



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



2008

2009

2010

2011

2012

2013

2014

年度报告
Annual Report

中国农业发展银行 建设新农村的银行

Agricultural Development Bank of China
Committed to Building a New Countryside

2014 年度报告

Annual Report

中国农业发展银行

AGRICULTURAL DEVELOPMENT BANK OF CHINA

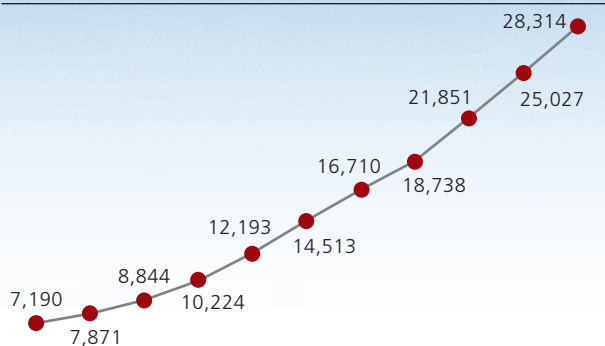
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2004年以来业务发展变化示意图

贷款余额

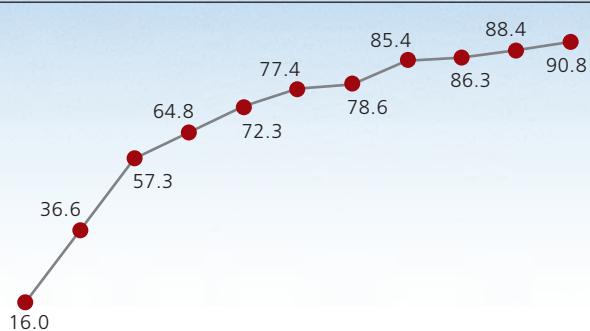
单位：亿元



2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014

自筹资金比率

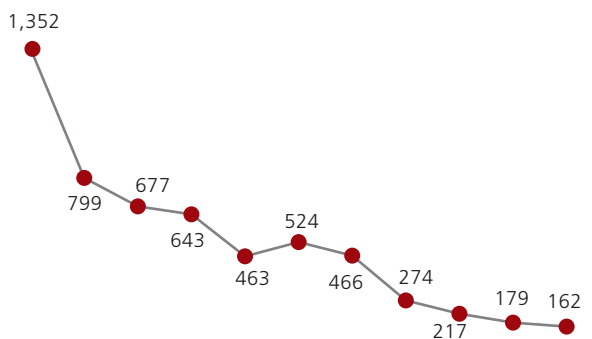
单位：%



2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014

不良贷款额

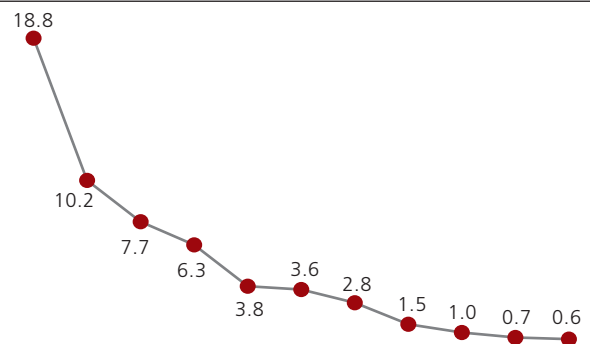
单位：亿元



2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014

不良贷款率

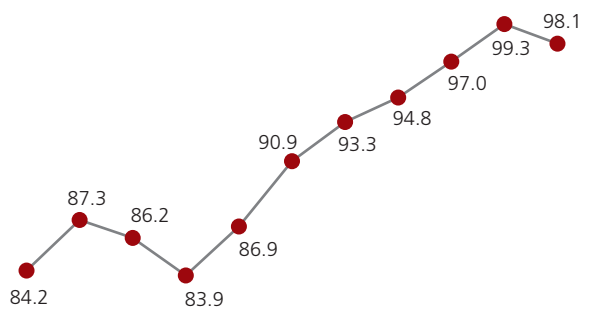
单位：%



2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014

