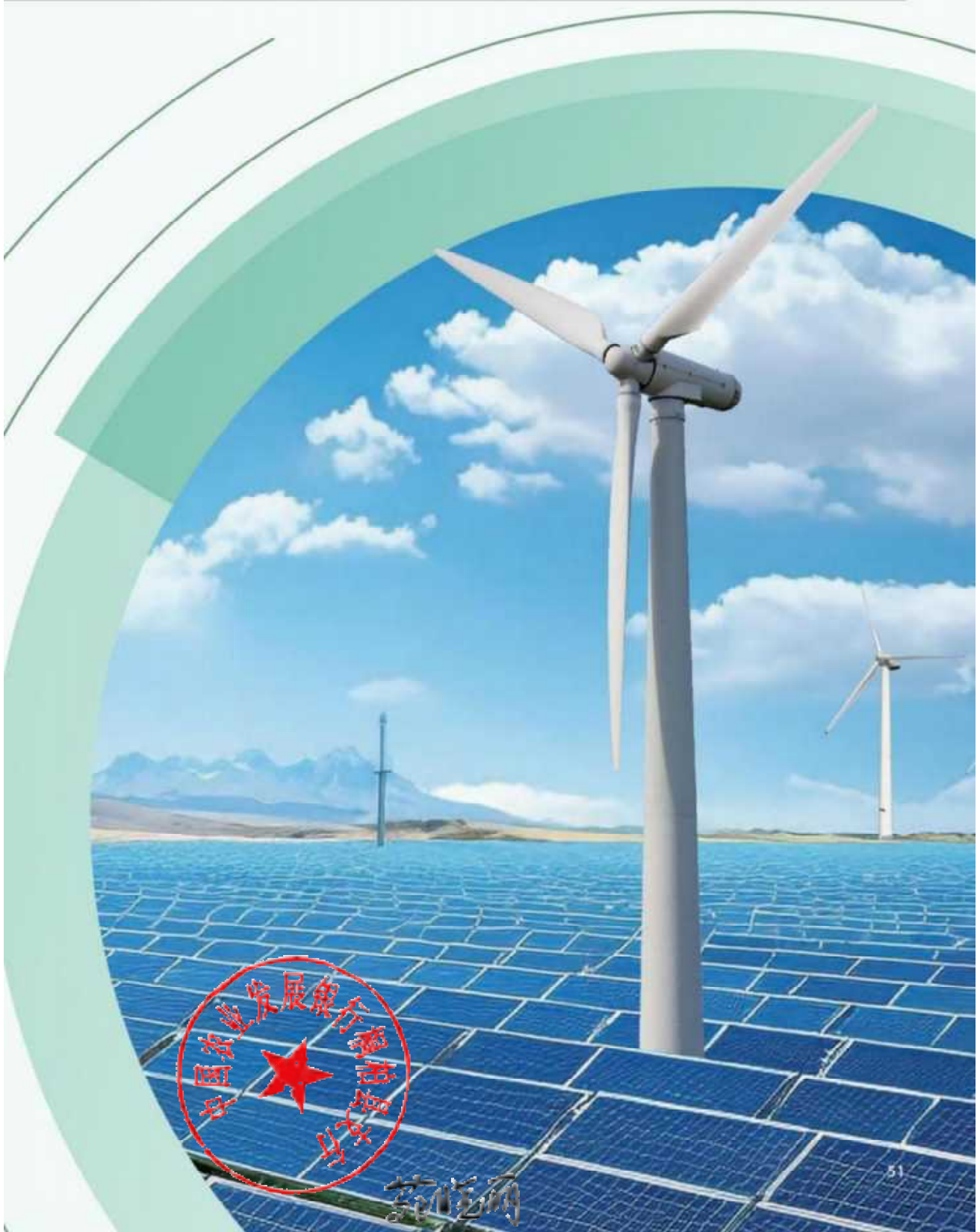


# 04 绿色银行

## 7,106.61 亿元

全年累放绿色贷款

2024年，农发行紧扣资产、负债、自身运营三个维度打造“绿色银行”特色品牌，全年累放绿色贷款7,106.61亿元、累计发行绿色债券220亿元，全力服务美丽中国建设。聚焦重点领域加大支持力度，在信贷产品体系中新设服务农村生态文明建设板块，积极推进模式创新，围绕新型能源体系建设专项指导意见，接续实施差异化支持政策。有效拓展绿色筹资渠道，创新绿色债券发行模式，申领用好碳减排支持工具。加速推进自身绿色低碳运营，完成碳盘查、摸清全行碳排放底数，持续推广绿色办公、绿色采购、绿色运营。



投资与国际业务

投资业务

基础设施基金服务质效持续提升

持续加强基础设施基金投后管理，投贷联动支持项目建设，推动形成更多实物工作量，切实发挥政策性金融工具逆周期、跨周期调节作用，截至2024年末，累放基金配套贷款超1,500亿元。

债券承销业务稳中有增

2024年，农发行将债券承销业务作为精准对接客户需求的切入点，推进支农资金筹集的增长点、提升综合服务质效的落脚点，积极推动债券承销业务常态化开展。全年成功承销发行产品7单，金额59.96亿元，同比增长41.75%，业务范围拓展至15个分行。农发行主承销的首单科创票据成功发行，产品创新获得新突破。

期货保证金存管业务稳步拓展

2024年6月，农发行同大连商品交易所战略合作协议签署落地，以新业务、新产品为契机进一步加强期货领域合作。截至2024年末，农发行大连商品交易所和郑州商品交易所期货业务共计签约11家企业客户，与23家期货公司开展合作，不断丰富支农服务手段。

控股公司相关情况

中国农发重点建设基金有限公司	中国农发重点建设基金有限公司是本行的全资子公司，注册资本500亿元，主要投资于国家基础设施建设项目。
农发基础设施基金有限公司	农发基础设施基金有限公司是本行的全资子公司，注册资本100亿元。基金全部用于支持国家明确的市政和产业园区基础设施、交通基础设施、农业农村基础设施、能源基础设施、城乡冷链和重大物流基础设施、社会事业、保障性安居工程、新型基础设施八个领域。
现代种业发展基金有限公司	现代种业发展基金有限公司是本行的控股子公司，注册资本24.24亿元，主要从事种业领域投资和投资咨询。

### 北京先农投资管理 有限公司

北京先农投资管理有限公司是本行的控股子公司，注册资本3,636.36万元，主要从事投资管理和投资咨询，是现代种业发展基金有限公司的委托管理机构。

### 参股公司相关情况

### 国家融资担保基金 有限责任公司

国家融资担保基金有限责任公司是本行的参股公司，注册资本661亿元，主要经营再担保业务、项目投资、投资咨询等。

### 中国农业产业发展基金 有限公司

中国农业产业发展基金有限公司是本行的参股公司，注册资本40亿元，主要投资于农业产业化龙头企业、农业流通等重点农村服务业企业、农业和农村配套服务与建设项目，以及农业保险公司、涉农担保公司等。

### 中国农业再保险 股份有限公司

中国农业再保险股份有限公司是本行的参股公司，注册资本161亿元，主要经营农业保险的再保险业务以及转分保等业务。

## 国际业务与交流

### 跨境金融服务质效提升 保障粮食安全有作为

全力服务重要农产品进口，全年实现国际结算246.9亿美元，其中跨境人民币业务规模814.61亿元，各类外汇资金交易164.34亿美元，外汇信贷累放239.18亿元，实现国际业务收入2.09亿元，累计服务重要农产品和农业生产资料进口约3,172万吨。



农视网



## 国际交流合作有序开展 服务总体外交有声有色

积极配合国家整体外交布局和大政方针，主动融入农业对外开放和“一带一路”支持服务体系，切实履行亚太农协主席单位职责，主持召开亚太农协第77届执委会会议暨“金融支持中小农企”地区政策论坛，依托亚太农业金融网络，围绕绿色金融、消除贫困、农业农村可持续发展等议题开展国际对话，积极对外宣传推介农业政策性银行金融扶贫经验和实践。同国际农发基金、亚洲开发银行、法国开发署、泰国农业与农业合作社银行等国际组织、多边开发机构和国（境）外金融同业开展多双边交流，积极参加博鳌亚洲论坛、国际金融协会年会、国际农业信贷联合会年会等国际会议，涉农金融交流合作踊跃开展，国际传播能力和影响力持续提升。持续发挥转贷款资金支农效应，全年累放新开发银行转贷款11.9亿元，涉及4省11个子项目；与亚洲开发银行续签合作谅解备忘录，成功落地农发行首个亚行委托贷款项目——福建省仙游县木兰溪流域生态环境综合治理及提升项目，该项目获评年度亚行最佳表现贷款项目奖。

11.9 亿元

全年累放新开发银行转贷款

涉及 4 省 11 个子项目



农发行利用新开发银行转贷款  
资金支持上海浦东现代农业  
产业园配套设施建设，推动上  
海周边现代农业发展。



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## ► 支农资金筹集

### 筹资机制持续优化

牢固树立负债服务国家“三农”战略、服务全行资产发展理念，持续推进支农资金筹集优化工程，为全行服务国家“三农”战略和经营计划实施提供了及时足额资金保障。

### 用好发债筹资主渠道

全年发债筹资20,954.8亿元，年末境内存量债券余额80,785.51亿元，同比增加7,299.97亿元，境外存量债券余额75.5亿元。持续提升农发债特色品牌吸引力，聚焦“三农”重点领域，全年发行四大系列八大主题债券5,316.1亿元。支持国家乡村振兴重点帮扶县高质量发展等单次主题债券369亿元，首发每半年付息一次的30年超长期限债券，首次报价发行挂钩DR007的浮息债券，创新发行385天期债券，常态化开展做市支持操作，持续发挥农发债桥梁作用，为助力乡村全面振兴和农业强国建设作出贡献。

年末境内存量债券余额

**80,785.51** 亿元

同比增加 7,299.97 亿元

### 精准使用央行结构性货币政策工具

抓住政策机遇，积极申领科技创新和技术改造再贷款、保障性住房再贷款、碳减排支持工具等结构性货币政策工具资金，按时备案“三农”相关资金使用情况，加强对重点领域、薄弱环节的定向支持和倾斜引导。

### 自主筹资能力不断增强

对公存款合规稳健发展，积极引导社会资金“反哺”三农。创新存款产品渠道，首次开办可转让大额存单业务，实现大额存单产品的定向发行。



范晓刚

## 改革创新

深入贯彻党的二十届三中全会精神，全面落实中央深化政策性银行改革决策部署，不断完善政策性金融机构职能定位，深入推进分类分账改革，持续深化经营管理体制机制重点领域改革，聚力提升治理体系和治理能力现代化水平，不断增强服务国家战略和“三农”发展能力。

### ► 深化重点领域改革

#### 资产负债管理 体制改革

资产端资源配置效能不断提升，信贷增量和投放“双计划”管理更加精细，利率与让利计划双目标管理创新实施，经济资本限额管理应用持续深化，业务结构持续优化。负债端成本控制理念不断强化，支农资金筹集督导模式创新推进。资负一体化统筹管理水平显著提升，质效参考指标体系优化和试点稳步推进，内外部定价等信息系统功能持续优化。

#### 以客户为中心 服务管理 体系改革

建立覆盖重点支持领域的行业分类框架与总、省两级的常态化分析机制，发布128篇行业分析报告。创新民营客户链群式信贷、“跨境人民币+大宗农产品进口”，有效提升客户服务质效。突出一个客户一个农发行建设，完善纵向分类分级、横向客户归口的管理体系。优化完善客户关系管理系统、网银、手机银行等系统，提升数字化客户服务体系。

#### 全面风险管理 体系改革

健全责任和制度体系，有效落实行领导包片督导和重点区域、领域、客户督导“两个机制”，延伸风控条线垂直管理范围和链条，持续完善风险分类、资产保全等内部规章和操作流程，加强风险管理工具应用。坚持分池处置，强化账销案存资产追索，风险处置机制更加完善。强化风险管理科技支撑，持续迭代升级内部评级、押品管理等现有系统，推动市场风险管理、业务连续性管理系统上线运行。

#### 内控合规管理 体系改革

稳步推进非现场监测体系建设，提升监督检查有效性。持续深化问题根源性治理，持续开展“靶点”整固，常态化推进系统刚控，有效防控重大内控合规问题。内控审查机制更加健全，推动合规风险管控关口前移。持续优化“三合一”专员机制，修订“三合一”专员履职考核管理办法，推动监督效能更好发挥。内控合规基础管理提质升级，健全“防风险”和“管案件”全链条案防管理机制，开展关联交易系统建设，推动关联交易管理专业化、数字化转型。



### 信贷管理体系改革

设立信贷产品管理委员会，构建“产品+子产品+管理细目”三层产品体系架构，制定出台一揽子配套信贷制度，升级改造信贷管理系统，全环节、全链条、全过程、全方位贯彻落实分类分账改革要求。持续完善信贷监控系统，加强风险信息应用，开展信贷风险监测模型评价，提升监测预警能力。在存续期管理中强化对潜在风险、重大风险的联动监测检查要求，推动风险监测与贷后检查形成合力。统筹加强省级分行贷审委专职委员的选任和履职管理，稳步优化信贷审批体制。



### 财务管理体制改革

全面预算管理更加聚焦，加大支农资金筹集和风险防控的预算激励约束力度。强化财务资源与全行重大战略、业务发展成效、基层履职保障的统筹联动，财务资源配置更加精准、管理质效不断提升。深化管理会计应用，拓展管理层驾驶舱新主题，丰富专项分析报告体系，加强精细化管理支撑。



### 运营集约化改革

多元化集中运营体系初步构建，全国集中处理业务范围进一步拓展。集中作业智能化、自主化水平持续提升，应用ICR等技术替代部分领域人工操作，稳步推进集中作业中心自主管理。对客服务一体化试点逐步深化，试行农发行新视觉形象建设标准。



### 人力资源管理体制改革

机构改革持续深化，探索省级分行集约化扁平化改革，试点开展二级分行统筹调配支行人员。“两基”建设深入推进，完成第二批支农质效差的支行治理并启动第三批。党校直管直属机构改革取得重要进展。



### 信息科技体制改革

企业架构落地实施，建立分层架构管控机制。业研中心组织架构持续完善，建立业研模式下的信息化建设流程规范。科技队伍持续充实，强化复合型人才培养，组建多支科技服务柔性团队，提升科技精准服务水平。



## 创新推进“八大工程”

### 党建领航工程

深入贯彻落实党的二十大和二十届二中、三中全会精神，紧紧聚焦党纪学习教育、后进党支部帮扶等重点任务，切实增强基层党组织政治功能和组织功能。持续深化党支部标准化规范化建设成果，编印先进典型风采录，集中组织新一轮支行党支部集中换届选举工作，在农发行“智慧党建”平台开设专栏宣传推广“基层党建百优案例”，树牢干事创业、争先创优的鲜明导向，进一步打牢高质量发展的基层基础。选优配强党务工作力量，着力提升党务干部抓党建的意识和能力。

### 重点客户工程

强化客户库智控建设和业务资源挖掘，实现客户清单自动推送。用好与国家发改委投资联动合作机制，在试点金融机构中首批实现与全国投资项目在线审批平台互联互通，全年已审批清单内项目932个、审批额5,681亿元、累放1,385亿元。聚焦战略合作客户，规范客户差异化政策体系，加强“总对总”营销对接，推动客户规模合理增长、结构持续优化。

### 重点项目工程

持续提升项目储备力度，聚焦“十四五”规划102项重大工程、国家172项重大水利工程等国家重大工程，全力做好重点客户营销和重大项目储备工作。不断强化项目培育转化质效，一级库项目拟申贷金额转化率同比提高25个百分点，审批投放项目金额出库率同比提高9个百分点。加强项目审核，持续发挥“预分析、预筛选、预诊断”作用，从源头防范把控风险。

一级库项目拟申贷金额  
转化率同比提高

25 个百分点

审批投放项目金额  
出库率同比提高

9 个百分点

### 小微企业服务优化工程

进一步加大减费让利力度，线下普惠小微全年新发放贷款平均利率为3.36%，切实降低小微企业融资成本。不断拓宽小微企业融资渠道，搭建全行数字信贷制度体系，持续打造农发智贷品牌，创新设计“智链贷”“智农贷”两大业务模式，构建包含供应链类和非供应链类全矩阵线上产品体系，为涉农客户提供高效金融服务。线上小微信贷业务开办以来，累放线上小微贷款近1,500亿元，累计服务小微企业超11万户。



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线下普惠小微全年新发放贷款  
平均利率

3.36%

线上小微信贷业务开办以来

累计线上小微贷款近 1,500 亿元

累计服务小微企业超 11 万户

### 支农资金筹集优化工程

优化筹资组织机制，完善存款产品体系，拓展支农资金渠道，提升客户服务能力，持续引导各类社会资金“反哺”三农领域。保障资金来源长期稳健，不断优化负债期限、成本、结构，为政策性金融服务国家战略、让利实体经济提供源头活水。

### 数字赋能工程

结合重点领域数字化转型任务，制定并推进实施年度项目计划，全年投产149个项目。其中，新建投产农发智贷平台、税务管理系统等16个系统，升级优化核心业务系统、信贷管理系统等，持续强化科技支撑。

### 人才强行工程

成立五层人才库建设机制，采用市场化方式在金融科技领域引进2名高端专家，启动第二批领军人才评选，注重优秀年轻干部培养。建立职称常态化评定机制和专业资质管理机制。设立高水平专业资格奖励机制，对取得注册会计师（CPA）等9类专业资格证书给予一定奖励。确立人才外部认证与输送机制，推荐2名专业人才入选“国际人才库”，选派2名优秀人才到东北地区挂职服务。

### 文化铸魂工程

制定《中共中国农业发展银行委员会关于培育中国特色金融文化的实施意见》，将“五要五不”实践要求全面融入农发行文化理念。把中国特色金融文化纳入“第一议题”和党委理论学习中心组学习，将习近平文化思想作为农发行党校主体班、总行本级宣传委员培训班必修课，举办“习近平文化思想”专题讲座，筑牢培育中国特色金融文化的思想根基。组织第六届“最美农发行人”评选活动，让党员干部学有榜样、行有示范、赶有目标。



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## 风险管理

统筹发展与安全，坚持前瞻性管控、系统性管理、结构性施策，深入推进全面风险管理体系改革，统筹做好各类风险防控，牢牢守住不发生系统性风险底线。

### 政策风险和战略风险

聚焦主责主业，严守业务边界，围绕服务乡村振兴和农业强国建设，全力推动国家重大战略落地见效。推进分类分账改革取得重大进展，加大支农资金筹集力度，减费让利降低企业融资成本，未发生政策风险和战略风险。

### 信用风险

落实“四早”要求，优化信贷类业务授权管理，加强授信业务审批后评价，深化监控结果应用，开展监控体系培训，推动建立非现场监控联动贷后检查、潜在风险客户贷后重点督导等长效机制。强化风险前瞻管控，加强关注类贷款管理；坚持分池管理，全年累计清收处置不良贷款93.34亿元，同比多清收处置18.04亿元；重点区域、客户金融风险“退烧降温”取得实效，存量风险有效压降；全年收回账销案存资产为历年最多，处置回收水平进一步提升。年末不良贷款余额427.59亿元，不良贷款率0.44%，继续保持全国性银行业金融机构较好水平；贷款拨备率4.36%，风险抵补能力保持稳定。

### 流动性、市场、银行账簿利率风险

持续强化流动性统筹管理，流动性储备水平合理充裕，流动性覆盖率、流动性比例、流动性匹配率等主要指标均满足监管要求。市场风险主要为汇率风险，年末外汇总敞口3.12亿元人民币。银行账簿利率风险各项指标运行稳定，资产负债重定价期限结构进一步优化。

### 操作、合规、洗钱风险

修订操作风险管理办法，开展操作风险识别评估和压力测试，全年未发生重大操作风险事件。深入开展“靶点”整治，常态化推进系统刚控工作，合规风险基本处于平稳态势。出台《中国农业发展银行优化反洗钱管理体系行动方案（2024-2025年）》，推动形成职责明确、有效配合、科技赋能的反洗钱管理体系。

### 信息科技、声誉、国别风险

加强网络安全和数据安全管理，完善信息科技风险评估工具，全年信息系统运行平稳，未发生重大信息科技风险事件。加强声誉风险源头防控和全流程管理，强化声誉风险隐患处置化解，声誉舆情总体可控。严格遵循国别风险管理要求，密切监督和控制资产在不同国家和地区的分布，年末国别风险敞口为6.46亿元人民币。



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## 科技赋能

### 深入实施数字赋能工程

以“十四五”信息科技规划为引领，聚焦科技对全行改革发展支撑、数字化转型、自主可控能力建设和项目可执行性等方面的要求，全年执行数字赋能工程项目221个，投产149个，有效推进全行技术架构持续转型升级，为进一步深化改革提供强有力的科技支撑。

### 推进业务数字化转型

**数字服务方面。**多渠道升级客户体验，企业网银3.0、手机银行2.0双引擎投产，优化综合前端与机具渠道功能，打造定制化场景服务矩阵，线上渠道黏性显著增强；平台赋能基层业务，依托财政预算一体化、支农资金筹集等平台，精准支撑基层行特色支农业务落地；研发投产独立法人贷，优化信贷管理系统、小微智贷系统、移动办贷APP，显著提升客户线上办贷体验，助推营销项目落地。

**数字决策方面。**风险管理数智攻坚，市场风险与业务连续性管理系统投产，迭代押品动态监测等模块，助力提升风险管理质效；数据模型精准防控，信贷资产预警模型等智能工具全面上线，风险防控从“人控”向“智控”跨越升级；科技破界场景拓荒，卫星遥感技术在高标准农田、风电光伏等八大领域落地数十个标杆项目，构建一体化监测网络。

**数字管理方面。**资金智控体系升级，债券管理系统中债直联改造落地，资产负债组合管理、风险压力测试等模型工具投产，提高资金预测、定价和监测的精准度，助力降低资金成本；数字行政效能跃升，数字协同平台全面联通办公流程，实现系统数据互联互通，推动“线下跑腿”向“线上协同”转型。

**数字运营方面。**创新构建信贷制度库、业务知识库AI知识中枢，实现内控问题智能分类，打造全行级知识服务新范式；规模化投产反洗钱查询自动化、损益报表等“数字员工”场景，实现分行对公存款监测等高频业务流程自动化，降低基层行重复劳动消耗。

**数字监督方面。**内控合规创新提升，创新搭建非现场监测系统；研发财务监督模型，实现违规支出智能筛选；反洗钱模型实验室投产，有效提升反洗钱可疑交易监测能力。

### 全面升级安全治理体系

构建领导小组统筹、26项制度为支撑的“四梁八柱”，穿透压实总行与子公司考核责任；纵深防御体系迭代跃迁，建成总省联动的“安全大脑”中枢；数据安全全面攻坚，实现网银等核心系统数据回迁；升级安全基础系统，全面启动商用密码改造；攻防能力实现历史突破，“农发网盾”攻防体系接受国家级演练检验。

### 增强业务连续性保障水平

全面筑牢业务连续性防线。全行构建业技融合的全链路应急体系，建立生产事件统一调度中枢，实现系统自动化灾备切换；持续夯实安全生产基础，开展“百日无事故”专项行动，规范“优先恢复八步法”标准流程，完成79套系统实战演练；灾备能力取得历史性突破，按人民银行标准实现核心业务系统带载切换，支付平台等关键系统灾备实战达标。



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## 基础支撑

### 人才队伍

#### 积极招才引才

顺利完成2024年度校园招聘，全年为信贷、财会、风险合规、信息科技等条线招录优秀毕业生400余人，其中硕士及以上学历占比80%，“985”“211”和QS世界大学排名前250名的高校毕业生占比70%。及时启动2025年度校园招聘，制定2025年度校招计划，赴北大、清华等知名高校举办校园宣讲，组织开展笔试、面试等工作。



在北京大学举办2025年度校园招聘宣讲会



在清华大学举办2025年度校园招聘宣讲会



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### 加强教育培训

持续开展“专业筑基·强业赋能”系列讲座，面向中高级管理人才开展培训；扎实开展EMT培训班，持续提升领军人才履职本领；围绕提升国际视野开展培训，组织三期共60名中高级管理干部赴国外开展专题研修；面向青年员工开展培训，举办青年英才示范培训班；创建“内育+外引”课程库，开展好课程推荐工作。



### 开展领军人才评选

加快全行高层次人才队伍建设，强化高层次人才引领示范作用，组织开展全行第二批领军人才评选，从信贷、营销、资金、财会、管理、科技等专业领域评选一批专业带头人，持续激发人才干事创业活力，推动专业人才发挥更大作用。

### 建立常态化职称评审机制

持续深化全行职称体制改革，在前期恢复高级职称评审制度基础上，建立常态化初中级职称认定机制，实现对各层级职称的全流程管理。截至2024年末，全行共20,047人具有各类职称，占比41.8%，其中高级职称（含正高级）370人、中级职称9,913人、初级及以下职称9,764人。



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## 文化品牌

### 深化文化理念宣贯 推动视觉形象建设

通过发布新版农发行文化理念体系宣传海报、在官方公众号刊发30周年企业文化建设成就综述等，广泛宣传新时代农发行文化理念的深刻内涵和实践要求，推动文化理念在全行深入人心。发布《中国农业发展银行 服务乡村振兴的银行》宣传片和宣传册，彰显农发行人奋斗之志、创造之力、发展之果。优化升级办公环境及营业网点视觉形象建设标准，开展试点试行，推进农发行品牌形象管理系统化、模块化、标准化，运用合理的功能布局、品牌元素、感官体验凸显农发行服务特色。



## 学术研究

### 深入开展研究工作

总结近年来政策创新发展实践，结合中国特色国家治理、政策性银行机制、现代化银行经营管理实践，开展建设现代化农业政策性银行研究。围绕农发行履职发展、改革创新、经营管理等中心工作，聚焦党中央、国务院关宏观经济、金融、农业农村等相关领域重大政策开展应用研究，形成了有



## 未来展望

当前，世界百年未有之大变局加速演进，世界局势更加错综复杂。我国经济运行仍面临不少风险和挑战，但我国经济基础稳、优势多、韧性强、潜能大，长期向好的支撑条件和基本趋势没有变，经济结构优化和新旧动能转换的良好态势没有变，经济高质量发展的广阔前景没有变。随着我国一揽子增量政策落地显效，经济呈现向好态势，社会信心持续提振。中央经济工作会议提出“稳中求进、以进促稳，守正创新、先立后破，系统集成、协同配合”的政策取向，全方位扩大国内需求，为高质量完成“十四五”规划目标任务、实现“十五五”良好开局打牢坚实基础。

### 财政政策将更加积极 持续用力、更加给力，打好政策“组合拳”

提高财政赤字率，安排更大规模政府债券，为稳增长、调结构提供更多支撑，优化支出结构、强化精准投放。同时，持续防范化解重点领域风险，促进财政平稳运行、可持续发展，进一步增加对地方转移支付，增强地方财力。

### 货币政策取向定调为“适度宽松” 将为经济稳定增长创造适宜的货币金融环境

综合运用多种货币政策工具，保持流动性充裕、金融总量稳定增长，提高资金使用效率。按照“聚焦重点、合理适度、有进有退”的原则，优化工具体系，持续加强与财政政策协同配合，进一步加大对科技创新、绿色发展、提振消费等方面的金融支持力度。

### 扎实推进乡村全面振兴 建设农业强国

将持续增强粮食等重要农产品供给保障能力，持续巩固拓展脱贫攻坚成果，着力壮大县域富民产业，着力推进乡村建设，着力健全乡村治理体系，着力健全要素保障和优化配置体制机制，加快农业农村现代化步伐。

农发行始终坚持党中央集中统一领导，坚持以人民为中心，坚持靠前发力、主动作为，逐渐成长为国家金融支农的重要力量。在取得成绩的同时也要清醒地认识到，本行还存在财务可持续面临考验、风险防控持续承压等挑战。总体来看，本行面临诸多不确定、不利因素，机遇大于挑战，本行将不断从30年发展历程中汲取智慧营养、凝聚奋进力量，传承好农发行的光荣传统和优良作风，苦干实干、接续奋斗，不断开创现代化农业政策性银行高质量发展新局面。



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## 董事会成员、高级管理层成员、 派驻纪检监察组组长情况

### 基本情况

#### ► 现任董事会成员



湛东升  
董事长、执行董事



张小东  
副董事长、执行董事



丁晓芳  
执行董事



李春临  
独立董事



廖岷  
独立董事



张兴旺  
部委董事



陶玲  
部委董事



邱世如  
股权董事



王红雁  
股权董事



贺满国  
股权董事

## 离任董事会成员

钱文辉	2020年12月至2024年11月任本行董事长
孙兰生	2021年9月至2025年1月任本行执行董事
陈永才	2022年8月至2024年3月任本行部委董事
郑小强	2022年8月至2025年3月任本行部委董事
郑国强	2019年7月至2025年3月任本行部委董事
李松	2019年7月至2025年3月任本行股权董事
韩 粤	2019年7月至2025年3月任本行股权董事



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## ➤ 现任高级管理层成员

行长  
张小东副行长  
徐一丁副行长  
孙孝坤副行长  
吴涛副行长  
张连钢副行长  
刘世恩董事会秘书  
熊钧战略总监  
杜彦坤

## 离任高级管理层成员

孙兰生	2018年6月至2025年1月任本行副行长；2017年5月至2018年7月任本行首席风险官
张宝江	2022年9月至2024年6月任本行副行长
徐浩	2023年3月至2025年3月任本行副行长

## 派驻纪检监察组组长



组长  
熊惊峰

## 中国农业发展银行负责人2024年度薪酬情况

单位：人民币万元

姓名	发薪月数	2024年度从本行获得的税前报酬情况			是否在股东单位或其他关联方领取薪酬	在关联方领取的税前薪酬总额
		已支付薪酬	社会保险、企业年金(补充养老保险)、补充医疗保险及住房公积金的单位缴纳(存)部分	其他货币性收入		
湛东升	12	67.26	22.19	0	否	0
徐一丁	12	60.53	21.25	0	否	0
孙孝坤	12	60.53	18.44	0	否	0
熊惊峰	9	45.40	13.55	0	否	0
吴涛	5	25.22	6.03	0	否	0
<b>离任负责人</b>						
钱文挥	10	56.05	18.51	0	否	0
孙兰生	12	60.53	21.75	0	否	0
张宝江	5	6.16	0	0	否	0
徐浩	12	60.53	17.91	0	否	0

注：

1.根据国家有关规定，本行负责人2024年度薪酬仍在确认过程中，待薪酬总额确定后本行将另行披露。

2.2024年11月，原党委书记、董事长任文广先生继续任职全国政协委员，按照财政部有关规定，工资关系保留在本行，支付薪酬合计6.41万元，社会保险、企业年金(补充养老保险)、补充医疗保险及住房公积金的单位缴纳(存)部分合计4.08万元。



## 变动情况

### 董事会成员变动情况

2024年3月，廖岷先生任本行部委董事。

2024年11月，湛东升先生任本行董事长、执行董事。湛东升先生的任职资格于2024年12月获得国家金融监督管理总局核准。

2025年2月，丁晓芳女士任本行执行董事。丁晓芳女士的任职资格于2025年3月获得国家金融监督管理总局核准。

2025年3月，张兴旺先生任本行部委董事。

2025年3月，陶玲女士任本行部委董事。

2025年3月，贺满国先生任本行股权董事。贺满国先生的任职资格于2025年6月获得国家金融监督管理总局核准。

2025年6月，张小东先生任本行副董事长、执行董事。张小东先生的任职资格于2025年7月获得国家金融监督管理总局核准。

2024年3月，许宏才先生不再担任本行部委董事。

2024年11月，钱文挥先生不再担任本行董事长、执行董事。

2025年1月，孙兰生先生不再担任本行执行董事。

2025年3月，邓小刚先生不再担任本行部委董事。

2025年3月，刘国强先生不再担任本行部委董事。

2025年3月，周劲松先生不再担任本行股权董事。

2025年3月，韩粤先生不再担任本行股权董事。

### 高级管理层成员变动情况

2024年8月，吴涛先生任本行副行长。吴涛先生的任职资格于2024年10月获得国家金融监督管理总局核准。

2025年1月，张连钢先生任本行副行长。张连钢先生的任职资格于2025年3月获得国家金融监督管理总局核准。

2025年6月，刘世恩先生任本行副行长。刘世恩先生的任职资格于2025年7月获得国家金融监督管理总局核准。

2025年6月，张小东先生任本行行长。张小东先生的任职资格于2025年7月获得国家金融监督管理总局核准。

2024年6月，张宝江先生不再担任本行副行长。

2024年11月，湛东升先生不再担任本行行长。

2025年1月，孙兰生先生不再担任本行副行长。

2025年3月，徐勇先生不再担任本行副行长。

### 派驻纪检监察组组长变动情况

2024年3月，熊国峰先生任中央纪委国家监委驻农发行纪检监察组组长。

## 公司治理

### 公司治理综述

本行坚持以习近平新时代中国特色社会主义思想为指导，把党的领导落实到公司治理各环节，确保本行严格贯彻落实党中央、国务院决策部署和方针政策，高质量发展沿着正确方向不断前进。行党委、董事会、高管层等各治理主体规范履职、勤勉尽责，全面贯彻党的二十大和二十届二中、三中全会精神，认真落实中央金融工作会议、中央经济工作会议和中央农村工作会议等部署，全面落实金融政策、监管要求。各治理主体遵循独立运作、有效制衡、相互合作、协调运转的基本原则行使权利、履行义务，推动形成决策科学、执行有力、监督有效的公司治理机制，持续推进公司治理体系与治理能力现代化建设。

#### 坚持和加强党的全面领导

坚决维护党中央对金融工作的集中统一领导，深刻认识金融工作的政治性、人民性，充分发挥党委“把方向、管大局、保落实”的领导作用，健全完善贯彻落实习近平总书记重要讲话、重要指示批示精神和党中央重大决策部署工作机制，坚持谋全局、议大事、抓重点，努力开创农业政策性金融事业新局面。用习近平新时代中国特色社会主义思想凝心铸魂，进一步筑牢意识形态思想防线。深入贯彻落实新时代党的组织路线，着力打造坚强党组织和高素质专业化干部队伍。坚持以严的基调强化正风肃纪，营造风清气正的良好政治生态。坚持一体推进“三不腐”，下大力气铲除滋生腐败的土壤和条件。

#### 完善董事会运行机制

制定董事会决策事项清单，修订董事会议案工作规程，进一步厘清治理主体职责边界，为规范董事会运作、提升董事会效率夯实制度基础。推进董事会信息化建设，实现董事会议案管理、督办管理模块上线，为董事会工作加强科技赋能。

#### 加强各治理主体沟通机制

推动董事会与行党委、高管层及董事会成员内部之间加强沟通，持续提升董事会自身建设，确保各治理主体互动畅通、信息共享，在高质量服务国家重大战略、深化公司治理体系改革、强化战略决策引领等方面取得成效达成共识，努力宣贯公司治理文化、传导公司治理理念。



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## 股东情况

财政部持有本行100%股权。财政部为国务院组成部门，是国家主管财政收支、财税政策制定、进行财政监督等工作的宏观调控部门，根据国务院授权，集中统一履行中央国有金融资本出资人职责，为健全完善本行现代公司治理机制提供了有力支撑。

## 董事会

### 董事会组成

根据国务院批准的《中国农业发展银行章程》，本行董事会由11名董事组成，包括3名执行董事（含董事长）、8名非执行董事。8名非执行董事包括4名部委董事、4名股权董事。

### 董事会职责

本行董事会依照相关法律法规和《中国农业发展银行章程》履行职责。董事会的职权主要包括：审议批准中长期发展战略、年度经营计划和投资方案，资本管理规划方案和资本补充工具发行方案，内部管理架构、一级境内外分支机构设置、调整和撤销方案，制定年度财务预算、决算方案，利润分配方案、弥补亏损方案，董事会议事规则及其修订方案；审议批准重大项目；审议批准风险管理、内部控制等基本管理制度；对一级子行（子公司）的设立、分立、合并、变动资本金事项作出决议；决定高级管理层任免事项、薪酬事项、绩效考核事项和奖惩事项，对董事长及经营管理层的授权事项等。

### 董事会运作

董事会按照本行监督管理办法和章程等要求有序运转、高效履职，深入贯彻落实党中央、国务院决策部署，有效发挥“定战略、作决策、防风险”作用。坚守农业政策性银行职能定位，严格落实党委前置研究程序，持续加强监督功能，着力提升公司治理的科学性、规范性和有效性。董事会下设各专门委员会按照议事规则等有关规定，向董事会提供专业意见或根据董事会授权就专业事项进行决策。董事会成员全面了解本行经营发展情况，深入基层调查研究，认真审议各项议案；积极参加各项培训，不断提升履职能力；遵守职业道德和职业操守，严格落实中央八项规定精神，忠实、勤勉、廉洁履职，自觉维护董事会的声誉和形象。2024年全年共召开7次董事会会议，审议审阅62项议案。

### 董事会专门委员会

本行董事会下设战略发展和投资管理（绿色金融）委员会、审计委员会、风险管理委员会、内部控制委员会、人事与薪酬委员会和关联交易控制委员会，各专门委员会向董事会提供专业意见，对董事会负责，并发挥决策参谋作用。

战略发展和投资管理（绿色金融）委员会负责制订本行经营管理目标和中长期发展战略，监督、检查年度经营计划、投资方案的执行情况以及环境、社会、治理等责任履行情况；审议本行章程修改方案，审议年度财务预算、决算、

利润分配、弥补亏损方案，审议年度债券发行计划，审议资本管理规划、资本补充工具发行、增加或减少注册资本的方案，审议需经董事会批准的重大项目等。全年召开4次会议，审议审阅20项议案。

审计委员会负责审核内部审计章程等重要制度和工作报告，审议中长期审计规划和年度审计计划，审议本行内部审计体系设置方案及修订方案；指导、考核和评价内部审计工作，检查风险和合规状况、会计政策、财务报告程序和财务状况，提出外部审计机构聘请与更换建议；审议批准除内部审计章程外，其他需提请董事会审议的相关制度办法。全年共召开4次会议，审议审阅8项议案。

风险管理委员会负责审议本行风险管理基本制度；监督高级管理层对各类风险的控制及全面风险管理情况，并对风险管理政策、管理状况及风险承受能力进行定期评估，提出完善风险管理的意见；审议批准风险管理基本制度外，其他需提请董事会审议的风险管理制度办法；评估产品开发和重大改动、机构和业务领域变动、重大收购与投资等可能带来的风险。全年共召开4次会议，审议审阅10项议案。

内部控制委员会负责监督、评价本行内控体系的建设、运行及内控措施的实施效果，审议本行内部控制基本制度及年度反洗钱报告、内控评价报告等，向董事会提出建议；审议批准内部控制基本制度外，其他需要提请董事会审议的内部控制制度办法。全年共召开3次会议，审议审阅6项议案。

人事与薪酬委员会负责拟定董事和高级管理人员的选任程序和标准，对董事和高级管理人员任职资格进行初步审核并向董事会提出建议；审议全行薪酬管理制度和政策、内部薪酬及绩效考核体系设置方案，拟定执行董事和高级管理层成员薪酬方案和奖惩事项建议，并监督方案实施；审议本行内部管理架构，审议一级境内外分支机构设置、调整和撤销方案等。全年共召开6次会议，审议审阅16项议案。

关联交易控制委员会负责关联交易的管理、审查和批准，控制关联交易风险；审查重大关联交易，接受一般关联交易备案；审议年度关联交易制度执行情况和关联交易专项审计结果；审议审批关联交易管理相关制度，审批关联交易及与关联交易有关的其他事项。全年召开1次会议，审议审阅2项议案。

2024年 共召开	董事会会议	战略发展和投资管理 (绿色金融) 委员会会议	风险管理委员会会议	人事与薪酬委员会会议
		4次 审议审阅议案 20 项	4次 审议审阅议案 10 项	6次 审议审阅议案 16 项
	7次 审议审阅议案 62 项	审计委员会会议	内部控制委员会会议	关联交易控制委员会会议
		4次 审议审阅议案 8 项	3次 审议审阅议案 6 项	1次 审议审阅议案 2 项

## 高管层

本行高管层由行长、副行长、董事总经理及其他高级管理人员构成。高管层按照《中国农业发展银行章程》及董事会授权开展经营管理活动，对董事会负责。



范晓刚



## 内部控制

问题根源性治理持续深化推进，基础管理稳步提档升级，持续加强“第二道防线”建设，服务全行高质量发展有力有效。

### 推进问题根源性治理 提升内控有效性

进一步全面梳理、精准定位经营管理中的重要“靶点”，深化部署开展年度“两基”建设重点领域关键环节“靶点”整固，推动各级机构进一步加强关键环节管控。建立系统刚控常态化工作机制，健全“梳理流程、研提措施、推动落地、动态评估”管理流程，强化关键环节合规管控和系统控制，扎实推进问题根源性治理。高标准谋划非现场监测工作，有序推进非现场监测系统建设，“全覆盖、快响应、业融式、数智化”的非现场监测体系初现雏形。加强“靶点”整固等成果运用，完善检查评价标准、工具和方法。加强人才队伍建设，进一步提升检查评价针对性和有效性。

### 聚焦重点领域 推动基础管理优化升级

扎实推进人民银行执法检查问题整改，制定优化反洗钱管理体系行动方案，推进可疑交易集中处理，开展反洗钱咨询，反洗钱履职能力水平进一步提升。加强案防制度建设，健全“管案件”和“防风险”的全链条治理机制，案防管理基础不断夯实。强化制度全生命周期管理，上线“制度审查”模块，实现制度审查关键节点刚性控制。制定合规审查管理办法，开展新产品、新业务合规审查，推进合规风险源头管控。强化消费者权益保护管理，制定重大投诉应急预案，推动投诉处置应对更加规范。制定关联交易体系优化方案，强化关联交易日常监测和非现场检查，加强信息数据源头治理，关联交易管理水平稳步提升。农发行与关联方发生的交易遵循合规性、公允性原则，2024年，全行共发生符合国家金融监督管理总局一般关联交易披露要求的关联交易36笔、金额共计10.97亿元，其中：授信类关联交易1笔、金额0.3亿元，存款类关联交易35笔、金额10.67亿元，未发生重大关联交易。

### 加强组织建设和文化培育 筑牢“二道防线”

深化内控合规系统治理，加强条线管理岗位人员任职资格准入，细化条线专业考核，持续提升履职独立性、专业性。持续优化“三合一”专员履职考核管理，推进“三合一”专员履职管理系统研发建设，推动更好发挥“最后一公里”监督效能。编发合规案例库，抓促条线开展联合督导，推动监督合力向深扩展、向下延伸。扎实推进风险合规文化“三进”宣教，健全合规案例库管理机制，进一步筑牢全行合规展业思想防线。

## 内部审计

聚焦全行中心工作，忠实履行审计职责，稳步推进审计机构优化，提升审计集约化、专业化水平，增强审计独立性、权威性，充分发挥风险防控的“第三道防线”作用，以高质量审计护航农发行高质量发展。