利息收回率

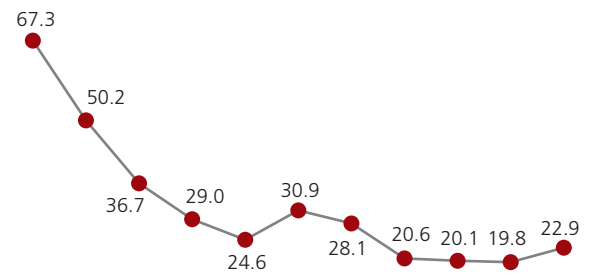
单位：%



2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014

成本收入比

单位：%

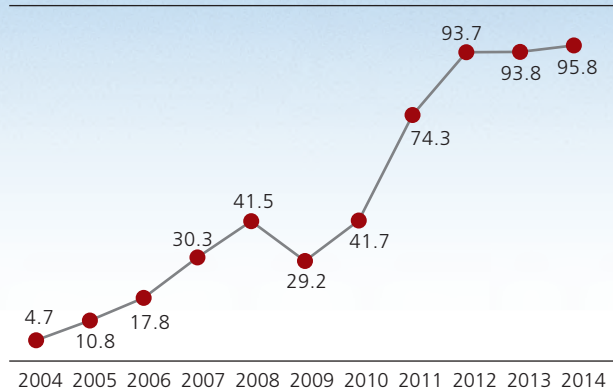


2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014

2004年以来业务发展变化示意图

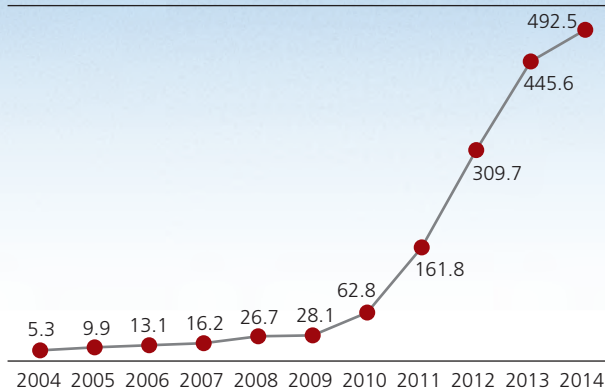
人均利润

单位：万元



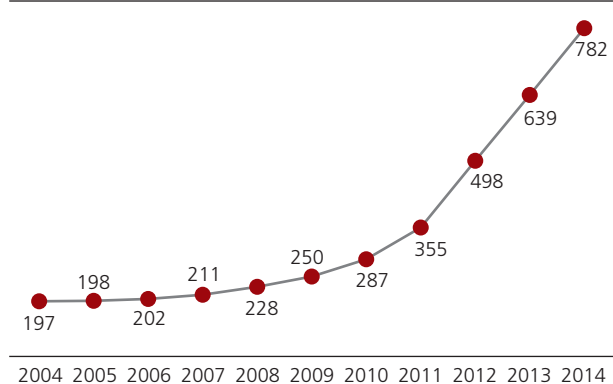
拨备覆盖率

单位：%



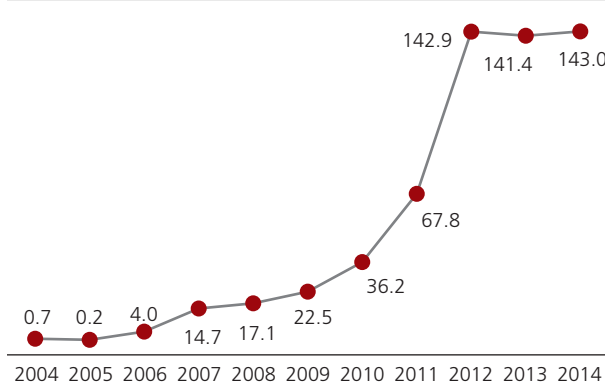
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单位：亿元



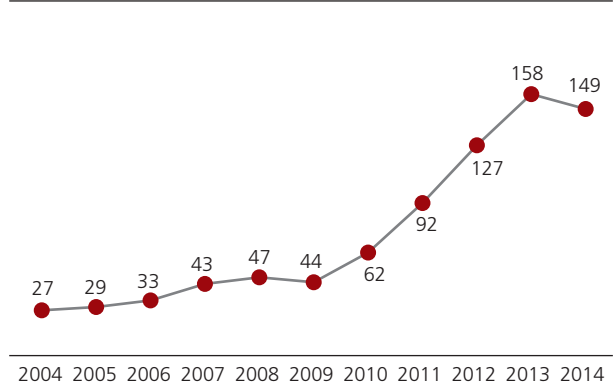
净利润

单位：亿元



纳税贡献

单位：亿元



财务概要

单位：亿元

项目	2013年	2014年
总资产	26,226.82	31,422.10
贷款余额	25,026.82	28,313.51
总负债	25,587.49	30,639.70
向央行借款	2,920.00	3,220.00
发行债券	17,739.45	21,188.56
所有者权益	639.33	782.40
实收资本	200.00	200.00
账面利润	187.44	206.65
拨备前利润	518.10	505.60
所得税费用	46.07	63.61
净利润	141.37	143.04
资产利润率(%)	1.99	1.75
资本利润率(%)	86.19	71.12

注： 1、资产利润率和资本利润率均按拨备前利润口径计算，并按此口径对上年该两项指标进行了还原处理。
2、贷款余额未考虑拨备扣除因素。

行长致辞



行长、党委书记：郑晖
President & CPC ADBC Party Secretary: Mr. Zheng Hui

2014年，面对经济运行新常态、宏观调控新变化、强农惠农新要求，中国农业发展银行认真贯彻执行党中央、国务院大政方针，坚持稳中求进工作总基调，加快推进改革，加大支农力度，夯实管理基础，加强基层建设，业务发展稳中提质，经营管理稳中增效，各项工作取得新进展。全年累放贷款14304.3亿元，年末贷款余额28313.5亿元，增长13%。其中，累放粮食收储贷款5000.4亿元，支持收储粮食4733.9亿斤，增长11.7%，占全社会收购量的65%；累放棉花收购贷款501.4亿元，支持收购棉花7398.2万担，特别是2014棉花年度支持新疆收购棉花占全疆收购量的84%，确保了棉花目标价格改革顺利进行；累放油料收储贷款209.8亿元；糖、肉、化肥等重要物资储备贷款259.5亿元；产业化龙头企业、农业科技、农村流通体系建设贷款2165.7亿元，支持客户4726家、项目1246个。进一步加大对水利、农村路网、新型城镇化建设的支持力度，全年累放中长期贷款3353.5亿元，中长期贷款余额突破万亿元，年末达到10819亿元。投资业务取得新突破，获批企业理财、债券承销业务资格，期货保证金存管、基金管理和托管、资产证券化等业务加快发展。国际业务稳中有进，成功搭建跨境人民币清算平台。以信贷基础管理年活动为主要抓手，狠抓业务基础管理，运营水平和效率进一步提高。不良贷款继续保持“双降”，不良贷款余额下降16.7亿元；不良贷款率0.57%，下降0.14个百分点。拨备覆盖率492.5%，增加46.9个百分点。经营利润首破500亿元，达到505.6亿元；净利润143亿元，增长1%；全年纳税149亿元。2014年，中国农业发展银行首次跻身《财富》世界500强。国务院第63次常务会议审议通过、经中央全面深化改革领导小组批准、国务院正式批复实施中国农业发展银行改革方案。

2015年是全面深化改革的关键之年，是全面推进依法治国的开局之年，也是中国农业发展银行改革实施总体方案的落地之年。中国农业发展银行将认真贯彻落实党中央、国务院大政方针，深入学习贯彻习近平总书记系列重要讲话精神，坚持稳中求进工作总基调，主动适应新常态，保持战略定力，推进改革创新，加大支农力度，严控经营风险，优化资源配置，着力提质增效，狠抓从严治行，努力开创服务“三农”新局面！

中国农业发展银行行长、党委书记



监事会



监事会主席：于学军

Chairman of Supervisory Board: Mr. Yu Xuejun

中国农业发展银行监事会 Supervisory Board of ADBC

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

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

总行其他领导



副行长、党委委员：
鲍建安
Vice President & Member of
the CPC ADBC Committee:
Mr. Bao Jian'an



副行长、党委委员、
纪委书记：陈剑英
Vice President, Member of
the CPC ADBC Committee &
Disciplinary Secretary:
Mr. Chen Jianying



副行长、党委委员：
姚瑞坤
Vice President & Member of
the CPC ADBC Committee:
Mr. Yao Ruikun



副行长、党委委员：
林立
Vice President & Member of
the CPC ADBC Committee:
Mr. Lin Li



副行长、党委委员：
殷久勇
Vice President & Member of
the CPC ADBC Committee:
Mr. Yin Jiuyong



副行长、党委委员：
何兴祥
Vice President & Member of
the CPC ADBC Committee:
Mr. He Xingxiang



行长助理：
朱远洋
Assistant President:
Mr. Zhu Yuanyang



价值体系

农发行价值体系

企业使命：
中国农业发展银行 建设新农村的银行

企业愿景：
打造一流现代农业政策性银行



核心理念：
至诚服务 有效发展 以人为本 构建和谐

企业精神：
尽职 务实 创新 自强

业务范围

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

财务状况

财务收支情况

2014年，中国农业发展银行实现营业收入775.71亿元，同比增加22.62亿元；营业支出569.39亿元，同比增加5.38亿元；营业外收支净额0.34亿元。收支相抵后，账面盈利206.65亿元，同比增盈19.21亿元，实现了稳中增效。

全年利息净收入765.26亿元(占营业收入的98.65%)，同比增加21.72亿元。贷款利息收入1658.55亿元，同比增加243.28亿元，其中：贷款平均余额增长3381.01亿元，贡献利息收入206亿元；贷款计息率6.25%，同比提高0.13个百分点，增加利息收入34.56亿元；贷款利息收回率下降1.2个百分点，减少利息收入19亿元。金融机构往来利息收入(含转贴现收入)86.13亿元，同比增加35.25亿元。债券利息支出817.31亿元，同比增加199.23亿元，其中债券平均余额增长增加利息支出132亿元，债券付息率上升相应增加利息支出67亿元；存款利息支出37.86亿元，同比增加7.62亿元；金融机构往来利息支出124.36亿元，同比增加39.05亿元。