### 审计体制持续优化

贯彻落实《中国农业发展银行审计机构优化方案》，设立北京、大连、合肥、广州、成都和西安6个审计分部，撤销24个审计办事处，优化处室设置和人员配置，深化审计条线人事管理，审计队伍综合素质明显提升。

### 审计职能充分发挥

严格落实行党委、董事会部署要求，扎实开展审计监督。围绕高质量发展创新开展机构全面风险与合规审计，对分支机构精准画像，强化“巡审联动”，与巡视结果相互论证支撑，进一步推动巡视“政治体检”与审计“经济体检”有机融合，共同增强全行监督的穿透力。围绕全行重点业务和关键环节，对不良贷款、重点项目和重点区域风险贷款、绿色信贷、财务开支情况、扶贫捐赠资金使用情况开展审计，对子公司投资业务审计调研，助力全行牢牢守住高质量发展的风险底线。围绕外部监管要求对全行呆账核销、关联交易管理、征信业务管理、资本管理、信息科技、信贷资产风险分类、反洗钱等工作开展审计，规范全行内部管理流程，夯实公司治理根基。对全行内外部监督检查发现问题的整改情况开展审计，推动各分支机构压实责任、举一反三，做实审计整改“下半篇文章”。围绕领导干部的权力运行和责任落实开展离任、任中经济责任审计，为干部任免考核提供决策参考。

### 监审联动主动高效

建立健全监审联动工作机制，印发《关于进一步加强监审联动工作的通知》，加强农发行与监管部门的协同配合，明确建立沟通汇报机制、深化监管成果利用等联动措施。常态化组织做好监管通报整改工作，制定问题、责任、任务清单，建立落实台账，将整改任务和监管意见分解至总行和相关省级分行，切实做好监管通报整改工作。

### 审计质效稳步提升

出台《关于进一步提高审计质效的指导意见》，突出问题导向，深化会商会审机制，广泛应用审计要点、审计定性、审计定责、审计整改“四个规范化”成果，开展审计流程、文本规范化建设，形成系统化、规范化、统一化的审计项目操作规程。推进大数据审计建设，加强非现场审计人才队伍培养，中高级人才占比大幅提升；探索对省级分行开展全面非现场监测分析，进一步发挥审计“探头”“前哨”作用；强化非现场审计平台建设，优化系统功能，扩展数据接入范围，持续推进建立分类清晰、覆盖全面、类型丰富的非现场审计模型体系。



苑晓网

## 环境和社会责任

### 环境责任

#### 强化碳足迹管理

研究制定全行绿色低碳运营管理办法，从能耗、自身运营和碳核算等方面明确管理要求。完成对全行2,000余家机构的碳盘查，成功上线绿色低碳功能模块，开展区域试运行。

#### 加速推广绿色办公

新建上线“农发协作”数字协同平台和电子签章系统，持续优化完善综合办公系统功能，不断拓展绿色办公场景。2024年办公系统累计流转各类文档366万余件，发布信息资料3.89万件，阅览136.24万次，测算全行共节省纸张约2,677万张、减少碳排放约339.22吨。



#### 深入推进绿色运营

积极推进绿色网点建设，黑龙江伊春市分行及其辖内支行、鸡西市虎林支行获得“碳中和证书”。优化完善柜面运营业务系统，推广自助柜台，拓展13类特色渠道服务场景，积极推动ICR、RPA技术应用，持续提升电子银行渠道场景化、自动化、智能化服务水平。

#### 坚持绿色采购

优先选择低碳环保的装修设计方、材料和设施设备，优先采购和使用节能、节水、节材等有利于环境保护的原材料、产品和服务，引导分支机构优先采购新能源汽车。



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## 社会责任

### 支持普惠小微

2024年，农发行通过线上+线下双重渠道，持续探索数字普惠发展模式，助力涉农产业链延链补链强链，全年累放普惠小微贷款439.5亿元，其中线上累放普惠小微贷款209.21亿元。聚焦国家粮食安全和重要农产品流通，加大线上化业务创新，更好发挥政策性资金支农作用。

全年累放

普惠小微贷款

439.5 亿元

线上普惠小微贷款

209.21 亿元

### 关心关爱员工

做好困难职工帮扶工作。开展元旦春节“双节”送温暖活动，全系统共慰问职工4,059人，发放慰问款物922.6万元；全年向5名特困职工发放救助金共计50.2万元。

关爱职工心理健康。开通农发行职工心理咨询服务热线，建立适合农发行职工需求的心理关爱服务工作机制。

关爱女性职工。发布总行党委致全行女职工的“三八”国际妇女节贺信，传递总行党委的关心与关爱；向中国金融工会推荐共建“女职工关爱室”17个，全行累计创建“女职工关爱室”335个，女职工获得感、幸福感不断提升。

元旦春节“双节”送温暖活动  
全系统共慰问职工

4,059 人

发放慰问款物

922.6 万元

全年向5名特困职工  
发放救助金共计

50.2 万元

向中国金融工会推荐  
共建“女职工关爱室”

17 个

全行累计创建  
“女职工关爱室”

335 个



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积极对外捐赠

2024年，全行公益救济性捐赠资金支出5,381万元，主要用于巩固拓展脱贫攻坚成果同乡村振兴有效衔接，如农发行定点帮扶（对口支援）县域内部分基础设施维修改造、特色产业帮扶、农村义务教育奖补、改善医疗条件等，以及部分区域灾情救助。

2024年全行公益救济性捐赠资金支出

5,381 万元

热心社会公益

开展“青春助力乡村振兴”系列志愿公益活动。以农发行定点帮扶县为重点，常态化开展捐资助学、助困助残等志愿公益活动，以青年力量助力巩固拓展脱贫攻坚成果。连续两年与团中央青年志愿者行动指导中心联合开展全国大学生“乡村振兴”志愿服务项目，将助力乡村振兴和服务青年成长有机结合，组织千余名农发行青年与万名大学生，以200个农发行重点支持的乡村振兴项目为实践基地开展系列活动，累计服务群众34万余人次，服务总时长达18万余小时。



福建省分行与复旦大学肿瘤防治博士宣讲团联合开展志愿服务活动



苑晓丽

### 开展“美丽中国 青春行动”系列环保公益活动。

在内蒙古赤峰开展青年义务植树活动，总行行领导与近100名青年共同栽种树木40余亩，并在活动现场向全行青年发出践行简约适度、绿色低碳、文明健康生活方式的倡议；全行各级团组织积极响应倡议，组织青年广泛开展环保宣传、环境清理等志愿公益活动470余次，栽种树木730余亩。

### 组织志愿公益活动

470  
余次



农发行在内蒙古举办“美丽中国 青春行动”青年义务植树活动

### 开展“学习雷锋志愿行 青春建功新征程”学雷锋志愿公益活动。在全行广泛开展学雷锋

活动，各级行开展岗位建功、金融宣讲、志愿帮扶、敬老助学等活动两千余次，参与青年万余人次，累计活动时长近五千小时。在全行开展金融系统学雷锋活动示范点和学雷锋模范评选工作，2个集体获“2024年金融系统学雷锋活动示范点”称号、2名个人获“2024年金融系统学雷锋模范”称号，推荐的广东分行“粤青服务 农发有爱”——爱心助学青年志愿服务项目在第七届中国青年志愿服务项目大赛中获得铜奖。



图例

广东分行在丁堡镇开展“粤青服务 农发有爱”——爱心助学青年志愿服务

苑视网

## 重要事项

### 1月

1月24日，印发《中共中国农业发展银行委员会关于贯彻落实中央金融工作会议精神 开创新时代高质量发展新局面的实施意见》。

1月29日至30日，召开2024年年度工作会议。

### 2月

2月4日、6日、8日、18日、19日，分别印发《关于全力做好服务深化农村改革重点工作的意见》《关于进一步加强长江大保护和黄河流域生态保护金融服务的意见》《关于加大信贷支持力度 高质量服务“千万工程”的意见》《关于推动农村路网信贷业务高质量发展的意见》《关于加大服务新时代东北全面振兴取得新突破有关措施的意见》。

2月22日，召开2024年党风廉政建设暨纪检监察工作会议。

### 3月

3月1日，召开全面深化改革领导小组2024年第1次会议。26日，印发《2024年深化改革工作方案》。

3月7日，发布新版文化理念海报。

3月22日，召开第二届董事会2024年度第1次会议。

3月29日至4月12日，发行首期可转让大额存单。

### 4月

4月10日、16日、23日、24日，分别印发《关于全力服务美丽中国建设的意见》《关于做好“五篇大文章” 开创高质量发展新局面的实施意见》《关于优化完善业务模式 高质量服务“千万工程”的意见》《中共中国农业发展银行委员会关于培育中国特色金融文化的实施意见》。

4月16日，印发《中共中国农业发展银行委员会党纪学习教育实施方案》。28日，农发行党委党纪学习教育读书班开班。

4月28日，召开第二届董事会2024年度第2次会议。



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## 5月

5月6日，印发《关于进一步加强党的青年工作的意见》。

## 6月

6月4日至5日，召开服务国家粮食安全工作会议。

6月25日，召开第二届董事会2024年度第3次会议。

6月27日，首笔“e提单”业务在辽宁营口分行落地；首笔配售型保障房项目贷款在浙江分行发放；发布《中国农业发展银行脱贫攻坚系列丛书》。

截至6月末，农发行服务“藏粮于地、藏粮于技”战略贷款余额突破万亿元。

## 7月

7月29日，召开2024年年中工作会议。

7月31日，农发行党委召开落实中央巡视“回头看”整改常态长效推进会。

## 8月

8月9日，召开第二届董事会2024年度第4次会议。

8月23日，召开第二届董事会2024年度第5次会议。

8月26日至9月26日，组织3期学习贯彻党的二十届三中全会精神教育培训。

## 9月

9月12日，举办“金农发行杯”网络安全技能竞赛决赛。

9月14日、27日，分别印发《中共中国农业发展银行委员会关于进一步深化重点领域改革全力服务推进中国式现代化的意见》《中国农业发展银行支持长三角一体化高质量发展行动方案（2024-2026年）》。

9月19日，召开系统分类改革落地动员部署会议；河北分行发放系统首笔粮油“保值贷”。



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## 10月

10月14日，首次发行以存款类金融机构7天回购利率（DR007）为基准的浮息债券10亿元。

## 11月

11月12日，召开第二届职工代表大会第二次会议。

11月18日，召开“支农报国30年 服务三农担使命”暨农发行成立30周年座谈会。

11月21日，召开共青团中国农业发展银行第五次代表大会。

11月25日，召开第二届董事会2024年度第6次会议。

## 12月

12月24日，召开第二届董事会2024年度第7次会议。

2024年，与各相关部委和省级人民政府深化银政合作，与7家央企和国企签订战略合作协议，包括中国融通集团、国家开发银行、中国人民保险集团、大连商品交易所、中国储备粮管理集团有限公司、银联商务支付股份有限公司、中国铁道建设集团有限公司。（注：上述机构按签订时间顺序列示）



范晓刚

# 审计报告

信会师报字〔2025〕第ZA32760号

中国农业发展银行：

## 一、审计意见

我们审计了中国农业发展银行的财务报表，包括 2024 年 12 月 31 日的合并及银行资产负债表，2024 年度的合并及银行利润表、合并及银行所有者权益变动表、合并及银行现金流量表以及相关财务报表附注。

我们认为，后附的财务报表在所有重大方面按照企业会计准则的规定编制，公允反映了中国农业发展银行 2024 年 12 月 31 日的合并及银行财务状况以及 2024 年度的合并及银行经营成果和现金流量。

## 二、形成审计意见的基础

我们按照中国注册会计师审计准则(以下简称“审计准则”)的规定执行了审计工作。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师职业道德守则，我们独立于中国农业发展银行，并履行了职业道德方面的其他责任。我们相信，我们获取的审计证据是充分、适当的，为发表审计意见提供了基础。

## 三、管理层和治理层对财务报表的责任

管理层负责按照企业会计准则的规定编制财务报表，使其实现公允反映，并设计、执行和维护必要的内部控制，以使财务报表不存在由于舞弊或错误导致的重大错报。

在编制财务报表时，管理层负责评估中国农业发展银行的持续经营能力，披露与持续经营相关的事项(如适用)，并运用持续经营假设，除非计划进行清算、终止运营或别无其他现实的选择。治理层负责监督中国农业发展银行的财务报告过程。

治理层负责监督中国农业发展银行的财务报告过程。

## 四、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证，并出具包含审计意见的审计报告。合理保证是高水平的保证，但并不能保证按照审计准则执行的审计在某一重大错报存在时总能发现。错报可能由于舞弊或错误导致，如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策，则通常认为错报是重大的。

在按照审计准则执行审计工作的过程中，我们运用职业判断，并保持职业怀疑。同时，我们也执行以下工作：



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(一) 识别和评估由于舞弊或错误导致的财务报表重大错报风险；设计和实施审计程序以应对这些风险，并获取充分、适当的审计证据，作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上，未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。

(二) 了解与审计相关的内部控制，以设计恰当的审计程序，但目的并非对内部控制的有效性发表意见。

(三) 评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。

(四) 对管理层使用持续经营假设的恰当性得出结论。同时，根据获取的审计证据，就可能导致对中国农业发展银行持续经营能力产生重大疑虑的事项或情况是否存在重大不确定性得出结论。如果我们得出结论认为存在重大不确定性，审计准则要求我们在审计报告中提请报表使用者注意财务报表中的相关披露；如果披露不充分，我们应当发表非无保留意见。我们的结论基于截至审计报告日可获得的信息。然而，未来的事项或情况可能导致中国农业发展银行不能持续经营。

(五) 评价财务报表的总体列报(包括披露)、结构和内容，并评价财务报表是否公允反映相关交易和事项。

(六) 就中国农业发展银行中实体或业务活动的财务信息获取充分、适当的审计证据，以对合并财务报表发表审计意见。我们负责指导、监督和执行集团审计，并对审计意见承担全部责任。

我们与治理层就计划的审计范围、时间安排和重大审计发现等事项进行沟通，包括沟通我们在审计中识别出的值得关注的内部控制缺陷。



中国注册会计师：

朱建弟



中国·上海

中国注册会计师：

马强



范晓丽

## 财务报告

### 资产负债表

单位：人民币亿元

项目	2024年末	2023年末
资产：		
现金及存放中央银行款项	900.87	1,013.62
存放同业款项	3,485.70	3,530.34
拆出资金	465.19	873.45
买入返售金融资产	994.32	999.50
其他应收款	36.71	11.76
发放贷款和垫款	92,290.61	84,093.03
金融投资	7,154.12	7,999.86
交易性金融资产	1,514.72	2,084.24
债权投资	5,594.25	5,858.60
其他债权投资	0.00	0.00
其他权益工具投资	45.15	57.01
长期股权投资	10.01	9.58
固定资产	151.54	142.62
在建工程	18.87	28.78
使用权资产	2.52	4.24
无形资产	11.26	11.59
商誉	0.18	0.18
长期待摊费用	0.40	0.47
抵债资产	0.42	0.47
递延所得税资产	925.09	872.28
其他资产	56.73	48.67
资产总计	106,504.55	99,640.41
负债：		
向中央银行借款	7,566.06	8,900.17
同业及其他金融机构存放款项	394.06	980.54
拆入资金	0.00	65.08



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## 资产负债表

单位：人民币亿元

项目	2024年末	2023年末
卖出回购金融资产款	0.00	80.15
吸收存款	12,405.72	11,408.04
应付职工薪酬	301.34	113.98
应交税费	136.94	146.47
其他应付款	84.81	17.94
租赁负债	2.14	4.07
预计负债	6.08	8.79
应付债券	82,274.51	74,985.85
递延所得税负债	0.19	0.41
其他负债	36.63	30.55
负债合计	103,208.50	96,742.05
所有者权益：		
实收资本	2,260	2,000
其他权益工具	0.00	0.00
资本公积	0.17	0.17
其他综合收益	0.86	0.76
盈余公积	284.56	254.33
一般风险准备	240.00	240.00
未分配利润	498.74	391.23
归属于母公司所有者权益合计	3,284.34	2,886.49
少数股东权益	11.70	11.86
所有者权益合计	3,296.05	2,898.36
负债和所有者权益总计	106,504.55	99,640.41

本财务报表由下列负责人签署：

湛东升	吴涛	孟利
董事长	主管财会工作副行长	财会部门负责人

## 利润表

单位：人民币亿元

	2024年	2023年
一、营业收入	1,438.66	1,457.43
（一）利息净收入	1,378.64	1,411.71
利息收入	4,013.63	3,940.87
利息支出	2,634.99	2,529.16
（二）手续费及佣金净收入	-7.92	-5.48

## 利润表

单位：人民币亿元

项目	2024年	2023年
手续费及佣金收入	0.71	0.31
手续费及佣金支出	8.63	5.79
(三) 投资收益 (损失以“-”号填列)	25.86	32.59
其中：对联营企业和合营企业的投资收益	0.43	-0.10
(四) 公允价值变动收益 (损失以“-”号填列)	38.93	14.23
(五) 汇兑收益 (损失以“-”号填列)	1.15	1.14
(六) 其他业务收入	0.44	0.73
(七) 资产处置收益 (损失以“-”号填列)	1.29	2.23
(八) 其他收益	0.27	0.29
二、营业支出	867.52	995.54
(一) 税金及附加	17.87	17.46
(二) 业务及管理费	474.85	299.70
(三) 信用减值损失 (转回金额以“-”号填列)	366.93	671.11
(四) 其他资产减值损失 (转回金额以“-”号填列)	0.06	0.00
(五) 其他业务成本	7.81	7.27
三、营业利润 (亏损以“-”号填列)	571.14	461.89
加：营业外收入	0.86	1.96
减：营业外支出	1.89	1.92
四、利润总额 (亏损以“-”号填列)	570.11	461.93
减：所得税费用	172.53	101.35
五、净利润 (亏损以“-”号填列)	397.59	360.58
归属于母公司所有者的净利润	397.75	360.29
少数股东损益	-0.16	0.29
六、其他综合收益的税后净额	0.10	0.56
(一) 归属于母公司所有者的其他综合收益的税后净额	0.10	0.56
1. 以后不能重分类进损益的其他综合收益	0.10	0.56
2. 以后将重分类进损益的其他综合收益	0.00	0.00
其中：权益法下可转损益的其他综合收益	0.00	0.00
(二) 归属于少数股东的其他综合收益的税后净额	0.00	0.00
七、综合收益总额	397.69	361.14
归属于母公司所有者的综合收益总额	397.85	360.85
归属于少数股东的综合收益总额	-0.16	0.29

## 现金流量表

单位：人民币亿元

项目	2024年	2023年
一、经营活动产生的现金流量：		
客户存款和同业存放款项净增加额	395.96	-415.41
向中央银行借款净增加额	-1,332.12	1,433.86
向其他金融机构拆入资金净增加额	-23.26	-126.47
收取利息、手续费及佣金的现金	4,029.66	3,945.93
收到其他与经营活动有关的现金	79.82	46.37
经营活动现金流入小计	3,150.06	4,884.28
客户贷款及垫款净增加额	8,553.50	10,549.65
存放中央银行和同业款项净增加额	83.63	-517.34
支付利息、手续费及佣金的现金	337.48	326.64
支付给职工以及为职工支付的现金	213.58	217.22
支付的各项税费	385.06	349.61
支付其他与经营活动有关的现金	166.26	635.52
经营活动现金流出小计	9,739.51	11,561.30
经营活动产生的现金流量净额	-6,589.45	-6,677.02
二、投资活动产生的现金流量：		
收回投资收到的现金	9,101.60	12,003.20
取得投资收益收到的现金	131.17	150.15
收到其他与投资活动有关的现金	1.29	2.23
投资活动现金流入小计	9,234.06	12,155.58
投资支付的现金	8,228.38	10,284.08
购建固定资产、无形资产和其他长期资产支付的现金	14.87	24.05
支付其他与投资活动有关的现金	0.01	0.00
投资活动现金流出小计	8,243.26	10,308.14
投资活动产生的现金流量净额	990.81	1,847.44
三、筹资活动产生的现金流量：		
发行债券收到的现金	21,080.53	21,588.83
收到其他与筹资活动有关的现金	0.00	0.00
筹资活动现金流入小计	21,080.53	21,588.83
偿还债务支付的现金	13,726.33	14,191.79
分配股利、利润或偿付利息支付的现金	2,359.07	2,008.88
支付其他与筹资活动有关的现金	2.18	2.77
筹资活动现金流出小计	16,087.58	16,203.44
筹资活动产生的现金流量净额	4,992.96	5,385.39

### 现金流量表

单位：人民币亿元

项目	2024年	2023年
四、汇率变动对现金及现金等价物的影响	0.12	0.16
五、现金及现金等价物净增加额	-605.57	555.97
加：期初现金及现金等价物余额	4,678.72	4,122.75
六、期末现金及现金等价物余额	4,073.15	4,678.72

## 财务报表的编制基础及遵循企业会计准则的声明

本财务报表以持续经营假设为基础，按照财政部发布的企业会计准则及相关规定编制。本财务报表符合企业会计准则要求，真实、完整地反映了本集团及本行于2024年12月31日的财务状况以及2024年度的经营成果和现金流量等有关信息。

## 重要会计政策和会计估计

### （一）会计期间

本集团会计年度采用公历年度，即每年自1月1日起至12月31日止。

### （二）记账本位币

本集团机构的记账本位币为人民币。外币业务采用分账制核算，编制财务报表时折算为人民币。

### （三）记账基础和计价原则

本集团会计核算以权责发生制为记账基础。除某些金融工具以公允价值计量外，本财务报表均以历史成本为计量基础。资产如发生减值，则按照相关规定计提减值准备。



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## （四）合并财务报表

### 1. 合并范围

合并财务报表的合并范围以控制为基础予以确定。本期合并范围包括2个全资子公司“中国农发重点建设基金有限公司”“农发基础设施基金有限公司”及2个控股子公司“现代种业发展基金有限公司”“北京先农投资管理有限公司”。

### 2. 合并财务报表的编制方法

合并财务报表以本行和子公司的财务报表为基础，根据其有关资料，由本行编制。在编制合并财务报表时，本行和子公司的会计政策和会计期间要求保持一致，对集团内部往来余额和交易予以抵销。

## （五）现金及现金等价物

现金及现金等价物是指库存现金、可随时用于支付的存款，以及持有的原始期限不超过三个月的、流动性强、易于转换为已知金额现金及价值变动风险很小的货币性资产。

## （六）外币业务

外币交易在初始确认时采用交易发生日的即期汇率折算为记账本位币。对外币货币性项目，期末采用资产负债表日即期汇率折算，因资产负债表日即期汇率与初始确认时或者前一资产负债表日即期汇率不同而产生的折算差额，计入当期损益。对以历史成本计量的外币非货币性项目，仍采用交易发生日的即期汇率折算；对以公允价值计量的外币非货币性项目，采用公允价值确定日的即期汇率折算，折算后的记账本位币金额与原记账本位币金额的差额，对于以公允价值计量且其变动计入其他综合收益的金融资产，计入其他综合收益，对于以公允价值计量且其变动计入当期损益的金融资产及金融负债，计入当期损益。

## （七）金融工具

### 1. 金融资产和金融负债的初始确认。

本集团成为金融工具合同条款中的一方时，即于交易日，确认相应的金融资产或金融负债。

本集团初始确认金融资产或金融负债时，按照公允价值计量。对于以公允价值计量且其变动计入当期损益的金融资产或金融负债，相关交易费用直接计入当期损益；对于其他类别的金融资产或金融负债，相关交易费用计入其初始确认金额。

### 2. 金融资产和金融负债的分类。

本集团根据管理金融资产的业务模式和金融资产的合同现金流量特征，将金融资产划分为以下三类：以摊余成本计量的金融资产、以公允价值计量且其变动计入其他综合收益的金融资产及以公允价值计量且其变动计入当期损益的金融资产。

本集团将金融负债划分为以下两类：以摊余成本计量的金融负债及以公允价值计量且其变动计入当期损益的金融负债。

### 3. 金融资产和金融负债的后续计量。

(1) 以摊余成本计量的金融资产采用实际利率法，以摊余成本进行后续计量。

(2) 以公允价值计量且其变动计入当期损益的金融资产以公允价值进行后续计量，产生的利得或损失（包括利息和股利收入）计入当期损益，除非该金融资产属于套期关系的一部分。

(3) 以公允价值计量且其变动计入其他综合收益的债务工具投资以公允价值进行后续计量, 采用实际利率法计算的利息、减值损失或利得及汇兑损益计入当期损益, 其他利得或损失计入其他综合收益。终止确认时, 将之前计入其他综合收益的累计利得或损失从其他综合收益中转出, 计入当期损益。

(4) 以公允价值计量且其变动计入其他综合收益的权益工具投资以公允价值进行后续计量, 除股利收入计入当期损益外, 其他利得或损失计入其他综合收益。终止确认时, 将之前计入其他综合收益的累计利得或损失从其他综合收益中转出, 计入留存收益。

(5) 以摊余成本计量的金融负债采用实际利率法, 以摊余成本进行后续计量。

(6) 以公允价值计量且其变动计入当期损益的金融负债以公允价值进行后续计量, 除与套期会计有关外, 产生的利得或损失 (包括利息费用) 计入当期损益。

本集团管理金融资产的业务模式一经确定, 不得随意变更。管理金融资产的业务模式变更时, 将对所有受影响的相关金融资产进行重分类。本集团对所有金融负债均不进行重分类。

#### 4. 金融工具的减值。

本集团在资产负债表日以预期信用损失为基础, 对以摊余成本计量的金融资产、以公允价值计量且其变动计入其他综合收益的债务工具投资及贷款承诺和财务担保合同进行减值处理, 并确认损失准备或预计负债。

#### 5. 公允价值的确定。

公允价值, 是指市场参与者在计量日发生的有序交易中, 出售一项资产所能收到或者转移一项负债所需支付的价格。存在活跃市场的金融工具, 本集团以活跃市场中的价格用于确定其公允价值。不存在活跃市场的金融工具, 本集团采用估值技术确定其公允价值。估值技术包括参考市场参与者最近进行的有序交易中使用的价格、现金流量折现法、期权定价模型及其他市场参与者普遍使用的估值技术等。

#### 6. 金融资产和金融负债的终止确认。

满足下列条件之一的金融资产, 予以终止确认: 收取该金融资产现金流量的合同权利终止; 该金融资产已转移, 且本集团将金融资产所有权上几乎所有的风险和报酬转移给转入方, 或虽然本集团既没有转移也没有保留金融资产所有权上几乎所有的风险和报酬, 但是未保留对该金融资产控制。金融资产转移时, 如果本集团既没有转移也没有保留该金融资产所有权上几乎所有的风险和报酬, 且保留对该金融资产的控制, 则根据对该金融资产的继续涉入程度确认有关金融资产。

本集团在经营活动中, 通过将部分金融资产出售给特殊目的信托, 再由特殊目的信托向投资者发行资产支持证券, 将金融资产证券化。该类业务中, 本集团持有部分优先级及次级资产支持证券。

金融负债 (或其一部分) 的现时义务已经解除的, 本集团终止确认该金融负债 (或该部分金融负债)。

#### 7. 衍生金融工具

本集团的衍生金融工具为本行与银行合作办理的远期结售汇业务, 以衍生交易合同签署日的公允价值进行初始计量, 并以公允价值进行后续计量, 公允价值变动计入公允价值变动损益。公允价值为正数的衍生金融工具确认为一项资产, 公允价值为负数的衍生金融工具确认为一项负债。

## (八) 买入返售金融资产和卖出回购金融资产款

买入返售金融资产，是指本集团按返售协议先买入再按固定价格返售的金融资产所融出的资金。卖出回购金融资产款，是指本集团按回购协议先卖出再按固定价格回购的金融资产所融入的资金。本集团买入返售金融资产和卖出回购金融资产款按业务发生时实际支付或收到的款项入账并在资产负债表中反映。买入返售的已购入标的资产不予以确认；卖出回购的标的资产仍在资产负债表中反映。买入返售和卖出回购业务的买卖价差在相关交易期间以实际利率法摊销，分别确认为利息收入和利息支出。

## (九) 长期股权投资

本行长期股权投资包括对子公司和联营企业的权益性投资。

### 1. 子公司。

本行采用成本法核算对子公司的长期股权投资。子公司是指本集团能够对其实施控制的被投资单位。采用成本法核算的长期股权投资按初始投资成本计价，追加或收回投资调整长期股权投资的投资成本，当期投资收益按照享有被投资单位宣告发放的现金股利或利润确认。

### 2. 联营企业。

本行对联营企业的投资采用权益法核算。联营企业是指本行能够对其财务和经营决策具有重大影响的被投资单位。

采用权益法核算时，长期股权投资的初始投资成本大于投资时应享有被投资单位可辨认净资产公允价值份额的，不调整长期股权投资的初始投资成本；初始投资成本小于投资时应享有被投资单位可辨认净资产公允价值份额的，其差额计入当期损益，同时调整长期股权投资的成本。

采用权益法核算时，按照应享有或应分担的被投资单位实现的净损益和其他综合收益的份额，分别确认投资收益和其他综合收益，同时调整长期股权投资的账面价值；按照被投资单位宣告分派的利润或现金股利计算应享有的部分，相应减少长期股权投资的账面价值；对于被投资单位除净损益、其他综合收益和利润分配以外所有者权益的其他变动，调整长期股权投资的账面价值并计入资本公积。在确认应享有被投资单位净损益的份额时，以取得投资时被投资单位各项可辨认资产等的公允价值为基础，并按照本集团的会计政策及会计期间，对被投资单位的净利润进行调整后确认。对于本集团与联营企业之间发生的未实现内部交易损益，按照持股比例计算属于本集团的部分予以抵销，在此基础上确认投资损益；但本集团与被投资单位发生的未实现内部交易损失，属于所转让资产减值损失的，不予以抵销。

在确认应分担被投资单位发生的净亏损时，以长期股权投资的账面价值和其他实质上构成对被投资单位净投资的长期权益减记至零为限。此外，如本集团对被投资单位负有承担额外损失的义务且符合预计负债确认条件的，则继续确认预计将承担的损失金额。被投资单位以后期间实现净利润的，本集团在收益分享额弥补未确认的亏损分担额后，恢复确认收益分享额。

## (十) 固定资产

固定资产是指为提供服务、出租或经营管理而持有的，使用寿命超过一个会计年度的有形资产。本集团的固定资产主要包括房屋及建筑物、交通运输工具、机器设备等固定资产等。

固定资产按成本进行初始计量，按原值扣减累计折旧及减值准备后的净额列示。与固定资产有关的后续支出，如果与该固定资产有关的经济利益很可能流入且其成本能可靠地计量，则计入固定资产成本，并终止确认被替换部分的账面价值，除此以外的其他后续支出，在发生时计入当期损益。

固定资产从达到预定可使用状态的次月起，采用年限平均法在使用寿命内计提折旧。各类固定资产的折旧年限和预计净残值率列示如下：

资产类别	折旧年限	预计净残值率
房屋及建筑物	20—30年	3%—5%
交通运输工具	5—8年	3%—5%
机器设备	4—11年	3%—5%
其他固定资产	5年	5%

### （十一）在建工程

在建工程包括正在建造的办公楼及其附属物和设备的成本。在建工程成本包括设备原价、建筑 and 安装成本和发生的其他直接成本。

在建工程自达到预定可使用状态时转列为固定资产，并按有关折旧政策计提折旧。在建工程不计提折旧。

### （十二）无形资产

无形资产是指本集团拥有或者控制的没有实物形态的可辨认非货币性资产，包括计算机软件、土地使用权及其他无形资产。本集团无形资产采用直线法按月摊销。

### （十三）租赁

除短期租赁和低价值资产租赁外，本集团作为承租人时，对租赁按以下方式进行会计处理：

1.初始确认。在租赁期开始日，将成本计入使用权资产，尚未支付的租赁付款额的现值计入租赁负债，尚未支付的租赁付款额计入租赁负债（租赁付款额），尚未支付的租赁付款额与其现值的差额计入租赁负债（未确认融资费用）。使用权资产的成本包括：租赁负债的初始计量金额；在租赁期开始日或之前支付的租赁付款额，存在租赁激励的，扣除已享受的租赁激励相关金额；本集团作为承租人发生的初始直接费用；为拆卸及移除租赁资产、复原租赁资产所在场地或将租赁资产恢复至租赁条款约定状态预计将发生的成本。

2.后续计量。在租赁期开始日后，采用成本模式对使用权资产进行后续计量，并对使用权资产计提折旧。对能够合理确定租赁期届满时取得租赁资产所有权的，在租赁资产剩余使用寿命内计提折旧；否则，在租赁期与租赁资产剩余使用寿命两者孰短的期间内计提折旧。

3.终止确认。租赁合同到期终止确认时，租赁负债全部冲销为零，使用权资产全额计提折旧，并冲销使用权资产原值、累计折旧、减值准备，如存在差额，计入其他营业收支。



#### (十四) 长期待摊费用

长期待摊费用是指已经发生但摊销期限在一年以上（不含一年）的各项费用，包括租入固定资产发生的改良支出、已提足折旧的固定资产发生的改良支出等。长期待摊费用根据合同或协议期限与受益期限孰短原则确定摊销期限，并在摊销期限内平均摊销。

#### (十五) 抵债资产

抵债资产为非金融资产的，其入账价值包括抵债部分债权的公允价值和可直接归属于该项资产的相关税费；资产负债表日，按照账面价值与可收回金额孰低计量，当可收回金额低于账面价值时，对抵债资产计提减值准备。抵债资产为金融资产的，按照金融工具相关规定进行计量。

#### (十六) 非金融资产减值

本集团于资产负债表日检查长期股权投资、固定资产、使用寿命确定的无形资产、商誉以及其他资产是否存在可能发生减值的迹象，对于除商誉外的资产，如果存在减值迹象，则估计其可收回金额。本集团以单项资产为基础估计其可收回金额，如难以对单项资产的可收回金额进行估计，以该资产所属的资产组为基础确定资产组的可收回金额。如资产的可收回金额低于其账面价值，按其差额计提资产减值准备，并计入当期损益。

商誉无论是否存在减值迹象，本集团至少每年对其进行减值测试。减值测试时，商誉的账面价值分摊至预期从企业合并的协同效应中受益的资产组或资产组组合。如果包含分摊的商誉的资产组或资产组组合的可收回金额低于其账面价值的，确认相应的减值损失。减值损失金额首先抵减分摊至该资产组或资产组组合的商誉的账面价值，再根据资产组或资产组组合中除商誉以外的其他各项资产的账面价值所占比重，按比例抵减其他各项资产的账面价值。

上述资产减值损失一经确认，以后期间不予转回。

#### (十七) 应付债券

本集团发行的金融债券，以公允价值进行初始计量，交易费用计入初始确认金额，采用实际利率法，以摊余成本进行后续计量。

#### (十八) 职工薪酬

职工薪酬是本集团为获得员工提供的服务或解除劳动合同关系而给予的各种形式的报酬或补偿。

##### 1. 短期薪酬。

短期薪酬包括工资、奖金、津贴和补贴、职工福利费、医疗保险费、工伤保险费、生育保险费、住房公积金、工会和教育经费等。本集团在职工提供服务的会计期间，将实际发生的短期薪酬确认为负债，并计入当期损益。

##### 2. 离职后福利。

离职后福利主要是为员工缴纳的基本养老保险、补充养老保险、失业保险及补充退休福利。

### 3. 辞退内退福利。

辞退福利是按规定对辞退员工支付的各项福利。内退福利是对未达到国家规定退休年龄，经本行管理层批准，向自愿退出工作岗位休养的员工支付的各项福利费用；本行自员工内部退养安排开始之日起至达到国家正常退休年龄止，向接受内部退养安排的员工支付内部退养福利。

## （十九）预计负债及或有负债

如果与或有事项相关的义务是本集团承担的现时义务，且该义务的履行很可能会导致经济利益流出本集团，以及有关金额能够可靠地计量，则本集团将其确认为预计负债。预计负债按履行相关现时义务所需支出的最佳估计数进行初始计量。本集团在确定最佳估计数时，综合考虑与或有事项有关的风险、不确定性及货币时间价值等因素。对于货币时间价值影响重大的，通过对相关未来现金流出折现后的金额确定最佳估计数。

或有负债是指由过去的交易或事项引起的可能需要本集团履行的义务，其存在只能由本集团所不能完全控制的一项或多项未来事件是否发生来确定。或有负债也包括由于过去事项而产生的现时义务，但由于其并不是很可能导致经济利益流出本集团或该义务的金额不能可靠地计量，因此对该等义务不作确认，仅在本财务报表附注中加以披露。如情况发生变化，使得该事项很可能导致经济利益流出且有关金额能可靠计量时，则将其确认为预计负债。

## （二十）利息收入

本集团根据金融资产账面余额，以实际利率法计算确定利息收入，但以下情况除外：

1. 对于购入或源生已发生信用减值的金融资产，自初始确认起，按摊余成本和经信用调整的实际利率确定其利息收入。
2. 对于购入或源生未发生信用减值、但在后续成为已发生信用减值的金融资产，按摊余成本和实际利率确定其利息收入。

对于贷款类资产和存款类负债，考虑本集团的合同利率与实际利率差异较小，以合同利率作为实际利率进行会计核算。

## （二十一）手续费及佣金收入

手续费及佣金收入在履行了合同中的履约义务时确认。其中，通过在一定期间内提供服务收取的手续费及佣金在相应期间内按照履约进度确认收入，其他手续费及佣金于相关交易完成时确认收入。

## （二十二）汇兑损益

汇兑损益是指本集团持有的外币资产和负债因市场汇率波动而形成的汇兑差额。



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### (二十三) 政府补助

政府补助分为与资产相关的政府补助和与收益相关的政府补助。

1.与资产相关的政府补助，本集团确认为递延收益，并在相关资产使用寿命内按照合理、系统的方法分期计入损益。相关资产在使用寿命结束前被出售、转让、报废或发生毁损的，应当将尚未分配的相关递延收益余额转入资产处置当期的损益。

2.与收益相关的政府补助，本集团用于补偿以后期间的相关成本费用或损失的，确认为递延收益，并在确认相关成本费用或损失的期间，计入当期损益；用于补偿已发生的相关成本费用或损失的，直接计入当期损益。

与日常活动相关的政府补助，本集团计入其他收益；与日常活动无关的政府补助，本集团计入营业外收入。

### (二十四) 所得税

所得税费用包括当期所得税和递延所得税。

当期所得税包括根据当期应纳税所得额及税法规定税率计算的预期应交所得税和对以前年度应交所得税的调整。应纳税所得额是根据税法规定对本年度税前会计利润作相应调整后的金额。

本集团根据资产和负债于资产负债表日的账面价值与计税基础之间的暂时性差异，以及未作为资产和负债确认但按照税法规定可以确定其计税基础项目的账面价值与计税基础之间差额产生的暂时性差异，采用资产负债表债务法计提递延所得税。对于递延所得税资产和递延所得税负债，于资产负债表日，依据税法规定，按照预期收回该资产或清偿该负债期间的适用税率计量。

### (二十五) 受托业务

本集团在受托业务中担任客户的受托人或代理人。本集团的资产负债表不包括因受托业务而持有的资产以及有关向客户交还该资产的责任，该资产的风险和收益由客户承担，本集团只收取中间业务收入，不计提减值准备。

#### 1.委托贷款。

委托贷款是指委托人提供资金（委托存款），由本行根据委托人确定的贷款对象、用途、金额、期限、利率等要求而代理发放、监督使用并协助收回的贷款，其风险由委托人承担。

#### 2.代理银团贷款。

代理银团贷款是本行作为代理行，代理他行发放的银团贷款。

#### 3.其他业务。

本行代理其他业务，如代收保费等，并收取中间业务收入。



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## （二十六）关联方

本集团根据企业会计准则等相关规定确定本集团的关联方。

## （二十七）重要会计政策、会计估计变更

本集团2024年度无重要会计政策、会计估计变更事项。

### 税项

本行企业所得税由总行统一汇总缴纳。适用的主要税项及税率如下：

税种	具体税率情况
增值税	按应税收入的3%-13%计缴增值税
城市维护建设税	按实际缴纳流转税的5%、7%计缴
教育费附加	按实际缴纳流转税的2%、3%计缴
企业所得税	按应纳税所得额的25%计缴

### 承诺及或有事项

#### （一）信贷承诺

单位：人民币亿元

项目	年末余额	年初余额
贷款承诺	331.50	728.84
开出保函	3.43	4.47
开出信用证	56.34	47.48
银行承兑汇票	170.38	74.51
	561.66	855.30

#### （二）未决诉讼

截至2024年12月31日，本集团无对财务状况和经营成果产生重大影响的未决诉讼事项。



## 组织架构

农发行截至2024年12月31日的组织架构，含控股公司。



## 机构名录

### 北京市分行

北京市丰台区太平桥街道通用  
时代中心 D 座

邮编: 100073  
电话: 010-68081842  
传真: 010-68081036

### 天津市分行

天津市河西区滨水道 11.13 号  
及宾泰公寓 1 门

邮编: 300061  
电话: 022-58067047  
传真: 022-88371550

### 河北省分行

石家庄市桥西区中华南大街  
216 号

邮编: 050051  
电话: 0311-83803441  
传真: 0311-83803441

### 山西省分行

太原市小店区平阳路 8 号

邮编: 030000  
电话: 0351-4602081  
传真: 0351-4602222

### 内蒙古自治区分行

呼和浩特市赛罕区新华东街  
80 号

邮编: 010010  
电话: 0471-4688500  
传真: 0471-4688660

### 辽宁省分行

沈阳市沈河区惠工街 209 号

邮编: 110013  
电话: 024-31123456  
传真: 024-31171300

### 吉林省分行

长春市解放大路 2733 号

邮编: 130061  
电话: 0431-88962394  
传真: 0431-88962142

### 黑龙江省分行

哈尔滨市道里区尚志大街  
141 号

邮编: 150010  
电话: 0451-58685626  
传真: 0451-58685888

### 上海市分行

上海市黄浦区延安东路 45 号

邮编: 200002  
电话: 021-63366336  
传真: 021-63366001

### 江苏省分行

南京市汉中路 120 号

邮编: 210029  
电话: 025-51807957  
传真: 025-51807989

### 浙江省分行

杭州市拱墅区建国北路 283 号

邮编: 310003  
电话: 0571-87299111  
传真: 0571-87299016

### 安徽省分行

合肥市金寨路 126 号

邮编: 230022  
电话: 0551-63623903  
传真: 0551-63655967

### 福建省分行

福州市鼓楼区机务路 15 号

邮编: 350003  
电话: 0591-87871900  
传真: 0591-87851111

### 江西省分行

南昌市西湖区子安路 26 号

邮编: 330009  
电话: 0791-86585182  
传真: 0791-86584887

### 山东省分行

济南市市中区经十路 20908 号

邮编: 250002  
电话: 0531-85189106  
传真: 0531-82029395



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## 河南省分行

郑州市红旗路81号

邮编：450003

电话：0371-65830280

传真：0371-65830150

## 湖北省分行

武汉市武昌区中北路 229 号

邮编：430077

电话：027-87252313

传真：027-87252081

## 湖南省分行

长沙市天心区劳动西路 329 号

邮编：410015

电话：0731-85171228

传真：0731-85147330

## 广东省分行

广州市越秀区解放北路 928 号

邮编：510040

电话：020-83233283

传真：020-83233088

## 广西壮族自治区分行

南宁市民族大道96号

邮编：530022

电话：0771-5506845

传真：0771-5512456

## 海南省分行

海口市龙华区国贸路 65 号

邮编：570125

电话：0898-68541186

传真：0898-68541186

## 重庆市分行

重庆市渝中区新华路 201 号

邮编：400010

电话：023-63789111

传真：023-63789100

## 四川省分行

成都市锦江区均隆街 63 号

邮编：610061

电话：028-84460167

传真：028-84463373

## 贵州省分行

贵阳市观山湖区长岭北路贵阳国际金融中心二期商务区 C2 栋

邮编：550002

电话：0851-88952830

传真：0851-88952380

## 云南省分行

昆明市五华区护国路66号

邮编：650021

电话：0871-66033721

传真：0871-66033720

## 西藏自治区分行

拉萨市柳梧新区创业路21号

邮编：850000

电话：0891-6808268

传真：0891-6808269

## 陕西省分行

西安市西五路91号

邮编：710004

电话：029-87415504

传真：029-87415429

## 甘肃省分行

兰州市城关区张掖路82号

邮编：730030

电话：0931-8445010

传真：0931-8445010

## 青海省分行

西宁市城中区南关街57号

邮编：810099

电话：0971-8589700

传真：0971-8589977

## 宁夏回族自治区分行

银川市兴庆区文化东街1号

邮编：750004

电话：0951-6036124

传真：0951-6025800

## 新疆维吾尔自治区分行

乌鲁木齐市天山区193号

邮编：830004

电话：0991-2834237

传真：0991-2834237

## About ADBC

Established in 1994, Agricultural Development Bank of China (ADBC) is a state-funded and state-owned policy bank. As an independent legal entity directly managed by the State Council, it is dedicated to supporting the sustainable and healthy development of agriculture and rural areas. Centering on national development strategies, ADBC endeavors to build itself into a sustainable agricultural policy bank distinguished by clear-cut positioning, unique function, well-defined portfolio, sufficient capital, good governance, strict internal controls, safe operation, high-quality service and sustainable development capability.



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# ADBC's 30 Years of Development

On April 19, 1994, the State Council issued the Circular on establishing Agricultural Development Bank of China, clearly stating that ADBC is a policy-oriented financial institution directly managed by the State Council. Since its establishment, ADBC has witnessed five significant phases of development.

## Start-up and Initial Exploration

1994—March 1998

ADBC established a sound organizational framework consisting of the Head Office and provincial, prefecture-level and county-level branches, proactively supporting the national efforts in grain, cotton and edible oil purchase, poverty alleviation and development, and comprehensive agricultural development, and ensuring the supply of funds for grain, cotton and edible oil purchase. As at the end of 1997, on a cumulative basis, grain, cotton and edible oil purchase loans, purchase mobilization loans, poverty alleviation loans, comprehensive agricultural development loans issued by the Bank stood at RMB1,040.9 billion, RMB244 billion, RMB23.1 billion, and RMB20 billion, respectively.

## Specialized in Supply and Management of Purchase Funds

March 1998—July 2004

In response to the reform of the national grain circulation system, the State Council adjusted the business scope of ADBC. Following the adjustment, ADBC earnestly implemented relevant policies and strengthened closed-end operation of purchase funds across the board. As at the end of 2003, grain purchase loans issued by the Bank totaled **RMB715 billion**, promoting the smooth progress of the national grain circulation system reform.

## Serving the Development of a New Socialist Countryside

July 2004—2014

According to the requirements of the 57th Executive Meeting of the State Council in July 2004 on reform and development of ADBC, the Bank successively launched businesses for leading agricultural industrialization enterprises and rural infrastructure construction projects, and formed a pattern of business development driven by grain, cotton and edible oil whole industry chain credit, and medium- and long-term credit for agricultural and rural infrastructure construction. The Bank enriched its agriculture support products, introduced international settlement, trade financing and other businesses, and set up the China Agriculture Industry Development Fund and Modern Seed Industry Development Fund, significantly enhancing its function of providing policy-oriented financial support for agriculture. From the end of 2004 to the end of 2014, the balance of loans increased from **RMB719 billion** to **RMB2.83 trillion**, and the self-funding ratio from **16%** to **90.8%**.



## Concentrating Efforts on Poverty Alleviation

2015—2020

In achieving the country's first centenary goal of building a moderately prosperous society in all respects, ADBC regarded serving poverty alleviation as a major political task and historical mission, and planned its overall business development accordingly. The whole Bank spared no effort in promoting poverty alleviation throughout the whole process. A total of **RMB2.32 trillion** of targeted poverty alleviation loans were issued cumulatively in the five-year period, and the balance was **RMB1.5 trillion** as at the end of 2020, both ranking first in the national financial system. ADBC won the National Poverty Alleviation Award for five consecutive years and was rated "Excellent" in the evaluation of targeted assistance effectiveness among central government agencies for four consecutive years. Since 2015, ADBC proactively executed the overall implementation plan for reform approved by the State Council. In 2019, with the newly-established Board of Directors and independent and vertical internal audit system, the Bank basically built the modern corporate governance structure and further improved its operation mechanism.

## Providing Comprehensive Support for Rural Revitalization

2021 to Date

As China is pressing forward on the new journey to building a modern socialist country in all respects, ADBC has resolutely implemented the strategic deployment of the CPC Central Committee and the State Council. It has defined its overall strategy of "Six Upholds" and development strategy of "Four Commitments", and formulated and implemented ADBC's 14th Five-Year Plan. All-out efforts have been made in six major areas of safeguarding national food security, effectively integrating consolidation of the poverty alleviation achievements and advancement of rural revitalization, agricultural modernization, agricultural and rural development and integrated development of urban and rural areas, regional coordinated development, and ecological conservation. It endeavors to build the distinctive brands of Grain Bank, Farmland Bank, Water Conservancy Bank and Green Bank, and pursues the quality development of technology finance, green finance, inclusive finance, pension finance and digital finance. As at the end of 2024, its total assets stood at **RMB10.65 trillion**, with the balance of loans of **RMB9.64 trillion** and a non-performing loan ratio of 0.44%.

2015

2021



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# Corporate Culture



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# Honors and Awards in 2024

Role Model for Central Financial Enterprise  
(Annual Financial Statements)

**Ministry of Finance**

ADBC Green Credit Standard System,  
Agriculture Support Financing Platform and  
Smart Cube—Integrated Testing Platform

Prize for Excellence in the Final of the 18th "Revitalization Cup"

National Youth Vocational Skills Competition

**Central Committee of  
the Communist Youth League of China  
Ministry of Human Resources and  
Social Security**

Excellent Organization Award for Ideological and  
Political Work and Cultural Development Research  
Work of the National Financial System

Excellent Organization Award for Case Collection  
Activity Themed "People's Finance—Building  
Ideological Unity with Learning and Making New  
Achievements"

The Youth Work Office of the Youth League Committee  
Work Department under the Head Office's Labor  
Union and Guizhou Jinping Sub-branch

Demonstration Units for Learning from Lei Feng in  
the Financial System

**Chinese Society of Ideological and  
Political Work**

Small Enterprise Smart Loan System;  
Agriculture Support Financing Platform and  
Digital Intelligent Consulting System;  
Second Prize and Third Prize of Fintech  
Development Award

**People's Bank of China**

Advanced Unit in the Evaluation of  
Green Banks

**China Banking Association**

Excellent Onsite Booth  
Included in China Service Practices

**China International Fair for Trade  
in Services**





## Important Notice

This annual report has been reviewed and approved by the Board of Directors of the bank.

The 2024 financial statements prepared by the Agricultural Development Bank of China in accordance with China's Accounting Standards for Business Enterprises have been audited by BDO China Shu Lun Pan Certified Public Accountants LLP, and the auditor has issued an unqualified opinion.

In 2024, S&P gave an A+ rating and Moody gave an A1 rating to the Bank, the same as China's sovereign rating.

In this report, "the Bank", "the Group Bank" and "ADBC" all refer to Agricultural Development Bank of China, and "the Group" refers to Agricultural Development Bank of China and its subsidiaries.



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## Corporate Information

### Registered Name

中国农业发展银行 (abbreviated as "农业发展银行")

### Full Name in English

Agricultural Development Bank of China (abbreviated as "ADBC")

### Legal Representative

Zhan Dongsheng

### Registered Capital

RMB226.0 billion

### Registered Address

A2 Yuetanbeijie Street,  
Xicheng District, Beijing

### Post Code

100045

### Tel

010-68084808

### Website

[www.adbc.com.cn](http://www.adbc.com.cn)



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## Institutions

31

provincial branches

338

prefecture-level branches

1,812

county-level sub-branches

4

subsidiaries

## Staff

48,105

employees of the Group

48,076

employees of ADBC

Note: Data of institutions and staff is as of the end of 2024.



# Data Summary

## Financial Data

Unit: RMB100 million, except percentage

	2024	2023
Total Assets	106,504.55	99,640.41
Total Liabilities	103,208.50	96,742.05
Owner's Equity	3,296.05	2,898.36
Paid-in Capital	2,260.00	2,000.00
Operating Revenue	1,438.66	1,457.43
Operating Expense	867.52	995.54
Income Tax Expense	172.53	101.35
Net Profit	397.59	360.58
Return on Average Assets (ROA) (%)	0.39	0.38
Return on Average Equity (ROAE) (%)	12.84	13.27

## Business Data

Unit: RMB100 million, except percentage

Balance of loans (RMB100 million)

2024	96,369.29
2023	87,871.20
2022	77,368.56
2021	66,873.14
2020	61,451.56

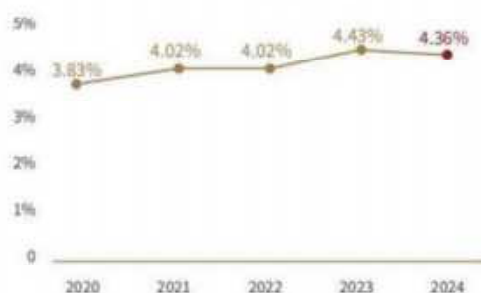
Balance of domestic agricultural development bonds (RMB100 million)

2024	80,785.51
2023	73,485.54
2022	65,885.57
2021	59,655.63
2020	52,355.65

Non-performing loan ratio (%)



Loan loss provision ratio (%)



The financial data and indicators contained in this annual report have been prepared in accordance with the Chinese Accounting Standards for Business Enterprises. The data is presented in RMB on a consolidated basis unless otherwise specified.



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## Message from the Chairman

In 2024, in the face of complex and challenging developments marked by mounting external pressures and growing domestic difficulties, we adhered to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and fully implemented the guiding principles from the 20th CPC National Congress and the second and third plenary sessions of the 20th CPC Central Committee, as well as the arrangements of the Central Financial Work Conference, the Central Economic Work Conference and the Central Rural Work Conference. We solidly fulfilled our responsibilities as a policy-oriented financial institution, and made efficient headway in financial support for agriculture, operation and management, risk prevention and control, reform and innovation, opening a new chapter of high-quality development and modernization of ADBC.

Loans issued cumulatively throughout the year

**2.81** RMB trillion

Year-end balance of loans

**9.64** RMB trillion



Over the year, we further deepened Party building, continuously enhancing the integration of Party building and business development. Under the centralized and unified leadership of the CPC Central Committee over financial work, we improved the working mechanism for acting in line with important speeches, important instructions and directives of General Secretary Xi Jinping and major decisions and arrangements of the CPC Central Committee, sorted out and closely followed the progress of key tasks. We rectified the problems identified by the Central Financial Work Commission in Party building inspections, and in the follow-up inspections by central inspection teams, resolving certain root problems hindering the Bank's high-quality development. We deepened our learning of Party disciplines, and established a regular and centralized discipline education mechanism, strengthening our consciousness of maintaining political commitment and keeping discipline.

Over the year, we adhered to our primary responsibilities and core businesses, making new achievements in serving rural revitalization and the building of an agricultural power. With the focus on the key areas and weak links of rural revitalization, we made solid efforts in the development of technology finance, green finance, inclusive finance, pension finance and digital finance, and continued to increase the credit supply in the six major areas. A total of RMB2.81 trillion of loans were issued cumulatively throughout the year, with the year-end balance of loans of RMB9.64 trillion. The support for agriculture, rural areas and farmers became more focused. Grain, cotton and edible oil loans newly issued reached a ten-year high, while the growth rate of farmland loans was 18 percentage points higher than the average loan growth rate of the Bank. We ranked at the top among financial peers in terms of water conservancy construction loans, and were awarded the title of Advanced Unit in the Evaluation of Green Banks for two consecutive years. Through all these efforts, the brand images of Grain Bank, Farmland Bank, Water Conservancy Bank and Green Bank were continuously consolidated. We went all out to serve rural-urban integrated development and agricultural modernization, and increased support for regional strategies and major projects covering subsidized housing, renovation of urban villages and dual-use infrastructure that can accommodate emergency needs. We were recognized in the evaluation of targeted assistance effectiveness among central government agencies with the rating of "Excellent" for seven consecutive years. Service quality and efficiency were further improved. To continue to give benefits to farmers, we cut the weighted average interest rate of newly issued loans. We carried out more quality and efficient operation and management, and maintained the sustainable and resilient financial performance.

Over the year, we stepped up efforts to strengthen risk prevention and control, gaining new headway in coordinating development and security. We deepened comprehensive risk management and strengthened forward-looking risk prevention and control. With a focus on key branches and key customers, we took multiple precise measures to mitigate risks and recover losses. As at the end of the year, the non-performing loan ratio was 0.44%. All types of risks were generally controllable, while asset quality remained stable. We actively cooperated with local governments in debt resolution, leading to effective mitigation of risks in related fields. We intensified the control of key links in loan approval and management, and refined and standardized basic credit management. We continuously enhanced the effectiveness of internal control by elevating the rigid control by regulations, processes, and systems, and actively carried out audit activities as scheduled, ensuring the effective fulfillment of audit oversight responsibilities.

Over the year, we pushed forward reform and forged ahead with resolve, achieving new breakthroughs in reform and innovation. We thoroughly implemented the guiding principles of the 20th anniversary session of the 20th CPC Central Committee and further deepened the reform in key areas. We actively promoted the reform of business classification management and a separate accounting system, and prioritized business performance more clearly, and completed our product system. We steadily promoted the

pension insurance reform and efficiently implemented the important arrangements made by the CPC Central Committee and the State Council. We furthered internal reforms in key areas, with modernization of our governance system and governance capabilities improving continuously. We analyzed the needs of agriculture, rural areas and farmers, and launched innovative business models, to make financial services more adaptable and accessible. Meanwhile, we continued to consolidate technological support and rolled out a number of digital systems. ADBC Smart Loan Platform, Non-credit Asset Classification System, and Digital Collaborative Office Platform won the Financial Technology Innovation Award.

The year 2024 marked the 30th anniversary of our founding. Over the past 30 years, we have upheld centralized and unified leadership of the CPC Central Committee, adhered to the people-centered approach, and run ADBC according to the "Trinity" philosophy while keeping risk prevention and control and pursuing reform and innovation. Generations of ADBC staff have forged ahead in relay through the bumpy start-up phase and embarked on the road of reform and development. We have safeguarded national food security, fully played the pioneering and leading role in poverty alleviation through finance, and made every effort to advance the all-round revitalization of rural areas. With RMB35 trillion of funds channeled to agriculture cumulatively, we have solidly and efficiently completed the tasks assigned by the central government, and grown into a key force in supporting agriculture through finance, fulfilling our commitment of supporting agriculture for the benefit of the country and building the Bank for the interest of the people. Over the past 30 years, we continuously improved our service functions, strengthened the momentum for development, and accelerated the consolidation of fundamentals of a modern bank. As a result, we have overcome many long-standing problems, and accomplished many major and important tasks with long-term impact. Without stripping off non-performing assets, we have maintained our asset quality in the upper echelon of national banking financial institutions for many consecutive years, achieving financial sustainability as well as the preservation and appreciation of state-owned financial assets.

All these achievements are inseparable from the leadership of the CPC Central Committee with General Secretary Xi Jinping at the core, the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and the strong support from all walks of life. On behalf of the Board of Directors, I would like to take this opportunity to express our heartfelt thanks and highest regards to all friends who have shown concern for and supported our development!

With one heart and one mind, we bear the mission; with firm resolve, we set sail on a brand-new journey. In 2025, the final year of the 14th Five-Year Plan period, we will unite more closely around the CPC Central Committee with Comrade Xi Jinping at its core, consolidate core businesses, prevent risks, strengthen management, and promote development. We will foster the development of agriculture, rural areas and farmers with financial resources as a policy bank, and chart the future by further deepening reform comprehensively, to make fresh and greater contributions to advancing the Chinese modernization!

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## Discussion and Analysis

### Economic and Financial Environment

In 2024, under the strong leadership of the CPC Central Committee with Comrade Xi Jinping at its core, people of all ethnic groups forged ahead and overcame difficulties, ensured overall stable performance and steady growth of the economy, and accomplished the main goals and tasks for economic and social development. Solid headway was made in pursuing high-quality development and fostering new quality productive forces. China's economic strength, scientific and technological capabilities, and composite national strength continued to rise, and solid new strides were made in advancing Chinese modernization.

#### Macroeconomy

The macroeconomy remained stable with a positive momentum. In 2024, the domestic economy was generally stable. The gross domestic product (GDP) was RMB134.9 trillion, a year-on-year increase of 5%, achieving the expected target of economic growth for the whole year.

**There was steady growth in production across all sectors.** Agricultural production was generally stable, with annual grain output hitting a new record high. The value added of agriculture, forestry, animal husbandry and fishery grew by 3.7% year-on-year. The industrial sector grew at a relatively fast pace, with the value added increasing by 5.7% year-on-year. The service industry rebounded and grew, as evidenced by the value added of information transmission, software and IT services and that of leasing and business services up by 10.9% and 10.4% year-on-year, respectively.

**The three key demands worked in synergy.** Consumer demand continued to expand, with final consumption expenditure contributing 44.5% to economic growth and driving GDP growth by 2.2 percentage points. Investment growth was generally stable, with gross capital formation contributing 25.2% to economic growth and driving GDP growth by 1.3 percentage points. Net exports maintained stability while making progress, with net exports of goods and services contributing 30.3% to economic growth and driving GDP growth by 1.5 percentage points.

**Solid headway was made in pursuing high-quality development.** High-end intelligent industries grew rapidly, with the value added of equipment manufacturing and high-tech manufacturing enterprises above designated size increasing by 7.7% and 8.9% year-on-year, respectively. Scientific and technological innovation led the development of new quality productive forces, with investment in high-tech manufacturing and high-tech services nationwide increasing by 7% and 10.2% year-on-year respectively. Digital technology boosted the development of new industries and new forms of business, with the sectors of software and IT services experiencing a 10% growth in revenue year-on-year.

#### Fiscal Policy

The intensity of proactive fiscal policy was appropriately enhanced and its quality and effectiveness were improved. In order to effectively promote the stable performance of the economy, improve people's well-being and advance long-term sustainable development, the central government stepped up the intensity of fiscal policy with a focus on the three key areas of stabilizing growth, expanding domestic demand and defusing risks.

**The overall planning of fiscal resources was strengthened.** By combining deficits, special-purpose bonds, ultra-long special treasury bonds, tax and fee relief measures, government subsidies and other policy tools, government expenditures were increased to boost investment and stimulate consumption. In 2024, the fiscal deficit was set at RMB4.06 trillion, an increase of RMB180 billion from the budget at the beginning of the previous year; the ceiling for local government special-purpose bonds was raised by RMB3.9 trillion, an increase of RMB100 billion year-on-year. In addition, RMB1 trillion of ultra-long special treasury bonds were issued.

**People's basic living needs, salaries and government functions at the primary level and key areas were effectively guaranteed.** In 2024, more than RMB10 trillion of transfer payments were increased to local governments to secure the bottom line of guaranteeing people's basic living needs, salaries and government functions at the primary level. Moreover, the central government increased support for key areas including guaranteeing basic livelihood, scientific and technological innovation, all-round rural revitalization, and ecological conservation.

**The implementation of a package of measures to defuse debt risks was advanced.** Measures tailored to each province were implemented, and the debt ceiling will be raised by RMB6 trillion in three years to resolve existing hidden debts. While defusing the current debt risks of local governments, these measures were also aimed at promoting smooth capital flows to enhance development momentum, and ensure and improve people's livelihood.



## Monetary Policy

The prudent monetary policy was flexible, moderate, targeted and effective. Counter-cyclical adjustments were enhanced, a raft of incremental financial policies were introduced, and the required reserve ratio and the policy interest rate were both lowered on two occasions. All these measures were intended to promote the reasonable growth of money and credit, reduce overall financing costs, support the recovery and growth of the real economy, and keep the financial market stable.

**The aggregate financing grew reasonably.** At the end of 2024, the balance of the broad measure of money supply (M2) increased by 7.3%, the aggregate financing to the real economy (stock) was up by 8% year-on-year, and the balance of RMB loans grew by 7.6% year-on-year. The financial support for the real economy remained solid.

**The credit structure continued to optimize.** Under the guidance of a series of structural monetary policy tools created by the People's Bank of China, the support for key areas and weak links was effectively strengthened. At the end of 2024, the balance of term loans to the manufacturing sector was RMB13.97 trillion, an increase of 11.9% year-on-year; the balance of loans to enterprises that use specialized and sophisticated technologies to produce novel and unique products was RMB4.26 trillion, an increase of 13% year-on-year; the balance of inclusive loans to micro and small enterprises was RMB32.93 trillion, an increase of 14.6% year-on-year, all of which were higher than the growth rate of other loans in the same period.

**The lending rate steadily declined.** In December 2024, the one-year Loan Prime Rate (LPR) and the over-five-year LPR were kept at 3.1% and 3.6%, respectively, down by 35 and 60 base points year-on-year, respectively; the interest rate for newly issued corporate loans was around 3.43%, down by 36 base points year-on-year.

## Financial Review

At the end of 2024, the Group's total assets stood at RMB10,650.455 billion, an increase of RMB686.414 billion or 6.89% compared to the beginning of the year. Total liabilities were RMB10,320.850 billion, an increase of RMB646.645 billion or 6.68% over the beginning of the year. The total owner's equity was RMB329.605 billion, an increase of RMB39.769 billion or 13.72% over the beginning of the year.

In 2024, the Group achieved a total profit of RMB57.011 billion, an increase of RMB10.818 billion year-on-year, and a net profit of RMB39.759 billion, an increase of RMB3.701 billion year-on-year. In the year, the Group achieved an operating revenue of RMB143.866 billion, a decrease of RMB1.877 billion year-on-year. The operating expenses were RMB86.752 billion, a decrease of RMB12.802 billion year-on-year.

In 2024, the Group's return on assets was 0.39%, and the preservation and appreciation rate of state-owned capital was 113.78%. Under the circumstances that the fees and profits should be reduced as far as possible, the provision for asset devaluation should be fully made, the Group enhanced performance of assets to drive scale growth, realize effective control of costs and expenses, and improve the level of risk prevention and control. Overall, the Group has maintained financial stability in 2024.

113.78 %

Preservation and appreciation  
rate of state-owned capital





## Duty Fulfillment and Development

### ► Promoting the Development of Technology Finance, Green Finance, Inclusive Finance, Pension Finance and Digital Finance

Adhering to the political and people-oriented nature of financial work, ADBC conscientiously implemented the relevant decisions and plans of the CPC Central Committee and the State Council, issued the *Implementation Opinions on Promoting the Development of Technology Finance, Green Finance, Inclusive Finance, Pension Finance and Digital Finance to Break New Ground in High-quality Development*, and worked out a detailed action plan. The Bank continued to strengthen organizational coordination, guide credit and financial resources to the key areas of technology finance, green finance, inclusive finance, pension finance and digital finance, and summarized best practices in a timely manner to solidly advance the implementation of technology finance, green finance, inclusive finance, pension finance and digital finance with ADBC characteristics.

#### Technology Finance

Focusing on key technologies and weak links in agricultural science and technology, ADBC continued to increase policy-oriented financial support for technology finance. It enhanced the quality and efficiency of serving technology finance by strengthening institutional building, establishing dedicated task forces, and optimizing credit policies. The Bank carried out field researches on the key task of "accelerating the revitalization of the seed industry", made analyses of key areas of agricultural technology, and promoted business development by means of rational guidance. The Bank continued to increase credit support with a focus on the revitalization of the seed industry, agricultural machinery and equipment manufacturing, and smart agriculture, etc. A total of RMB72.152 billion of agricultural technology loans was issued throughout the year, a year-on-year increase of RMB20.727 billion; the year-end balance of loans stood at RMB134.651 billion, an increase of 41.15% from the beginning of the year.



## Green Finance

ADBC continued to strengthen top-level design to contribute to the green transition in all areas related to agriculture, rural areas and farmers. It formulated and released the *Green Finance Action Plan 2024-2025*, defining the strategic goals and implementation paths for green finance from five dimensions, namely business development, management, governance, operation, and ESG promotion. The Bank continued to increase green credit support in the areas of agriculture, rural areas and farmers, the year-end balance of green loans was RMB2.68 trillion, a year-on-year increase of 12.19% and higher than the average growth rate of all loan balances of the Bank. The loans supported a total of 12,553 green credit projects, delivering significant environmental and social benefits. Besides, the Bank intensified efforts for green bond issuance, issuing RMB22 billion of green bonds cumulatively throughout the year, a year-on-year increase of 10%. By doing so, it channeled social funds to support the development of green industries.

Year-end green loan balance

**2.68** trillion

Total number of green credit projects supported

**12,553**



## Inclusive Finance

ADBC worked to support inclusive finance centering on its defining features of increasing the income of vulnerable groups and promoting common prosperity. Closely following the five development goals, including enhancing the effectiveness of loans for recruiting and benefiting farmers, consolidating and building on the achievements in poverty elimination, and supporting micro and small enterprises through innovative means, ADBC implemented the mechanism of recruiting and benefiting rural areas and farmers through loans, vigorously helped increase income of key groups, and helped accelerate the development of key areas. Throughout the year, a cumulative of RMB741.653 billion of targeted assistance loans was issued, helping 17.24 million people lifted out of poverty and people who are monitored to prevent any relapse into poverty. The Bank fully implemented the project for enhancing the capabilities for serving micro and small enterprises, promoted steady decline of the inclusive financing costs of micro and small enterprises, and built a digital loan processing system framework, serving 27,600 micro and small enterprises online throughout the year. It organized and carried out the "Inclusive Finance Promotion Month" activity to widely publicize and demonstrate the achievements and highlights of its inclusive finance work. A total of 4,532 publicity activities have been carried out.

Number of micro and small enterprises served online throughout the year

27,600





## Pension Finance

ADBC implemented the guiding principles of General Secretary Xi Jinping's speeches such as "developing inclusive elderly care services" and "providing home-based, community and institutional care, and integrating medical services with health-preserving support". Focusing on the construction of elderly care service facilities in counties, ADBC vigorously supported inclusive elderly care projects that are affordable, quality-assured and sustainable. It continued to provide medium- and long-term credit support to the elderly care sector to steadily advance the development of pension finance and boost the high-quality development of the silver economy. As at the end of the year, the balance of loans for the elderly care sector was RMB14.991 billion, a year-on-year increase of 41.52%. The funds were mainly used to support the construction of inclusive nursing homes, rehabilitation and elderly care centers, medical and nursing facilities, and comprehensive elderly service communities.

Year-end balance of loans for the elderly care sector

**14.991** RMB billion

Year-on-year increase of

**41.52** %



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## Digital Finance

ADBC strengthened the top-level design and planning for digital finance and promoted the development of digital finance with technological innovations, and promoted both comprehensive advance and breakthroughs at key points. The Bank vigorously fostered and developed new quality productive forces of digital science and technology to promote the effective implementation of digital finance. It thoroughly implemented the digital empowerment projects, accelerated the research and development of key projects, and promoted the digital transformation of key areas such as credit, operations, and office. The Bank deeply explored the value of data elements, introduced satellite remote sensing and other technologies on the basis of big data and artificial intelligence, and innovated and developed models like capital chain, customer mining, credit risk portfolio limits, and project monitoring. All these measures have helped improve the efficiency of customer marketing and risk prevention and control, providing technical support for the digital transformation of the entire Bank. Moreover, ADBC continued to consolidate the construction of digital infrastructure from three aspects—data, technology, and basic environment, and solidly promoted data governance to lay a solid data foundation. It has built basic platforms including basic technology platform, container cloud platform, and AI platform, and continued to consolidate digital infrastructure such as networks and data centers, providing safe, reliable and scalable basic support for the digital transformation of the whole Bank.



ADBC actively explores artificial intelligence



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## ➤ Serving the six major areas

### Making all-out efforts to safeguard national food security

ADBC conscientiously studied General Secretary Xi Jinping's important expositions on safeguarding national food security. Focusing on its primary responsibilities and core businesses for safeguarding national food security, ADBC make coordinated efforts for policy-oriented purchase and storage and market-oriented purchase in accordance with the development strategy of "all grains, whole chain, bank-wide, full efforts". The Bank also extended and expanded the credit support chain, and accelerated digital transformation. Throughout the year, it issued a total of RMB864.138 billion of grain, cotton and edible oil loans, a year-on-year increase of RMB35.947 billion; the year-end balance of loans stood at RMB1,955.961 billion, a year-on-year increase of RMB126.819 billion.



**864.138** RMB billion

Grain, cotton and edible oil loans issued cumulatively throughout the year

Year-on-year increase of  
**35.947** RMB billion



**1,955.961** RMB billion

Year-end balance of grain, cotton and edible oil loans

Year-on-year increase of  
**126.819** RMB billion

### Strengthening the top-level design and developing new ideas for safeguarding national food security

ADBC held a meeting on safeguarding national food security, defining the development goal of "consolidating and enhancing its position as a leading bank in safeguarding national food security through financial services" and the development strategy of "all grains, whole chain, bank-wide, full efforts", and providing guidance for the Bank in safeguarding national food security. The Bank signed strategic cooperation agreements with the National Food and Strategic Reserves Administration and China Grain Reserves Group Ltd. Company. Additionally, the Bank released the *Opinions on Fully Implementing the Latest Round of the Action Plan to Increase Grain Production Capacity by 100 Billion Jin (50 Billion Kilograms)*, the *Implementation Plan for Improving the Credit Support System for Grain, Cotton and Edible Oil Customers*, and the *Implementation Plan for Digital Transformation of Grain, Cotton and Edible Oil Credit (2024-2025)*. By doing so, the Bank built a sound policy system, and comprehensively improved its ability, quality and efficiency of safeguarding national food security.



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### Efficiently implementing the national reserve regulation policy to help safeguard the national food security

ADBC made all-out efforts to ensure the supply of grain, cotton and edible oil reserve and regulation credit funds required by administrative authority of central and local governments, continuously optimized credit services for policy-oriented businesses, strengthened oversight over credit fund, and effectively played its role as the designated policy bank for grain procurement and storage. Throughout the year, the Bank cumulatively issued RMB557.766 billion for reserve regulation loans, an increase of RMB37.157 billion year on year.

### Fully supporting the purchase of grain, cotton and edible oil, and effectively playing its role as the main channel for fund supply

ADBC actively conducted market research on and dynamics analysis of summer and autumn grain purchases, and made coordinated efforts for supporting policy-oriented purchase and storage and market-oriented purchase, so as to establish a financial safety net to ensure the smooth and orderly progress of summer and autumn grain purchases. Throughout the year, the Bank cumulatively issued RMB357.698 billion of loans for grain and edible oil purchases, supporting enterprises to purchase 261.601 billion kilogram of grain and edible oil, and maintaining a market share of over 50% in the purchase market; the Bank cumulatively issued RMB43.155 billion of loans for the purchase of cotton, supporting enterprises to purchase 3.6003 million tons of cotton, and maintaining a market share of over 55% of the purchase of cotton.

### Innovatively creating a bank-enterprise "production and marketing alliance" model to continuously enhance the ability to safeguard national food security

ADBC promoted the expansion and efficiency improvement of the grain credit guarantee fund, and gave full play to the role of the fund in the financing and credit enhancement for micro, small and medium enterprises. Under the support of ADBC, more enterprises were enabled to access the purchase market, contributing to the smooth grain purchase. It promoted the coordinated development of production and marketing areas. Relying on the platform of the 6th China Grain Trading Conference, the Bank organized a series of production and marketing matchmaking activities, connecting grain enterprises in production and marketing areas. A total of 145 enterprises participated in the activities, hitting a historical high. In accordance with the characteristics of supply chain finance, the Bank gave play to the leading roles of a core enterprises, actively launched "competitive auction loan", "purchase order loans", "warehouse receipt loans" and other models, and innovated credit support plans in light of local conditions to meet the business needs of enterprises. All these measures have effectively extended policy-oriented financial services to the entire grain and edible oil industry chain.

### Actively expanding the scope of credit support to ensure unimpeded domestic and international grain flows

ADBC launched "planting loans", "circulation loans" and "processing loans" for grain, cotton and edible oil, which effectively enriched the tools and means to safeguard national food security and helped build credit support system that covers the entire value chain, from farm to fork. The Bank successfully issued the first batch of "planting loans" in Jiangsu, Sichuan and other regions. Throughout the year, it issued cumulatively RMB77.5 billion of production and processing loans for grain, cotton and edible oil production and processing. Moreover, the Bank strictly enforced the national import control policy for grain, cotton and edible oil, and coordinated the development of domestic and international businesses. By providing support to the import of important agricultural products such as soybeans and corn, the Bank helped ease the structural problems of grains. Throughout the year, ADBC supported a total of 151 grain, cotton and edible oil import enterprises, cumulatively issued RMB16.755 billion of loans, an increase of RMB16.755 billion year on year.



范晓刚

### Promoting the digital transformation of grain and edible oil credit to stimulate transformation momentum for safeguarding national food security

Following the trend of digital finance, ADBC strengthened cooperation with the National Food and Strategic Reserves Administration, China Grain Reserves Group Ltd. Company and other units to develop the automatic loan processing system for storage business under the administrative authority of the central government. It actively launched the "competitive procurement loan" for local reserve rotation and the online "competitive auction loan", continued to promote online loan processing systems such as "Smart Grain Loan" and "Smart Cotton Loan", continuously enriched the online loan processing scenarios of grain, cotton and edible oil businesses, and effectively improved the efficiency of credit business processing. Moreover, ADBC completed the integration of Agricultural development Credit Management System with the post-loan due diligence and inventory inspection system, and actively promoted the upgrade and optimization of the remote video monitoring system for grain, cotton and edible oil inventories, realizing the effective combination of human oversight and technical safeguards in the management of grain, cotton and edible oil inventory and comprehensively enhancing its ability of digital management of grain, cotton and edible oil inventories.

#### CASE

#### Jiangsu Branch promotes high-quality development of market-oriented grain credit through innovation

Jiangsu Branch innovatively applied the market-oriented business model of "joint guarantee fund for grain + supply chain finance" to explore effective paths for the high-quality development of grain credit business under market conditions. Using the grain joint guarantee fund as a carrier, the Branch linked the various links of grain production, storage, processing and sales by interconnecting production and marketing enterprises and strengthening industry and trade cooperation, which can expand the customer base, effectively strengthen the fund's ability to resist market risks, and help make smooth progress of grain purchase.



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## CASE

## Supporting the healthy development of Guangdong's soybean processing industry

In order to thoroughly implement the decisions and plans of the CPC Central Committee and the State Council on the implementation of soybean and edible oilseed capacity improvement projects, and give full play to the positive role of an agricultural policy bank in the high-quality development of the agricultural industry, Guangdong Branch issued a cumulative loan of RMB2.285 billion in the past three years through green loan channels and preferential policies on fee reduction and interest concessions. The Branch supported Sino Grain Oils & Fats Industrial Dongguan Co., Ltd. to purchase soybeans and other edible oil raw materials for processing. The loans have effectively helped the grain and edible oil processing enterprises to do better and get stronger, promoting the healthy development of the soybean processing industry.



## CASE

## Supporting the National Grain Reserve Logistics Project in Jinan, Shandong Province

Shandong Branch prioritized supporting Shandong Province in fulfilling its responsibility as a major hub for safeguarding national food security. Shandong Branch supported the construction of the National Grain Reserve Logistics Project in Jinan. The project covers an area of 89,000 square meters, with a total floor area of 42,000 square meters, a total storage capacity of 221,600 tons, and an estimated annual turnover of 500,000 tons. Upon completion, the project is expected to help optimize the grain reserve layout in Jinan and surrounding areas, improve the backbone network of grain logistics of "channels + routes + hubs + nodes", and promote the building of an efficient, smooth and economical modern grain logistics system.



## Making all-out efforts to consolidate and expand poverty alleviation achievements effectively help boost rural revitalization

ADBC resolutely implemented the work requirements on ensuring that poverty relief responsibilities, policies, assistance, and monitoring continue even after a county is removed from the poverty list during the transition period, continued to support boosting internal forces driving development in areas that had been removed from the poverty list and people who have been lifted out of poverty. The aim was to narrow the development gap of regions and the income gap of the people, continuously improve the effectiveness of loans to recruit and benefit farmers, and prevent any large-scale relapse into or occurrence of poverty. ADBC has been rated as "Excellent" for seven consecutive years in the evaluation of targeted assistance effectiveness among central government agencies.

**7**  
For consecutive years

Rated as "Excellent" in the evaluation of targeted assistance effectiveness among central government agencies.

Loans issued cumulatively to areas that had been lifted out of poverty throughout the year

**330.869** RMB billion

Year-end loan balance

**1681.028** RMB billion

### Adopting differentiated measures to support the development of areas that have been lifted out of poverty

In order to fully support the industrial development of areas that have been lifted out of poverty based on their economic fundamentals, build a beautiful and harmonious countryside that is desirable to live and work in, and build on the progress achieved in ensuring access to compulsory education, basic medical services, safe housing, and safe drinking water for people lifted out of poverty, ADBC released the *Opinions on Fully Supporting the High-quality Development of Areas That Have Been Lifted Out of Poverty*, and clarified 22 tasks and measures in six aspects. Throughout the year, the Bank cumulatively issued RMB330.869 billion of loans to less developed areas, with a year-end loan balance of RMB1,681.028 billion. It achieved full coverage of credit support for counties having escaped poverty where the Bank has an outlet. Moreover, ADBC made full use of the 31+7 preferential policies to support targeted key counties for rural revitalization, actively connected with such counties to make up for their shortcomings and promote their development, and actively supported the east-west cooperation and the "10,000 Enterprises Revitalizing 10,000 Villages" program.

Targeted assistance loans issued cumulatively throughout the year

**741.663** RMB billion

Number of people lifted out of poverty and monitored to prevent any relapse into poverty under the help of newly approved targeted assistance loans

**581,800**

### Taking multiple measures to increase income of key groups

Ensuring stable employment among key groups, including people who have been lifted out of poverty and people who are monitored to prevent any relapse into or occurrence of poverty, ADBC vigorously supported the projects such as industrial parks and assistance workshops, key projects that have achieved remarkable effects, as well as agricultural and rural infrastructure construction projects. The Bank built a loan management system for recruiting and benefiting farmers, set up special loan products targeted for prevention of any relapse into or occurrence of poverty, and guided companies receiving loans and farmers to establish an interest linkage mechanism. Throughout the year, ADBC cumulatively issued RMB741.663 billion of targeted assistance loans, accounting for 26.35% of all its loans. Newly approved targeted assistance loans were used to support 581,800 people who have been lifted out of poverty and who are monitored to prevent any relapse into poverty, with annual per capita income increasing by RMB6,032. Other loans for recruiting and benefiting farmers lifted 114,000 people out of poverty.

Total grants to 5 counties of targeted assistance

30.5052 RMB million

Loans for follow-up support for people relocated from inhospitable areas issued cumulatively throughout the year

93.81 RMB billion

### Resolutely implementing the political responsibility for targeted assistance

Through Party building, ADBC continued to deepen the "four-in-one" assistance mechanism covering financing, intelligence, business, and emotional connection. It organized the signing of responsibility letters, appointed competent officials to take temporary posts, and focused on the six major tasks including preventing people from any relapse into or occurrence of poverty, industrial assistance, job creation, and procurement of local products. Throughout the year, ADBC issued RMB30.5052 million of grants to five counties of targeted assistance and introduced RMB280 million of paid assistance funds, which were used to purchase and help sell RMB3.521 billion of agricultural products from areas that had been lifted out of poverty and to train 16,800 professionals for rural revitalization. The Jilin Da'an Saline-Alkali Land Remediation Project assisted by the Bank was selected as a typical case of the Conference on Advancing Targeted Assistance Work by Central Financial Institutions.

### Actively providing follow-up support for people relocated from inhospitable areas

Focusing on the special action to consolidate the results of poverty alleviation for relocated families as well as programs including the construction of supporting facilities, development of industries that benefit local people and employment assistance for relocated people in the resettlement area, the Bank utilized a variety of credit products to provide financial services. Throughout the year, ADBC cumulatively issued RMB93.81 billion of loans for follow-up support for people relocated from inhospitable areas, with a year-end loan balance of RMB334.921 billion. Among the newly issued loans, industrial loans accounted for nearly 50%, which helped the sustainable development of resettlement areas.

#### CASE

Innovatively developing high-quality seed industry loans in Cengong, Guizhou Province

Guizhou Branch actively created new characteristic models. It was deeply involved in the planning and design of the "breeding, propagation and promotion" integrated development project of hybrid rice in Cengong County, and innovatively established the "1+M+N" model of high-quality seed industry loans, that is, one national hybrid rice seed production base county corresponds to M leading enterprises and N cooperatives and large family farming businesses. This could help solve the problem of project fund raising, expand the seed sales market, and explore project cash flow channels, effectively supporting the development of the seed industry in counties that had been removed from the poverty list. This model was rated as one of the top 10 innovative models of financial support for agriculture by the Ministry of Agriculture and Rural Affairs.





## CASE

## Supporting the revitalization of the turtle and soft-shelled turtle industry in Nanchang, Jiangxi Province

Nanchang County of Jiangxi Province, which is known as the "Hometown of Chinese Turtle and Soft-shelled Turtle", is a targeted assistance county of ADBC. Jiangxi Branch deepened the "four-in-one" assistance mechanism, providing industrial support loans to a local cooperative for the development of the turtle and soft-shelled turtle breeding industry, and carrying out technical training in collaboration with the local government. With the support of Jiangxi Branch, the annual output value of turtle and soft-shelled turtle breeding of the cooperative exceeded RMB16 million. By purchasing turtle hatchlings and other methods, the average annual income of 80 breeding demonstration households increased by RMB40,000; by leasing rural collective land, the annual income of the rural collective increased by RMB90,000, effectively raising agricultural returns and increase rural incomes. The project won the "China Service Practice Case Award" at the 2024 China International Fair for Trade in Services.