中间业务持续平稳发展，全年实现中间业务收入10.9亿元，与上年比略有增加。营业支出同比增加5.38亿元，主要是营业费用增加21.78亿元、营业税金及附加增加13.14亿元、资产减值损失减少29.45亿元。全行成本收入比22.87%，继续保持同业优秀水平。2014年生息资产与计息负债的净息差为2.43%，同比下降36个基点，在发债成本总体上升的情况下，净息差进一步收窄。

资产减值准备情况

2014年增提贷款损失准备1.3亿元，年末贷款损失准备余额797.33亿元，不良贷款拨备覆盖率达到492.5%，超过监管标准342.5个百分点，比年初提高46.9个百分点；拨贷比2.8%，超过监管标准0.3个百分点。

资产负债变化情况

2014年，中国农业发展银行各项资产负债业务继续平稳较快增长。年末各项资产总额31,422.10亿元，比年初增加5,195.27亿元，增长19.81%。其中，贷款余额28,313.51亿元(含转贴现、未扣除拨备)，比年初增加3,287亿元，主要是粮油贷款增加1,743.9亿元、水利建设贷款增加464.6亿元；存放中央银行款项余额1,423.1亿元，比年初增加253.2亿元；存放同业款项余额451.2亿元，比年初减少373.6亿元。

各项负债总额30,639.70亿元，比年初增加5,052.20亿元，增长19.74%。其中：发行债券余额21,663.56亿元，比年初增加3,605.57亿元；对公存款余额4,717.21亿元，比年初增加605.30亿元；向中央银行借款余额3,220亿元，比年初增加300亿元；同业定期存款余额917.6亿元，比年初增加546.8亿元。

所有者权益782.4亿元，比年初增加143.07亿元，增长22.38%。

信贷业务

粮油信贷业务

2014年，中国农业发展银行严格履行政策性银行职能，全力支持粮油收购。截至年末，全行粮油贷款余额12118.44亿元。

全年累计发放粮食收购贷款5000.38亿元，同比多放955.95亿元，增幅为23.64%，支持企业收购粮食4733.94亿斤，同比多收494.49亿斤，增幅为11.66%；发放油料收购贷款209.83亿元，支持企业收购油料103.71亿斤。发放粮食收购贷款和支持粮食收购量均创历史新高，开户企业粮食收购量占全社会收购量的65%，同比提高3.48个百分点，粮食市场主导银行地位进一步巩固。

信贷资源不断向优质客户集中，形成了“战略性客户为主导、一般客户为补充”的客户群。截至年末，全行正常类粮油贷款客户7656家，比年初减少1068家，粮油AA级以上客户贷款余额8645亿元，比年初增加1491亿元，客户结构和贷款结构进一步优化。

棉花信贷业务

2014年，中国农业发展银行积极落实国家棉花临储政策，累放储备棉贷款768.52亿元，贷款余额2418.37亿元；累放棉花收购贷款501.43亿元，支持企业收购皮棉7398.21万担，贷款余额305.89亿元，其中，2014棉花年度收购贷款450.46亿元，收购皮棉6766.83万担；累放棉花调销、流转、预购、良种和技改等贷款86.3亿元，贷款余额57.1亿元。

其他涉农信贷业务

2014年，中国农业发展银行累放农业生产资料贷款267.24亿元，贷款余额219.67亿元。累放棉花类及非粮棉油产业化龙头企业贷款758.55亿元，贷款余额791.04亿元，支持客户1439家。累放农村流通体系建设贷款92.64亿元，贷款余额208.52亿元，支持项目437个。累放其他涉农企业贷款43.96亿元，贷款余额42.8亿元。支持农村土地流转和规模经营试点工作，贷款余额26.2亿元，支持农民专业合作社等新型农业经营主体70个。

农业科技贷款得到有效发展，全年累计发放科技贷款102.55亿元，支持企业248家。重点支持国家大力推广的种业、农机、灌溉等领域科技成果的推广应用。

信贷业务

新农村建设贷款业务

2014年，中国农业发展银行累放新农村建设贷款2158.47亿元，支持项目1754个。置换出建设用地1.98万亩，整治村庄403个，新增农民住房面积637.41万平方米，农村危房改造面积285.49万平方米，新建农民集中住房区89个，改善住房涉及8.38万户。