## CASE

## Helping build a platform for recruiting and benefiting farmers to boost agricultural development in Xuanwei, Yunnan Province

Xuanwei, Yunnan Province is a targeted assistance county of ADBC. Since the establishment of the pairing relationship, Yunnan Branch has innovated the "state-owned enterprise + rural collective + cooperative + farmer" model revolving around Xuanwei's "big industry + new subject + new platform" strategy, and provided loans to support the agricultural planting base demonstration project. The development of local distinctive local businesses has created job opportunities for those who had been lifted out of poverty and provided rental income for farmers who transferred land.



苑视网



## Making all-out efforts to promote agricultural modernization

With serving agricultural modernization as its main mission, ADBC concentrated on key areas such as farmland, agricultural technology, seed industry revitalization, and ensuring sufficient supply and smooth flow of important agricultural products. Throughout the year, the Bank cumulatively issued RMB510.89 billion in agricultural modernization loans, continuing to strengthen its commitment to mission fulfillment and intensify efforts for credit support.

Agricultural modernization loans issued cumulatively throughout the year

**510.89** RMB billion

### Making all-out efforts for implementing the strategy of "increasing farmland productivity through sustainable farmland use"

ADBC vigorously supported the protection and development of farmland, and intensified efforts for credit supply for key areas such as the development of high-standard cropland and conservation of chernozem soil. It provided support to integrated land management projects, signed a strategic cooperation agreement with the Ministry of Natural Resources to promote the joint establishment of a project reserve, and make coordinated efforts to promote the implementation of projects. It made every effort to build comprehensive land improvement into a new business growth point, with 600 such projects being connected throughout the year. Besides, ADBC provided strong supports to main grain-producing areas to improve grain production capacity. Throughout the year, it issued RMB211.402 billion of farmland loans to 13 main grain-producing areas, an increase of RMB16.438 billion year on year.

**600**

Integrated land management projects supported throughout the year

Farmland loans issued cumulatively to 13 main grain-producing areas throughout the year

**211.402** RMB billion

Year-on-year increase of

**16.438** RMB billion

### Making all-out efforts for implementing the strategy of "increasing farmland productivity through innovative application of agricultural technology"

The Bank continued to support agricultural technology, with a focus on high-end agricultural machinery and equipment, modern facility agriculture and smart agriculture. Throughout the year, the Bank cumulatively issued RMB72.152 billion of loans for agricultural technology, an increase of RMB20.727 billion year on year. It continued to support the revitalization of the national seed industry, and cumulatively issued RMB33.241 billion of loans for the whole industrial chain of the seed industry. The loans covered all four major national seed industry bases, which have benefited five of the "China's 10 Most Trustworthy Seed Companies" as well as 35 national crop, livestock and poultry and aquatic seed industry formation enterprises.

Loans for agricultural technology issued cumulatively throughout the year

**72.152** RMB billion

Year-on-year increase of

**20.727** RMB billion

Loans for the whole industrial chain of seed industry issued cumulatively throughout the year

**33.241** RMB billion

Number of national crop, livestock and poultry and aquatic seed industry formation enterprises supported

**35**

### Giving active support for ensuring stable production and sufficient supply of important agricultural products and the whole industrial chain upgrade of rural enterprises

The Bank went all out to ensure the effective and safe supply of important agricultural products. Throughout the year, it cumulatively issued RMB62.856 billion of loans for the whole industry chain of important agricultural products such as hogs, cattle, sheep, sugar and natural rubber. It also vigorously supported the circulation of agricultural products between urban and rural areas, and issued a cumulative of RMB76.509 billion of loans for circulation systems and RMB28.523 billion of loans for cold chain logistics. Moreover, the Bank actively supported distinctive local businesses and industries that benefit local people, and cumulatively issued loans of RMB30.172 billion for projects concerning ocean, agricultural production materials, small agricultural enterprises, and modern agricultural parks, etc. throughout the year.

Issued cumulatively  
throughout the year

Loans for whole industry  
chain of important  
agricultural products

62.856 RMB  
billion

Loans for circulation  
systems

76.509 RMB  
billion

Loans for cold chain  
logistics

28.523 RMB  
billion

Loans for projects concerning ocean,  
agricultural production materials,  
small agricultural enterprises, and  
modern agricultural parks, etc.

30.172 RMB  
billion

#### CASE

Supporting the Integrated Land Management Pilot Project and Agricultural Demonstration Zone Project (Phase I) in Wuxi, Jiangsu Province

Responding to the needs of the local government to protect farmland, Jiangsu Branch implemented a project involving new farmland and the development of high-standard farmland together with related agricultural facility supporting projects, covering an area of nearly 4,500 mu (approx. 300 hectares). The project involved construction land consolidation, layout optimization and environmental governance, reshaping rural production, life, and ecological space. The project was a national pilot project for comprehensive land improvement, and was selected as a typical case in the second batch of integrated land management by the Ministry of Natural Resources.



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## CASE

## Supporting the Rural Land Trusteeship Project in Zhongxing Town, Youxian District, Sichuan Province

Sichuan Branch has effectively integrated land, labor and technology through implementing refined management of over 40,000 mu (approx. 2667hectares) of farmland and supporting the construction of drip irrigation stations, agricultural processing centers, and drying centers. This initiative achieves large-scale, intensive, mechanized, and specialized land production by providing farmers with comprehensive services including planting, management, harvesting, processing, and sales. Through extending the industrial chain and enhancing the value chain, it improves rural land utilization, and increases rural collective income, which promotes both the development of modern agriculture and the comprehensive revitalization of rural areas.



## CASE

## Supporting the Fish-vegetable Symbiosis AI Factory Demonstration Project in Liangping, Chongqing Municipality

Liangping District of Chongqing is a national agricultural modernization demonstration area and the first area in the country to basically realize the full mechanization in the production of major crops. Chongqing Branch supported the fish-vegetable symbiosis AI factory demonstration project in Liangping District, transforming modern digital fish-vegetable symbiosis technology from theory to production practice. The project built a green and efficient breeding model, created an intensive agricultural production development mode, stimulated the innovation, entrepreneurship and creativity of farmers, and improved the quality, returns and competitiveness of agriculture.





## Making all-out efforts to serve agricultural and rural development and integrated urban-rural development

The Bank fully realized the importance of agricultural and rural infrastructure construction to the realization of rural revitalization in the new era, and fully supported the major tasks assigned by the state in relation to subsidized housing, renovation of urban villages, and dual-use public infrastructure that can accommodate emergency needs, as well as ensuring housing delivery guarantee. It provided long-term, stable, and preferential policy credit support with a focus on key areas including water conservancy, transportation facilities, and new urbanization. Throughout the year, the Bank cumulatively issued RMB961.29 billion of infrastructure loans, effectively promoting integrated development of urban and rural industries, infrastructure and public services.

Infrastructure loans issued cumulatively throughout the year

**961.29** RMB billion

### Fully advancing the major special tasks assigned by the State Council in relation to subsidized housing, renovation of urban villages, and dual-use public infrastructure that can accommodate emergency needs as well as housing delivery guarantee

The Bank conscientiously implemented the work arrangements of the CPC Central Committee, and developed a series of supporting loan management measures. The Bank made joint marketing efforts at four levels, while all business departments coordinated to fulfill relevant tasks. The Bank continued to advance the issuance of special loans for renovation of urban villages, steadily promoted the construction of dual-use public infrastructure that can accommodate emergency needs and subsidized housing, and ensured housing delivery guarantee in accordance with the law and regulations. The Bank issued the first special loan for renovation of urban villages in the country. Throughout the year, the Bank issued a total of RMB229.336 billion of special loan for urban village renovation, RMB5.155 billion of loans for projects in relation to dual-use public infrastructure that can accommodate emergency needs, RMB229 million of loans for subsidized housing development, RMB719 million of loans for subsidized housing acquisition and RMB992 million of loans for group purchase loans for rental housing.



### Continuously supporting construction of water conservancy projects

The Bank resolutely implemented General Secretary Xi Jinping's philosophy of "Prioritizing Water Conservation, Achieving Spatial Balance, Adopting Systematic Governance, and Leveraging Both Government and Market Forces". It implemented special preferential policies based on national and local water conservancy development plans. ADBC worked closely with the Ministry of Water Resources, other relevant ministries and commissions, and important customers, focusing on the leading role of major national water conservancy projects and the inclusive effects of water conservancy projects concerning people's livelihood. It prioritized the support for the construction of a number of major water conservancy projects such as Guangxi Beibu Gulf Water Conservancy Hub, Hainan Nandujiang Maiwan Water Conservancy Hub, Yunnan Tengchong Irrigated Area, and Construction Project of Hanjiang-to-Weihe River Water Diversion (Phase II). Moreover, the Bank strongly supported a large number of water conservancy projects concerning people's livelihood in the fields of river and lake ecological protection and governance, providing safe drinking water in rural areas, risk removal and reinforcement of dilapidated reservoirs, flood control, drought relief and disaster reduction. It cumulatively issued RMB180.51 billion of loans for water conservancy construction throughout the year.



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### Vigorously supporting and promoting rural transportation construction

The Bank resolutely implemented General Secretary Xi Jinping's important instructions on "well-constructed, well-managed, well-maintained and well-operated roads in rural areas". With a focus on transportation infrastructure in rural areas, ADBC continued to increase support for key areas such as rural roads, ordinary national and provincial highways, highways for strengthening agriculture and benefiting farmers, and water transport infrastructure, so as to help close gaps in rural transportation infrastructure, support transportation integration, and promote integrated urban-rural development. Throughout the year, the Bank cumulatively issued RMB157.041 billion of loans for transportation infrastructure construction, a year-on-year increase of 26%; RMB73.805 billion of which was related to projects concerning "well-constructed, well-managed, well-maintained and well-operated roads in rural areas".

Loans for transportation infrastructure construction issued cumulatively throughout the year

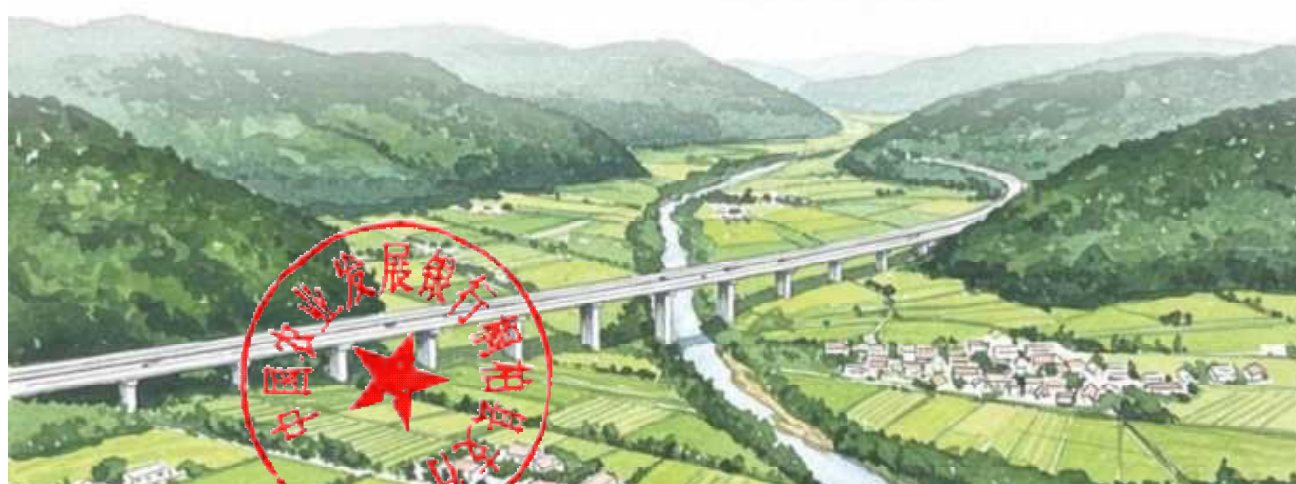
157.041 RMB billion

Year-on-year increase of

26 %

### Contributing to new urbanization

The Bank resolutely implemented the decisions and plans of the CPC Central Committee and the State Council. With regard to the implementation of the Five-Year Action Plan for Thoroughly Implementing the People-oriented New Urbanization Strategy, ADBC took the lead in issuing special implementation opinions, focusing on the four major actions, i.e., urbanization of agricultural migrant population, the improvement of urbanization level in areas with great potentials, the cultivation of modern metropolitan areas, and the improvement of urban renewal and safety resilience. It continuously increased credit support for key areas of new urbanization at the county level. Throughout the year, the Bank cumulatively issued RMB379.616 billion of urban-rural integration loans.



## CASE

## Supporting the Tengchong Irrigation Project in Yunnan Province

The Tengchong Irrigation Project in Yunnan Province is a new large-scale irrigation project included in the 14th Five-Year Plan for water security, which is of great significance to better ensuring the water supply guarantee of Tengchong City. Yunnan Branch supported the construction of water source projects, irrigation canals (pipes) and drainage projects. Upon completion, the project will effectively solve the problem of water consumption of the population in the region, and at the same time will greatly improve the security of food production, and promote the rapid development of upstream and downstream industries of agriculture. It will play an important role in promoting the prosperity of ethnic minorities in the border areas and maintaining the security and stability of the border areas.



## CASE

## Supporting the Rural Road Network Reconstruction Project in Yanchuan, Shaanxi Province

Shaanxi Branch actively built a "transportation +" credit model, and deeply explored rural industries and characteristic resources along the rural road network. Through "bundling and packaging" and other methods, the Branch linked project chains to regional resources, promoting the formation of a benign interactive development situation in which the rural road network led and drove industrial development, and the circulation of goods and services can generate income which will then feedback into the development of rural road network.



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## CASE

## Supporting the Sanduso Yellow Croaker Industrial Park Project in Ningde, Fujian Province

Focusing on the local advantageous and distinctive industry of yellow croaker in Ningde, Fujian Branch supported the construction of a demonstration park for aquatic product processing, and promoted the standardization, refinement and full-chain development of the yellow croaker industry. The project helped transform and upgrade advantageous and distinctive local businesses in Ningde as well as the aquaculture and processing industry in China, promoting integrated urban-rural development.



## CASE

## Supporting the Gehu Lake Comprehensive Remediation Project (Phase I) in Changzhou, Jiangsu Province

Gehu Lake is the main lake in the upper reaches of Taihu Lake. The Changzhou Taoge area where Gehu Lake is located has been included in the second batch of national pilot projects for comprehensive management and sustainable development of river basin water environment. Jiangsu Branch adopted the investment-loan coordination mechanism to fully serve the comprehensive treatment of the water environment of Gehu Lake. Since the implementation of the project, a total of 2.38 square kilometers of polder have been cleared, 3.59 square kilometers of wetlands have been restored, and nearly 2 million cubic meters of silt have been ecologically cleaned. The total phosphorus index of Gehu Lake decreased by 12.3% year on year, and the ecological health index of rivers and lakes in Changzhou City increased by 2.8% year on year. The water quality of Taihu Lake reached the best level since 2007.





## Making all-out efforts to serving coordinated regional development

The Bank actively integrated into and earnestly implemented China's coordinated regional development strategies, major regional development strategies, and functional zoning strategies. It made overall plans on supporting the four major regional areas, five major regional development strategies and seven special types of regions, building a differentiated credit support system. The Bank also released 30 implementation opinions on serving the country's regional development strategies. All these measures have effectively helped develop a regional economic layout characterized by complementarity between different regions and high-quality development, and solidly promoted the implementation of major national strategies.

Total number of implementation opinions released on serving regional development strategies

30

### Strengthening the forward-looking deployment of regional planning and improving the organizational mechanism for coordinated regional development

The Bank always regarded serving China's regional development strategies as its major mission and responsibility by continuing to increase support for regional strategies and helping enhance the vitality of regional development. It effectively played the role of the Leading Group for Supporting Rural Revitalization and the Leading Group for National Major Regional Development Strategies in leading making regional development plans and major policies and carrying out major projects. It strengthened monitoring and evaluation, regularly reported the progress of serving national regional development strategies, and continuously improved the implementation mechanism. ADBC coordinated and optimized the policy system for serving regional development strategies, and accurately allocated resources in light of the resource endowments of different regions. The Bank released a compilation of typical cases serving major national strategies, publicized and promoted successful experiences and innovative models, and guided the whole Bank to implement national strategies with concrete and meticulous efforts. It summarized and evaluated the implementation effect of demonstration pilot projects, made a list of demonstration pilot projects at the Head Office-level in 2024, and made progress step by step to give full play to the driving role of demonstration pilot projects in the reform of the entire Bank. Moreover, the Bank continuously deepened communication and cooperation with national ministries and commissions, local Party organizations and governments, financial peers and key customers, creating synergy for high-quality development.

### Keeping in mind the mission of "serving agriculture, rural areas and farmers" to provide important guarantees and strong impetus for serving major regional development strategies

Based on the functional positioning of policy-oriented agricultural finance, the Bank strove to provide high-quality financial services by focusing on the programs relating to technology finance, green finance, inclusive finance, pension finance and digital finance, the six major areas and building the distinctive brands of Grain Bank, Farmland Bank, Water Conservancy Bank and Green Bank. Based on the accurate alignment with major regional development plans and actual development of different regions, the Bank formulated pragmatic and effective differentiated support policies, supporting economically developed provinces to take the lead, promoting the accelerated rise of regional growth poles, growth engines, and development belts, enhancing the innovation ability and driving role of economically developed regions, and enhancing other regions to adjust measures to local conditions and show their strengths. Throughout the year, the Bank cumulatively issued RMB1,336.265 billion of loans for the areas in the Yangtze River Economic Belt with a balance of RMB4,929.734 billion, RMB636.218 billion for the Yangtze River Delta Integration Area with a balance of RMB1,863.245 billion, RMB634.814 billion for areas in the Yellow River Basin with a balance of RMB2,467.378 billion, RMB190.808 billion for the coordinated development of the Beijing-Tianjin-Hebei Region with a balance of RMB486.764 billion, and RMB78.616 billion for the Guangdong-Hong Kong-Macao Greater Bay Area with a balance of RMB131.949 billion.



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Issued cumulatively throughout the year

Loans for areas in the Yangtze River Economic Belt

**1,336.265** RMB billion

Year-end loan balance **4,929.734** RMB billion

Loans for the Yangtze River Delta Integration Area

**636.218** RMB billion

Year-end loan balance **1,863.245** RMB billion

Loans for areas in the Yellow River Basin

**634.814** RMB billion

Year-end loan balance **2,467.378** RMB billion

Loans for coordinated development of the Beijing-Tianjin-Hebei Region

**190.808** RMB billion

Year-end loan balance **486.764** RMB billion

Loans for the Guangdong-Hong Kong-Macao Greater Bay Area

**78.616** RMB billion

Year-end loan balance **131.949** RMB billion

### Promoting business and management innovation to provide high-quality financial services and serve coordinated regional development strategies

The Bank proactively adjusted positioning and continuously made self-adjustments, reforms and innovations. It applied for adjusting the business scope and changed business management strategies and product service models in a timely manner to meet the needs of China's coordinated regional development strategy and achieve real-time, effective matching of its own functions with the requirements of the Party and the country. ADBC focused on acute problems and key links, continuously optimized the service mechanism for coordinated regional development, and deepened industrial cooperation in the east, central, west and northeast regions to make regional development more balanced, coordinated and achieve greater mutual complementarity. It promoted the coordinated balance of development quality, structure, scale, speed, efficiency and safety, to serve the in-depth advancement of coordinated regional development. Throughout the year, the Bank cumulatively issued RMB1,024.94 billion of loans for the development of the advanced eastern region with a balance of RMB2,841.115 billion, RMB722.04 billion for the large-scale development of the western region with a balance of RMB2,820.05 billion, RMB658.155 billion for the rise of the central region with a balance of RMB2,781.981 billion, and RMB241.615 billion for the revitalization of the Northeast with a balance of RMB959.563 billion.

Issued cumulatively throughout the year

Loans for the supporting development of the advanced eastern region

**1,024.94** RMB billion

Year-end loan balance **2,841.115** RMB billion

Loans for the large-scale development of the western region

**722.04** RMB billion

Year-end loan balance **2,820.05** RMB billion

Loans for the rise of the central region

**658.155** RMB billion

Year-end loan balance **2,781.981** RMB billion

Loans for the revitalization of the Northeast

**241.615** RMB billion

Year-end loan balance **959.563** RMB billion

## CASE

## Supporting the integrated development of the Yangtze River Delta

Jiangsu Branch promoted the joint efforts of Guangdong, Jiangsu and Hong Kong, and adopted a "dual-line" model to support COFCO Sihailong's cross-border soybean procurement. It actively carried out supervision and declaration of cross-border RMB remittances and foreign exchange administration, and ensured the closed-loop operation of the credit fund system and the use of funds for specific purposes. ADBC opened up a new path which supported enterprises to carry out cross-border commodity transactions with cross-provincial joint efforts. Throughout the year, the Bank provided RMB loans of RMB7.1 billion to COFCO Sihailong and handled international settlement business of US\$1.446 billion, including cross-border RMB business of US\$508 million handled through Shenzhen Qianhai Trading Center. This is of great significance to improving China's edible oil safety guarantee capability and safeguarding national food security, and presents a new achievement in promoting the high-quality integrated development of the Yangtze River Delta.



## CASE

## Continuously increasing support for the revitalization of Northeast China

Liaoning Branch thoroughly studied General Secretary Xi Jinping's requirements of "demanding food from both land and sea, cultivating ocean resources through marine farming, and building 'blue granaries'". Based on regional resource endowments, with regard to the 110,000-mu (7,333 hectares) marine ranch demonstration area in Donggang City, the Branch adopted a linkage mechanism of "state-owned enterprise + agricultural enterprise + breeder" to help the city build modern marine ranches. After the implementation of the project, a number of measures such as resource protection and proliferation, adjustment of fishing operation layout, etc. were adopted to effectively drive related industries such as aquaculture seedling breeding, processing, sales, and tourism. By doing so, it created a modern high-quality development industrial chain for marine ranches with integrated development of the primary, secondary, and tertiary industries, promoted the formation of concentrated and contiguous high-yield, high-efficiency, and high-quality seafood breeding bases, and improved the marine environment, fully serving the comprehensive revitalization of Northeast China in the new era.



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## Making all-out efforts to serve ecological conservation

The Bank gained a full understanding of and implemented Xi Jinping Thought on Ecological Civilization, and practiced the concept that lucid waters and lush mountains are invaluable assets. ADBC vigorously supported the improvement of rural living environments, launched an all-out fight to keep our skies blue, our waters clear, and our land pollution-free, conducted in a coordinated way the conservation of mountain, river, forest, farmland, lake, grassland, and desert ecosystems, the protection and restoration of forests, grasslands, wetlands, and deserts, and the development of new type of rural energy system. The Bank has given all out effort to develop pilot areas for building a beautiful countryside and a Beautiful China.

### Prioritizing support for improving rural living environment

Loans for improving rural living environment issued cumulatively throughout the year

170 RMB billion

Year-end loan balance 697.665 RMB billion

Guided by learning and applying the experience of the Thousand-Village Demonstration and Ten-Thousand-Village Improvement Project, while focusing on the integration of production, life and ecology, the Bank vigorously supported the funding needs of regional and overall improvement projects such as village environmental improvement, rural landscape improvement, improvement of farmers' living conditions, and protection and utilization of traditional villages. ADBC supported the building of beautiful villages and the development and utilization of related high-quality derivative resources and ancillary resources in an integrated manner, helping to create livable, business-friendly, harmonious and beautiful villages that are both beautiful and rich. Throughout the year, the Bank cumulatively issued RMB170 billion of loans for improving rural living environment, and the year-end loan balance was RMB697.665 billion. Moreover, the Bank explored and practiced the development model oriented to public attributes, which was selected into the Important Achievements Handbook for Annual Conference of Financial Street Forum 2024, while the Huizhou-style Traditional Villages and Jiangsu Rural Revitalization Model were selected into China's List of Replicable Experiences in the Protection and Utilization of Traditional Villages.

### Strongly supporting the protection of agricultural and rural ecological environment

The Bank released the *Opinions on Supporting the Building of a Beautiful China* and vigorously supported projects such as the integrated protection and restoration of mountains, rivers, forests, farmlands, lakes, grasslands and deserts, the major projects for the protection and restoration of important ecosystems, the comprehensive management of mines and coal mining subsidence areas, the remediation and restoration of lands including industrial and mining wastes, the prevention and control of agricultural non-point source (NPS) pollution, heavy metal pollution, soil pollution and air pollution, and the efficient, economical and recycling use of agricultural and rural wastes. The cumulative loans issued throughout the year were RMB13.942 billion, and the year-end loan balance was RMB126.737 billion.





### Extending the credit chain to support forest and grassland protection and development

Given that the forest and grassland business contribute to both ecological protection and industrial development, the Bank formulated 15 differentiated management measures, and developed a framework system for forest and grassland industry analysis. Focusing on key areas such as the development of forest and grass production bases, the production and processing of forest and grass products and the construction of supporting infrastructure, and the protection and restoration of important ecosystems in key regions, ADBC prioritized national reserve forests, various economic forests, under-forest economy, and forest quality improvement projects. The cumulative loans issued throughout the year amounted to RMB26.292 billion, and the year-end loan balance was RMB134.798 billion. The Bank strengthened model innovation, standardized the use of "government procurement loans" to support the key ecological projects such as the "Three-North Shelter Forest Program". It introduced the "multi-dimensional cash flow" model to support the construction of forest and grass production bases, the "ecological product value realization" model to support the development and utilization of ecological resources, and the "main cash flow" model to support the integration of the primary, secondary and tertiary industries of forest and grassland. The Bank also promoted the Dynamic Forest Rights Collateralization model to support the construction of national reserve forests.

### Making all-out efforts for serving the development of rural clean energy system

Focusing on the development of new-type energy systems, the Bank vigorously supported six major areas such as clean energy power generation and non-electric development, rural power grids and charging infrastructure, rural natural gas pipeline facilities, and energy storage facilities, and helped implement rural clean energy development projects. Throughout the year, the Bank cumulatively issued RMB48.918 billion, and the year-end loan balance was RMB97.316 billion, an increase of 70.13% from the beginning of the year. ADBC vigorously promoted the "central-local cooperation" model for the construction of clean energy standard sites, the county-wide promotion model for distributed photovoltaic (wind power) projects and other models, and explored new paths for the sustainable development of the energy credit business.

#### CASE

#### Supporting Rural Revitalization Demonstration Project (Phase I) in Jiayu, Hubei Province

Hubei Branch supported the construction of Jiayu County Rural Revitalization Demonstration Project (Phase I), which laid rural domestic sewage collection pipes, installed micro-power sewage treatment facilities, carried out house facade renovations for 69 villages at seven local towns, and built vegetable demonstration bases, tea bases and other distinctive rural industrial projects around the villages. The projects served nearly 30,000 people who are lifted out of poverty, whose per capita annual income increased by over RMB30,000 as a result. The Siyi Village covered by the project was awarded the title of "National Rural Governance Demonstration Village" and "Top Ten Most Beautiful Villages of Hubei Village". On the morning of November 5, 2024, General Secretary Xi Jinping visited the vegetable corridor at Panjiawan Town.



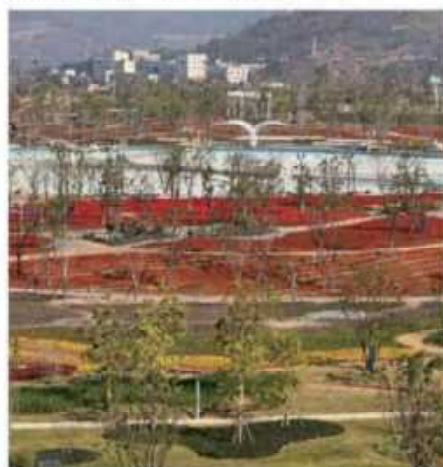
鄂视网



## CASE

## Supporting the comprehensive ecological and environmental management of the mines in Panzhihua, Sichuan Province

Sichuan Branch supported the restoration of barren hills and the improvement of environmental facilities in the Majiadian tailings pond in Panzhihua, as well as the construction of rural revitalization demonstration bases such as flower, blueberry, mango planting and farming experience bases. Through "mine restoration + characteristic agriculture", Panzhihua's advantages as the only subtropical fruit production base and the largest flower production base in Sichuan were fully utilized to effectively improve the ecological environment, reduce the risk of soil pollution, and achieve the organic combination of ecological restoration and related industries.



## CASE

## Supporting National Reserve Forest Development Project (Phase II) in Youyang, Chongqing Municipality

Chongqing Branch rationally utilized the space above, in and under the forest in accordance with the idea of focusing on forests and combining forestry, agriculture and animal husbandry. The project combined afforestation projects, together with planting amur corktree and gallnut and breeding *Apis cerana* in the forest, planting Chinese medicinal materials such as *Epimedium* under the trees, and building forest theme camps and research camps, etc. This has developed a multi-level, multi-structure, multi-variety and multi-benefit forestry, providing 1,500 jobs for local forest farmers and increasing their income by more than RMB300 million in total. The project was selected as one of the annual reform cases of China in 2024 by the National Development and Reform Commission.



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## CASE

## Supporting Distributed Wind Power and Ecological Protection Project in Kuigong, Gansu Province

Gansu Branch, in light of abundant local wind energy resources, has helped build abandoned mines into clean energy production bases. The project it supported involves the installation of wind turbines and supporting facilities with a total installed capacity of 125MW in five villages including Duanli Village, with an annual power generation of 259 million kWh and carbon emission reduction of 215,200 tons. A large proportion of local population are requiring assistance. Through land leasing and employment provision, the project directly increased the income of 1,055 low-income farmers and benefited 2,345 individuals in surrounding communities, playing an active role in consolidating and expanding the results of poverty alleviation, repairing and managing mines, and developing clean energy.



## CASE

## Supporting the Demonstration Project of Concentrated Protection and Utilization of Traditional Villages in Rucheng, Hunan Province

Firmly adhering to the concept of "protection and inheritance first", Hunan Branch supported the protection and repair of ancient buildings such as Longpi Hall and Xulun Hall, comprehensively improved the ecological environment of the water system along and in the villages, improved other supporting facilities in the villages, and promoted the revitalization and utilization of resources such as distinctive local businesses and farming cultural experience. The project has effectively improved the local rural living environment, scaling up the protection from one village to the entire region and promoted the upgrading of rural "local specialties", spurring vitality of "ancient villages".



范晓网

## ► Building the Distinctive Brand Featuring "Four Banks"

# 01 Grain Bank

## 864.138 RMB billion

Grain, cotton, and edible oil loans issued cumulatively throughout the year

In 2024, ADBC solidified its role as the principal bank safeguarding national food security, issuing a total of RMB864.138 billion in grain, cotton, and edible oil loans throughout the year, further elevating the prominence of its "Grain Bank" brand identity. Centering on its core mandates, ADBC actively engaged in research and policy reforms including the deepening of grain procurement and reserve management systems, as well as minimum grain purchase price mechanisms. It ensured full and timely funding for central and local government-mandated grain, cotton, and edible oil reserves and regulatory operations, issuing RMB557.766 billion in various reserve regulation loans, an increase of RMB37.157 billion year on year. National media outlets including China Media Group (CMG), People's Daily, and Financial Times featured ADBC's contributions to national food security 50 times throughout the year. Notably, CMG platforms reported 14 times on ADBC's support for summer and autumn grain procurement campaigns, marking a significant enhancement of the Bank's social influence.







# 02 Farmland Bank

**292.427** RMB billion

**Farmland loans issued cumulatively throughout the year**

In 2024, ADBC remained committed to unlocking the potential of rural land resources as its core mission, prioritizing services for the strategy of "increasing farmland productivity through sustainable farmland use". ADBC issued RMB 292.427 billion in farmland-related loans throughout the year, further solidifying its "Farmland Bank" brand. To strengthen policy support, ADBC issued the *Opinions on Fully Serving the Strategy of "Increasing Farmland Productivity Through Sustainable Farmland Use and Innovative Application of Agricultural Technology" to Comprehensively Enhance National Food Security Capabilities*, reinforcing top-level design and implementing differentiated credit policies. ADBC also refined its product portfolio, introducing specialized loan instruments such as high-standard farmland consolidation and integrated land management to enhance product specialization and branding. ADBC deepened its brand influence by promoting context-specific innovations and exemplary models, including the "High-quality Seed Loan" initiative. Notably, its integrated land management projects, spanning Ningbo (Zhejiang), Xiaogan (Hubei), Yancheng (Jiangsu), and other regions were selected for inclusion in the Ministry of Natural Resources' Compilation of Exemplary Cases.



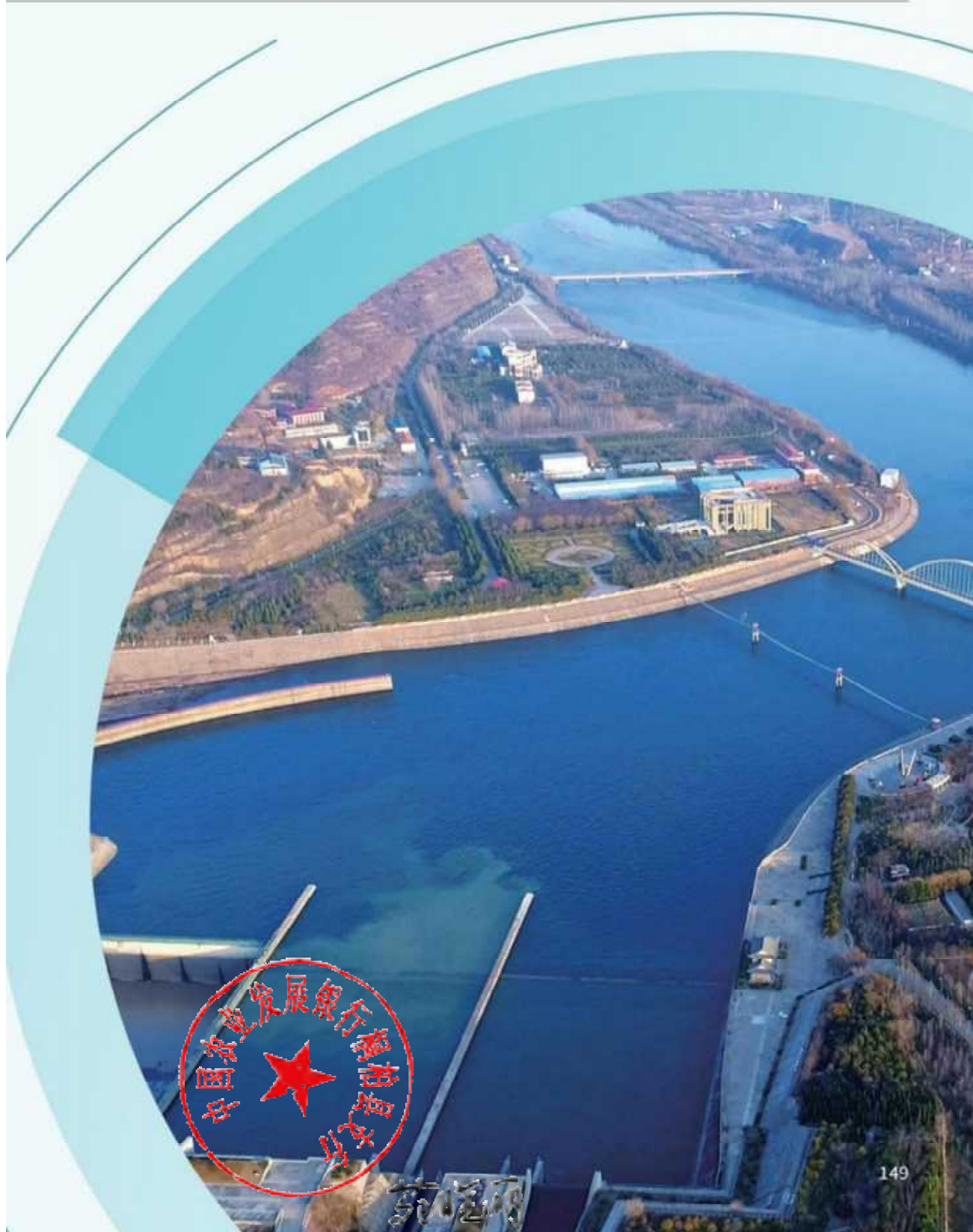
# 03 Water Conservancy Bank

**180.51** RMB billion

Loans for water conservancy construction issued cumulatively throughout the year

In 2024, ADBC asserted its role as the principal bank supporting national water conservancy development, issuing RMB180.51 billion in water infrastructure loans throughout the year, thereby reinforcing its distinctive "Water Conservancy Bank" brand. ADBC issued the *Guidelines on Further Strengthening the "Water Conservancy Bank" Brand Identity*, intensifying policy incentives and deepening collaboration with local governments, water authorities, and key enterprises. Aligned with national water resource strategies, ADBC prioritized critical areas including farmland irrigation and water conservancy, flood control and drainage, water resource allocation, urban-rural water supply, water ecosystem protection and rehabilitation, and hydropower development. It focused on financing major national water projects and multi-tiered water network construction, channeling policy-driven financial resources to nourish public well-being. Coverage by state media outlets such as CCTV News and Xinhua News Agency highlighted ADBC's contributions to water infrastructure advancement, demonstrating its substantial social benefits and elevated reputation.







# 04 Green Bank

## 710.661 RMB billion

Green loans issued cumulatively throughout the year

In 2024, ADBC advanced its "Green Bank" brand strategy across three dimensions—assets, liabilities, and internal operations—to bolster green finance. ADBC issued RMB710.661 billion in green loans and issued RMB22 billion in green bonds throughout the year, vigorously supporting the Beautiful China Initiative. ADBC intensified sectoral support by establishing a dedicated rural eco-civilization development segment within its credit product framework. It pioneered innovative financing models, issuing specialized instruments for new energy systems and extending differentiated support policies. To strengthen green funding channels, ADBC built an innovative model of issuing green bonds and also strategically utilized carbon emission reduction support instruments. Internally, ADBC accelerated its low-carbon transition by completing a comprehensive carbon inventory audit to quantify its operational emissions, widely expanding green office practices, sustainable procurement protocols, and eco-efficient operational systems.



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## Investment and International Business

### Investment Business

#### Continuously Improved Service Quality and Efficiency of the Infrastructure Investment Fund Services.

ADBC continued to strengthen the post-investment management of its infrastructure investment fund, initiated investment-loan coordination to support project development, and accelerated the delivery of more tangible workloads. It effectively brought into full play the counter-cyclical and cross-cyclical regulatory role of policy-based financial instruments. As at the end of 2024, the Bank issued cumulatively more than RMB150 billion of loans for projects supported by the infrastructure investment fund.

#### Steady Growth of Bond Underwriting Business

In 2024, ADBC positioned the bond underwriting business as a gateway for accurately addressing customer needs, a growth point for promoting fund-raising for agricultural projects, and a foothold for improving the quality and efficiency of comprehensive services. It actively promoted the normalized operation of bond underwriting business. Throughout the year, the Bank successfully underwrote and issued 7 products, with an amount of RMB5.996 billion, representing a year-on-year increase of 41.75%, and the business was expanded to 15 branches. The Bank's successful underwriting of the first sci-tech innovation notes marks a new breakthrough in its product innovations.

#### Steady Expansion of Futures Margin Depository Business

In June 2024, ADBC signed a strategic cooperation agreement with Dalian Commodity Exchange, further enhancing cooperation in the futures sector by launching a wide range of new business and products. As at the end of 2024, the Bank had signed contracts with 11 corporate customers including Dalian Commodity Exchange and Zhengzhou Commodity Exchange regarding futures margin depository business, and carried out cooperation with 23 futures companies to continuously increase channels for raising funds to support agriculture.

### Holding Subsidiaries

China Agricultural Development Key Construction Fund Co., Ltd.	China Agricultural Development Key Construction Fund Co., Ltd. is a wholly-owned subsidiary of the Bank with a registered capital of RMB50 billion. It mainly invests in national infrastructure projects.
China Agricultural Development Infrastructure Fund Co., Ltd.	China Agricultural Development Infrastructure Fund Co., Ltd. is a wholly-owned subsidiary of the Bank with a registered capital of RMB10 billion. The Fund will be exclusively allocated to the eight sectors defined by the state: municipal and industrial park infrastructure, transportation infrastructure, agricultural and rural infrastructure, energy infrastructure, urban and rural cold chain and major logistics infrastructure, social undertakings, government-subsidized housing projects, and new infrastructure.
Modern Seed Industry Development Fund Co., Ltd.	Modern Seed Industry Development Fund Co., Ltd. is one of the Bank's controlled subsidiaries with a registered capital of RMB2.424 billion. It mainly engages in seed industry investment and investment

#### Beijing Shining Investment Management Company Ltd.

Beijing Shining Investment Management Company Ltd. is one of the Bank's controlled subsidiaries with a registered capital of RMB36.3636 million. It mainly engages in investment management and investment consulting, and serves as the entrusted management agency of Modern Seed Industry Development Fund Co., Ltd.

### Invested Companies

#### National Financing Guarantee Fund Co., Ltd.

National Financing Guarantee Fund Co., Ltd. is an invested company of the Bank with a registered capital of RMB66.1 billion. It mainly engages in re-guarantee business, project investment, and investment consulting.

#### China Agricultural Industry Development Fund Co., Ltd.

China Agricultural Industry Development Fund Co., Ltd. is one of the Bank's invested companies with a registered capital of RMB4 billion. It mainly invests in leading enterprises in agricultural industrialization, agricultural circulation and other key rural service enterprises, agricultural and rural supporting services and construction projects, as well as agricultural insurance companies, agricultural guarantee companies, etc.

#### China Agriculture Reinsurance Corporation

China Agriculture Reinsurance Corporation is one of the Bank's invested companies with a registered capital of RMB16.1 billion. It mainly engages in the reinsurance business and retro cession business of agricultural insurance.

## International Business and Exchanges

### Cross-border financial services witnessed improved quality and efficiency, with fruitful results achieved in ensuring food security

The Bank spared no effort in serving the import of important agricultural products. It completed international settlement of US\$24.69 billion throughout the year, including RMB81.461 billion for cross-border RMB business, US\$16.434 billion for foreign exchange fund transactions, and RMB23.918 billion for foreign exchange credit, recorded international business income of RMB209 million, and cumulatively served the import of about 31.72 million tons of important agricultural products and agricultural production materials.





### International exchanges and cooperation were boosted orderly with effective services for enhancing international communication

ADBC strictly followed the overall diplomatic layout and major policies of the country, and actively contributed its efforts to the agricultural opening-up and the "Belt and Road" initiative. Earnestly performing its duties as the chairman unit of the Asia-Pacific Rural and Agricultural Credit Association (APRACA), the Bank presided over the 77th Executive Committee Meeting of APRACA and the Regional Policy Forum on "Financing Agri-SMEs to Trigger Engines of Local Development". Supported by the APRACA network, the Bank conducted international dialogues on topics such as green finance, poverty alleviation, and sustainable development of agriculture and rural areas, and actively promoted its experience and practice as an agricultural policy bank in financial poverty alleviation. ADBC carried out multilateral and bilateral exchanges with international organizations, multilateral development institutions and domestic and foreign financial peers including the International Fund for Agricultural Development, the Asian Development Bank, the AFD, and the Bank for Agriculture and Agricultural Cooperatives of Thailand, and actively attended the international conferences including the Boao Forum for Asia, the Annual Meeting of the Institute of International Finance, and the Annual Meeting of the International Confederation of Agricultural Credit. By actively promoting the exchanges and cooperation on agricultural finance, the Bank continuously enhanced its international communication competence and increased its global influence. It continued to leverage the effects of on-lending loans in supporting agricultural development, and issued cumulatively RMB1.19 billion of on-lending loans from the New Development Bank throughout the year, involving 11 sub-projects in 4 provinces. Moreover, the Bank renewed the Memorandum of Understanding on Cooperation with the Asian Development Bank, and successfully landed the first ADB-entrusted loan project — the Mulan River Basin Integrated Ecological Improvement and Environmental Management Project in Xianyou County, Fujian Province. The project won the annual Best Performance Loan Project Award of ADB.

1.19 RMB billion

On-lending loans issued cumulatively from the New Development Bank throughout the year

Involving 11 sub-projects in 4 provinces

ADBC contributed to the construction of the Shanghai Yangshan Deepwater Port, supporting freight terminal for the Shanghai Hengsha Xinzhou Modern Agricultural Industrial Park with the on-lending loans from the New Development Bank, and led to promote the development of modern agriculture in the areas surrounding Shanghai.



## ► Raising Funds for Agricultural Development

### Continuously optimized financing mechanism

ADBIC firmly acted upon the vision of issuing bonds in service of the national strategy for the development of "agriculture, rural areas and farmers" and of the assets development of the whole Bank, and continued to optimize its fund raising mechanism in a bid to provide timely and adequate financial guarantee for the implementation of the country's "agriculture, rural areas and farmers" strategy and the Bank's business plans.

### Optimized bond issuance as a primary fundraising channel

ADBIC raised RMB2,095.48 billion by issuing bonds throughout the year. As at the end of the year, the balance of domestic bonds had reached RMB8,078.551 billion, a year-on-year increase of RMB729.997 billion; the balance of overseas bonds was RMB7.55 billion. The Bank continued to enhance the appeal of its distinctive bonds, with focus placed on the key areas of "agriculture, rural areas and farmers". Throughout the year, the Bank took the initiative and launched four series of bond products with eight themes at an amount of RMB531.61 billion, and issued RMB36.9 billion of single-theme bonds to support the high-quality development of key counties under the national rural revitalization program. Besides, the Bank issued the first 30-year ultra-long-term bonds with interest paid for every six months, issued the DRD07-linked floating-rate bonds for the first time, innovatively issued 385-day bonds, and proceeded with market-making operations on a regular basis. All these endeavors brought into full play the bridging role of the Bank's bonds, and contributed to the comprehensive revitalization of rural areas and the construction of China into an agricultural power-house.

#### Year-end balance of domestic bonds

**8,078.551** RMB billion

Year-on-year increase of **729.997** RMB billion

### Accurate exercising of the central bank's structural monetary policy facilities

Leveraging the policy opportunities, ADBIC actively applied for structural monetary policy facilities from the central bank such as technology innovation and technological transformation special lending facility, affordable housing re-lending facility and support emissions reduction facility. The Bank filed on time the use of TSL funds for subsidized housing, renovation of urban villages, and dual-use infrastructure that can accommodate emergency needs, while strengthening targeted support for policy transmission for key areas and weak links.

### Continuously strengthened autonomous fundraising capability

ADBIC developed corporate deposits in a compliant and steady manner, actively guiding social funds to support agriculture, rural areas and farmers. The Bank innovated deposit product channels, launched large-denomination negotiable certificate of deposit (NCD), and realized targeted issuance of NCD products.



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## Reform and Innovation

ADBC thoroughly implemented the guiding principles of the third plenary session of the 20th CPC Central Committee, fully applied the decisions and arrangements made by the CPC Central Committee on deepening the reform of policy banks, and continuously improved its functional positioning as a policy financial institution. It deeply promoted the reform of business classification management and a separate accounting system, and continuously deepened the reform in key areas of the operation and management system and mechanism, to enhance the modernization of its governance system and governance capabilities and strengthen the ability to serve national strategies and the development of "agriculture, rural areas and farmers".

### ➤ Deepening reform in key areas



ADBC constantly improved the efficiency of resource allocation on the asset side, refined the "dual plan" management of credit increment and supply, innovatively implemented the dual-target management of interest rate and profit concession, deepened the application of capital limit management, and optimized business structure. It continued to strengthen the cost control on the liability side, and promoted innovation in the supervision model for raising agricultural funds. In so doing, the Bank significantly boosted its integrated and coordinated management of assets and liabilities. Besides, the Bank steadily promoted an optimized quality and efficiency reference indicator system with pilot projects, and continuously improved information system functions such as internal and external pricing.



ADBC established an industry classification framework covering key support areas and a regularized analysis mechanism at the two levels of the Head Office and provincial branches, and published 128 industry analysis reports. It established the chain credit for private customers and "cross-border RMB + import of bulk agricultural commodities" model to effectively improve the quality and efficiency of customer service. With customized services for every customer, the Bank improved the management system which features vertical classification and grading and horizontal customer alignment, and optimized digital systems including Customer Relationship Management (CRM), Online Banking, Mobile Banking and Digital Customer Service.



ADBC improved the system of responsibilities and rules and regulations, effectively implemented the "two mechanisms" where executives of the Bank were tasked with the responsibility to supervise assigned areas and key regions, sectors and customers. It extended the scope of vertical management and chain of the risk control business line, continuously improved internal regulations and operating procedures on risk classification and asset preservation, and increased the application of risk management tools. The Bank adhered to separated pool handling, strengthened the recovery of debts written off with documentation preserved, and optimized the risk disposal mechanism. Moreover, ADBC strengthened the technological support for risk management, continuously iterated and upgraded the existing systems including the Internal Rating System and the Collateral Management System, and promoted the launching and operation of Market Risk Management System and Business Continuity System.



ADBC made steady progress in building the off-site monitoring system and enhanced the effectiveness of supervision and inspection. It continued to address the root causes of problems, carried out targeted rectification and consolidation, and promoted rigid control of systems, effectively preventing and controlling major internal control and compliance risks. The Bank improved its compliance review mechanism by enhancing the compliance risk control in all stages. The Bank continuously optimized the mechanism of the specialists in charge of the integrated operations of risk management, compliance and cultural cultivation (the "three-in-one" specialists), and revised the performance appraisal measures for "three-in-one" specialists, to drive more efficient supervisory performance. The Bank improved the quality of and upgraded basic internal control and compliance management, enhanced the chain case prevention management mechanism combining "risk prevention" and "case management", developed the related-party transaction system, and advanced the professional and digital transformation of the related-party transactions management.



### Reform of the credit management system

ADBC established the Credit Product Management Committee and built a three-layer product system architecture featuring "product + sub-product + management item". It formulated and issued a package of supporting credit systems, upgraded and transformed Agricultural Development Credit Management System, and implemented the requirements of the reform of business classification management and a separate accounting system across all links, throughout all chains, and during the entire processes, and in all aspects. The Bank continued to improve the Credit Risk Monitoring System, strengthen the application of risk information, carry out evaluation on credit risk monitoring model, and enhance monitoring and early warning capabilities. It strengthened the integrated monitoring and inspection for potential and major risks in the duration management, and enhanced the synergy between risk monitoring and post-loan inspection. Furthermore, the Bank coordinated and strengthened the selection and performance management of full-time members of the loan review committee at the provincial branch level, and steadily optimized the credit approval system.



### Reform of the financial management system

With more focus placed on the comprehensive budget management, ADBC strengthened the budget incentives and constraints for raising funds for agricultural development as well as risk prevention and control. It enhanced the integrated coordination between financial resources and major strategies of the Bank, business achievements and duty fulfillment and development of grassroots branches, such that financial resources were more accurately allocated while management quality and efficiency were continuously boosted. The Bank deepened the application of management accounting, increased new themes of the management dashboard, enriched the specialized analysis report system, and strengthened refined management support.



### Reform of intensive operation

ADBC preliminarily established the centralized system for diversified operations, expanding the scope of centralized business handling nationwide. It continued to improve the intelligence and autonomy level of centralized operations, and introduced ICR and other technologies to replace manual operations in certain areas. The Bank steadily promoted the autonomous management of centralized operation centers, gradually deepened the pilot of integrated customer service, and tried out new standards for visual image construction.



### Reform of the human resources management system

ADBC continued to deepen institutional reform, explored to initiate intensive and delayering reform in provincial branches, and piloted the overall allocation of human resources by prefecture-level for staff in its jurisdiction. The Bank deepened "basic management and grassroots construction", completed rectification of the second-batch branches with poor quality and low efficiency in supporting agriculture, rural areas and farmers, and initiated that of the third batch. The reform of the Party school's directly administered and subordinate institutions had made important progress.



### Reform of the information technology system

ADBC built the enterprise architecture with a hierarchical control mechanism. It continuously improved the organization structure of the industry research center, and established the information process specifications under the industry research model. More scientific and technological teams were fostered, and the training of compound talents was strengthened. The Bank set up a number of full-time flexible sci-tech service teams to improve the precise delivery of sci-tech empowered services.



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## ➤ Innovative Promotion of "Eight Projects"

### Party Building Project

ADBC deeply implemented the guiding principles of the 20th CPC National Congress and the second and third plenary sessions of the 20th CPC Central Committee, and effectively enhanced the political and organizational functions of grassroots Party organizations with a focus on key tasks such as Party discipline education and assisting underperforming Party branches. It continued to expand the achievements in standardized and normalized construction of Party branch, compiled and released exemplary models and typical cases, intensively organized a new round of elections for Party organizations at its branches, and launched a column on its "Smart Party Building" platform to promote the "Hundred Excellent Cases of Grassroots Party Building". Besides, it established a clear orientation of entrepreneurship and excellence pursuit, to strengthen the grass-root foundation for high-quality development. The Bank selected outstanding employees for Party organizations, and strove to enhance the awareness and ability of Party cadres in Party building.

### Key Customer Project

ADBC strengthened the intelligent control of customer database and business resource mining, and promoted automatic push of customer lists. By fully leveraging on the investment-loan coordination mechanism with the National Development and Reform Commission, the Bank was among the first batch of pilot financial institutions to achieve interaction with the national online investment project approval platform. Throughout the year, the Bank approved 932 projects within the list, with an approved amount of RMB568.1 billion and issued cumulatively RMB138.5 billion. Moreover, the Bank focused on strategic partnership customers, standardized the differentiated policy system for customers, strengthened the "head office to head office" marketing matchmaking, and promoted the reasonable customer scale growth and continuously optimized customer structure.

### National Key Project

ADBC continued to improve project pipeline, and stepped up efforts with a focus on 102 major projects for the 14th Five-Year Plan period, 172 major national water conservancy projects and other national key projects. Desirable results were achieved in key customer marketing and major project pipelining. It continuously strengthened the quality and efficiency of project cultivation and conversion; the loan conversion rate of the proposed loan amount of first-tier pipeline repository projects increased by 25 percentage points year-on-year, and the disbursement rate of approved project funds increased by 9 percentage points year-on-year. The Bank strengthened project review and approval and "pre-analysis, pre-screening, and pre-diagnosis", to prevent and control risks from the source.

Year-on-year increase of the loan conversion rate of first-tier pipeline projects

**25** percentage points

Year-on-year increase of the disbursement rate of approved project funds

**9** percentage points

### Services Improvement Project for Micro and Small Enterprises

ADBC further intensified efforts in reducing fees and cutting costs. The average annual interest rate of newly issued offline inclusive loans for micro and small enterprises throughout the year was 3.36%, effectively reducing the financing costs for micro and small enterprises. The Bank continued to expand the financing channels for micro and small enterprises and launch a digital credit system framework across the whole Bank. It continued to strengthen the Smart Loan brand, established the two innovative business models of "Smart Chain Loan" and "Smart Agricultural Loan", and built a full-matrix online product system covering both supply chain and co-supply chain products, in a bid to deliver efficient financial services for agricultural customers. Since the launch of the online credit business for micro and small enterprises, the Bank has cumulatively issued RMB20 billion of loans to micro and small enterprises online, serving more than 110,000 micro and small enterprises in total.

Average interest rate of newly issued offline inclusive loans for micro and small enterprise throughout the year

3.36%

Since the launch of the online credit business for micro and small enterprises

Loans issued cumulatively to micro and small enterprises online

nearly  
150 RMB billion

Number of micro and small enterprises served

more than  
110,000

#### Fund-raising Optimization Project for Agricultural Development

ADBC optimized the fund-raising organizational mechanism, improved the deposit product system, expanded the channels of funds for agricultural development, enhanced the ability to deliver better customer services, and continuously guided various social funds to support agriculture, rural areas and farmers. The source of guarantee funds enjoyed a long-term stability, with constantly optimized maturity, cost and structure of ADBC's liabilities, creating favorable conditions for serving national strategies and benefiting the real economy with policy-based financial services.

#### Digital Empowerment Project

Taking into account digital transformation tasks in key areas, ADBC formulated and promoted implementation of annual project plans, and brought a total of 149 projects into production throughout the year. Among them, the Bank promoted the establishment of 16 systems, including ADBC Smart Loan Platform and the Tax Management Information System, and upgraded and optimized the core business system and Agricultural Development Credit Management System, continuously strengthening the scientific and technological support.

#### Talent Project

ADBC built a five-tier talent pool mechanism, and introduced two senior experts in the financial technology sector by employing a market-oriented approach. It launched the second batch of leading talents selection, and focused on the cultivation of outstanding young cadres. The Bank built a regular evaluation mechanism for professional titles, and developed a professional qualification management mechanism. Besides, the Bank built a high-level professional qualification reward incentive, which granted certain rewards to those who obtained 9 types of professional qualification certificates, such as certified public accountants (CPA). Moreover, the Bank developed a talent external certification and delivery mechanism, recommended 2 professional talents to be listed into the "International Talent Pool", and selected 2 outstanding talents for temporary assignment in Northeast China.

#### Cultural Building Project



ADBC formulated the *Implementation Opinions of the CPC ADBC Committee on Cultivating Financial Culture with Chinese Characteristics*, which fully integrated the "Five Musts and Five Don'ts" requirements into the cultural concept of the Bank. The Bank added the financial culture with Chinese characteristics to the "Top Agenda" and the study by the Theoretical Study Center Group of the CPC ADBC Committee, with Xi Jinping Thought on Culture as a compulsory course for the main class of the ADBC Party School and the Party Committee Publicity Training Class at the head office level. ADBC also held specialized lectures on "Xi Jinping Thought on Culture". These efforts served to lay a solid mindset foundation for cultivating financial culture with Chinese characteristics. It also organized the "Most Beautiful ADBC Staff" selection and commendation activities, setting exemplary role models for Party members and cadres to learn from, to follow suit, and catch up with.

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## Risk Management

ADBC coordinated planning on development and security, effectively implemented the overall planning of preventive risk control, systematic management and structural policy measures, and deepened the reform of a comprehensive risk management system. By coordinating the prevention and control of various risks, the Bank ensured that no systemic risks arose.

### Policy risk and strategic risk

Focusing on its primary responsibilities and core business of serving the modernization of the agricultural sector and rural areas and the building of an agricultural power, ADBC strictly adhered to its business boundaries and strived to promote the implementation of major national strategies. Major progress was achieved in the reform of business classification management and a separate accounting system. The Bank stepped up efforts to raise funds for supporting agriculture, and reduced fees and cut costs to lower the financing costs for enterprises. No policy risks or strategic risks occurred in the year.

### Credit risk

ADBC implemented the requirements of "early identification, early warning, early exposure and early disposal", optimized the authorization management of credit business, strengthened the post-approval evaluation of credit business following the approval, and strengthened the application of monitoring results. It carried out trainings on monitoring system, and promoted the establishment of long-term mechanisms such as connection between off-site monitoring and post-loan inspection, special post-loan supervision of potentially risky customers, etc. The Bank strengthened preventive risk control and enhanced the management of special-mention loans. Moreover, the Bank adhered to pool management; throughout the year, the Bank collected and disposed cumulatively RMB9,334 billion of non-performing loans, increasing by RMB1,804 billion year-on-year. The bank prevented and defused financial risks in key areas and customers, and effectively reduced cumulative risks. The recovery number of debts written off with documentation preserved throughout the year were the largest in history, with further enhanced disposal and recovery level. As at the end of the year, the total balance of non-performing loans was RMB42,759 billion, and the non-performing loan ratio was 0.44%, making the Bank a relatively outstanding performer in terms of NPL management among national banking financial institutions. The allowance to total loans ratio was 4.36%, while the risk absorption capacity remained stable.

### Liquidity risk, market risk and bank book interest rate risk

ADBC continuously strengthened the coordinated management of liquidity and recorded a reasonable and adequate liquidity level, with main indicators including liquidity coverage ratio, liquidity ratio and liquidity matching ratio complying with the regulatory requirements. The market risk mainly lied in the exchange rate, and the total foreign exchange exposure at the end of 2024 was RMB312 million. Various indicators regarding risk of the Bank's book interest rate ran steadily, and the structure of asset and liability repricing was further optimized.

### Operational risk, compliance risk and money laundering risk

ADBC revised the administrative measures on operational risks, and carried out risk identification assessment and stress testing. No major operational risk events occurred throughout the year. The Bank performed in-depth "targeted" consolidation, and strengthened regularized system rigid control, with compliance risk management remained basically stable. Moreover, it released the Action Plan of Agricultural Development Bank of China for Optimizing Anti-Money Laundering Management System (2024-2025) to promote the establishment of an anti-money laundering management system featuring clarified responsibilities, effective cooperation, and technology empowerment.

### Information technology risk, reputation risk, country risk and other risks

ADBC strengthened network security and data security management, and improved tools for the assessment of information technology risks. Information systems were operated smoothly throughout the year, without major information technology risk events. It also strengthened the prevention and control of reputation risk at the source and the whole-process management, and enhanced the disposal and resolution of reputation risk hazards, with generally controllable risks from reputation and public opinions. Moreover, the Bank strictly complied with the requirements of country risk management, and closely monitored and controlled the distribution of assets in different countries and regions; the country risk exposure at the end of the year was RMB546 million.



## Technological Empowerment

### In-depth implementation of Digital Empowerment

Guided by the 14th Five-Year Plan for the information technology industry, the Bank, endeavoring to promote its reform and development, digital transformation, self-supporting capacity and project executability, implemented 221 digital empowerment projects throughout the year, 149 of which were put into production. It has effectively promoted the continuous transformation and upgrading of its technical architecture, providing strong technological support for further reforms.

### Digital Transformation

**Digital services.** The Bank upgraded customer experience through multiple channels. Powered by the dual engines of Corporate Online Banking 3.0 and Mobile Banking 2.0, it optimized the integrated front-end system and smart machines and built a customized scenario-based service matrix. As a result, online channels were significantly improved in terms of stickiness. The Bank empowered the businesses of sub-branches with platforms. Relying on the integrated fiscal budget platform, agricultural fund-raising support platform and other platforms, the distinctive agricultural support businesses were accurately landed in branches. Besides, the Bank researched and launched the independent legal person loan, and optimized Agricultural Development Credit Management System, Small Enterprise Smart Loan System, and Mobile Loan Processing APP, which significantly enhanced the efficiency and customers' experience of online loan processing.

**Digital decision-making.** Progress was made in digital and intelligent risk management. The Bank introduced the Market Risk Management System and Business Continuity System, and iterated modules such as dynamic monitoring of collateral to help improve the quality and efficiency of risk management. Besides, data models characterized by precise prevention and control, credit asset warning model and other intelligent tools were comprehensively adopted, which upgraded risk prevention and control from "human control" to "intelligent control". The Bank pioneered new scenarios with the support of technologies, and established an integrated monitoring network. The satellite remote sensing technology has been applied to dozens of benchmark projects in eight fields, including high-standard farmland, wind and photovoltaic power.

**Digital management.** The Bank upgraded the intelligent control system of funds, and directly connected its Bond Issue System with CCDC. Moreover, the Bank applied the model tools such as asset-liability portfolio management and risk stress testing, which improved the accuracy of fund forecasting, pricing and monitoring, and helped reduce the cost of funds. ADBC greatly enhanced the efficiency of digital administration, while fully connecting Digital Collaborative Office Platform to the office process. It achieved the interconnection and interoperability of system data, which realized data interoperability and promoted the transformation from offline processes to online collaboration.

**Digital operations.** The Bank innovatively constructed credit system library and AI-powered business knowledge database, to intelligently classify internal control issues and set up a new paradigm of Bank-wide knowledge services. It introduced "digital employees" in large scale, covering automated anti-money laundering query and import of profit and income statements. Empowered by automation of high-frequency business processes such as corporate deposit monitoring at branches, the Bank reduced the repetitive work of sub-branches.

**Digital supervision.** The Bank innovatively improved internal control compliance and built an off-site monitoring system. It researched and developed financial supervision models to enable intelligent screening of illegal expenditures. The Bank introduced the anti-money laundering model laboratory, which effectively enhanced its capabilities of monitoring suspicious money laundering transactions.

### Comprehensively Upgrading the Security Governance

The Bank accelerated the consolidation of fundamentals coordinated by the leadership group and supported by 26 regulations; the evaluation responsibilities were thoroughly implemented in the Head Office, branches and subsidiaries. The Bank iterated the in-depth defense system and built a "security brain" that linked the Head Office and provincial branches. It launched a comprehensive data security initiative to accomplish the data migration of core systems like online banking. Besides, the Bank upgraded the basic security system and fully transformed commercial passwords. It has made a historical breakthrough in developing its attack and defense capabilities; "ADBC Network Shield 2024", an attack and defense system, was tested in a national-level drill.

### Improving Business Continuity Management

The Bank built a solid defense line for business continuity. It launched a full-cycle emergency response system integrating business departments and IT departments across the Bank. Besides, the Bank established a unified dispatch center for production events, which achieved automatic disaster recovery switchover. It continued to consolidate the foundation of safe production, carried out the "100 Day Accident-Free" campaign, and standardized the operating procedures of the "Eight Steps for Quick Recovery". The Bank completed drills for 79 systems, and made a historic breakthrough in developing its disaster recovery capabilities. Following the standards of the People's Bank of China, it enabled on-load switchover of core services, while complying with the disaster recovery standards in critical systems such as payment platforms.



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## Fundamental Support

### Talents

#### Actively recruiting talents

ADBC successfully completed the 2024 campus recruitment, and employed more than 400 outstanding graduates for credit, accounting, risk compliance, information technology and other business lines throughout the year. Among them, 80% hold a master's degree or above, while 70% graduated from universities listed in Project 985, Project 211 and top 250 universities on QS World University Rankings. The Bank timely launched the 2025 campus recruitment, formulated the recruitment plan, conducted campus presentations, and organized written tests and interviews in Peking University, Tsinghua University and other prestigious universities.



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### Continuously strengthening education and training

ADBC organized a series of lectures themed "Foundation Consolidation with Professionalism - Capacity Empowerment with Proficiency". Targeting mid- and senior-level managers, the Bank carried out executive management team (EMT) training courses in a rigorous manner, in a bid to continuously enhance the ability and duty performance of leading talents. It also organized training sessions to improve the international vision of employees; three sessions were carried out for 60 mid- and senior-level managers cadres who were sent to overseas for specialized training courses. The Bank also held training classes for young employees, organized demonstration training courses for young talents, established an "internal cultivation-external recruitment" curriculum library, and effectively carried out curriculum recommendation.



Phase II of the Third EMT Training



Training course on implementing the guiding principles of the Central Financial Work Conference

### Selecting leading talents

ADBC accelerated the cultivation of the high-level talent team across the whole Bank, and strengthened the leading and exemplary role of high-level talents. It organized the second batch of leading talents selection of the whole Bank, and selected a group of leaders from specific professional fields such as credit, marketing, asset accounting, financial accounting, management, and technology, continuously stimulating the vitality of talents in duty performance and entrepreneurship and encouraging professional talents to play a greater role.

### Establishing regular professional title evaluation mechanism

ADBC continued to deepen the reform of professional title system of the Bank. On the basis of restored evaluation system for senior professional titles, the Bank established a regular certification mechanism for junior and intermediate professional titles, exercising the full-process management of professional titles at all levels. As at the end of 2024, a total of 20,047 employees in the Bank held professional titles of various levels, accounting for 41.8% of all staff, including 370 with senior professional titles (including professor levels), 9,913 with intermediate professional titles, and 9,764 with junior and lower-level professional titles.



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## Cultural Brand

### Enhancing publicity of cultural concepts and promoting visual image building

To widely publicize the profound essence and practical requirements of its cultural values in the new era, the Bank released the new version of cultural publicity posters and published an overview of its achievements regarding corporate culture building on its official public account at the 30th anniversary. The Bank endeavored to imprint its cultural values deeply in the minds of staff throughout the Bank. Besides, it released the promotional video and brochure of *Agricultural Development Bank of China, Committed to Serving Rural Revitalization*, demonstrating the aspirations, innovation and development achievements of ADBC staff. Moreover, the Bank optimized and upgraded the office environment and the visual image building standards of service outlets, carried out pilot trials, promoted brand image management in a systematic, modular and standardized manner, and highlighted the distinctive services of ADBC with reasonable functional layout, brand elements and sensory experience.



## Academic Research

### Deepening research

Based on the policy innovations and development practices in recent years, ADBC carried out research and exploration to construct a modern agricultural policy bank in combination with the practices of governance with Chinese characteristics, the policy bank mechanism, and the modern bank management. Focusing on its core tasks including duty fulfillment and development, reform and innovation, and operation and management, the bank conducted applied research on the major policies of the CPC Central Committee and the State Council on macroeconomy, finance, agriculture, rural affairs and other related sectors, and developed a number of valuable findings in this regard.



## Outlook

The world today is undergoing an accelerated transformation unseen in a century, and global situation has grown increasingly complex and intertwined. China's economy still faces multiple risks and challenges in its operation, yet China's economic fundamentals remain solid, with multiple advantages, strong resilience and vast potential. The underpinning conditions and long-term positive trajectory remain unchanged; the positive trend of economic structural optimization and transformation between old and new growth drivers remain changed, as does the broad prospects for high-quality economic development. As China's package of incremental policies takes effect, the economy is showing a positive trend, and public confidence is growing. The Central Economic Work Conference outlined a policy approach of "pursuing progress while ensuring stability, promoting stability through progress, upholding fundamental principles and breaking new ground, establishing the new before abolishing the old, and promoting systematic integration and efficient coordination". This comprehensive strategy to expand domestic demand will solidify the foundation for achieving high-quality attainment of the 14th Five-Year Plan objectives and ensuring a strong beginning for the 15th Five-Year Plan period.

### Fiscal policy will become more proactive and effective, improving policy coordination

China will raise the deficit-to-GDP ratio, issue government bonds on a larger scale, provide support for stabilizing growth and adjusting structure, optimize the expenditure structure, and enhance targeted investment. Meanwhile, China will continue to prevent and mitigate risks in key areas to promote stable fiscal operation and sustainable development, further increase transfer payments to local governments and strengthen their financial capacity.

### Monetary policy will be defined as "appropriately accommodative", which will create a favorable monetary and financial environment for stable economic growth.

China will employ a mix of monetary policy tools to maintain ample liquidity, ensure stable growth of financial aggregates, and improve fund utilization efficiency. Guided by the principles of "focusing on key priorities, maintaining appropriate intensity, and advancing while retreating", China will optimize the monetary policy tools, strengthen coordination with fiscal policies, and further enhance financial support for technological innovation, green development, consumption boosting and other respects.

### Solidly advance all-round rural revitalization and build an agricultural power.

China will consistently strengthen the supply capacity of grain and other key agricultural products, consolidate and expand the achievements in poverty alleviation, vigorously develop county-level industries to boost residents' income, advance rural construction, improve rural governance systems, enhance factor allocation mechanisms, and accelerate agricultural and rural area modernization.

ADBC has consistently upheld the centralized and unified leadership of the CPC Central Committee, adhered to a people-centered approach, taken proactive and preemptive measures, and gradually grown into a key national force in providing financial support for agriculture. While acknowledging our achievements, we must soberly recognize challenges stemming from tested financial sustainability, persistent risk prevention and control measures, and so on. Overall, favorable conditions for development outweigh unfavorable factors, and opportunities surpass challenges. ADBC will continue to draw wisdom from its 30 years of development journey, pool driving forces for progress, and carry forward the proud traditions and fine practices of the Party. We will work diligently and pragmatically, strive for excellence relentlessly, and steadily break new ground in advancing the financial support and modern agricultural policy bank.



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# The Board of Directors, Senior Management, Chief Inspector of the Discipline Inspection and Supervision Office of the CCDI and NCS at ADBC

## General Information

### ► The Board of Directors



Zhan Dongsheng  
Chairman, Executive Director



Zhang Xiaodong  
Vice Chairman, Executive Director



Ding Xiaofang  
Executive Director



Li Chunlin  
Ministry of  
Commission-appointed Director



Liao Min  
Ministry of  
Commission-appointed Director



Zhang Xingwang  
Ministry or  
Commission-appointed Director



Tao Ling  
Ministry or  
Commission-appointed Director



Qiu Shun  
Equity Director



Wang Hongyan  
Equity Director



He Manguo  
Equity Director

### Former Members of the Board of Directors

Qian Wenhui	Served as Chairman of the Bank from December 2020 to November 2024
Sun Lansheng	Served as Executive Director of the Bank from September 2021 to January 2025
Xu Hongcai	Served as Ministry or Commission-appointed Director of the Bank from August 2022 to March 2024
Deng Xingwen	Served as Ministry or Commission-appointed Director of the Bank from August 2022 to March 2025
Liu Xiang	Served as Ministry or Commission-appointed Director of the Bank from July 2019 to March 2025
Zhou Jinso	Served as Equity Director of the Bank from July 2019 to March 2025
Wan Yue	Served as Equity Director of the Bank from July 2019 to March 2025

> Senior Management



Zhang Xiaodong  
Executive President



Xu Yiding  
Executive Vice President



Sun Xiaokun  
Executive Vice President



Wu Tao  
Executive Vice President



Zhang Liangang  
Executive Vice President



Liu Shi'en  
Executive Vice President



Xiong Jun  
Secretary to the Board of Directors



Du Yankun  
Chief Strategy Officer



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## ➤ Former Members of Senior Management

<b>Sun Lansheng</b>	Served as Executive Vice President of the Bank from June 2018 to January 2025, and Chief Risk Officer of the Bank from May 2017 to July 2018
<b>Zhang Baojiang</b>	Served as Executive Vice President of the Bank from September 2022 to June 2024
<b>Xu Hao</b>	Served as Executive Vice President of the Bank from March 2023 to March 2025

## ➤ Chief Inspector of the Discipline Inspection and Supervision Office of the CCDI and NCS at ADBC



**Xiong Jingfeng**  
Chief Inspector

## ➤ Remuneration of Members of Leadership of ADBC in 2024

Unit: RMB10,000

Name	Months of Payroll	Pre-tax Remuneration Paid in 2024			Whether Receiving Remuneration from Shareholders or Other Related Parties	Total Pre-tax Remunerations Received from Related Parties
		Remuneration Paid	Social Insurance, Enterprise Annuity (Supplementary Pension Insurance), Supplementary Medical Insurance and Housing Provident Fund Paid (Contributed) by the Bank	Other Monetary Income		
Zhan Dongsheng	12	67.26	22.19	0	No	0
Xu Yiding	12	60.53	21.25	0	No	0
Sun Xiaokun	12	60.53	18.44	0	No	0
Xiong Jingfeng	9	45.40	13.55	0	No	0
Wu Tao	5	25.22	6.03	0	No	0
<b>Former members of leadership</b>						
Qian Wenhui	10	56.05	18.51	0	No	0
Sun Lansheng	12	60.53	21.75	0	No	0
Zhang Baojiang	5	6.22	6.16	0	No	0
Xu Hao	12	60.53	17.91	0	No	0

### Notes:

1. In accordance with the relevant regulations, the Bank's final remuneration of the members of leadership in 2024 is still subject to final confirmation. Additional details of remuneration will be disclosed when they have been determined.
2. From November to December 2024, Mr. Qian Wenhui, former Secretary of CPC ADBC Committee and Chairman, continued to serve as member of the National Committee of the CPPCC. According to relevant provisions of the Ministry of Finance, his salary relationship remains at the Bank. The total remuneration paid was RMB 64,100, and the social insurance, enterprise annuity (supplementary pension insurance), supplementary medical insurance and housing provident fund paid (contributed) by the Bank totals RMB 40,800.

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## Changes

### Changes to the Board of Directors

In March 2024, Mr. Liao Min was appointed as Ministry or Commission-appointed Director of the Bank.

In November 2024, Mr. Zhan Dongsheng was appointed as Chairman and Executive Director of the Bank. Mr. Zhan Dongsheng's appointment was approved by the National Financial Regulatory Administration in December 2024.

In February 2025, Ms. Ding Xiaofang was appointed as Executive Director of the Bank. Ms. Ding Xiaofang's appointment was approved by the National Financial Regulatory Administration in March 2025.

In March 2025, Mr. Zhang Xingwang was appointed as Ministry or Commission-appointed Director of the Bank.

In March 2025, Mr. Tao Ling was appointed as Ministry or Commission-appointed Director of the Bank.

In March 2025, Mr. He Manguo was appointed as Equity Director of the Bank. Mr. He Manguo's appointment was approved by the National Financial Regulatory Administration in June 2025.

In June 2025, Mr. Zhang Xiaodong was appointed as Vice Chairman and Executive Director of the bank. Mr. Zhang Xiaodong's appointment was approved by the National Financial Regulatory Administration in July 2025.

Since March 2024, Mr. Xu Hongcai no longer served as Ministry or Commission-appointed Director of the Bank.

Since November 2024, Mr. Qian Wenhui no longer served as Chairman and Executive Director of the Bank.

Since January 2025, Mr. Sun Liansheng no longer served as Executive Director of the Bank.

Since March 2025, Mr. Deng Xiaogang no longer served as Ministry or Commission-appointed Director of the Bank.

Since March 2025, Mr. Liu Guoqiang no longer served as Ministry or Commission-appointed Director of the Bank.

Since March 2025, Mr. Zhou Jinsong no longer served as Equity Director of the Bank.

Since March 2025, Mr. Han Yue no longer served as Equity Director of the Bank.

### Changes to Senior Management

In August 2024, Mr. Wu Tao was appointed as Executive Vice President of the Bank. Mr. Wu Tao's appointment was approved by the National Financial Regulatory Administration in October 2024.

In January 2025, Mr. Zhang Liangang was appointed as Executive Vice President of the Bank. Mr. Zhang Liangang's appointment was approved by the National Financial Regulatory Administration in March 2025.

In June 2025, Mr. Liu Shi'en was appointed as Executive Vice President of the Bank. Mr. Liu Shi'en's appointment was approved by the National Financial Regulatory Administration in July 2025.

In June 2025, Mr. Zhang Xiaodong was appointed as President of the bank. Mr. Zhang Xiaodong's appointment was approved by the National Financial Regulatory Administration in July 2025.

Since June 2024, Mr. Zhang Baojiang no longer served as Executive Vice President of the Bank.

Since November 2024, Mr. Zhan Dongsheng no longer served as President of the Bank.

Since January 2025, Mr. Zhan Dongsheng no longer served as Executive Vice President of the Bank.

Since March 2025, Mr. Zhan Dongsheng no longer served as Executive Vice President of the Bank.

### Changes to the Discipline Inspection and Supervision Office of the CCDI and NCS at ADBC

In March 2024, Mr. Xiao Jingfeng was appointed as Chief Inspector of the Discipline Inspection and Supervision Office of the CCDI and NCS at ADBC.

# Corporate Governance

## Overview

Adhering to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank deeply implemented the Party leadership into all aspects of corporate governance, and ensured that the Bank strictly upheld the decisions, plans and policies of the CPC Central Committee and the State Council and followed the correct path toward high-quality development. Governance entities of the Bank, including its Party Committee, Board of Directors and senior management continued to perform their duties with full compliancy, diligence and prudence, fully implemented the guiding principles from the 20th CPC National Congress and the second and third plenary sessions of the 20th CPC Central Committee as well as the arrangements of the Central Economic Work Conference, the Central Financial Work Conference, and the Central Rural Work Conference, and complied with all relevant financial policies and regulatory requirements. All governance entities of the Bank exercised their rights and fulfilled their obligations in accordance with the basic principles of independent operation, effective checks and balances, mutual cooperation, and coordinated operation, promoted the formation of a corporate governance mechanism featuring sound decision-making, strong implementation, and effective supervision, and made steady progress in the modernization of the corporate governance system and governance capabilities.

### Adhering to and strengthening the Party leadership

Firmly upholding the centralized and unified leadership of the CPC Central Committee over financial work, the Bank fully understood the political and people-oriented nature of financial work, and gave full play to the leadership role of the Party Committee in "setting the direction, managing the overall situation, and ensuring implementation". The Bank continued to improve the working mechanism for implementing the important speeches, instructions and directives of General Secretary Xi Jinping and the major decisions and arrangements of the CPC Central Committee, and adhered to the principles of strategic planning, deliberation on major issues, and focused prioritization, striving to forge a new chapter. It strived to make new advances in agricultural policy finance, and implemented the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, building a robust defense against ideological risks. It thoroughly followed the Party's organizational line in the new era, and strove to build a strong Party organization and a high-caliber and professional cadre team. It strictly enforced Party discipline to foster a sound political environment with a clean and upright atmosphere. Moreover, adhering to the integrated advancement of the "threefold anti-corruption framework", the Bank made great efforts to eradicate the soil and conditions that breed corruption.

### Improving the operation mechanism of the Board

The Bank formulated a list of matters requiring the Board's decision-making, revised the working procedures for Board meetings, and further clarified the boundaries of the responsibilities of governance entities, laying a solid institutional foundation for the Board operating standard and improving its efficiency. Besides, the Bank promoted the IT application of the Board and empowered the Board operations with technologies such as launching online modules for the management of Board meetings and matters to be handled.

### Promoting communication among governance entities

The Bank promoted communication between the Board and the Bank's Party Committee, between the Board and senior management, and amongst Board members. It continuously advanced development of the Board and ensured smooth interaction and information sharing among various governance entities. The governance entities reached consensus on high-quality support for major national strategies with high quality, deepening the reform of the corporate governance system, and strengthening strategic decision-making guidance. The Bank strove to promote corporate governance culture and instill core governance principles throughout the organization.



## Shareholders

The Ministry of Finance (MOF) holds 100% of the shares of the Bank. The MOF is a macro-regulation body under the State Council, responsible for managing fiscal revenue and expenditure, formulating fiscal and tax policies, and exercising fiscal oversight. As authorized by the State Council, it represents the government to perform the responsibilities as an investor of central state-owned financial capital in a centralized manner, providing strong support for the improvement of the Bank's modern corporate governance mechanism.

## The Board of Directors

### Composition of the Board of Directors

According to Articles of Association of ADBC approved by the State Council, the Board of Directors of the Bank consists of 11 directors including 3 Executive Directors (the Chairman included) and 8 Non-Executive Directors which include 4 Ministry or Commission-appointed Directors and 4 Equity Directors.

### Responsibilities of the Board of Directors

The Board of Directors performs the following duties in accordance with the laws and regulations and the Articles of Association of the Agricultural Development Bank of China: to deliberate and approve medium- and long-term development strategies, annual business plans and investment plans, capital management plans and plans for capital replenishment tool issuance, the set-up, adjustment and cancellation of internal management institutions and domestic and overseas branches; to formulate annual financial budgets and final accounts, plans for profit distribution and loss making-up, rules of procedure of the Board of Directors and the revision plan; to deliberate and approve major projects; to deliberate and approve risk management, internal control and other basic management rules; to decide on matters related to establishment, division and merger of provincial branches (subsidiaries) as well as change of capital fund; to decide on the appointment and removal of senior management members as well as matters related to their remuneration, performance appraisal, rewards and penalties; to decide on the scope of authorization to the chairman and the management team.

### Operation of the Board of Directors

The Board of Directors operates in an orderly manner and performs its duties efficiently in accordance with regulatory policies and the Articles of Association of ADBC. It thoroughly implemented the decisions and arrangements of the CPC Central Committee and the State Council, and effectively played the role of "setting strategies, making decisions, and preventing risks". Adhering to the positioning of an agricultural policy bank, the Board of Directors strictly implemented the procedure of preliminary study and discussion by the Party Committee, continuously strengthened the Party Committee's supervisory function, and focused on improving the scientificity, standardization, and effectiveness of corporate governance. The special committees under the Board of Directors provided professional advice to the Board of Directors or made decisions on professional matters under the authorization of the Board of Directors in accordance with the Rules of Procedure and other relevant regulations. Members of the Board comprehensively understood the Bank's business development, conducted in-depth surveys and research at the grassroots level, and carefully considered various proposals. Board members actively participated in various training sessions, and continuously improved their ability to perform duties. They abided by professional ethics and code of conduct, strictly complied with the central Party leadership's eight-point decision on improving work conduct, performed duties faithfully, diligently and with integrity, and consciously safeguarded the reputation and image of the Board of Directors. In 2024, it convened 7 meetings to deliberate and review 62 proposals.

### Specialized Committees under the Board of Directors

Specialized committees are established under the Board of Directors, including the Strategic Development and Investment Management (Green Finance) Committee, Audit Committee, Risk Management Committee, Financial Management Committee, Personnel and Remuneration Committee, and Party Transaction Control Committee. Each specialized committee provides professional advice, and is responsible to the Board of Directors, serving as a consultative and decision-making process.

The Strategic Development and Investment Management (Green Finance) Committee formulates business management objectives and medium- and long-term development strategies of the Bank, supervises and inspects the implementation of annual business plans and investment plans as well as the performance of environmental, social, and governance responsibilities, and reviews the plans on revising the Articles of Association of ADBC, annual financial budget plans and accounting plans, profit distribution plans, plans on making up for losses, annual bond issuance plans, capital management plans, capital replenishment instrument issuance plans, plans on increasing or decreasing registered capital, major projects that require approval by the Board of Directors, etc. In 2024, it convened 4 meetings to deliberate and review 20 proposals.



The Audit Committee reviews important policies and work reports including the internal audit charter, approves medium- and long-term audit plans and annual audit plans, reviews the internal audit system setting and revision plans, guides, assesses and evaluates internal audit work, examines risk and compliance status, accounting policies, financial report procedures, and financial position, proposes recommendations for hiring and replacing external audit institutions, and reviews and approves internal audit related rules and regulations except for the internal audit charter which shall be reviewed by the Board of Directors. In 2024, it convened 4 meetings to deliberate and review 8 proposals.

The Risk Management Committee reviews basic risk management policies of the Bank, supervises the senior management's control over various risks and comprehensive risk management, regularly evaluates risk policies, management and risk tolerance capabilities, proposes suggestions for improving risk management, reviews and approves rules and regulations for risk management except for the basic risk management policies which shall be reviewed by the Board of Directors, assesses risks that may arise from development and major changes of products, changes of institution and business areas, and major acquisitions and investments. In 2024, it convened 4 meetings to deliberate and review 10 proposals.