水利建设贷款业务

2014年，中国农业发展银行累放水利建设贷款656.73亿元，支持项目696个。支持病险水库除险加固44座，增加蓄水5.02亿立方米，增加或改善灌溉面积44.58万亩，修缮疏浚河道沟渠2367公里，解决108.8万人的饮水问题。

农业开发和农村基础设施建设贷款业务

2014年，中国农业发展银行累放农村路网、农村公共设施、农业生态等农业开发和农村基础设施建设贷款538.31亿元，支持项目371个。新建或改建农村道路1.45万公里，新建或改扩建供排水设施459个，新增污水处理能力14万吨/日，电站总装机容量30万千瓦，中低产田改造2.55万亩，新增林地5070亩。



投资业务 / 国际业务

投资业务

2014年，中国农业发展银行投资业务努力打造股权投资、投行业务、中间业务、机构业务、资管业务“五大平台”，多项业务取得新突破。增资中国农业产业发展基金8亿元，中国农业产业发展基金和现代种业基金已投资项目16个，投资额达16.96亿元。期货保证金存管业务获得郑州、大连两个商品交易所的预审核准，各项筹备工作基本就绪。获批债券承销业务资格，成功承销8亿元中粮集团超短期融资券。成功认购4家银行共5亿元信贷资产支持证券。与长城资产、中国人寿、全国中小企业股份转让系统有限公司（“新三板”）签订了战略合作协议。获批企业理财业务资格。继续做好基金托管业务。

中间业务

2014年，中国农业发展银行实现中间业务收入10.9亿元。其中：咨询顾问业务稳步增长，全年实现收入7.2亿元，占全部中间业务的67%；代理保险业务持续健康发展，全年实现代理保险手续费收入1亿元。

国际业务

2014年，中国农业发展银行累计办理国际结算业务49352笔，金额96.79亿美元，同比增加1.63亿美元，增幅1.7%；累计办理贸易融资业务1846笔，金额26.5亿美元，同比增加7.97亿美元，增幅43.2%；累计发放外汇贷款6642万美元。

截至年末，系统内开办外汇业务的经办行达107家，比年初增加6家；境内外代理行达542家，比年初增加37家，覆盖全球65个国家和地区。

国际信用评级

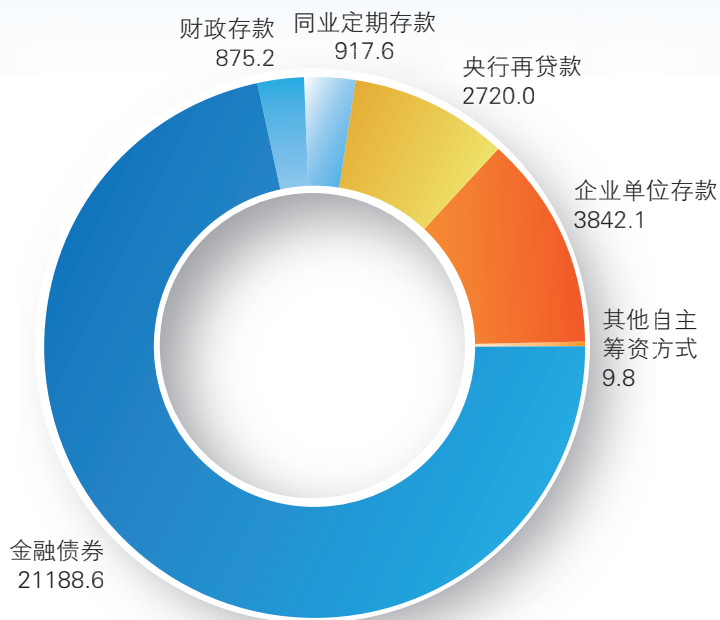
	评级公司	中国主权评级	中国农业发展银行评级
2014年	穆迪	Aa3	Aa3
	标普	AA-	AA-

资金筹措与管理

2014年末，中国农业发展银行付息负债总额29553.3亿元，同比增加4603.7亿元。资金自筹率达到90.8%，同比提高1.7个百分点。

2014年末付息负债结构图

单位：亿元



资金筹措

各项存款。截至年末，各项存款余额5634.8亿元，比年初增加1152.2亿元。其中，对公存款余额(含外币)4717.2亿元，比年初增加605.3亿元；同业定期存款余额917.6亿元，比年初增加546.9亿元。

金融债券。全年发行人民币债券6550亿元，比上年增加2125.5亿元；平均发行期限为3.69年；平均发行成本为4.76%。

资金管理

资金交易。全年完成各类资金交易金额9.85万亿元，同比增长121%。银行间市场排名跃升至第14位。全年资金交易实现利息收入80.9亿元，同比增加42亿元。全年开展票据买断业务1634.3亿元，同比增加82.48%，实现收益率5.35%。

利率定价。全年发放浮动利率贷款1453.1亿元(不含贴现、转贴现和垫款)，同比增加1143.6亿元，占全部新发放贷款11.72%。其中，发放利率上浮贷款1343.7亿元，占比10.84%；发放利率下浮贷款109.4亿元，占比0.88%。

风险管理

2014年，中国农业发展银行加大风险贷款管理力度，创新清收处置方式，不良贷款继续“双降”；严格贷款风险分类管理，消化历史包袱，贷款质量继续提高；加强贷款担保中介评估机构、融资性担保机构资格准入和抵质押品管理，担保管理继续完善。

资产质量

截至年末，中国农业发展银行不良贷款余额161.91亿元，比年初减少16.74亿元；不良贷款率0.57%，比年初下降0.14个百分点。全行共有307个二级分行无不良贷款。

信贷管理

2014年，中国农业发展银行夯实信贷基础管理，强化风险防控。一是加强信贷政策制度建设，修订了《2014年度信贷政策指引》，突出投向重点，明确限制和退出政策，全年退出客户697家。二是积极推行信贷审查标准化，制定了《信贷审查标准化指引》。三是正式启动CM2006系统升级常态化，完成金融统计标准化项目和征信接口优化项目的升级上线工作。四是加强对新客户准入和老客户退出的监测，开展对农村土地类贷款等10多类重点监测和20项专项监测工作。

法律合规

2014年，中国农业发展银行全面完善法律合规制度体系，制定法治建设规划，夯实基础管理。推进信贷担保法律审查标准化，全系统共审查信贷担保项目11761个，涉及金额11236.7亿元；完善合同管理，全面修订合同文本；健全重大案件管理体制，加强对全系统重大案件管理指导；严格授权管理，合理配置经营资源；规范律师管理，引入风险代理方式；创新合规管理，制定三年合规文化建设规划，探索开展合规示范评选和合规检查活动，有效提升了全员合规意识。

内部审计

2014年，中国农业发展银行积极开展各项内部审计活动。修订了7项内部审计制度。组织开展风险排查整改审计、新增不良贷款审计、商业性贷款审计、财务决算报告审计等专项审计以及任期经济责任审计和序时审计。进一步完善内控评价办法、评价标准和评价工具，全面开展分支机构内控评价。积极完善非现场审计工作机制，稳步推进非现场审计与现场审计的有机结合。加强隔级监测分析，每半年一次对全部二级分行主要经营状况进行监测分析。

信息化建设

2014年，中国农业发展银行信息科技工作以保障业务连续运行为重点，不断提升科技服务水平。

强化信息科技风险管控。做好综合业务系统等重要生产系统的软件维护工作，加强系统变更管理和运维外包管理；开展综合业务系统风险排查和骨干网络等级保护测评；制定省级分行信息安全突发事件应急预案并开展应急演练；完成一、二级广域网扩容；推进分支行机房达标建设。

增强主动服务意识。通过开发一批业务发展急需的应用系统，为客户提供优质、便捷、高效的金融服务。建立业务需求常态化收集机制，实行客户经理负责制，对业务部门提出的紧急研发需求实行特事特办。

开展科技创新。组建了5个创新小组，就应急管理、数据治理、移动办公、对公网银和综合办公平台优化进行专项研究和集中解决。

做好研发工作。进一步加强质量管控，完善和落实项目管理制度，改进管理工具和手段，提高测试质量，提高自主研发能力和对核心技术的掌控能力。全年共完成人民银行二代支付系统、银企直联、财税库银横向联网系统、同城（上海）系统、最高人民法院查控系统、统计数据集中系统升级、通用台账平台等重大研发项目21个。

加强系统运营管理。综合业务系统、国际结算系统、SWIFT系统、统计数据集中管理系统、人力资源系统等27套系统全年运行平稳，没有发生运行事故。完成总行二代支付系统上线相关工作。采购网管堡垒机，实现主备机“双入口”双活管理模式，避免单点故障。部署虚拟磁带库，完善三级存储架构，提高数据备份可靠性。建立健全堡垒机内控功能，强化操作风险控制，实现运维操作管控、行为审计全覆盖。

人力资源管理

2014年,中国农业发展银行以党的群众路线教育实践活动为抓手,进一步加强了领导班子和干部队伍建设、机构人员和薪酬福利管理、人才培养和员工培训等工作。

教育实践活动。抓好第一批活动的整改落实、专项整治和建章立制工作,总省行制定的1375条整改措施、780条专项整治措施已全部完成,废改立制度2965项,已完成93%。开展第二批教育实践活动,全行333个二级分行、1807个县支行均成功召开了专题民主生活会。在全行开展了民主评议党员和群众测评工作,民主评议党员32417名。组织开展了全行处级以上干部学习贯彻习近平总书记系列讲话精神集中轮训。