The Internal Control Committee supervises and evaluates the establishment and operation of the Bank's internal control system and the implementation effect of internal control measures, reviews the Bank's basic internal control policies, annual anti-money laundering report, internal control appraisal report, etc., makes recommendations to the Board of Directors,

and reviews and approves rules and regulations for internal control except for the basic internal control policies that shall be reviewed by the Board of Directors. In 2024, it convened 3 meetings to deliberate and review 6 proposals.

The Personnel and Remuneration Committee formulates the procedures and criteria for the selection of directors and senior management members, conducts preliminary review of their qualification, and recommends to the Board of Directors; reviews the remuneration management regulations and policies of the Bank, and the plan for remuneration and performance appraisal system setup, formulates the plan for remuneration of executive directors and senior management members, proposes rewards and punishment matters, and supervises the implementation of such plan; reviews the internal management structure of the Bank, and the establishment, adjustment and closure of domestic and overseas prefecture-level branches. In 2024, it convened 6 meetings to deliberate and review 15 proposals.

The Related-Party Transaction Control Committee is responsible for the management, review and approval of related-party transactions and related-party transaction risk control; examines material related-party transactions and receives filing of general related-party transactions; reviews the annual implementation of related-party transaction regulations and the special audit result of related-party transactions; reviews and approves regulations concerning related-party transactions management, and approves other matters concerning related-party transactions. In 2024, it convened 1 meeting to deliberate and review 2 proposals.

2024 Meetings convened	Board meetings		Strategic Development and Investment Management (Green Finance) Committee		Risk Management Committee		Personnel and Remuneration Committee	
	7	Deliberated and reviewed 62 proposals	4	Convened meetings Deliberated and reviewed 20 proposals	4	Convened meetings Deliberated and reviewed 10 proposals	6	Convened meetings Deliberated and reviewed 16 proposals
	Audit Committee		Internal Control Committee		Related-Party Transaction Control Committee			
	4	Convened meetings Deliberated and reviewed 8 proposals	3	Convened meetings Deliberated and reviewed 6 proposals	1	Convened meeting Deliberated and reviewed 2 proposals		

## Senior Management

The senior management of the Bank consists of the President, Executive Vice Presidents, Secretary to the Board of Directors and other senior management members. The senior management conducts business management activities in accordance with the Articles of Association of ADBC and the authorization of the Board of Directors and is accountable to the Board of Directors.



## Internal Control

The Bank continued to deepen governance by tackling root-causes of problems and steadily improving its daily management. It continued to strengthen the "second line of defense" function of internal control in order to effectively and efficiently serve the high-quality development of the Bank.

### Solving problems at root cause and improving the effectiveness of internal control

The Bank conducted a comprehensive review and accurately identified key "focus areas" in business management, deployed and carried out annual target rectification and consolidation in key procedures of main areas of "basic management and primary-level party organization building", and further strengthened the management and control of key procedures. It established a normalized working mechanism for system rigid control, improved the management process of "sorting out processes, researching and proposing measures, promoting implementation, and carrying out dynamic evaluation", and strengthened compliance control and system control of key procedures, so as to solidly promote the root cause governance of problems. Besides, the Bank made plans for off-site monitoring with high standards, and promoted the building of off-site monitoring systems in an orderly manner. The "full coverage, fast response, industry-oriented, and digital and intelligent" off-site monitoring system has taken shape. The Bank further applied results of targeted problem-solving, improved inspection and evaluation standards, tools and methods, strengthened talent team building, and optimized the pertinence and effectiveness of inspection and evaluation.

### Optimizing and upgrading basic management with a focus on priority areas

The Bank solidly promoted the rectification of problems found in the inspections by the People's Bank of China, formulated an action plan to optimize the anti-money laundering (AML) management system, processed suspicious transactions centrally, and performed AML consultation, which further improved its AML performance. The Bank strengthened the development of its financial crime prevention system, improved a full-chain governance mechanism covering case management and risk prevention, and continuously consolidated the foundation of financial crime prevention management. It strengthened the management of the entire life cycle of its internal control system, launched an institutional review module, and achieved rigid control of key procedures of institutional review. To promote compliance risk control at sources, the Bank formulated measures on compliance review, and conducted compliance reviews for new products and new businesses. It also strengthened the management of consumer protection, formulated emergency response plans for major complaints, and promoted more standardized complaint handling and response. Besides, the Bank formulated an optimization plan for the related-party transaction system, and strengthened daily monitoring and off-site inspections of related-party transaction and the source governance of information data, steadily improving the level of related-party transaction management. Transactions between the Bank and related parties followed the principles of compliance and fairness. In 2024, the Bank had 36 related-party transactions that met the general disclosure requirements of the National Financial Regulatory Administration, with a total amount of RMB1.097 billion, including one credit-related related-party transaction with an amount of RMB0.03 billion, 35 deposit-related RPTs with an amount of RMB1.067 billion. There were no major RPTs throughout the year.

### Strengthening organizational building and cultural cultivation, and building internal control and compliance into a solid "second line of defense"

The Bank deepened the vertical management of internal control and compliance, tightened the qualification requirements of personnel in important management positions, and refined the professional performance evaluation, in order to continuously improve independence and professionalism. It continued to optimize the performance and appraisal management of the "three-in-one" specialists, and developed a performance management system for "three-in-one" specialists, to maximize their supervision efficiency. The Bank compiled and published a series of model cases of joint supervision mechanism to broaden and deepen joint supervision. It solidly pushed forward the publicity of risk compliance culture, improved the management mechanism of compliance case library, and further strengthened the publicity of compliance as a support for business growth across the Bank.



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## Internal Audit

The Bank faithfully performed audit duties with a focus on the main business line, steadily optimized audit institutions, advanced intensive and specialized audit, and enhanced the independence and authority of audit. The purpose was to give full play to the audit's role as the "third line of defense" in risk prevention and control, and safeguard the high-quality development of the Bank with high-quality audit.

### Continuously optimizing the audit system

Following the Audit Institution Optimization Plan of Agricultural Development Bank of China, the Bank set up 6 audit branches in Beijing, Dalian, Hefei, Guangzhou, Chengdu and Xi'an, abolished 24 audit offices, streamlined departments and staffing, and strengthened personnel management of the audit line. As a result, the comprehensive quality of the audit team was significantly improved.

### Giving full play to the role of the audit function

The Bank strictly implemented the plans and requirements of the Party Committee and Board of Directors, and carried out audit supervision in a solid manner. It conducted comprehensive risk and compliance audits of institutions in an innovative way around high-quality development, accurately traced risk profiles of branches, and strengthened the collaboration connection between inspection and audit. Through the cross reference of audit results and inspection results, the Bank further promoted the organic integration of inspection and audit, hence enhancing the effectiveness of supervision across the Bank. Focusing on key businesses and key procedures, the Bank audited non-performing loans, risk loans for key projects and key areas, green credits, financial expenditures and the use of poverty alleviation donations, and audited subsidiaries' investment businesses, in order to ensure strong risk management while pursuing high-quality development. Aligned with regulatory requirements, the Bank audited its non-performing loan write-off, RPT management, credit reporting business management, capital management, information technology, credit asset risk classification, anti-money laundering and other work, standardizing internal management processes and consolidating the foundation of corporate governance. It also conducted audits on the rectification of problems found in internal and external supervision and inspections across the Bank, and promoted all branches to clarify responsibilities, learn from examples, and ensure solid implementation of rectifications identified via audits. Economic responsibility audits were conducted around the exercise of power and fulfillment of duties by members of leadership, both at the end of and during their tenure, to provide decision-making references for the appointments, removals and evaluations of leadership roles.

### Implementing active and efficient supervision-audit collaboration

The Bank established and improved the working mechanism for supervision-audit collaboration, and released the Notice on Further Strengthening the Supervision-Audit Collaboration, in order to strengthen the coordination and cooperation between the Bank and regulatory authorities, and introduce measures including the establishment of a communication and reporting mechanism and deepened use of regulatory results. The Bank regularly organized and carried out rectification based on regulatory notifications, formulated lists of problems, responsibilities, and tasks, and established action plans for implementation with rectification tasks and regulatory opinions assigned to the Head Office and relevant provincial branches, in order to ensure effective rectification of regulatory notifications.

### Steadily improving audit quality and efficiency

The Bank released the Guiding Opinions on Further Improving Audit Quality and Performance which adopted a problem-oriented approach. It deepened the consultation and joint review mechanisms, and extensively applied the standardized outcomes in audit highlights, audit qualitative identification, audit accountability determination, and audit rectification. It promoted the standardization of audit processes and texts, and formulated the systematic, standardized, and unified operating procedures for audit projects. Besides, the Bank promoted big data-based audits, and strengthened the training of off-site audit talents, with the proportion of mid- and senior-level talents significantly increasing. It also explored the comprehensive off-site monitoring and analysis of provincial branches, to further tap audit's role of detecting problems in advance. It strengthened the development of the on-site audit system, optimized system functions, expanded the scope of data access, and continued to build an off-site audit model system with clear classification, comprehensive coverage, complete structure and diversified types of audit models.



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# Environmental and Social Responsibilities

## Environmental Responsibilities

### Strengthening carbon footprint management

The Bank studied and formulated measures on green and low-carbon operation of the whole Bank, specifying management requirements from the aspects of energy consumption, own operation and carbon accounting. It completed the carbon inventory of more than 2,000 institutions across the Bank, successfully launched the green and low-carbon module, and carried out trial operations in some branches.

### Accelerating green office practices

The Bank launched Digital Collaborative Office Platform and Electronic Signature System, and continuously optimized its comprehensive office system with expanded green office scenarios. In 2024, more than 3.66 million documents of various types were circulated and 38.9 thousand pieces of information were released within the office system, recording an accumulated view of 1.3624 million. It is estimated that about 26.77 million sheets of paper were saved across the Bank, equivalent to 339.22 tons in carbon emission reduction.

Estimated number of sheets of paper saved at the Head Office

26.77 sheets of paper million

Carbon emissions reduction

339.22 tons

### Promoting green operations

The Bank actively promoted the construction of green outlets. Yichun Branch, together with sub-branches under its jurisdiction, and Jixi Hulin Sub-branch, both in Heilongjiang Province, achieved carbon neutral certification. The Bank optimized the operational system of its counters, promoted self-service counters, and expand 13 types of special channel service scenarios. Besides, it actively promoted the application of ICR and RPA technologies, and continuously improved scenario-based, automated, and intelligent service of its electronic banking channels.

### Adhering to green procurement

The Bank prioritized low-carbon and environment-friendly decoration design solutions, materials, facilities and equipment. As to procurement, the Bank made efforts to purchase and use raw materials with energy-saving, water-saving, material-saving or green attributes, and encouraged its branches to purchase new energy vehicles.



## Social Responsibilities

### Issuing inclusive loans for micro and small enterprises

In 2024, the Bank continued to explore digital inclusive finance both online and offline, and helped to extend, supplement and strengthen the agricultural industry chain. The total amount of inclusive loans for micro and small enterprises issued throughout the year amounted to RMB43.95 billion, of which RMB20.921 billion was issued online. Focusing on national food security and the circulation of important agricultural products, the Bank strengthened online business innovation in order to better leverage policy-based funds to support the development of agriculture.

#### Issued cumulatively throughout the year

Inclusive loans for micro and small enterprises

43.95 RMB billion

Inclusive loans issued online for micro and small enterprises

20.921 RMB billion

### Caring for employees

#### Helping employees in financial difficulties.

During the New Year and Spring Festival of 2024, the Bank organized visits to a total of 4,059 employees across the Bank and sent them consolation funds and supplies with a worth of RMB9.226 million. Throughout the year, the Bank distributed a total of RMB502 thousand of relief funds to 5 employees in extreme difficulties.

#### Caring for the mental health of employees.

The Bank opened a counseling helpline for employees, and established a mental health support mechanism for the needs of its employees.

#### Caring for female employees.

The Party Committee of the Head Office sent a congratulatory letter to all female employees of the Bank on March 8, the International Women's Day, conveying holidaying greetings and care of the Party Committee. The Bank collaborated with China Financial Trade Union to build 17 "Female Employee Care Rooms". A total of 335 "Female Employee Care Rooms" have been put in place across the Bank. The sense of fulfillment and happiness among female employees has been continuously enhanced.

Number of employees visited during the New Year and Spring Festival across the Bank

4,059

Worth of consolation funds and supplies

9.226 RMB million

Relief funds distributed to 5 employees in extreme financial difficulties throughout the year

502,000 RMB

Number of "Female Employee Care Rooms" built in collaboration with China Financial Trade Union

17

Number of "Female Employee Care Rooms" put in place across the Bank

335



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### Actively making donations

In 2024, the Bank made RMB53.81 million of public welfare donations, mainly used to consolidate and build on the achievements in poverty alleviation and promote the revitalization of rural areas, such as the maintenance and renovation of some infrastructure in the Bank's designated counties for targeted assistance, assistance to characteristic industries, awards and subsidies to rural compulsory education, improvement of medical conditions, etc. The donations were also used to help disaster relief in some regions.

Total public welfare donations in 2024

53.81 RMB million

### Actively engaging in social welfare activities

**Carrying out a series of volunteer public welfare activities themed "Youth Contributing to Rural Revitalization".** Focusing on the Bank's designated counties for targeted assistance, the Bank regularly carried out volunteer public welfare activities such as educational donations, helping the poor and the disabled, mobilizing young volunteers to help consolidate and build on the achievements in poverty alleviation. For two consecutive years, the Bank implemented the National College Student Volunteer Service Project for "Rural Revitalization" in joint efforts with the Youth Volunteer Action Guidance Center of the Communist Youth League Central Committee. The project organized thousands of young employees from the Bank and over ten thousand of college students to serve in 200 rural revitalization projects supported by the Bank, serving more than 340,000 people in total, with a total service time of more than 180,000 hours.



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Fujian Branch joined hands with the PhD publicity team of Fudan University Cancer Prevention and Treatment to carry out volunteer activities



Carrying out a series of environmental protection public welfare activities themed "Beautiful China, Youth Action". In Chifeng, Inner Mongolia, a youth volunteer tree planting activity was carried out. Senior management members from the Head Office and nearly 100 young employees planted more than 40 mu (approx. 2.67 hectare) of trees together, and sent an initiative to all young employees of the Bank to practice a simple, green, low-carbon, civilized and healthy lifestyle at the event site. The Youth League organizations at all levels of the Bank actively responded to the initiative, organizing young employees to carry out more than 470 voluntary public welfare activities including environmental protection publicity and environmental cleanup. Under the initiative, more than 730 mu (approx. 48.67 hectare) of trees was planted.

Number of voluntary public welfare activities organized

More than **470**



The Bank organized a youth volunteer tree planting activity themed "Beautiful China, Youth Action" in Inner Mongolia

Carrying out a series of volunteer public welfare activities themed "Learn from Lei Feng and Make Contribution to the New Journey". The Bank organized various "learn from Lei Feng" volunteer activities across the Bank. Branches at all levels carried out nearly 2,000 public welfare activities such as promoting the idea of making achievements in one's post, financial publicity, voluntary assistance, respect for the elderly and support for education, with more than 10,000 young employees participating and a total service time of 5000 hours. The Bank selected "learn from Lei Feng" demonstration offices and individuals. Two branches were awarded the title of "2024 Learn from Lei Feng Demonstration Office in the Financial System", and two individuals were awarded the title of "2024 Learn from Lei Feng Outstanding Individuals in the Financial System". The youth volunteer project for education support organized by the Guangdong Branch won the bronze medal in the 7th China Youth Volunteer Service Project Competition.



Guangdong Branch carried out youth volunteer activity themed "ADBC's Care for Youth in Guangdong" to support education in Dingbao Town.

## Major Events

### January

On January 24, the Bank released the *Implementation Opinions of the CPC ADBC Committee on Implementing the Guiding Principles of the Central Financial Work Conference and Opening a New Situation of High-quality Development in the New Era*.

From January 29 to 30, the 2024 annual work conference was held.

### February

On February 4, 6, 8, 18 and 19, the Bank released the *Opinions on Making All-out Efforts to Serve the Key Tasks of Deepening Rural Reform*, *Opinions on Further Strengthening Financial Services for the Protection of the Yangtze River and the Ecological Protection of the Yellow River Basin*, *Opinions on Increasing Credit Support and High-quality Services for the Green Rural Revival Program*, *Opinions on Promoting the High-quality Development of the Credit Business for Rural Road Network*, and *Opinions on Stepping up Efforts for New Breakthroughs in the Full Revitalization of Northeast China in the New Era*, respectively.

On February 22, a Bank-wide meeting on party conduct, clean governance, discipline inspection and supervision work was held.

### March

On March 1, the Leading Group for Comprehensively Deepening Reform of the Bank's Party Committee held its first meeting in 2024. On March 26, the Bank released the *Work Plan for Deepening Reform 2024*.

On March 7, the Bank unveiled a new poster showcasing its corporate culture concepts.

On March 22, the Second Session of the Board of Director convened its first meeting in 2024.

From March 29 to April 12, the Bank issued the first tranche of large-denomination negotiable certificates of deposit.

### April

On April 10, 16, 23, and 24, the Bank released the *Opinions on Fully Serving the Building of a Beautiful China*, *Implementation Opinions on Advancing Work Development in Five Major Areas of Technology Finance, Green Finance, Inclusive Finance, Pension Finance and Digital Finance to Create a New Landscape for High-quality Development*, *Opinions on Optimizing and Improving Business Models to Provide High-quality Services for the Green Rural Revival Program*, and *Implementation Opinions of the CPC ADBC Committee on Cultivating Chinese-style Financial Culture*, respectively.

On April 16, the Bank released the *Implementation Plan of the CPC ADBC Committee for Party Discipline Education*. On April 28, the Bank's Party Committee convened a series of seminars on Party Discipline Education.

On April 28, the Second Session of the Board of Director convened its second meeting in 2024.



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## May

On May 6, the Bank released the *Opinions on Further Strengthening the Party's Youth Work*.

## June

From June 4 to 5, the meeting on safeguarding national food security was held.

On June 25, the Second Session of the Board of Director held its third meeting in 2024.

On June 27, the first "e-bill of lading" business was launched in Yingkou Branch, Liaoning. Zhejiang Branch issued the first loan to a government-subsidized housing for-sale project. On the same day, the Bank released a book series titled *Poverty Alleviation Series of China Agricultural Development Bank*.

As of the end of June, the Bank's loan balance supporting the national strategy of increasing farmland productivity through sustainable farmland use and innovative application of agricultural technology exceeded RMB1 trillion.

## July

On July 29, the 2024 mid-year work conference was held.

On July 31, the CPC ADBC Committee held a promotion meeting for the regular and long-term rectification of problems in the follow-up inspections by central inspection teams.

## August

On August 9, the Second Session of the Board of Directors held its fourth meeting in 2024.

On August 23, the Second Session of the Board of Directors held its fifth meeting in 2024.

From August 26 to September 26, three training sessions were organized to study and implement the guiding principles of the Third Plenary Session of the 20th CPC Central Committee.

## September

On September 20, the Bank launched the final round of the in-house cybersecurity competition.

On September 14 and 27, the Bank released the *Opinions of the CPC ADBC Committee on Further Deepening Reforms in Key Areas and Fully Serving the Promotion of Chinese-style Modernization* and the *Action Plan of Agricultural Development Bank of China to Support the High-quality, Integrated Development of the Yangtze River Delta (2024-2026)*.

On September 19, a mobilization and deployment meeting for the implementation of business classification reform was held. On the same day, the Bank launched the first hedging loan for grain and edible oil products.



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## October

On October 14, the Bank issued RMB1.0 billion of floating-rate bonds benchmarked against the 7-day interbank pledged repo rate for deposit-taking financial institutions (DR007) for the first time.

## November

On November 12, the second meeting of the Second Session of the Employees' Congress was held.

On November 18, a symposium themed "30 Years' Dedication and Commitment to the Agriculture, Rural Areas and Farmers" & the 30th Anniversary of ADBC was held.

On November 21, the Fifth Congress of the Communist Youth League of ADBC was held.

On November 25, the Second Session of the Board of Directors held its sixth meeting in 2024.

## December

On December 24, the Second Session of the Board of Directors held its seventh meeting in 2024.

In 2024, the Bank deepened cooperation with relevant ministries, commissions and governments at the provincial level. It concluded strategic cooperation agreements with seven central and state-owned enterprises, including China RongTong Asset Management Group Corporation Limited, China Development Bank, People's Insurance Company of China, Dalian Commodity Exchange, China Grain Reserves Group Ltd. Company, China UnionPay Co., Ltd., and China Railway Construction Corporation Limited. (Note: The aforementioned institutions are listed in the chronological order of agreement signing.)



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# Auditor's Report

[English Translation for Only Reference]  
Xin Kuai Shi Bao Zi [2025] No.ZA32760

To Agricultural Development Bank of China,

## I. Audit Opinion

We have audited the financial statements of Agricultural Development Bank of China ("the Bank"), which comprise the consolidated and bank balance sheets as of 31 December 2024, and the consolidated and bank income statements, the consolidated bank statements of changes in equity and the consolidated Bank statements of cash flows for the year then ended, and the notes to financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the consolidated and bank financial positions of the Bank as of 31 December 2024, and its consolidated and bank financial performance and cash flows for the year then ended in accordance with the requirements of Accounting Standards for Business Enterprises.

## II. Basis for Audit Opinion

We conducted our audit in accordance with China Standards on Auditing ("CSAs"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics for Professional Accountants of the Chinese Institute of Certified Public Accountants ("the Code"), and we have fulfilled our other ethical responsibilities in accordance with the CICPA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## III. Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management of the Bank is responsible for the preparation and fair presentation of the financial statements in accordance with Accounting Standards for Business Enterprises, and for such internal control is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

## IV. Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an audit opinion that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with CSAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with CSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:



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(i) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

(ii) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control.

(iii) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

(iv) Conclude on the appropriateness of the management's use of the going concern basis of accounting, and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in these financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

(v) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

(vi) Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Bank to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Shanghai, China



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Certified Public Accountant of China:

朱建弟



Certified Public Accountant of China:

马强



# Financial Report

## Balance Sheet

Unit: RMB100 million

Item	End of 2024	End of 2023
<b>Assets:</b>		
Cash and balances with central banks	900.87	1,013.62
Due from banks and other financial institutions	3,485.70	3,530.34
Placements with banks and other financial institutions	465.19	873.45
Financial assets purchased under resale agreements	994.32	999.50
Other receivables	36.71	11.76
Loans and advances to customers	92,290.61	84,093.03
Financial investments	7,154.12	7,999.86
Financial assets held for trading	1,514.72	2,084.24
Debt investments	5,594.25	5,858.60
Other debt investments	0.00	0.00
Other equity instrument investments	45.15	57.01
Long-term equity investments	10.01	9.58
Fixed assets	151.54	142.62
Construction in progress	18.87	28.78
Right-of-use asset	2.52	4.24
Intangible assets	11.26	11.59
Goodwill	0.18	0.18
Long-term deferred expenses	0.40	0.47
Foreclosed assets	0.42	0.47
Deferred tax assets	925.09	872.28
Other assets	56.73	48.67
<b>Total assets</b>	<b>106,504.55</b>	<b>99,640.41</b>
<b>Liabilities:</b>		
Borrowings from central banks	7,566.06	8,900.17
Due to banks and other financial institutions	394.06	980.54
Placements from banks	0.00	65.08



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## Balance Sheet

Unit: RMB100 million

Item	End of 2024	End of 2023
Financial assets sold under repurchase agreements	0.00	80.15
Due to customers	12,405.72	11,408.04
Employee benefits payable	301.34	113.98
Taxes payable	136.94	146.47
Other payables	84.81	17.94
Lease liabilities	2.14	4.07
Provisions	6.08	8.79
Debt securities issued	82,274.51	74,985.85
Deferred tax liabilities	0.19	0.41
Other liabilities	36.63	30.55
<b>Total liabilities</b>	<b>103,208.50</b>	<b>96,742.05</b>
Equity:		
Paid-in capital	2,260	2,000
Other equity instruments	0.00	0.00
Capital reserve	0.17	0.17
Other comprehensive income	0.86	0.76
Surplus reserve	284.56	254.33
General reserve	240.00	240.00
Undistributed profits	498.74	391.23
<b>Total equity attributable to equity holders of the Bank</b>	<b>3,284.34</b>	<b>2,886.49</b>
Non-controlling interests	11.70	11.86
<b>Total owner's equity</b>	<b>3,296.05</b>	<b>2,898.36</b>
<b>Total liabilities and owner's equity</b>	<b>106,504.55</b>	<b>99,640.41</b>

These financial statements are signed by:

<b>Zhan Dongsheng</b>	<b>Wu Tao</b>	<b>Meng Li</b>
Chairman	Executive Vice President in Charge of Accounting	Head of the Finance & Accounting Department

## Income Statement

Unit: RMB100 million

	2024	2023
I. Operating revenue	1,438.66	1,457.43
(I) Net interest income	1,378.64	1,411.71
Interest income	4,013.63	3,940.87
Interest expense	2,634.99	2,529.16
(II) Net fee and commission income	-7.92	-5.48

## Income Statement

Unit: RMB100 million

Item	2024	2023
Fee and commission income	0.71	0.31
Fee and commission expense	8.63	5.79
(III) Investment income (loss expressed with "-")	25.86	32.59
including: Share of profits of associates and joint ventures	0.43	-0.10
(IV) Net (loss)/gain from changes in fair value (loss expressed with "-")	38.93	14.23
(V) Net (loss)/gain from foreign exchange (loss expressed with "-")	1.15	1.14
(VI) Other operating income	0.44	0.73
(VII) Income from disposal of assets (loss expressed with "-")	1.29	2.23
(VIII) Other incomes	0.27	0.29
II. Operating expenses	867.52	995.54
(i) Taxes and surcharges	17.87	17.46
(ii) Operating and administrative expenses	474.85	299.70
(iii) Credit impairment losses (reversed amount expressed with "-")	366.93	671.11
(iv) Other impairment losses on assets (reversed amount expressed with "-")	0.06	0.00
(v) Other operating costs	7.81	7.27
III. Operating profit (loss expressed with "-")	571.14	461.89
Add: Non-operating income	0.86	1.96
Less: Non-operating expenses	1.89	1.92
IV. Profit before tax (loss expressed with "-")	570.11	461.93
Less: Income tax expenses	172.53	101.35
V. Net profit (loss expressed with "-")	397.59	360.58
Net profit attributable to equity holders of the Bank	397.75	360.29
Net profit attributable to non-controlling interests	-0.16	0.29
VI. Other comprehensive income, net of tax	0.10	0.56
(i) Other comprehensive income attributable to equityholders of the Bank, net of tax	0.10	0.56
1. Other comprehensive income that will not be reclassified to profit or loss	0.10	0.56
2. Other comprehensive income that may be reclassified subsequently to profit or loss	0.00	0.00
including: Other comprehensive income that may be reclassified subsequently to profit or loss under the equity method	0.00	0.00
(ii) Other comprehensive income attributable to non-controlling interests, net of tax	0.00	0.00
VII. Total comprehensive income for the period	397.69	361.14
Total comprehensive income attributable to equity holders of the Bank	397.85	360.85
Total comprehensive income attributable to non-controlling interests	-0.16	0.29



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## Statement of Cash Flows

Unit: RMB100 million

Item	2024	2023
<b>I. Cash flows from operating activities:</b>		
Net increase in due to customers and due to banks and other financial institutions	395.96	-415.41
Net increase in borrowings from central banks and other financial institutions	-1,332.12	1,433.86
Net increase in placements from banks	-23.26	-126.47
Cash received from interests, fee and commissions	4,029.66	3,945.93
Cash received from other operating activities	79.82	46.37
<b>Subtotal of cash inflows from operating activities</b>	<b>3,150.06</b>	<b>4,884.28</b>
Net increase in loans and advances to customers	8,553.50	10,549.65
Net increase in balances with central banks and due from banks and other financial institutions	83.63	-517.34
Cash paid for interests, fee and commissions	337.48	326.64
Cash paid to and on behalf of employees	213.58	217.22
Taxes paid	385.06	349.61
Cash paid for other operating activities	166.26	635.52
<b>Subtotal of cash outflows from operating activities</b>	<b>9,739.51</b>	<b>11,561.30</b>
<b>Net cash flows from operating activities</b>	<b>-6,589.45</b>	<b>-6,677.02</b>
<b>II. Cash flow from investing activities:</b>		
Cash received from disposal of investments	9,101.60	12,003.20
Cash received from returns on investments	131.17	150.15
Cash received from other investing activities	1.29	2.23
<b>Subtotal of cash inflows from investing activities</b>	<b>9,234.06</b>	<b>12,155.58</b>
Cash paid for purchase of financial investments	8,228.38	10,284.08
Cash paid for the purchase and fixed assets, intangible assets, and other long-term assets	14.87	24.05
Cash paid for other investing activities	0.01	0.00
<b>Subtotal of cash outflows from investing activities</b>	<b>8,243.26</b>	<b>10,308.14</b>
<b>Net cash flows from investing activities</b>	<b>990.81</b>	<b>1,847.44</b>
<b>III. Cash flow from financing activities:</b>		
Cash received from debt securities issued	21,080.53	21,588.83
Cash received from other financing activities	0.00	0.00
<b>Subtotal of cash inflows from financing activities</b>	<b>21,080.53</b>	<b>21,588.83</b>
Cash paid for repayment of debt	13,726.33	14,191.79
Cash paid for distribution of dividends and interest payment of interests	2,359.07	2,008.88
Cash paid for other financing activities	2.18	2.77
<b>Subtotal of cash outflows from financing activities</b>	<b>16,087.58</b>	<b>16,203.44</b>
<b>Net cash flows from financing activities</b>	<b>4,992.96</b>	<b>5,385.39</b>

## Statement of Cash Flows

Unit: RMB100 million

Item	2024年	2023年
IV. Effect of exchange rate fluctuation on cash and cash equivalents	0.12	0.16
V. Net increase in cash and cash equivalents	-605.57	555.97
Add: Cash and cash equivalents at beginning of year	4,678.72	4,122.75
VI. Cash and cash equivalents at end of year	4,073.15	4,678.72

## Basis of Preparation of Financial Statements and Statement on Compliance with Accounting Standards for Business Enterprises

The financial statements have been prepared on the basis of going-concern assumption in accordance with the Accounting Standards for Business Enterprises and other relevant regulations (ASBEs) promulgated by the Ministry of Finance. These financial statements are in compliance with the requirements of the ASBEs, and truly and accurately reflect the Group's and ADBC's financial positions as of December 31, 2024 and its operating results and cash flows for 2024.

## Significant Accounting Policies and Accounting Estimates

### (I) Accounting Period

The Group adopts the calendar year from each January 1 to December 31 as its accounting year.

### (II) Recording Currency

ADBC and its subsidiaries adopt RMB as its reporting currency. Foreign currency business is accounted separately and the transaction currencies are converted to RMB when preparing the financial statements.

### (III) Accounting Basis and Measurement Principle

The Group has adopted an accrual accounting basis. Except for certain financial instruments, financial statements are prepared based on historical cost basis. In case any asset value is impaired, relevant impairment provisions are made according to relevant regulations.



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## (IV) Consolidation

### 1. Scope of consolidation

The scope of consolidation for the consolidated financial statements is determined on the basis of control. In the current period, the consolidation scope includes two wholly-owned subsidiaries: China Agricultural Development Key Construction Fund Co., Ltd. and China Agricultural Development Infrastructure Fund Co., Ltd., and two holding subsidiaries: Modern Seed Industry Development Fund Co., Ltd. and Beijing Shining Investment Management Co., Ltd.

### 2. Approach to preparation of the consolidated financial statements

ADBC has prepared these consolidated financial statements on basis of the financial statements of ADBC and its subsidiaries as well as other relevant information. For the preparation of financial statements, ADBC and its subsidiaries are required to adopt uniform accounting policies and accounting periods, and transactions and accounts balance between ADBC and its subsidiaries shall be eliminated.

## (V) Cash and Cash Equivalents

Cash and cash equivalents refer to cash on hand, deposits that are readily available for payment, and monetary assets that are held for a period of not more than three months, which are highly liquidated and readily convertible to known amounts of cash, and subject to an insignificant risk of changes in value.

## (VI) Transactions in Foreign Currencies

Transactions in foreign currency are retranslated at the spot exchange rate on the dates of transactions. At the end of the period, foreign-currency monetary items are retranslated at the spot exchange rate on the date of the balance sheet. Any exchange difference resulting from differences between the spot rate on the balance sheet date and the rate upon initial recognition or on the previous balance sheet date is recorded in profit or loss for the period. Non-monetary items denominated in foreign currencies at historical cost are retranslated at the spot exchange rate on the date of transaction. Non-monetary items denominated in foreign currencies that are measured at fair value are retranslated at the spot exchange rates when the fair value is determined. Translation differences on financial assets measured at fair value through other comprehensive income are included in other comprehensive income. Translation differences on financial assets and financial liabilities measured at fair value through profit or loss are included in the profit or loss.

## (VII) Financial Instruments

### 1. Initial recognition of financial assets and liabilities

The Group shall recognize the corresponding financial assets or liabilities when it becomes a party to the contractual provisions of the instrument, i.e. on the trade date.

The Group shall measure the financial assets or liabilities at fair value upon the initial recognition. For financial assets or liabilities measured at fair value through profit or loss, all related transaction costs are directly included in the income statement for the period, whereas for the other categories, related transaction costs are included in the initial recognized amounts.

### 2. Classification of financial assets and liabilities

According to the business model of managing financial assets and the contractual cash flow characteristics of financial assets, the Group classified financial assets into the following three categories: financial assets measured at amortized cost, financial assets measured at fair value through other comprehensive income, and financial assets measured at fair value through profit or loss.

Financial liabilities are classified into two categories: financial liabilities measured at fair value through profit or loss and financial liabilities measured at amortized cost.

### 3. Subsequent measurement of financial assets and liabilities

- (1) Financial assets measured at amortized cost are subsequently measured at amortized cost using the effective interest method.
- (2) Financial investments measured at fair value through profit or loss are subsequently measured at fair value, and the resulting gains or losses (including interest and dividend income) are included in the profit or loss of the current period, unless the financial asset is part of a hedging relationship.



(3) Debt instrument investments measured at fair value through other comprehensive income are subsequently measured at fair value, the interest, impairment losses or gains and exchange gains and losses calculated using the effective interest method are included in the profit and loss of the current period, other gains or losses are included in other comprehensive income. When the investments are derecognized, the accumulated gains or losses previously included in other comprehensive income shall be reclassified to the profit and loss of the current period.

(4) Equity instrument investments measured at fair value through other comprehensive income are subsequently measured at fair value. Except for the dividend income obtained, which is included in the profit and loss of the current period, other related gains or losses shall be included in other comprehensive income. When the investments are derecognized, the accumulated gains or losses previously included in other comprehensive income shall be transferred from other comprehensive income to retained earnings.

(5) Other financial liabilities measured at amortized cost are subsequently measured at amortized cost using the effective interest method.

(6) Financial liabilities measured at fair value through profit or loss are subsequently measured at fair value, except for those related to hedge accounting, and the resulting gains or losses (including interest expenses) are included in the profit and loss of the current period.

Once the business model of the Group for managing financial assets is determined, it shall not be changed at will. When the business model for managing financial assets is changed, all affected related financial assets shall be reclassified. The Group does not reclassify any financial liabilities.

#### 4. Impairment of financial instruments

Based on expected credit loss model, the Group performs impairment accounting for financial instruments measured at amortized cost, debt instrument investments measured at fair value through other comprehensive income, loan commitments and financial guarantee contracts, and recognizes provision for losses or provision.

#### 5. Determination of fair value

The fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants in the principal market at the measurement date. If there are active markets for a financial instrument, the Group establishes its fair value by using quoted price in the active markets. If there is no active market, valuation techniques are used to measure fair value. Valuation techniques include reference to prices used in recent orderly transactions between market participants, discounted cash flow methods, option pricing models, and other valuation techniques commonly used by other market participants.

#### 6. Derecognition of financial assets and liabilities

The Group derecognizes a financial asset, or part of it, if one of the following conditions is met: the contractual rights to the cash flows from the asset expire; or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity, or if the Group neither transfers nor retains substantially all the risks and rewards of ownership while it has not retain control the transferred asset. If the Group neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, it continues to recognise the asset to the extent of its continuing involvement in the financial asset.

As part of its operational activities, the Group undertakes securitization transactions through which it transfers certain financial assets to special-purpose trusts which issue asset-backed securities ("ABS") to investors. The Group holds part of the senior and sub-ordinated tranche of these ABS.

If the current obligations of the financial liabilities have been completely or partially discharged, the Group derecognizes them in whole or in part.

#### 7. Derivative financial instruments

The derivative financial instruments of the Group mainly refer to the forward foreign exchange settlement business jointly conducted by ADBC and commercial banks. Derivatives are initially measured at fair value at the date when derivative contracts are entered into and are subsequently remeasured to their fair value at the end of the reporting period. The resulting gain or loss is recognised in profit or loss. All derivatives are carried as assets when their fair value is positive and as liabilities when their fair value is negative.



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### (VIII) Financial Assets Purchased Under Resale Agreements and Financial Assets Sold Under Repurchase Agreements

Financial assets purchased under resale agreements are transactions where the Group acquires financial assets which will be resold at a predetermined price at a future date under resale agreements. Financial assets sold under repurchase agreements are transactions where the Group sells financial assets which will be repurchased at a predetermined price at a future date under repurchase agreements. Financial assets purchased under resale agreements and financial assets sold under repurchase agreements are recognized in the balance sheet at the amount paid or received at the time when the transactions occur. The underlying assets purchased under resale agreements are not recognized; the underlying assets sold under repurchase agreements continue to be recognized in the balance sheet. The difference between purchase and sale price is recognised as interest expense or income in profit or loss over the life of the agreements using the effective interest method.

### (IX) Long-Term Equity Investments

ADBC's long-term equity investments include equity investments in subsidiaries and associates.

#### 1. Subsidiaries

Long-term equity investments in subsidiaries are measured at cost. ADBC determines the initial investment cost in accordance with the ASBEs. Subsidiaries refer to investees that the Group can control. When the cost method is used, the long-term equity investments are initially recognized at the investment cost. The carrying amount is adjusted in the case of additional investments or withdrawal of investment, and the cash dividends or profits declared by the investee are recognized as current investment income.

#### 2. Associates

Investment in an associate is valued using the equity method. An associate refers to investees that ADBC can have a significant influence over their financial and operating decisions.

On acquisition of the investment in an associate, any excess of the cost of the investment over the Group's share of the net fair value of the identifiable assets and liabilities of the investee is included within the carrying amount of the investment. Any excess of the Group's share of the net fair value of the identifiable assets and liabilities over the cost of the investment is recognised immediately in profit or loss in the period in which the investment is acquired, and the cost of investment is adjusted accordingly.

When the equity method is applied, the Group recognizes investment income and other comprehensive income respectively according to its share of the net profit or loss and other comprehensive income realized by the investee, and at the same time adjusts the carrying amount of the long-term equity investment. Attributable share shall be calculated based on the profit or cash dividends declared by the investee and the book value of long-term equity investments shall be accordingly decreased. In respect to other changes of owner's equity of the investee in addition to net profit or loss, other comprehensive income and profit distribution, the book value of long-term equity investments shall be adjusted and included in capital surplus. In determining the Group's share of the investee's net profit or loss, adjustments are made to the investee's net profit or loss to align with the Group's accounting policies and financial reporting periods. These adjustments are based on the fair values of the investee's identifiable assets and liabilities at the date of acquisition. Unrealized transaction gain or loss between the Group and the associates shall be eliminated to the extent of the investor's interest in the associates. However, unrealized transaction losses between the Group and the investees relate to impairment losses on the transferred assets are not eliminated.

The Group's share of losses of an investee is recognised only until the carrying amount of the Group's equity interest in the investee is reduced to zero. After the Group's interest is reduced to zero, a liability is recognised only to the extent that the Group has an obligation to fund the investee's operations or has made payments on behalf of the investee. Where the investee records net profit in the future, the Group resumes recognizing its share of those profits only after the Group's share of the investee's subsequent profits has offset the unrecognized share of losses.

### (X) Fixed Assets

Fixed assets refer to tangible assets held by the Group for use in the production or supply of goods or services, for rental to others or for administrative purposes, that are expected to be used for more than one period. Fixed assets mainly include houses and buildings, transportation vehicles, machinery and equipment, and other fixed assets.



Fixed assets are initially recognized at cost. Fixed assets are stated at cost less subsequent accumulated depreciation and subsequent accumulated impairment losses, if any subsequent expenditures on fixed assets are recognised as part of cost only if it meets the general recognition criteria - i.e. it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably, and the carrying amount of the replaced part is derecognized. All other subsequent expenditures are directly included in current profits or losses when occurs.

Depreciation of fixed assets is calculated using the straight-line method over their useful lives starting from the month following the date when the fixed assets are ready for intended use. The depreciation period and estimated net residual value rate of each category of major fixed assets are as follows:

Asset category	Depreciation period	Residual value rate
Houses and buildings	20—30 years	3%—5%
Transportation vehicles	5—8 years	3%—5%
Machinery and equipment	4—11 years	3%—5%
Other fixed assets	5 years	5%

#### (XI) Construction In Progress

Construction in progress includes costs for construction of office buildings and their attachments and equipment. The cost of construction in progress includes the original price of equipment, construction and installation costs, and other direct costs.

Construction in progress is not depreciated, and is transferred to fixed assets and depreciated in accordance with relevant depreciation policies when ready for its intended use.

#### (XII) Intangible Assets

Intangible assets are identifiable non-monetary assets that are owned and controlled by the Group without physical substance, including computer software and land use rights. The intangible assets of the Group are amortized by the straight-line method on a monthly basis.

#### (XIII) Lease

Except for short-term leases and low-value asset leases, as the lessee, the Group accounts for leases in the following manners:

1. Initial recognition. At the lease commencement date, the Group measures the right-of-use asset at cost, and the lease liability is measured at the present value of the future lease payments. The costs of the right-of-use asset includes the following: the amount of the initial measurement of the lease liability, any lease payments made at or before the commencement date, less any lease incentives received, any initial direct costs incurred by the lessee, and an estimate of costs to be incurred by the lessee in dismantling and removing the underlying asset, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease.

2. Subsequent measurement. After the lease commencement date, the Group subsequently measures the right-of-use assets using the cost model, and depreciates the right-of-use assets. If the lessee is reasonably certain to exercise a purchase option by the end of the lease term, the right-of-use asset is depreciated over the remaining useful life of the underlying asset. Otherwise, the right-of-use asset is depreciated from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term.

3. Termination. When the lease contract expires and is terminated, all lease liabilities are written down to zero, the right-of-use assets are fully depreciated, and the cost, the accumulated depreciation and impairment provision of the right-of-use assets are also written down. Any difference is included in other operating income and expenditure.