领导班子和干部队伍建设。按照党委部署,调整任免了部分总行部室负责人和省级分行领导班子成员。做好辖内分支行领导班子调整补充工作。加强干部任期管理工作,对任现职满8年以上的省级分行行长进行了交流调整。督促省级分行及时对任期届满的二级分行行长和县支行行长进行交流调整。

干部监督管理。开展干部超职数配备清理、领导干部在企业兼(任)职、退(离)休领导干部在社会团体兼职、配偶子女移居国(境)外情况等专项清理工作。抓好领导干部报告个人有关事项等制度落实。修订印发员工因私出国(境)管理暂行办法。

干部员工培训。举办出国(境)培训项目5期,培训中高级管理人员120人。协调举办培训班35期,培训专业条线重点人才2065人次。举办“中层管理人员管理创新与执行力建设专题研究班”,培训总省行处级以上干部52名。举办春、秋季处以上党员干部培训班培训学员230名。在基层行推行“身边教师制”,共选拔“身边教师”4000余人。利用卫星网优势,播放卫星课堂33次。

卫星视频会议系统

中国农业发展银行已建有总行中心站1个,省级分行、计划单列市分行双向站(含井冈山党校)36个,支行单项站1991个,基本覆盖全行各级分支机构和营业网点。2014年,总行及各级分行利用卫星视频会议系统122次,共240小时。

企业文化

2014年，中国农业发展银行以建行二十周年为契机，以推动价值体系知行融合为核心，深入推进企业文化建设。

企业文化建设。通过组织编写《中国农业发展银行企业文化发展报告》，举办“农发行文化故事会”，开展《中国农业发展银行员工行为规范》知识答题活动，企业文化建设取得新进展。全行2个单位、2名个人分别荣获2013-2014年全国金融系统企业文化建设标兵单位、先进单位、先进个人。

视觉形象建设。开展营业窗口门楣更新制作工作，启动《中国农业发展银行营业窗口员工服装制作标准》设计工作，组织省级分行企业文化建设考核工作。

文化创建活动。组织开展“牵手农发行 浓情系北京——新疆青少年融情夏令营”、“青春筑梦农发行”青年文化月、创新创效“金点子”征集评选、“金农发行杯”粮油信贷业务技能知识竞赛等活动。

关爱员工。为每个县级支行下达10万元职工之家专项建设经费；为260个有场地无食堂的县级支行建设小食堂；为5个地处高寒缺氧地区的分支行下拨吸氧室建设经费；组织72名基层行优秀员工进行疗休养；向21名特困员工发放特困救助金130.8万元；向308名困难员工发放一次性救助金186万元；开展“送温暖”活动，走访慰问员工3906人，发放慰问金844.71万元。



社会责任 / 对外交流

社会责任

2014年，中国农业发展银行主动履行社会责任，积极开展扶贫济困，关心支持社会公益事业。

资金帮扶。一是支持扶贫县基础设施建设和帮扶当地优势特色产业。资助江西南丰县40万元，用于该县三溪乡庙前公路扩建工程；资助吉林大安市舍立镇民有村40万元建设村中道路；资助广西隆林县40万元用于引种驯化“树棉”项目。二是继续支持社会公益项目和开展智力扶贫。资助贵州锦屏县铜鼓镇敬老院20万元，用于购买室内设施和附属工程建设；资助贵州锦屏县大同小学20万元，解决学校围墙校门修建资金不足问题；资助云南马关县“美丽乡村小学计划”项目40万元。三是继续资助扶贫县贫困大学新生，共为4个扶贫县的102名应届贫困大学新生捐赠助学金24万元。

信贷支持。一是为广西隆林县发放信贷扶贫资金1亿元，用于支持农村路网建设，帮助该县73个建制村连通了水泥路。二是为江西南丰县协调土地整治中长期贷款1亿元，支持南丰蜜桔产业发展。三是为吉林大安市安大牧业有限责任公司协调贷款3400万元，解决企业流动资金短缺问题。

对外捐赠。一是从总行机关调配价值32万元共80台电脑，用于云南马关、贵州锦屏两县中小学校计算机室和亲情聊天室建设，为贫困地区留守学生与父母的沟通创造便利条件。二是总行机关开展“衣加衣·西部送温暖”衣物捐赠活动，共为青海、西藏、甘肃等西部欠发达地区捐献2686件御寒衣物。

对外交流

2014年，中国农业发展银行进一步扩大对外合作交流，积极做好支持企业“走出去”工作。一是组团参加世界银行、亚洲开发银行、国际金融协会、亚太农协等国际组织的相关会议，积极开展对外交流活动。二是行领导率团访问英国、巴西、阿根廷等国家的金融机构，与意大利联合圣保罗银行签署双边业务合作谅解备忘录。三是组织接待俄罗斯农业银行、澳大利亚西太平洋银行、汇丰银行、摩根大通银行、富国银行等机构重要外宾来访，安排同业及代理行来访会谈36次。