#### (XIV) Long-term Deferred Expenses

Long-term deferred expenses refer to expenses that have been occurred but are to be amortized over a period exceeding one year. These include leasehold improvement, improvements to fully depreciated property and others. The amortization period of long-term deferred expenses is determined based on the shorter of the contractual or agreement period and the expected benefit period, and is amortized evenly over the amortization period.

#### (XV) Repossessed Assets

For non-financial repossessed assets, the recorded value includes the fair value of partially compensated debt and related taxes and fees directly attributable to the asset. Repossessed assets are measured at the lower of carrying amount and fair value, less cost to sell, at the end of each reporting period. When the fair value, less costs to sell, is lower than a repossessed asset's carrying amount, an impairment loss is recognized in the consolidated income statement. Financial repossessed assets are valued in accordance with the relevant provisions on financial instruments.

#### (XVI) Impairment of Non-Financial Assets

The group reviews long-term equity investments, fixed assets, intangible assets with finite useful life, goodwill, and other assets at the balance sheet date to identify any indication of impairment. For assets other than goodwill, if there is any indication of impairment, the recoverable amount of the asset is estimated. The Group estimates the recoverable amount on an individual asset basis. If it is not possible to estimate the recoverable amount of an individual asset, the recoverable amount is determined based on the cash-generating unit to which the asset belongs. If the recoverable amount of an asset is less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount, and the reduction is recognized as an impairment loss in the income statement for the period.

Goodwill is assessed for impairment annually, regardless of whether there is any indication of impairment. The carrying amount of goodwill is allocated to the cash-generating unit or units that are expected to benefit from the synergies of the business combination. If the recoverable amount of the cash-generating unit or units to which the goodwill has been allocated is less than its carrying amount, an impairment loss is recognized. The amount of the impairment loss is first offset against the carrying amount of the goodwill allocated to that cash-generating unit or units. Any remaining impairment loss is then allocated proportionately to the carrying amounts of the other assets in the cash-generating unit or units, based on the relative carrying amounts of those assets (excluding goodwill).

Once impairment loss on an asset is recognized, it will not be reversed in subsequent period.

#### (XVII) Debt Securities Issued

Debt securities issued by the Group are initially measured at fair value, and transaction costs are included in carrying amount. Subsequently the debt securities issued are measured at amortized cost using the effective interest method.

#### (XVIII) Employee Benefits

Employee benefits refer to various forms of remuneration or compensation given by the Group for obtaining services provided by employees or for terminating labor relations.

##### 1. Short-term benefits

Short-term benefits include wages, bonuses, and financial subsidies, employee welfare, medical insurance premiums, work-related injury insurance premiums, birth insurance premiums, housing provident funds, labor union dues, and educational expenses, etc. During the period in which an employee has rendered services, the Group recognizes the short-term benefits payable for those services as a liability and includes it in profit and loss.

##### 2. Post-employment benefits

Post-termination benefits mainly include basic pension insurance, supplementary pension insurance, unemployment insurance, and supplementary retirement welfare paid for employees.

### 3. Dismissal and early retirement benefits

Dismissal benefits are welfare paid to dismissed employees according to relevant regulations. Early retirement benefits are welfare paid with the approval of ADBC management to employees who have not yet reached the statutory retirement age but who are voluntary to retire. ADBC provides early retirement benefits to employees who accept early retirement arrangements from the early retirement commencement date to the date when they reach the statutory retirement age.

## (XIX) Provision and Contingent Liabilities

Provisions are recognised when the Group has a present obligation as a result of a past event, and it is probable that the Group will be required to settle that obligation, and a reliable estimate can be made of the amount of the obligation. The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. When a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows (where the effect of the time value of money is material).

A contingent liability is a possible obligation that arises from past events and of which the existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Group. A contingent liability also includes a present obligation arising from past events that is not recognized because it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation, or because the amount of the obligation cannot be measured with sufficient reliability. Such obligations are disclosed in the notes to the financial statements rather than recognized in the financial statements. If circumstances change such that it becomes probable that an outflow of resources will be required and the amount can be measured reliably, the obligation is recognized as a provision.

## (XX) Interest Income

The Group recognizes interest income based on the gross carrying amount of financial assets using the effective interest rate method, except in the following cases:

1. For purchased or originated credit-impaired financial assets, the Group recognizes the interest income based on the amortized cost and the credit-adjusted effective interest rate after initial recognition.
2. For financial asset which were not credit impaired on initial recognition but subsequently become credit impaired, the Group calculates and recognizes the interest income based on the amortized cost (the net amount after deducting the expected credit loss provision from the gross carrying amount) and the effective interest rate.

For loan-type assets and deposit-type liabilities, given that the difference between the contractual interest rate and the effective interest rate of the Group is immaterial, the Group uses the contractual interest rate as a proxy for the effective interest rate for accounting purposes.

## (XXI) Fee and Commission Income

Fee and commission income is recognized when the performance obligation in the contract is satisfied. The fees and commissions earned through the provision of services over a period are recognized as revenue evenly over the corresponding period, while other fees and commissions are recognized as revenue upon completion of the relevant transactions.

## (XXII) Foreign Exchange Gains or Losses

Foreign exchange gains or losses arise from the changes in market exchange rates affecting the foreign currency exposures of the Group.



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### (XXIII) Government Grant

Government Grant include government grant related to assets and government grant related to income.

1. Government grant related to assets is recognized as deferred income and charged to current profits and losses in a reasonable and systematic manner within the relevant asset usage period. If the asset is sold, transferred, scrapped, or damaged before the end of its useful life, the balance of the relevant deferred income that has not been amortized is transferred to profits and losses.

2. Government grant related to income are recognized as deferred income and are included in profit or loss over the periods in which the related costs, expenses, or losses are recognized when the Group receives such grants to compensate for costs, expenses, or losses in future periods. Conversely, when the grants are intended to compensate for costs, expenses, or losses already incurred, they are directly recognized in profit or loss for the current period.

Government grants related to ordinary activities are included in other income; government grants unrelated to ordinary activities are included in non-operating income.

### (XXIV) Income Tax

The income tax expense includes current and deferred income tax.

Income tax in the current period includes income tax payable calculated based on current taxable income and the effective tax rate, and adjustments for income taxes payable for previous years. Taxable income refers to adjusted pre-tax accounting profit of the current year according to relevant tax law requirements.

The Group calculates and makes provision for deferred income tax using the balance sheet method based on the temporary difference between the book value and tax base of assets or liabilities on the balance sheet date, and the temporary difference between the book value and tax base of items which are not recognized as assets and liabilities but whose tax bases may be determined according to the relevant tax law provisions. At the balance sheet date, deferred tax assets and liabilities are measured based on the tax rate applicable to the period in which the relevant asset is recovered or the relevant liability is settled according to relevant tax law provisions.

### (XXV) Fiduciary Business

The Group acts as a custodian, trustee, or agent of customers in fiduciary businesses. Assets held by the Group and relevant obligations to return such assets to customers under fiduciary activities are not included in its balance sheet. The risks and rewards of the assets reside with customers, and the Group only earns commission income and does not accrue impairment for these assets.

#### 1. Entrusted loans

An entrusted loan refers to a loan where the entruster provides the funds (entrusted deposits), and ADBC acts on behalf of the entruster to disburse the loan, supervise its use, and assist in its recovery in accordance with the requirements determined by the entruster regarding the borrower, purpose, amount, term, and interest rate. The risks associated with the entrusted loan are borne by the entruster.

#### 2. Agency syndicated loans

Agency syndicated loans refer to syndicated loans issued by ADBC on behalf of other banks, wherein ADBC serves as the agent bank.

#### 3. Other businesses

ADBC acts as an intermediary in other business activities, such as collecting insurance premiums on behalf of insurance companies, and earns income from these services.



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## (XXVI) Related Parties

The Group identifies its related parties in accordance with relevant regulations such as the Accounting Standards for Business Enterprises.

## (XXVII) Significant Changes in Accounting Policies and Accounting Estimates

There were no significant changes in accounting policies and accounting estimates by the Group in 2024.

## Taxes

Corporate income tax of ADBC is calculated and paid by the Head Office. Major tax categories and rates applicable to the Group are shown as follows:

Taxes	Tax rate
Value-added tax (VAT)	3% to 13% of taxable revenue
Urban maintenance and construction tax	5% or 7% of turnover tax payable
Local educational surcharge	2% or 3% of turnover tax payable
Corporate income tax	25% of taxable income

## Commitments and Contingencies

### (I) Credit Commitments

Unit: RMB100 million

Item	Balance at the end of the year	Balance at the beginning of the year
Loan commitment	331.50	728.84
Issued letter of guarantee	3.43	4.47
Issued letter of credit	56.34	47.48
Bank acceptance bill	170.38	74.51
	561.66	855.30

### (II) Pending Litigation

As of December 31, 2024, the Group had no pending litigation with significant impact on its financial position and operating results.



# Organizational Structure

The following table shows the organizational structure of ADBC as of December 31, 2024, including major holding subsidiaries.



## Major holding subsidiaries

China Agricultural Development Infrastructure Fund Co., Ltd.  
 China Agricultural Development Infrastructure Fund Co., Ltd.  
 Modern Seed Industry Development Fund Co., Ltd.  
 Beijing Shining Investment Management Co., Ltd.

## List of Branches

### Beijing Branch

Genertec Technology Mansion  
Block D, Taipingqiao Street,  
Fengtai District, Beijing

Postal code: 100073  
Tel: 010-68081842  
Fax: 010-68081036

### Tianjin Branch

No. 11.13, Binshui Road  
and Room 1, Bintai Apartment,  
Hexi District, Tianjin

Postal code: 300061  
Tel: 022-58067047  
Fax: 022-88371550

### Hebei Branch

No. 216, Zhonghua South Street,  
Qiaoxi District, Shijiazhuang

Postal code: 050051  
Tel: 0311-83803441  
Fax: 0311-83803441

### Shanxi Branch

No. 8, Pingyang Street,  
Xiaodian District, Taiyuan

Postal code: 030000  
Tel: 0351-4602081  
Fax: 0351-4602222

### Inner Mongolia Branch

No. 80, Xinhua East Street, S  
aihan District, Hohhot

Postal code: 010010  
Tel: 0471-4688500  
Fax: 0471-4688660

### Liaoning Branch

No. 209, Huigong Street,  
Shenhe District, Shenyang

Postal code: 110013  
Tel: 024-31123456  
Fax: 024-31171300

### Jilin Branch

No. 2733, Jiefang Road,  
Changchun

Postal code: 130061  
Tel: 0431-88962394  
Fax: 0431-88962142

### Heilongjiang Branch

No. 141, Shangzhi Street,  
Daoli District, Harbin

Postal code: 150010  
Tel: 0451-58685626  
Fax: 0451-58685888

### Shanghai Branch

No. 45, Yan'an East Road,  
Huangpu District, Shanghai

Postal code: 200002  
Tel: 021-63366336  
Fax: 021-63366001

### Jiangsu Branch

No. 120, Hanzhong Road, Nanjing

Postal code: 210029  
Tel: 025-51807957  
Fax: 025-51807989

### Zhejiang Branch

No. 283, Jianguo North Road,  
Xiacheng District, Hangzhou

Postal code: 310003  
Tel: 0571-87299111  
Fax: 0571-87299016

### Anhui Branch

No. 126, Jinzhai Road, Hefei

Postal code: 230022  
Tel: 0551-63623903  
Fax: 0551-63655967

### Fujian Branch

No. 19, Shuangling Road,  
Gulou District, Fuzhou

Postal code: 350003  
Tel: 0591-87871095  
Fax: 0591-87851095

### Jiangxi Branch

No. 26, Zi'an Road, Xihu District,  
Nanchang

Postal code: 330009  
Tel: 0791-86585182  
Fax: 0791-86584887

### Shandong Branch

No. 20908, Jingshi Road,  
Shizhong District, Jinan

Postal code: 250002  
Tel: 0531-85189106  
Fax: 0531-82029395



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**Henan Branch**No. 81, Hongqi Road,  
Zhengzhou

Postal code: 450003

Tel: 0371-65830280

Fax: 0371-65830150

**Hubei Branch**No. 229, Zhongbei Road,  
Wuchang District, Wuhan

Postal code: 430077

Tel: 027-87252313

Fax: 027-87252081

**Hunan Branch**No. 329, Laodong West Road,  
Tianxin District, Changsha

Postal code: 410015

Tel: 0731-85171228

Fax: 0731-85147330

**Guangdong Branch**No. 928, Jiefang North Road,  
Yuexiu District, Guangzhou

Postal code: 510040

Tel: 020-83233283

Fax: 020-83233088

**Guangxi Branch**

No. 96, Minzu Avenue, Nanning

Postal code: 530022

Tel: 0771-5506845

Fax: 0771-5512456

**Hainan Branch**No. 65, Guomao Road,  
Longhua District, Haikou

Postal code: 570125

Tel: 0898-68541186

Fax: 0898-68541186

**Chongqing Branch**No. 201, Xinhua Road,  
Yuzhong District, Chongqing

Postal code: 400010

Tel: 023-63789111

Fax: 023-63789100

**Sichuan Branch**No. 63, Junlong Street,  
Jinjiang District, Chengdu

Postal code: 610061

Tel: 028-84460167

Fax: 028-84463373

**Guizhou Branch**Building C2, Guiyang International  
Financial Center Phase II CBD,  
Changling North Road,  
Guanshanhu District, Guiyang

Postal code: 550002

Tel: 0851-88952830

Fax: 0851-88952380

**Yunnan Branch**No. 66, Huguo Road,  
Wuhua District, Kunming

Postal code: 650021

Tel: 0871-66033721

Fax: 0871-66033720

**Tibet Branch**No. 21, Yangdao Road,  
Chengguan District, Lhasa

Postal code: 850000

Tel: 0891-6808268

Fax: 0891-6808269

**Shaanxi branch**

No. 91, Xiwu Road, Xi'an

Postal code: 710004

Tel: 029-87415504

Fax: 029-87415429

**Gansu Branch**No. 82, Zhangye Road,  
Chengguan District, Lanzhou

Postal code: 730030

Tel: 0931-8445010

Fax: 0931-8445010

**Qinghai Branch**No. 57, Nanguan Street,  
Chengzhong District, Xining

Postal code: 810099

Tel: 0971-8589700

Fax: 0971-8589977

**Ningxia Branch**No. 1, Wenhua East Street,  
Xingqing District, Yinchuan

Postal code: 750004

Tel: 0951-6036124

Fax: 0951-6025800

**Xinjiang Branch**

No. 193, Jiefang Road, Urumqi

Postal code: 830000

Tel: 0991-885557

Fax: 0991-2834237



www.adbc.com.cn

## 中国农业发展银行

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Tel: 010 6808 4800

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## 5.6、财务会计制度

# 中国农业发展银行文件

农发银规章〔2022〕24号

## 关于印发《中国农业发展银行 财务管理基本制度（2022年修订）》的通知

各省、自治区、直辖市分行：

《中国农业发展银行财务管理基本制度（2022年修订）》已经中国农业发展银行第一届董事会2022年度第4次会议审议通过，现印发给你们，请认真组织学习并遵照执行。执行中如遇问题，请及时报告总行。



中国农业发展银行  
2022年5月5日

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# 中国农业发展银行财务管理基本制度

(2022 年修订)

## 第一章 总 则

**第一条** 为加强中国农业发展银行（以下简称农发行）财务管理，完善财务治理结构，规范财务行为，防范财务风险，促进财务可持续健康发展，根据《中华人民共和国会计法》《企业会计准则》《金融企业财务规则》以及《中国农业发展银行章程》等有关法律法规和制度规定，结合农发行实际，制定本制度。

**第二条** 财务管理的目标是根据全行总体发展战略，坚持政策性职能，坚持服务“三农”，坚持按银行规律办事，通过科学组织财务活动、合理配置财务资源、有效防范财务风险，在履行政策性业务职能的前提下实现财务可持续发展。

**第三条** 财务管理坚持依法合规、稳健审慎、价值创造的原则。

依法合规是指严格执行国家有关财经法规、金融企业财务管理规章制度以及农发行章程等规定，建立健全本行财务管理基本制度和办法，依法合规开展各项财务管理活动。

稳健审慎是指稳健开展资金筹集、资产营运等财务管理活动，合理控制成本支出，审慎准确反映各项收入，建立健全财务风险管控体系，有效防范和化解财务风险，实现政策性、流动性、

安全性、效益性的协调统一。

价值创造是指围绕财务管理目标，坚持勤俭办行，科学调控财务资源，有效引领和促进业务发展，努力增收节支，不断提升价值创造能力。

**第四条** 实行“统一管理、分责授权、统负盈亏、分类考核”的财务管理体制。

统一管理是指总行统一制定全行财务制度、办法和政策，统一安排全行财务预算，统一对外披露财务信息。

分责授权是指依据财经法规和内部管理规定，科学设定各级行、各部门和人员的财务管理职责职权，各级行、各部门和人员在授权范围内开展财务活动，并对职责范围内的财务管理事项负责。

统负盈亏是指总行对全行财务效益负责，统一管理全行损益，统一缴纳全行企业所得税，统一与财政部进行利润清算。

分类考核是指分机构、部门（事业部）、不同性质业务等进行考核，在财务资源配置等方面实行差别管理，引导实现财务管理目标。

## 第二章 财务管理职责

**第五条** 董事会依据法律法规和农发行章程的规定履行以下财务决策职权：



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(一) 审议批准全行财务管理基本制度。

(二) 制定年度财务预算方案、决算方案、利润分配方案和弥补亏损方案。

(三) 制订增加或减少注册资本的方案，按程序报国务院审批。

(四) 审议批准重大投资、重大资产购置与处置等重大财务事项。

(五) 决定对董事长及高级管理层的财务授权事项。

(六) 决定聘用、解聘或者不再续聘承办审计业务的会计师事务所。

(七) 对高级管理层实施财务监督和财务考核。

(八) 审议批准年度财务报告。

(九) 法律法规和农发行章程等授权的其他财务管理职权。

**第六条** 总行行长对董事会负责，根据农发行章程的规定和董事会授权行使以下财务管理职权：

(一) 执行国家有关金融企业财务管理的规定，制订并组织实施财务管理基本制度。

(二) 制订年度财务预算方案、决算方案、利润分配方案和弥补亏损方案。

(三) 组织实施财务预算和考核。

(四) 在董事会授权范围内批准一定限额以内的重大投资、重大资产购置与处置等重大财务事项。

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(五)在董事会授权范围内决定省级分行(子公司)运营资金变动事项。

(六)依法组织编制、报送和披露财务会计报告。

(七)法律法规和董事会授权的其他财务管理职权。

**第七条** 各级行主要负责人依据有关制度规定和授权,组织实施本行的财务管理活动,负责配备具有良好业务素质和职业道德的财务人员,建立本行财务管理的审议决策机制,健全财务内控制度,确定本行主要负责人、分管财务工作的负责人、财务管理职能部门负责人等人员的财务管理审批权限,明确各部门在财务活动中的职责,并对本行财务管理结果负责。

**第八条** 各级行分管财务工作的负责人按照授权履行财务管理职责,协助主要负责人管理本行财务工作,对授权范围内的财务管理事项向主要负责人负责。

**第九条** 应按规定建立重大财务事项集体审议制度,在规定权限内,对重大财务事项的合规性、合理性、经济性行使审议职能。

**第十条** 各级行财务管理职能部门及其负责人根据职责和授权,组织实施财务活动,处理内外部财务关系,参与经营绩效考核评价,并接受上级行财务管理职能部门的工作指导和监督。主要职责包括:

组织、开展财务管理工作,根据职责制订财务管理基本制度办法或实施细则。

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范晓网



### 第三章 财务预算

**第十四条** 财务预算是以全行战略目标为导向，以经营发展目标为核心，在预测和决策的基础上，对一定期间的财务活动、财务资源进行规划和安排的财务行为。财务预算应在业务预算、风险预算、资本预算等基础上统筹平衡确定。

**第十五条** 财务预算流程包括预算编制、预算执行、预算调整和预算评价四个基本环节。

**第十六条** 财务预算一般按年度编制，必要时可编制中长期预算和滚动预算。

**第十七条** 财务预算主要按照机构层级编制，逐步探索编制部门（事业部、条线）财务预算、政策性和自营性两类业务财务预算等。

政策性业务财务预算应体现国家产业政策和区域政策，遵循保本微利原则；自营性业务财务预算应遵循财务可持续原则，坚持收益与风险相匹配。

**第十八条** 财务预算编制方法主要包括零基预算法、滚动预算法、弹性预算法等。

**第十九条** 财务预算指标体系主要包括利润预算指标和财务资源预算指标。

**第二十条** 总行财务管理职能部门可采取上下结合的方式汇总平衡后编制不同层级年度财务预算草案，按程序报批后下达。

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各级行应按下达的财务预算逐级分解到各预算执行单位，形成全方位的预算执行责任体系。

**第二十一条** 各级行、各部门应严格执行下达的财务预算，并加强对预算执行情况的过程管理。预算执行中出现的不利偏差，应及时采取有效措施予以纠正，确保实现预算利润目标，各项财务资源控制在预算指标之内。对于超预算或预算外支出，应实行严格审批。

**第二十二条** 各级行应维护财务预算的权威性和严肃性。

利润预算原则上应保持稳定。预算执行期间，除因宏观经济金融政策、金融监管等外部经营环境变化对预算目标产生重大影响，可在评估影响程度、履行必要的审批程序后调整利润预算外，其他情况原则上不调整利润预算。

**第二十三条** 财务预算期间结束后，应对预算执行结果进行考核评价，并逐步加大绩效奖金与预算执行结果的挂钩激励力度，增强预算约束力和引导力，并充分运用评价结果，持续改进和完善财务预算管理。

## 第四章 资金筹集

**第二十四条** 应根据发展战略、监管要求、经营规划等，制定中长期和年度等资金计划。

**第二十五条** 在授权或经批准的范围内，应根据业务发展需



要，合理确定筹资渠道、筹资规模、筹资方式、筹资工具和筹资时机。按照资金性质，可分为权益资金和债务资金。

**第二十六条** 资本可通过投资者拨付，资本公积、盈余公积或未分配利润转增，发行资本补充工具等方式予以补充。

**第二十七条** 总行根据管理需要和监管要求向省级分行拨付与其经营规模相适应的营运资金，并根据业务发展状况适当调整。

省级分行核拨调整辖内分支机构的营运资金应报总行备案。

**第二十八条** 总行按照财政部规定比例统一提取法定盈余公积。法定盈余公积转为资本时，所留存的该项公积不得少于转增前注册资本的 25%。

**第二十九条** 总行按照财政部有关规定统一提取和管理一般风险准备，用于弥补尚未识别的可能性损失。

**第三十条** 总行履行规定的报批程序后可提取任意盈余公积。

**第三十一条** 应加强对其他综合收益的监测和管理，及时评估其他综合收益对所有者权益、资本充足水平等的影响。

**第三十二条** 应加强主动负债管理，依法合规筹集债务资金，优化负债的品种结构、期限结构、利率结构等，强化资产负债期限匹配管理，降低筹资成本和债务风险。

**第三十三条** 筹集债务资金应严格执行有关利率管理规定，并严格按照协议或约定要求准确、及时、足额支付资金利息。

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**第三十四条** 筹集的债务资金应在规定范围内使用，特定用途的债务资金应实行专款专用。

**第三十五条** 向中央银行借款（日拆性借款除外）由总行统一借入、统一还本付息，利息按合同规定期限和利率计算支付。

**第三十六条** 债券资金由总行按照国家有关规定，统一筹集，并按合同约定及时、准确计付利息及相关费用。

境外发债筹资应严格履行报批程序，合理控制筹资规模和发债成本，规范资金运用，加强筹资资金管理和账户管理，防范汇率风险。

**第三十七条** 实行全行统一的内部资金转移定价管理，并根据经营发展战略和市场利率变化等情况动态调整。

各级行应加强系统内资金调度管理，减少资金占用。

**第三十八条** 应在总行授权范围内开展同业资金融入业务，并严格按照内部程序合理审慎确定交易对手、金额、期限和利率。同业筹资应严格用于流动性管理。

**第三十九条** 其他应付款项应定期清理，经有权人审批后及时办理支付手续，不得违规长期挂账。

**第四十条** 取得国家投资、财政补助等财政资金，区分以下情况处理：

（一）属于国家直接投资的，按照国家有关规定增加资本金或者资本公积。

（二）属于贷款贴息、专项经费补助、弥补亏损、风险补偿等

与日常经营管理有关的补助，作为其他收益处理；与日常经营管理无关的补助，纳入营业外收入核算。

（三）属于政府转贷、偿还性资助的，作为负债管理。

## 第五章 资产营运

**第四十一条** 应根据经营发展战略、财务管理目标和经济资本约束要求，合理配置各类生息资产的规模、比例、期限和品种结构，加强与计息负债的匹配，减少无息和低息资金占用，提高资产营运收益，有效防控资产风险。

**第四十二条** 应建立内部资金管理制度，包括分级授权审批、不相容职能相互分离、现金保管与盘点、银行存款定期核对及印鉴保管和使用等。

**第四十三条** 应在满足业务需求和流动性要求的前提下，合理配置库存现金、存放中央银行款项、存放同业结算性款项等现金类资产，有效控制现金资产总量。

应按照规定的条件、权限和程序办理现金类资产调度。向境外支付、调度资金应符合国家外汇管理有关规定。

**第四十四条** 应在授权范围内开展资金融出业务，合理配置融出资金结构、期限和利率，提高资金运用水平和收益能力。

**第四十五条** 应按照稳健审慎、防范风险原则健全信贷资产的发放、管理和监督等制度，按期收回信贷资产本金和利息。

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应加强和完善信贷资产定价管理，区分不同业务性质和盈利要求，合理确定利率、重定价期限等。

**第四十六条** 信贷资产证券化业务应根据信贷资产所有权的风险和报酬是否转移，终止确认或继续确认该信贷资产。信贷资产证券化后，应继续加强基础资产管理，履行合同约定的相关职责。

**第四十七条** 债权投资和短期股权投资应在授权范围内进行，加强投资规模、品种、期限、利率和投资组合久期管理，提高投资收益率，降低投资风险。

**第四十八条** 长期股权投资应遵守国家有关法律法规，符合本行战略发展规划，具有显著的投资价值，并确保投资风险可控。

长期股权投资由总行统一管理和决策。未经总行批准，不得对外进行长期股权投资。

开展股权投资应进行必要的尽职调查，对被投资企业的资本金进行穿透式审查，逐层追溯至最终权益持有人，确保被投资企业股权结构清晰，并按要求履行资产评估或估值程序。

长期股权投资完成后，可按规定向被投资企业选派相应资格的董事、监事及管理人或财务人员，及时了解被投资企业经营和财务状况，参与被投资企业重要经营和财务决策制定过程，有效维护投资权益，充分发挥协同效应。

**第四十九条** 应在授权开展衍生金融工具业务，坚持审慎原则，有效管理风险，防范可能发生的损失。



**第五十条** 应落实应收利息清收责任，定期清查，及时清收、应收尽收。对确实无法收回的应收利息，应查明原因并按规定程序审批后核销。

**第五十一条** 应建立固定资产购建、使用、处置制度，实行全生命周期管理，定期清查核实各类固定资产，落实使用和管理责任，提高固定资产投资效益和使用效率。

（一）固定资产取得实行指标管理，应合理安排投入总量和结构，并按照授权权限和规定程序审批，其中购建重要固定资产、进行重大技术改造，应当经过可行性研究。

（二）固定资产实行统一保险，总行统一制定固定资产保险计划，各级行按总行制定的政策办理有关固定资产保险事宜。

（三）应加强固定资产日常管理，保持固定资产使用效能，避免闲置浪费。应定期对固定资产进行盘点，账实不符的应查明原因、落实责任，并及时按规定进行账务处理。

（四）固定资产折旧年限和方法由总行统一确定和调整。当月增加的固定资产，当月不计提折旧，从下月起计提折旧；当月减少的固定资产，当月仍计提折旧，从下月起不计提折旧。

（五）固定资产处置应遵循合法合规、公开透明、效益优先原则，合理确定处置方式。按规定需进行资产评估的，处置前应进行评估。

**第五十二条** 应加强在建工程管理。在建工程交付使用后，原则上应在一个年度内办理竣工决算。已交付使用尚未办理竣工

决算或其他达到预定可使用状态的在建工程项目，应作为固定资产进行管理，及时按规定办理估价入账，尽快办理竣工决算，并开展决算审计。

**第五十三条** 应规范无形资产的研发、购入、维护、使用、产权变更与处置管理，取得无形资产应按程序报批。

使用寿命有限的无形资产应在预计使用年限内按月平均摊销。当月增加的无形资产，当月开始摊销；当月减少的无形资产，当月不再摊销；无形资产预计使用年限按合同或法律规定的年限确定；合同和法律均有规定的，按孰短原则确定；合同和法律均未规定的，按总行有关规定执行。

**第五十四条** 应规范低值易耗品的采购、入库、保管、领用、处置管理。低值易耗品在购入时一次性计入成本。

大额低值易耗品应纳入表外登记管理，并进行定期盘点，账实不符的应查明原因、落实责任后按规定处理。

**第五十五条** 抵债资产管理坚持“严格控制、合理定价、妥善保管、及时处置”的原则。

（一）各级行取得和处置抵债资产应按规定程序报批，收取抵债资产应按规定确定抵债价格，核实产权。

（二）保管抵债资产应按照安全、完整、有效的原则，及时进行账务处理，定期检查，确保账实相符。

抵债资产收到后应在规定时限内及时处置变现，尽快完成抵债资产向货币资产的有效转化。抵债资产处置应按照公开、

透明的原则，聘请资产评估机构合理评估作价，一般采用公开拍卖的方式进行处置，采用其他方式的，应引入竞争机制选择抵债资产买受人。

（四）建立健全抵债资产登记制度，落实管理责任，及时掌握抵债资产实物及价值形态变化。

（五）抵债资产原则上不得自用，确因客观原因需自用的，应按程序报批，并纳入相应的资产进行管理，抵债资产为股权的，还应遵守股权投资相关管理规定。

**第五十六条** 其他应收款主要包括诉讼垫款、待处理出纳短款等。其他应收款应按权限审批后入账，并及时清收，减少坏账损失，不得违规长期挂账。

（一）应定期对诉讼垫款进行清理。经法院裁定由农发行承担的，转入当期营业费用列支；由对方承担的，应连同债权本息一并追索，收回的资金，先冲销诉讼垫款，再依次冲减债权本金和利息，确定无法从对方收回的，按程序报批核销。

（二）对待处理出纳短款应及时查明原因、分清责任，经有权人审批后进行账务处理。

**第五十七条** 其他资产包括长期待摊费用等。已经支付、但应由本期和后期分别负担且摊销期限在1年以上的各项费用属于长期待摊费用，主要包括租入营业办公用房装修支出等。

长期待摊费用从受益期起开始摊销。因资产灭失、合同变动等原因导致长期待摊费用不能使以后会计期间受益的，报经有权



人批准后应将其剩余价值一次性摊销。

**第五十八条** 经批准办理受托发放贷款、企业理财等委托代理业务时，应与自营业务分开管理，按照合同约定分配收益、承担责任，不得挪用客户资金，不得转嫁经营风险。

委托其他金融机构从事代理等业务，投入的资金不得影响主营业务的开展，取得的收入应纳入账内核算。

**第五十九条** 应建立资产减值准备管理制度。各级行应按照有关规定对有关金融资产和实质承担信用风险的表外业务进行合理估计和判断，对其预计未来现金流量现值（含预期信用风险影响）低于账面价值的部分计提减值准备。各项资产减值准备的计提标准，一经选用，不得随意变更。

已计提资产减值准备的转出和转回等应按有关规定和授权进行管理和审批。除金融资产、抵债资产和其他应收款外，固定资产、在建工程、无形资产等非信贷资产的减值准备一经确认，在持有期间不得转回。资产核销后又收回的，相应的减值准备可以转回。

**第六十条** 不良资产批量转让应坚持合法规范、公开透明、竞争择优，同时充分披露相关信息，避免暗箱操作，防范道德风险。

应采取科学合理的资产组包、转让方式和交易结构，提高效率，降低成本，并充分考虑税收因素，实现处置回收价值最大化。应按照国家有关规定处置不良资产，坚决杜绝利益输送行为。所



处置的不良资产及相关风险，不得直接转让或转移给该资产原债务人及利益相关方。

**第六十一条** 固定资产、无形资产等发生盘亏、毁损灭失的，以及无法收回的其他应收款、待处理财产损溢等，在查明原因、分清责任的基础上，应足额计提减值准备，根据有关规定和授权进行转销。

**第六十二条** 对于能够收回或者继续使用以及没有证据证明损失的资产，不得核销。

对于符合规定的损失资产，报经有权机构审批同意后应按照应核尽核原则及时核销。对已经核销的资产，应实行账销案存管理（另有规定除外），并严控信息知悉范围，严格保密，对已核销资产仍享有的合法权益，应建立保全和尽职追偿制度，履行清收职责，落实追索责任，维护我行权益。

## 第六章 营业收入

**第六十三条** 应按照权责发生制原则准确、及时确认各项营业收入，并全额纳入账内核算。发现多收、少收或漏收营业收入的，应核实情况，完备手续，按权限审批后予以退还或补收。

**第六十四条** 本行员工因履行职务或者以本单位名义开展业务所取得的佣金、手续费、提成、返利、奖励等各项收入全部属于本行，应纳入账内核算。

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范晓网

**第六十五条** 应加强贷款利息收入组织和管理，确保利息及时收回入账。

（一）应按约定期限和利率计算贷款利息，并按规定确认利息收入。

（二）应根据国家有关规定、授权或有权机构批准办理停息、减息、缓息或免息。减息、免息应遵循“以减促收、审慎减免”的原则。

**第六十六条** 应准确核算、定期核对金融机构往来收入，确保对账相符，并妥善保管核对记录。除未达账项以外的对账不符，应及时查清原因，稳妥处理。

**第六十七条** 应在规定范围内组织中间业务收入，优化收入结构。

（一）总行统一管理中间业务收费项目，统一制定各项中间业务产品和服务的基准价格和浮动幅度。

未经总行批准不得擅自设立或变更中间业务收费项目，可在规定的收费浮动范围内，合理确定各项中间业务产品和服务的价格，并根据市场情况及时调整。超出浮动范围的，应按照有关规定报批。

（二）应提高服务水平，规范服务收费，落实禁止性规定，确保收费有据、质价相符、手续完备。

（三）中间业务收费应以转账方式收取。

**第六十八条** 应密切关注对外投资的价值变动情况，及时确

认、收回归属农发行的投资收益。应加强公允价值变动收益和外汇汇兑收益的管理。

**第六十九条** 应根据签订的资产租赁合同，按照权责发生制原则及时确认、收回租赁收入并纳入账内核算。出租收入原则上不得低于相同或类似资产市场租赁价格，或该项资产同期折旧摊销、应缴税金、资金占用成本和管理成本之和。

## 第七章 成本费用

**第七十条** 应建立全面成本管理体系，强化成本费用预算约束，坚持成本效益原则，厉行节约、反对浪费，实行成本费用全员管理和全过程控制。

**第七十一条** 应严格区分本期成本费用与下期成本费用的界限、营业支出与营业外支出的界限、收益性支出与资本性支出的界限。

**第七十二条** 除另有规定外，列支成本费用应取得合规票据。

**第七十三条** 除国家规定的专用账户外，分币种只能设立一个费用存款专户，除折旧、资产摊销、准备金、坏账损失等无资金流出的项目外，各项费用应从专户中开支。

**第七十四条** 对按比例控制或指标控制的支出应严格控制在下达的比例或指标范围内，对需要计提的支出应按规定及时足

额提取。

**第七十五条** 对达到集中采购金额起点的大宗物品、工程、服务等，应按规定程序审议、审批，并遵循公开、公平、公正、诚实信用和效益的原则实施集中采购。对纳入集中采购范围的采购项目，原则上应优先采用公开招标或邀请招标的方式。

**第七十六条** 应按规定期限和利率计付利息，并加强利息支出管理，有效控制资金成本。

**第七十七条** 应注重费用支出与经济效益的配比，实行营业费用归口、分级管理和预算控制，明确费用支出范围、标准和报销审批制度，加强对各项费用支出的管理，提高资金使用效益。

（一）应根据有关法律法规和政策规定，及时计提并为职工缴纳住房公积金和各项社会保险费用，并按规定为职工发放住房货币化补贴。

（二）应结合本级机构业务经营活动实际，合理安排费用支出的结构和节奏，确保费用支出经济有效、结构优化、均衡有序、列支规范。

**第七十八条** 应按照节支增效原则，加强费用支出管控，对职工教育经费、职工福利费、劳动保护费、社会保险费、补充保险费、差旅费、会议费、资产修理费、财产保险费、外事费、业务宣传费（含广告费）和业务招待费等实行重点管理。应加强对各级行负责人公务用车、公务用车等履职待遇和业务支出管理的控制、审查，严禁违规开支和铺张浪费。



(一) 建立健全出差审批制度，严格差旅费预算和报销管理。总行和省级分行应分部门编制差旅费预算，控制差旅费支出总额。

(二) 召开系统性会议、举办培训应坚持务实高效的原则，对会议费、培训费实行预算控制、分类管理。

(三) 严格资产修理费管理，加强对资产修理的必要性、修理范围和费用预算的审核审批。

(四) 缴纳有关社会保险费用应符合国家有关规定，特殊岗位、特殊地区确需购买其他保险的，应按程序报批。

(五) 业务宣传费(含广告费)应遵循成本效益原则，发挥宣传价值。

(六) 业务招待费实行分类管理，公务接待和商务接待应严格按相关规定执行。

**第七十九条** 根据业务需要支付必须的佣金、手续费的，应签订相关合同或协议，明确支出标准和执行责任，履行内部审批程序。除对个人代理人外，不得以现金支付。

**第八十条** 除另有规定外，不得承担属于个人的下列支出：

(一) 娱乐、健身、旅游、招待、购物、馈赠等支出。

(二) 购买商业保险、证券、股权、收藏品等支出。

(三) 因个人故意行为导致罚款、赔偿金等支出。

(四) 购买住房、支付物业管理费等应由个人承担的其他支出。



苑视网

## 第八章 涉税事务

**第八十一条** 与经营活动有关的税费主要包括企业所得税、增值税、城市维护建设税、教育费附加、印花税、房产税、土地使用税、车船税、车辆购置税、契税、土地增值税等。

**第八十二条** 应按照属地原则办理税务登记，完善账簿和凭证管理，建立健全涉税事务管理制度办法，规范职责分工和业务流程，及时、准确计提和缴纳各项税费，依法合规申报纳税，防范涉税风险，并依法履行代扣代缴义务。

**第八十三条** 应加强税务筹划，争取并落实税收优惠政策，在依法纳税的基础上降低税务成本；接受税务机关的指导和监督检查，并积极与当地税务机关加强沟通，提高涉税事务管理水平。

**第八十四条** 总行集中汇缴企业所得税，统一披露全行所得税信息。各级分支机构因监管部门检查就地补缴的企业所得税等税款，按规定履行报批程序后在当地补缴。

**第八十五条** 应严格按照所得税法规定，准确计算纳税期间应纳税额；做好资产损失税前扣除申报，确保应抵尽抵；建立备查账簿或台账，准确反映税会差异及纳税调整情况；加强所得税申报信息管理，确保申报信息档案准确完整。

**第八十六条** 应按照当地税务机关要求及我行相关规定，做好增值税发票开票认证、保管及其他日常管理工作；建立和完善增值税管理账簿；加强增值税税控设备管理；做好增值税纳

税申报及税款缴纳工作。

**第八十七条** 应加强对税收政策和法规的研究，将税务因素纳入经营管理决策和产品定价，通过对经济活动的事前筹划、事中控制和事后监督，加强税务成本控制，持续做好税务筹划工作。

## 第九章 收益分配

**第八十八条** 收益分配是根据国家有关政策对利润的分配活动。

**第八十九条** 利润是指在一定会计期间的经营成果，包括营业利润、利润总额和净利润。

发生的年度亏损，可用下一年度的税前利润弥补；下一年度的税前利润不足以弥补的，可逐年延续弥补；延续弥补期超过法定税前弥补期限的，可用缴纳所得税后的利润弥补。

营业利润=营业收入-成本费用

利润总额=营业利润+营业外收入-营业外支出

净利润=利润总额-所得税费用

**第九十条** 营业外收入应及时、足额纳入账内核算。

**第九十一条** 营业外支出应按权限审批后列支。

对外捐赠应遵循量力而行的原则，按程序报批后进行。对外捐赠主要用于公益救济性捐赠，严格限制其他捐赠和商业性赞助。对外捐赠原则上应通过依法成立的接受捐赠的慈善机构、其他公

公益性机构或者县级以上人民政府及部门办理，并取得合规票据。

应按照规定缴纳地方性收费，依法拒绝没有法律法规和规章依据，或者超过法律法规和规章规定范围和标准的收费。

**第九十二条** 涉及损益的以前年度重大会计差错应按程序报告重大会计差错具体说明、责任认定等相关资料，经批准后计入“以前年度损益调整”，调整所得税费用后转入“未分配利润”。

涉及损益的以前年度非重大会计差错应调整当年相关收支项目。

涉及损益的资产负债表日后调整事项比照以前年度会计差错处理。

**第九十三条** 全行利润分配由总行统一负责。年度决算后，总行根据财务决算结果统一组织清算未分配利润。各分支机构实现的年度利润全额上划总行，亏损由总行实拨资金弥补。

**第九十四条** 利润分配按照下列顺序进行：

（一）弥补在税前利润弥补亏损之后仍然存在的亏损。

（二）按照税后利润（减弥补亏损）的 10%提取法定盈余公积，法定盈余公积累计达到注册资本的 50%时，可不再提取。

（三）提取风险资产的一般准备。

（四）经批准进行的其他分配。

未分配的利润可留待以后年度弥补亏损或进行分配。

**第九十五条** 经批准，总行可用法定盈余公积、任意盈余公积和一般准备弥补亏损。资本公积不得用于弥补亏损。



**第九十六条** 一般风险准备由总行统一计提、统一管理。

## 第十章 财务信息

**第九十七条** 应按照规定的要求和内容编制财务报告，财务报告反映的信息应真实、准确、完整。

**第九十八条** 总行统一编制合并财务报告，合并范围包括农发行能够实施控制的所有子公司和特殊目的实体。

**第九十九条** 总行对外报送的年度财务会计报告应经会计师事务所审计，并在监管部门规定的期限内出具年度审计报告。

**第一百条** 各级管理行应定期对所属分支机构重要业务财务会计政策的准确性和恰当性进行指导监督，及时纠正不规范财务会计操作。

**第一百零一条** 子公司应按照法律法规和农发行相关制度要求定期提供财务报告等信息，发生重大财务事项应及时报告。

**第一百零二条** 应定期将重大财务事项进行行务公开。

**第一百零三条** 应按照有关法律法规的要求加强和完善财务信息管理，确保财务信息安全。

**第一百零四条** 应严格执行保密规定和信息披露要求，严格按照有关要求向相关方面和社会公众披露风险管理政策，以及各类风险信息。

**第一百零五条** 应严格遵守有关法律法规对于未公开财务

信息管理的要求，加强对内幕信息的管理。

**第一百零六条** 财务信息知悉人应恰当使用所掌握的财务信息，并依法履行保密义务，谨慎、合法保管、使用我行财务信息，不得利用财务信息牟取利益或者损害农发行利益。

**第一百零七条** 应以财务报告和其它相关经济资料为基础，定期对过去和现在的财务状况、资产质量、经营成果以及未来趋势进行系统分析，提高财务分析质量，发挥财务分析的预警和决策支持功能。

**第一百零八条** 逐步推行财务管理和管理会计信息化，提高财务管理信息化水平，提升财务信息管理的效率和及时性，全面、客观反映财务状况和经营成果等。

应结合全行发展战略和管理要求，依托管理会计系统逐步对机构、部门（条线）、不同性质业务、产品、客户等进行多维度财务分析和评价，为业务发展和管理决策提供支持和服务。

**第一百零九条** 各级管理行应制定内部考核和评价机制，区分政策性业务和自营性业务，统筹业务发展、风险防控与合规运营、财务因素与非财务因素、当期成果与可持续发展，全面客观地实施绩效考评。

**第一百一十条** 应建立考核结果与各级行负责人履职尽责情况、~~员工薪酬水平~~的奖惩联动机制。逐步加大绩效考评结果与信贷资源、~~财务资源~~薪酬资源等的挂钩力度，充分发挥绩效评价对全行业务经营的导向和激励作用，确保全行发展战略规划和

经营管理目标顺利实现。

## 第十一章 财务风险和监督

**第一百一十一条** 应建立健全财务风险控制体系，及时识别、计量、监测和控制财务风险，明确财务风险管理的权限、程序、应急方案和具体措施，以及财务风险形成当事人应承担的责任，防范和化解财务风险。

应根据自身条件、经营特点和外部环境，围绕总体发展战略和经营目标，制定风险管理政策，确定风险偏好、风险容忍度和风险限额，选择适合的风险管理工具。

**第一百一十二条** 财务风险控制应遵循全面覆盖、逆周期管理、风险与收益相匹配等原则，确保与风险状况相匹配的流动性保持充足。

**第一百一十三条** 应结合自身业务特点，全面识别风险事项，关注信用风险、市场风险、流动性风险、操作风险等各类风险及风险的叠加对流动性、盈利能力、资本充足水平等财务营运指标的影响，并采取定性和定量相结合的方法进行计量。

**第一百一十四条** 应定期或不定期开展压力测试以及其他方式的风险评估，建立健全各类风险及叠加导致财务风险的日常监测和重大事件报告制度，及时发现风险隐患和管理漏洞。

**第一百一十五条** 应建立内部控制制度，制定业务规范和管



理标准，建立健全不相容职务分离制度、利益冲突回避制度和授权审批制度，并加强执行监督，对关键风险点实行刚性控制和实时监测。

**第一百一十六条** 应将信息技术应用于风险管理的主要环节，并与财务信息系统和业务信息系统集成或建立信息共享，采用系统化、自动化的方式收集、整理，形成标准化的风险管理数据，并持续跟踪、分析，满足风险控制工作需求。

**第一百一十七条** 应按照规定程序，适当采用资产证券化、购买保险以及运用套期保值类金融衍生产品等方式，规避自有资产和负债的信用风险、市场风险和流动性风险。

套期保值类衍生产品交易应根据真实需求背景按规定决策程序发起交易和进行交易决策。

应识别、计量和管理各类风险缓释工具以及因风险缓释带来的风险。

**第一百一十八条** 应逐步建立以资本充足率为核心的约束机制，通过规范有效的资本补充，保持业务规模与资本规模相适应，推行经济资本对风险资产增长和效益回报的双重约束。

**第一百一十九条** 应加强资产负债管理，根据不同性质业务、风险与收益平衡原则和经营需要，提高资产负债管理能力。

应根据资产负债特征，定期评估期限结构、成本收益以及现金流匹配状况，对资产负债结构进行及时动态调整。

对以公允价值计量的金融资产和金融负债要加强管理，审核



其公允价值取得的合理性，及时评估公允价值变动对资产负债和所有者权益的影响。

**第一百二十条** 应建立现金流测算和分析框架，有效计量、监测和控制现金流缺口。

应持有适当充足的优质流动性资产，提高融资来源的多元化和稳定度，确保及时满足支付需求。

应科学配置同业业务的资金来源及运用，合理控制同业业务的规模。

**第一百二十一条** 应加强关联交易管理，确保依法合规。关联交易定价应符合公允原则。不得利用关联交易操纵利润，逃避缴纳税款或向关联方输送利益。

**第一百二十二条** 应按照业务实质和风险实质归类和管理表外业务，按照实质重于形式原则，计算风险加权资产，计量资本占用，计提风险准备。

应对复杂交易结构的表外业务所承担的风险进行实质评估和审查，防止风险隐匿。

发行理财产品或其他金融产品，应按照投资性质依法合规募集资金，不得承诺保本保收益。

应根据表外业务管理模式、业务规模、复杂程度、风险状况等对表外业务进行核算，禁止违规操作。

应适时、完整、准确记录所有表外业务，跟踪检查表外业务变动情况，预计可能发生的损失，并按照有关规定进行披露。

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**第一百二十三条** 委托其他机构理财或从事其他业务，应进行风险评估，依法签订书面合同，明确业务授权和具体操作程序，制定风险防范具体措施；投入的资金不得影响主营业务的开展，取得的收入应纳入账内核算。

**第一百二十四条** 应准确界定相关受托业务的法律关系、责任和承担的风险种类，不得以任何形式约定或承诺承担信用风险。

受托业务应与自营业务分开管理、分账核算，按照合同约定分配收益、承担责任，不得挪用客户资金，不得转嫁经营风险。

**第一百二十五条** 对外提供担保应符合相关管理规定，并履行审批程序，采取相应的风险控制措施，设立备查账簿登记，及时跟踪监督。

**第一百二十六条** 财务管理部门应配合相关部门，做好流动性风险、利率风险、汇率风险、信用风险、涉诉案件风险等风险管控工作，设立备查账簿登记，跟踪检查变动情况，并按照有关规定进行确认和披露。

**第一百二十七条** 应建立健全财务监督制度，设置财务监督机构或岗位，综合运用现场检查和非现场检查方式，采取事前、事中、事后等多种形式，对辖内分支机构和部门的财务管理活动进行指导和监督。

**第一百二十八条** 应主动接受和配合内外部机构实施的财务监督检查，认真落实整改要求，完善管理措施。

## 第十二章 罚 则

**第一百二十九条** 开展投资未按规定进行尽职调查和可行性研究、履行决策和审批程序，并造成投资业务发生损失的，应按照规定进行责任认定和问责。涉嫌犯罪的，移交司法机关处理。

**第一百三十条** 对资产处置过程中出现的违法违规行为，应进行责任认定，视情节轻重和损失大小对相关责任人进行处罚；违反党纪、政纪的，移交相关部门处理；涉嫌犯罪的，移交司法机关处理。

**第一百三十一条** 在法定的会计账簿之外另立会计账簿的，应责令改正，追究相关责任人责任，并按规定处以罚款。

**第一百三十二条** 违规列支成本、费用，购建账外资产、进行账外经营，或侵占收入的，应责令改正，按规定进行账务调整，追回资产和资金，没收违规所得。

设置“小金库”的，应责令改正，追究相关责任人责任；对使用相关资金向个人发放奖金、实物、津贴、补贴等，应依法追回，并按有关规定给予处理、处罚。涉嫌犯罪的，移交司法机关处理。

**第一百三十三条** 主观故意通过提前或延迟确认收入，虚列或隐瞒收入，虚列、多列、不列或少列费用、成本等手段，虚增或隐瞒利润的，应责令改正，并按规定处以罚款。涉嫌犯罪的，

移交司法机关处理。

**第一百三十四条** 挪用单位资金，或违反规定，将单位资金借贷给他人或者以单位财产为他人提供担保的，应责令退还或取消担保，所得收入归单位所有，并追究相关责任人责任。涉嫌犯罪的，移交司法机关处理。

**第一百三十五条** 有下列情形之一的，应责令限期整改，并按规定追究相关机构和有关责任人责任。涉嫌犯罪的，移交司法机关处理。

（一）不按规定建立内部财务管理基本制度的。

（二）内部财务管理基本制度与国家有关规定和上级行规定相抵触的。

（三）财务风险控制未达到规定要求的。

（四）不按规定进行会计记录或以虚假会计处理掩盖风险实质的。

（五）筹集和运用资金不符合规定要求的，包括但不限于开展同业融资时提供任何直接或间接、显性或隐性的第三方金融机构担保(国家另有规定除外)、同业融资用于长期限或高风险投资等。

（六）资产管理不符合规定，形成账外资产的。

（七）开展投资时通过隐瞒、抽屉协议、阴阳合同等方式规避监管，发生合法佣金、税费以外的其他利益输送行为的。

（八）私自存放单位资金，将单位资金以个人名义开立账户存储的。



- (九) 侵占单位资产，私揽业务获得额外收入的。
- (十) 不按规定列支经营成本、费用的。
- (十一) 不按规定确认经营收益的。
- (十二) 不按规定处理单位资产的。
- (十三) 不按规定处理职工社会保险费、经济补偿金的。
- (十四) 利用委托业务掩盖风险实质、规避监管规定或将表内资产虚假出表的。
- (十五) 其他违反国家有关财务管理规定和本制度规定的。

**第一百三十六条** 财务信息知悉人在履行财务管理职责过程中滥用职权、玩忽职守、徇私舞弊，或者泄露国家秘密、本单位商业秘密的，依法进行处理。

财务信息知悉人利用信息优势获得违法违规收益的，应予以没收，并按有关规定处以处罚。

### 第十三章 附 则

**第一百三十七条** 本制度适用于农发行各级行；各控股子公司应依据该制度制定财务管理办法。

**第一百三十八条** 本制度由农发行总行负责修订和解释。

**第一百三十九条** 本制度自印发之日起施行，《中国农业发展银行财务管理制度》（农发银发〔2019〕108号）同时废止。

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苑晓网

附件：关于《中国农业发展银行财务管理基本制度》修订情况的说明



附件

## 关于《中国农业发展银行 财务管理基本制度》修订情况的说明

### 一、起草背景

《中国农业发展银行财务管理基本制度（2022年修订）》是根据《中华人民共和国会计法》《企业会计准则》《金融企业财务规则》以及《中国农业发展银行章程》等有关法律、法规和制度规定，结合农发行实际制定。

### 二、框架及主要内容

包括总则、财务管理职责、财务预算、资金筹集、资产营运、营业收入、成本费用、涉税事务、收益分配、财务信息、财务风险和监督、罚则以及附则等内容。

### 三、本次修订主要内容

一是根据农发行章程，参考《商业银行公司治理指引》，将原制度第五条“董事会依据法律法规和农发行章程的规定履行以下财务决策职权”中第（五）款“对省级分行（子公司）营运资金变动作出决议”；第（八）款……，决定聘任或者解聘财务负责人及其相关事项；第（十）款“董事会可以通过制度规范等方式，董事会财务管理职权全部或部分授予高级管理层”删除，并相应删除了第七条“总行行长对董事会负责，根据农发行章程的规定和董事会授权行使以下财务管理职权”中第（六）款“提请聘任

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农视网

或者解聘财务负责人及其相关事项”。

二是删除第六条监事会职责。

三是明确农发行各控股子公司应依据该基本制度制定《财务管理办法》。





抄 送：财政部，驻行纪检监察组，现代种业发展基金有限公司，  
北京先农投资管理有限公司。

本行发送：总行行领导，各董事，各部室，各巡视组，各审计分部、  
营业部、  
发展研究中心

主办部门：财务会计部

联系人：吕昊 联系电话：010-68083277 校对：吕昊

中国农业发展银行办公室

2022年5月6日印发

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苑晓丽

## 6、具有履行合同所必需的设备和专业技术能力承诺书

致：桐柏县财政局

本单位（中国农业发展银行桐柏县支行，统一社会信用代码：91411330615337160F）就桐柏县财政局社保基金定期存款代理银行服务项目（项目编号：桐财磋商采购 - 2026-16），郑重作出如下承诺：

### 一、设备保障方面

我单位作为国有政策性银行分支机构，已配备符合金融行业标准的专用设备与系统，包括但不限于：核心业务处理系统、社保基金专户管理专用模块、安全加密存储设备、资金划转专用终端、高可用网络通信设施及灾备系统等。所有设备均合法所有、权属清晰，满足社保基金定期存款业务安全性、稳定性、高效性要求，可全程保障本项目服务顺利开展。

### 二、专业技术能力方面

拥有专业金融服务团队，核心人员均具备多年银行从业经验，熟悉社保基金管理相关政策、定期存款业务流程及财政专户资金操作规范，能精准对接本项目服务需求。

建立完善的业务管理与风险控制体系，严格遵循《财政专户管理办法》《社会保险基金财务制度》等规定，具备社保基金账户开立、资金存入、本息划转、台账管理等全流程专业处理能力。

具备成熟的技术运维与应急处置能力，可实时保障业务系统稳定运行，针对资金划转、存单开具、到期兑付等关键环节制定专项预案，确保服务零差错、零延误。

### 三、履约责任承诺

我单位承诺，上述设备与技术能力真实有效，完全满足本项目服务要求。若存在虚假陈述或履约能力不足，自愿接受采购人及相关监管部门处罚，承担由此造成的一切法律责任与经济损失。


特此承诺！

供应商（盖章）：中国农业发展银行桐柏县支行

法定代表人或其授权代表（签字）：苑晓丽

日期：2026 年 5 月 21 日

7、有依法缴纳税收和社会保障资金的记录



中华人民共和国  
税收完税证明

No. 3411352604000022447

填发日期: 2026年 5月 13日 税务机关: 国家税务总局桐柏县税务局

纳税人识别号	91411330615337160F	纳税人名称	中国农业发展银行桐柏县支行		
原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实缴(退)金额
3411352604000022447	房产税	从价计征	2026-01-01至 2026-03-31	2026-04-03	3,241.77
金额合计 (大写) 人民币叁仟贰佰肆拾壹元柒角柒分					
备注: 一般申报 正税自行申报, 主管税务所(科) 桐柏县税务局第二税务分局 房屋编号: 20160005004 房屋坐落地址: 桐柏县城关镇大同街31号					
桐柏县税务局 (盖章) 纳税人 电子税务局 税务保管					

桐柏县支行

范晓丽



中华人民共和国  
人民税定  
收 证 明

填发日期: 2026 年 5 月 13 日 税务机关: 国家税务总局桐柏县税务局

No. 341135260500022676

纳税人识别号	91411330615337160F		纳税人名称	中国农业发展银行桐柏县支行	
发票证号	税 种	品 目 名 称	税款所属时期	入(退)库日期	实缴(退)金额
3411352604000002445	城镇土地使用税	县城	2026-01-01 至 2026-03-31	2026-04-03	2,315.67
金额合计 (大写) 人民币贰仟叁佰壹拾伍元陆角柒分			¥2315.67		
备注: 一般纳税人自行申报, 主管税务机关(科、分局): 国家税务总局桐柏县税务局第二税务分局 土地编号: 411330113100092 土地坐落地址: 桐柏县城关镇大同街北段					
国家税务总局桐柏县税务局 (盖章)			纳税人 电子税务局		

税务保管



范晓明



中华人民共和国  
税收完税证明



No. 341135260500019737

填发日期: 2026 年 5 月 13 日 税务机关: 国家税务总局桐柏县税务局

纳税人识别号	91411330615337160F		纳税人名称	中国农业发展银行桐柏县支行	
原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实缴(退)金额
341135260400002446	房产税	从价计征	2026-01-01 至 2026-03-31	2026-04-03	3,401.79
金额合计 (大写) 人民币叁仟肆佰零壹元柒角玖分			¥3401.79		
备注: 一般申报 正税自行申报, 主管税务所(科、分局): 国家税务总局桐柏县税务局第二税务分局 房屋编号: 4113301 33200001 房屋坐落地址: 桐柏县城关镇大同街北段66号					
纳税人 电子税务局					



妥善保管



范晓丽



中华人民共和国  
税收完税证明

No.441005260100314196

国家税务总局桐柏县税务局

填发日期：2026年 1月 19日

税务机关：第二税务分局

纳税人识别号	91411330615337160F		纳税人名称	中国农业发展银行桐柏县支行	
原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实缴(退)金额
441136260100103543	失业保险费	失业保险(单位缴纳)	2026-01-01至2026-01-31	2026-01-19	811.44
441136260100103543	失业保险费	失业保险(个人缴纳)	2026-01-01至2026-01-31	2026-01-19	347.78
441136260100103544	基本医疗保险费	职工基本医疗保险(单位缴纳)	2026-01-01至2026-01-31	2026-01-19	9,853.30
441136260100103544	基本医疗保险费	职工基本医疗保险(个人缴纳)	2026-01-01至2026-01-31	2026-01-19	2,318.42
441136260100103543	工伤保险费	工伤保险	2026-01-01至2026-01-31	2026-01-19	231.84
金额合计	(大写) 人民币壹万叁仟伍佰陆拾贰元柒角捌分				¥13,562.78
		填票人 电子税务局	备注：一般申报 正税自行申报。主管税务所(科、分局)：国家税务总局桐柏县税务局第二税务分局，社保编码：411330900198社保经办机构：南阳市社会保险局		

业务保管

收  
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中华人民共和国  
税收完税证明

No.441005260200208839

国家税务总局桐柏县税务局

填发日期：2026年 2月 11日

税务机关：第二税务分局

纳税人识别号	91411330615337160F		纳税人名称	中国农业发展银行桐柏县支行	
原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实缴(退)金额
441136260200502713	失业保险费	失业保险(单位缴纳)	2026-02-01至2026-02-28	2026-02-11	811.44
441136260200502713	失业保险费	失业保险(个人缴纳)	2026-02-01至2026-02-28	2026-02-11	347.78
441136260200502714	基本医疗保险费	职工基本医疗保险(单位缴纳)	2026-02-01至2026-02-28	2026-02-11	9,853.30
441136260200502714	基本医疗保险费	职工基本医疗保险(个人缴纳)	2026-02-01至2026-02-28	2026-02-11	2,318.42
441136260200502713	工伤保险费	工伤保险	2026-02-01至2026-02-28	2026-02-11	231.84
金额合计	(大写) 人民币壹万叁仟伍佰陆拾贰元柒角捌分				¥13,562.78
		填票人 电子税务局	备注：一般申报 正税自行申报。主管税务所(科、分局)：国家税务总局桐柏县税务局第二税务分局，社保编码：411330900198社保经办机构：南阳市社会保险局		

业务保管

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苑晓丽



中华人民共和国  
税收完税证明

No.441005260300559784

国家税务总局桐柏县税务局

税务机关：第二税务分局

填发日期：2026年 3月 13日

纳税人识别号	91411330615337160F		纳税人名称	中国农业发展银行桐柏县支行		
原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实缴(退)金额	
441136260300152883	失业保险费	失业保险(单位缴纳)	2026-03-01至2026-03-31	2026-03-13	811.44	
441136260300152883	失业保险费	失业保险(个人缴纳)	2026-03-01至2026-03-31	2026-03-13	347.78	
441136260300152883	基本医疗保险费	职工基本医疗保险(单位缴纳)	2026-03-01至2026-03-31	2026-03-13	9,853.30	
441136260300152883	基本医疗保险费	职工基本医疗保险(个人缴纳)	2026-03-01至2026-03-31	2026-03-13	2,318.42	
441136260300152883	工伤保险费	工伤保险	2026-03-01至2026-03-31	2026-03-13	185.48	
金额合计	(大写) 人民币壹万叁仟伍佰叁拾陆元肆角玖分				¥13,516.42	
		纳税人 电子税务局	备注：一般申报 正税自行申报。主管税务所(科、分局)：国家税务总局桐柏县税务局第二税务分局，社保编码：411330000212社保经办机构：南阳市市本级医疗保障局			

妥善保管



苑晓丽

电子缴款凭证

打印日期： 2026年01月19日

纳税人识别号	91411330615337160F			税务征收机关	国家税务总局桐柏县税务局第二税务分局		
纳税人全称	中国农业发展银行桐柏县支行			开户银行	中国农业发展银行桐柏县支行		
				银行账号	20341133000100000066261		
系统税票号	税(费)种	税(品)目	所属时期起	所属时期止	实缴金额	缴款日期	备注
441136260100103544	基本医疗保险费	职工基本医疗保险(单位缴纳)	2026-01-01	2026-01-31	9853.3	2026-01-19 16:38:15	
441136260100103543	失业保险费	失业保险(单位缴纳)	2026-01-01	2026-01-31	811.44	2026-01-19 16:38:15	
441136260100103543	失业保险费	失业保险(个人缴纳)	2026-01-01	2026-01-31	347.78	2026-01-19 16:38:15	
441136260100103544	基本医疗保险费	职工基本医疗保险(个人缴纳)	2026-01-01	2026-01-31	2318.42	2026-01-19 16:38:15	
441136260100103543	工伤保险费	工伤保险	2026-01-01	2026-01-31	231.84	2026-01-19 16:38:15	
合计金额	壹万叁仟伍佰陆拾贰元柒角捌分				¥13562.78		
本缴款凭证仅作为纳税人记账核算凭证使用，电子缴税的，需与银行对账单电子划缴记录核对一致方有效。纳税人如需汇总开具正式完税证明，请凭税务登记证或身份证明到主管税务机关开具。							
税务机关(电子章)							



苑晓丽



# 电子缴款凭证

打印日期：2026年01月19日

纳税人识别号	91411330615337160F			税务征收机关	国家税务总局桐柏县税务局第二税务分局		
纳税人全称	中国农业发展银行桐柏县支行			开户银行	中国农业发展银行桐柏县支行		
				银行账号	20341133000100000066261		
系统税票号	税(费)种	税(品)目	所属时期起	所属时期止	实缴金额	缴款日期	备注
441136260100303400	基本医疗保险费	职工大额医疗互助保险(单位缴纳)	2026-01-01	2026-12-31	1609.02	2026-01-19 16:38:35	
441136260100303400	基本医疗保险费	职工大额医疗互助保险(个人缴纳)	2026-01-01	2026-12-31	1609.02	2026-01-19 16:38:35	
合计金额	叁仟贰佰壹拾捌元零肆分				¥3218.04		
<p>本缴款凭证仅作为纳税人记账核算凭证使用，电子缴税的，需与银行对账单电子划缴记录核对一致方有效。纳税人如需汇总开具正式完税证明，请凭税务登记证或身份证明到主管税务机关开具。</p> <p>税务机关(电子章)</p> 							



范晓丽

# 电子缴款凭证

打印日期：2026年02月11日

纳税人识别号	91411330615337160F			税务征收机关	国家税务总局桐柏县税务局第二税务分局		
纳税人全称	中国农业发展银行桐柏县支行			开户银行	中国农业发展银行桐柏县支行		
				银行账号	20341133000100000066261		
系统税票号	税(费)种	税(品)目	所属时期起	所属时期止	实缴金额	缴款日期	备注
441136260200502714	基本医疗保险费	职工基本医疗保险(单位缴纳)	2026-02-01	2026-02-28	9853.3	2026-02-11 10:05:52	
441136260200502713	失业保险费	失业保险(单位缴纳)	2026-02-01	2026-02-28	811.44	2026-02-11 10:05:52	
441136260200502713	失业保险费	失业保险(个人缴纳)	2026-02-01	2026-02-28	347.78	2026-02-11 10:05:52	
441136260200502714	基本医疗保险费	职工基本医疗保险(个人缴纳)	2026-02-01	2026-02-28	2318.42	2026-02-11 10:05:52	
441136260200502713	工伤保险费	工伤保险	2026-02-01	2026-02-28	231.84	2026-02-11 10:05:52	
合计金额	壹万叁仟伍佰陆拾贰元柒角捌分				¥13562.78		
<p>本缴款凭证仅作为纳税人记账核算凭证使用，电子缴税的，需与银行对账单电子划缴记录核对一致方有效。纳税人如需汇总开具正式完税证明，请凭税务登记证或身份证明到主管税务机关开具。</p> <p>税务机关(电子章)</p> 							



苑晓丽

# 电子缴款凭证

打印日期：2026年03月13日

纳税人识别号	91411330615337160F			税务征收机关	国家税务总局桐柏县税务局第二税务分局		
纳税人全称	中国农业发展银行桐柏县支行			开户银行	中国农业发展银行桐柏县支行		
				银行账号	20341133000100000066261		
系统税票号	税(费)种	税(品)目	所属时期起	所属时期止	实缴金额	缴款日期	备注
441136260300152882	基本医疗保险费	职工基本医疗保险(单位缴纳)	2026-03-01	2026-03-31	9853.3	2026-03-13 15:31:22	
441136260300152883	失业保险费	失业保险(单位缴纳)	2026-03-01	2026-03-31	811.44	2026-03-13 15:31:22	
441136260300152883	失业保险费	失业保险(个人缴纳)	2026-03-01	2026-03-31	347.78	2026-03-13 15:31:22	
441136260300152882	基本医疗保险费	职工基本医疗保险(个人缴纳)	2026-03-01	2026-03-31	2318.42	2026-03-13 15:31:22	
441136260300152883	工伤保险费	工伤保险	2026-03-01	2026-03-31	185.48	2026-03-13 15:31:22	
合计金额	壹万叁仟伍佰壹拾陆元肆角贰分				¥13516.42		
<p>本缴款凭证仅作为纳税人记账核算凭证使用，电子缴税的，需与银行对账单电子划缴记录核对一致方有效。纳税人如需汇总开具正式完税证明，请凭税务登记证或身份证明到主管税务机关开具。</p> <p>税务机关(电子章)</p> 							



苑晓丽

## 关于养老保险缴纳情况的说明

根据我单位养老保险改革安排，县级支行养老保险统一上划至省级分行，由省级分行统一向省社保中心缴纳。

特此说明！

附件：桐柏行上交养老费用回单

中国农业发展银行桐柏县支行

2026年5月14日



苑晓丽





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

客户专用回单



人民币

核心流水号: 2601190030746704

中国 农业 发展 银行 桐柏 县支 行	中国 农业 发展 银行 桐柏 县支 行	收 款 人	户 名	中国 农业 发展 银行 南阳市 分行
款 户 序 号	203411330001000000566261	收 款 人	账 号	203411399001000000075481
开 户 行	中国 农业 发展 银行 桐柏 县支 行	开 户 行	开 户 行	中国 农业 发展 银行 南阳市 分行 营业 部
交 易 渠 道	企 业 网 上 银 行	摘 要	摘 要	普 通 汇 兑
金 额	(大写) 贰万伍仟肆佰玖拾陆元陆角肆分 (小写) 25,496.64			

事件说明:

附言: 桐柏行上划2026年1月养老

备注: 桐柏行上划2026年1月养老



交易机构: 411330001—中国农业发展银行桐柏县支行

交易柜员: P9999988—对公网银系统

重要提示:

此回单以客户真实交易为依据, 可通过网银系统校验真伪, 电子回单可重复打印, 请勿重复记账(手写无效)。

此回单不作为收款方发货依据。

已在银行业务柜台领用业务回单的单位, 请注意核对, 请勿重复记账使用。

交易日期: 20260119

打印时间: 20260514 16:51:02

范晓明

中国农业发展银行 客户专用回单



核心流水号: 2602110075217169

收款人	户名	中国农业发展银行桐柏县支行	中国农业发展银行南阳市分行
账号	账号	203411330001000000066261	20341139900100000075481
开户行	子账号	中国农业发展银行桐柏县支行	中国农业发展银行南阳市分行营业部
交易渠道	摘要	企业网上银行	普通汇兑
金额	(大写) 贰万伍仟肆佰玖拾陆元陆角肆分 (小写) 25,496.64		

事件说明: 附言: 桐柏行上划2026年2月养老	备注: 桐柏行上划2026年2月养老
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交易机构: 411330001—中国农业发展银行桐柏县支行  
交易柜员: P9999988—对公网银系统

交易日期: 20260211  
打印时间: 20260514 16:51:34

重要提示:  
此回单以客户真实交易为依据, 可通过网银系统校验真伪, 电子回单可重复打印, 请勿重复记账(手写无效)。  
此回单不作为收款方发货依据。  
已在银行业务柜台领用业务回单的单位, 请注意核对, 请勿重复记账使用。



范晓明



中国农业发展银行 客户专用回单

AGRICULTURAL DEVELOPMENT BANK OF CHINA

币种：人民币

核心流水号：2603130033216061



收款人名称	中国农业发展银行桐柏县支行	户名	中国农业发展银行南阳市分行
收款账号	20341133000100000066261	账号	203411399001000000075481
付款账号	000156	子账号序号	
开户行	中国农业发展银行桐柏县支行	开户行	中国农业发展银行南阳市分行营业部
交易渠道	企业网上银行	摘要	普通汇兑
金额	(大写) 贰万伍仟肆佰玖拾陆元陆角肆分 (小写) 25,496.64		

事件说明：

附言：桐柏行上缴2026年3月养老

备注：桐柏行上缴2026年3月养老



交易机构：411330001—中国农业发展银行桐柏县支行

交易柜员：P9999988—对公网银系统

重要提示：

此回单以客户真实交易为依据，可通过网银系统校验真伪，电子回单可重复打印，请勿重复记账（手写无效）。

此回单不作为收款方发货依据。

已在银行业务柜台领用业务回单的单位，请注意核对，请勿重复记账使用。

交易日期：20260313

打印时间：20260514 16:52:09

范晓刚



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

# 客户专用回单

币种：人民币

核心流水号：2604220012375012



中国农业发展银行桐柏县支行		中国农业发展银行南阳市分行	
收款人	20341133000100000066261	户名	中国农业发展银行南阳市分行
子账号	000156	账号	20341139900100000075481
开户行	中国农业发展银行桐柏县支行	子账号序号	
交易渠道	企业网上银行	开户行	中国农业发展银行南阳市分行营业部
金额	(大写) 贰万伍仟肆佰玖拾陆元陆角肆分 (小写) 25,496.64	摘要	普通汇兑
事件说明： 附言：桐柏行上缴2026年4月养老		备注：桐柏行上缴2026年4月养老	



交易机构：411330001—中国农业发展银行桐柏县支行  
交易柜员：P9999988—对公网银系统

交易日期：20260422  
打印时间：20260614 16:53:16

重要提示：

此回单以客户真实交易为依据，可通过网银系统校验真伪，电子回单可重复打印，请勿重复记账（手写无效）。  
此回单不作为收款方发账依据。  
已在银行业务柜台领用业务回单的单位，请注意核对，请勿重复记账使用。

苏晓明



## 8、参加政府采购活动前三年内，在经营活动中没有重大违法记录承诺书

致：桐柏县财政局

本单位（中国农业发展银行桐柏县支行，统一社会信用代码：91411330615337160F）就桐柏县财政局社保基金定期存款代理银行服务项目（项目编号：桐财磋商采购 - 2026-16），郑重承诺如下：

一、本单位在参加本次政府采购活动前三年内，严格遵守《中华人民共和国政府采购法》《中华人民共和国政府采购法实施条例》等法律法规，在经营活动中无任何重大违法记录。未因违法经营受到刑事处罚，未被处以责令停产停业、吊销许可证或执照、较大数额罚款（200 万元及以上）等行政处罚。

二、本单位未被列入“信用中国”网站失信被执行人名单、重大税收违法案件当事人名单，未被列入中国政府采购网政府采购严重违法失信行为记录名单，不存在法律法规禁止参与政府采购活动的其他情形。

三、本单位上述承诺内容真实、合法、有效，无任何虚假陈述或隐瞒。若经查实存在虚假，本单位自愿接受采购人、采购代理机构及监管部门的处罚，承担由此产生的一切法律责任与经济损失。

特此承诺！

供应商（盖章）：中国农业发展银行桐柏县支行

法定代表人或其授权代表（签字）：苑晓丽

日期：2026 年 5 月 21 日



## 9、信用查询截图

### 9.1、失信被执行人

2026/5/13 23:27

全国法院失信被执行人名单信息公布与查询



中国执行信息公开网

(http://zxgk.court.gov.cn/)

失信被执行人将在政府采购、招标投标、行政审批、政府扶持、融资信贷、市场准入、资质认定等方面受到信用惩戒!

失信被执行人(自然人)公布

姓名/名称	证件号码
丁朝凤	5102321969****6327
李红林	4209821978****1448
林建勇	5111241977****2617
孟金金	4114221984****0340
张刚	5102251976****4930
王桂来	1326231959****4058

失信被执行人(法人或其他组织)公布

姓名/名称	证件号码
 (restrainingOrder.html)	

查询条件

被执行人姓名/名称:

中国农业发展银行桐柏县支行

范晓网

https://zxgk.court.gov.cn/shixin/

1/3

身份证号码/组织机构代码:

91411330615337160F

省份:

-----全部-----

验证码:

wlzk

W L Z K

查询

## 查询结果

在全国范围内没有找到 91411330615337160F 中国农业发展银行桐柏县支行相关的结果。

## 全国法院失信被执行人名单信息公布与查询平台首页

## 声明

为推进社会信用体系建设，对失信被执行人进行信用惩戒，促使其自动履行生效法律文书确定的义务，根据《中华人民共和国民事诉讼法》相关规定，最高人民法院制定了《关于公布失信被执行人名单信息的若干规定》，自今日起向社会开通“全国法院失信被执行人名单信息公布与查询”平台，社会各界通过该平台查询全国法院（不包括军事法院）失信被执行人名单信息。现就有关事项作出如下声明：

一、被执行人未履行生效法律文书确定的义务，并具有《最高人民法院关于公布失信被执行人名单信息的若干规定》第一条规定的情形之一的，执行法院将根据申请执行人的申请或依职权决定将该被执行人纳入失信被执行人名单，并通过本网站予以公布。

二、各级人民法院将向政府相关部门、金融监管机构、金融机构、承担行政职能的事业单位及行业协会等通报失信被执行人名单信息，供相关单位依照法律、法规和有关规定，在政府采购、招标投标、行政审批、政府扶持、融资信贷、市场准入、资质认定等方面，对失信被执行人予以信用惩戒；将向征信机构通报失信被执行人名单信息，并由征信机构在其征信系统中记录。

国家工作人员、人大代表、政协委员等被纳入失信被执行人名单的，失信情况将通报其所在单位和相关部门；国家机关、事业单位、国有企业等被纳入失信被执行人名单的，失信情况将通报其上级单位、主管部门或者履行出资人职责的机构。

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三、纳入失信被执行人名单的被执行人，执行法院将依照《最高人民法院关于限制被执行人高消费及有关消费的若干规定》第一条的规定，对被执行人采取限制消费措施。

被执行人为自然人的，被采取限制消费措施后，不得有以下高消费及非生活和工作必需的消费行为：（一）乘坐交通工具时，选择飞机、列车软卧、轮船二等以上舱位；（二）在星级以上宾馆、酒店、夜总会、高尔夫球场等场所进行高消费；（三）购买不动产或者新建、扩建、高档装修房屋；（四）租赁高档写字楼、宾馆、公寓等场所办公；（五）购买非经营必需车辆；（六）旅游、度假；（七）子女就读高收费私立学校；（八）支付高额保费购买保险理财产品；（九）乘坐G字头动车组列车全部座位、其他动车组列车一等以上座位等其他非生活和工作必需的消费行为。被执行人为单位的，被采取限制消费措施后，被执行人及其法定代表人、主要负责人、影响债务履行的直接责任人员、实际控制人不得实施前述行为。因私消费以个人财产实施前述行为的，可以向执行法院提出申请。

四、被纳入失信被执行人名单的公民、法人或其他组织认为有《最高人民法院关于失信被执行人名单信息的若干规定》第十一条规定情形之一的，可以向执行法院申请纠正。

五、本网站提供的信息仅供查询人参考。如有争议，以执行法院有关法律文书为准。因使用本网站信息而造成不良后果的，人民法院不承担任何责任。

六、查询人必须依法使用查询信息，不得用于非法目的和不正当用途。非法使用本网站信息给他人造成损害的，由使用人自行承担相应责任。

七、本网站信息查询免费，严禁任何单位和个人利用本网站信息牟取非法利益。

八、本网站属于政府网站，未经许可，任何商业性网站不得建立与本网站及其内容的链接，不得建立本网站的镜像（包括全部和局部镜像），不得拷贝、复制或传播本网站信息。

九、如对该查询内容有异议，请与执行法院联系。

最高人民法院

2013年10月8日

地址：北京市东城区东交民巷27号 邮编：100745

总机：010-67550114

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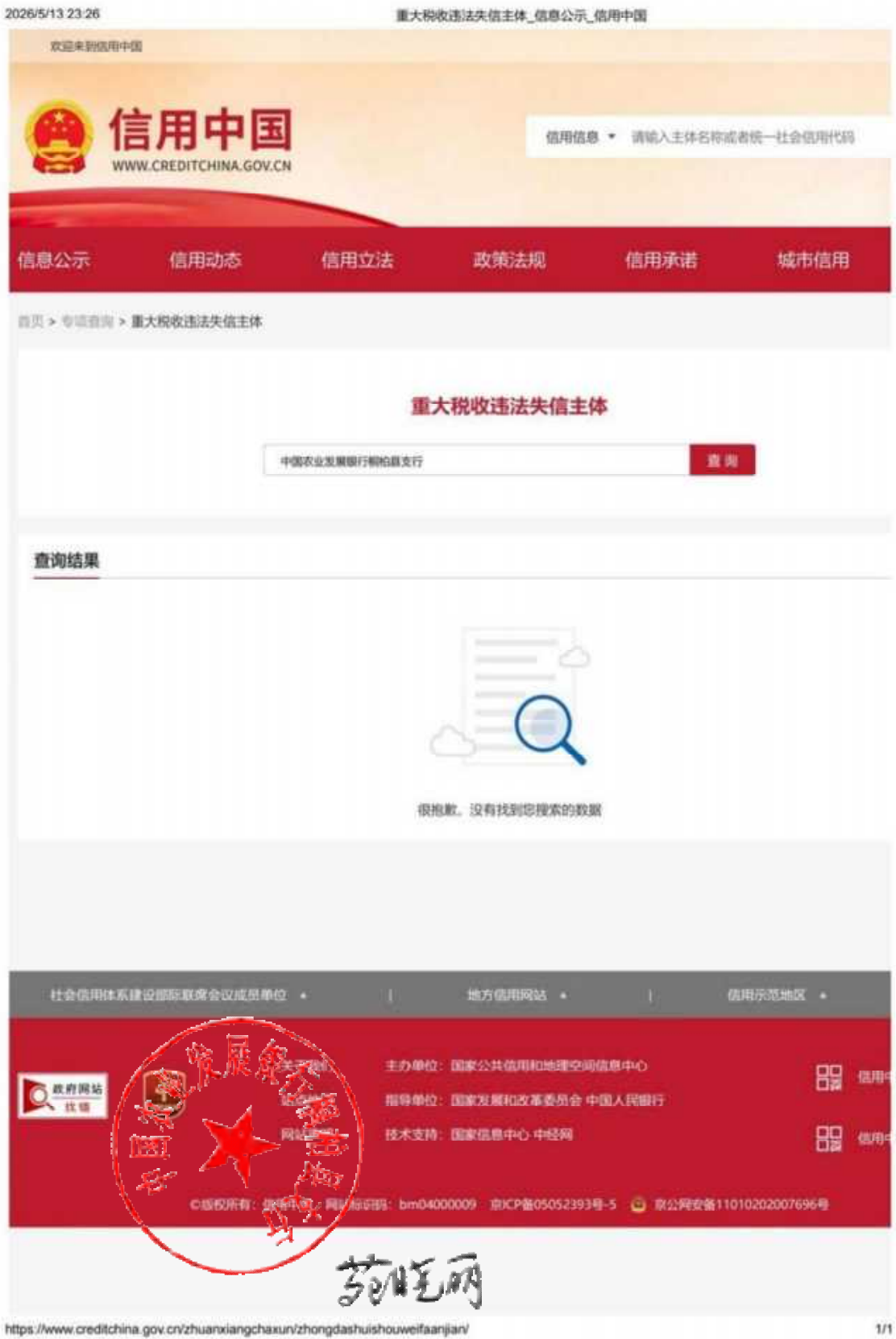
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9.2、重大税收违法案件当事人名单



9.3、政府采购严重违法失信行为记录名单

2026/5/13 23:26

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政府采购严重违法失信行为记录名单

中国农业发展银行烟台支行

查询

查询结果




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社会信用体系建设部联席会议成员单位

地方信用网站

信用示范地区





主办单位：国家公共信用和地理空间信息中心  
指导单位：国家发展和改革委员会 中国人民银行  
技术支持：国家信息中心 中经网

信用中国

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中国政府购买服务信息平台  
www.ccgp.gov.cn

首页 政采法规 购买服务 监督检查 信息公告 国际专栏

当前位置：首页 » 政府采购严重违法失信行为记录名单 »

**政府采购严重违法失信行为信息记录**  
www.ccgp.gov.cn

企业名称：

统一社会信用代码（或组织机构代码）：

执法单位：

重置


查找

查询前，请至少输入一个查询条件

序号	企业名称	统一社会信用代码 (或组织机构代码)	企业地址	严重违法失信行为 的具体情形	处罚结果	处罚依据	处罚日期	公布日期	执法单位
<div>查询结果：政府采购严重违法失信行为记录名单中没有该企业的相关记录</div> <div>查询内容： 企业名称：中国农业发展银行烟台莱支行 查询时间：2026年05月13日 23时25分</div>									

提示：本平台信息依据《关于报送政府采购严重违法失信行为信息记录的通知》（财办库[2014]526号）发布。如有疑问请联系具体执法单位。

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范晓网

## 10、遵守国家有关法律、法规、规章承诺书

致：桐柏县财政局

本单位（中国农业发展银行桐柏县支行，统一社会信用代码：91411330615337160F）就桐柏县财政局社保基金定期存款代理银行服务项目（项目编号：桐财磋商采购 - 2026-16），郑重承诺如下：

一、严格遵守《中华人民共和国政府采购法》《中华人民共和国政府采购法实施条例》《政府采购竞争性磋商采购方式管理暂行办法》等政府采购相关法律法规、规章及规范性文件，依法参与本次政府采购活动。

二、严格遵守《中华人民共和国银行业监督管理法》《中华人民共和国商业银行法》《财政专户管理办法》《社会保险基金财务制度》等金融、财政、社保领域相关法律、法规、规章，合规开展社保基金定期存款代理服务。

三、严格遵守国家税收、劳动、安全、保密等相关法律、法规、规章，依法经营、诚信履约，自觉接受采购人、采购代理机构及相关监管部门的监督检查。

四、本承诺内容真实有效，若违反上述承诺，自愿接受相关处罚，承担一切法律责任与经济损失。

特此承诺！

供应商（盖章）：中国农业发展银行桐柏县支行

法定代表人或其授权代表（签字）：苑晓丽

日期：2026 年 5 月 21 日