利率表

单位：年利率%

项目	基准利率
一、 企事业单位存款	
(一) 活期	0.35
(二) 定期	
三个月	2.35
半年	2.55
一年	2.75
二年	3.35
三年	4.00
(三) 通知存款	
一天	0.80
七天	1.35
(四) 协定存款	1.15
二、 贷款	
(一) 政策性贷款	
一年以内(含一年)	5.60
一年以上有利息补贴来源	5.60
一年以上无利息补贴来源	
一至五年(含五年)	6.00
五年以上	6.15
(二) 商业性贷款	
一年以内(含一年)	5.60
一至五年(含五年)	6.00
五年以上	6.15
三、 贴现	以再贴现利率为下限加点确定
四、 罚息水平	
(一) 借款人未按合同约定日期还款的借款	在合同利率水平上加收30-50%
(二) 借款人未按合同约定用途使用的借款	在合同利率水平上加收50-100%

执行时间：2014年11月22日

资产负债表

单位：亿元

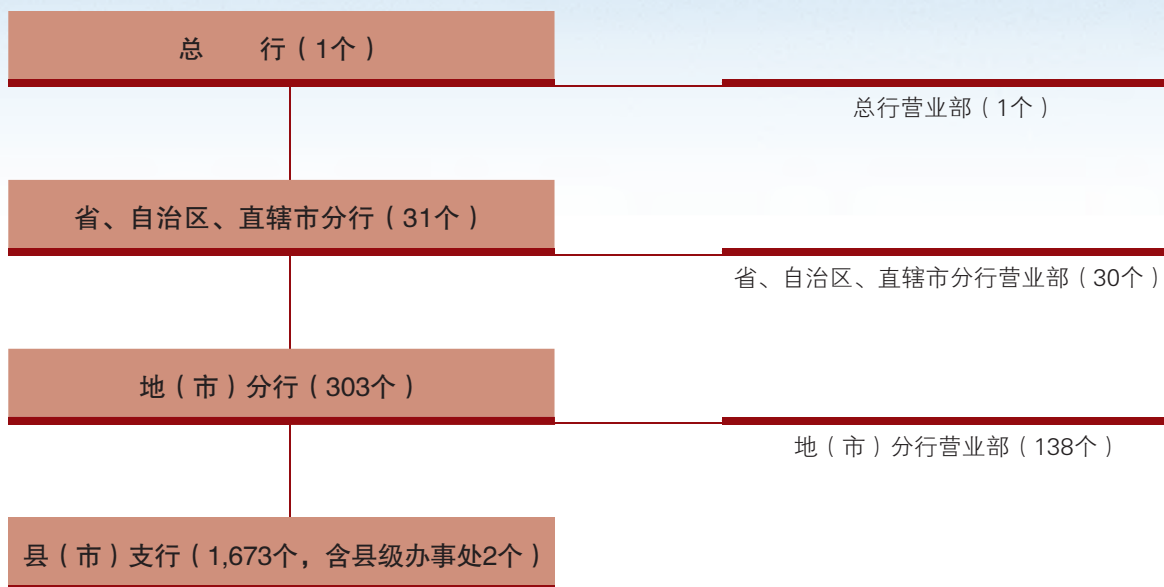
项目	2014年
资产：	
现金及银行存款	2.55
存放中央银行款项	1,423.09
存放同业款项	451.22
拆出资金	723.95
买入返售金融资产	803.38
发放贷款和垫款	27,516.18
固定资产	111.40
在建工程	38.26
其他资产	240.02
递延所得税资产	112.05
资产总计	31,422.10
负债：	
向中央银行借款	3,220.00
同业及其他金融机构存放款项	923.81
吸收存款	4,717.21
应交税费	60.75
应付债券	21,663.56
其他负债	54.28
递延所得税负债	0.09
负债合计	30,639.70
所有者权益（或股东权益）：	
实收资本（或股本）	200.00
资本公积	0.07
盈余公积	70.15
未分配利润	272.19
一般风险准备	240.00
归属于母公司所有者权益合计	782.40
所有者权益（或股东权益）合计	782.40
负债和所有者权益（或股东权益）总计	31,422.10

利润表

单位：亿元

项目	2014年度
一、 营业收入	775.71
(一) 利息净收入	765.26
利息收入	1745.18
利息支出	979.92
(二) 手续费及佣金净收入	7.57
手续费及佣金收入	9.59
手续费及佣金支出	2.02
(三) 投资收益(损失以“-”号填列)	1.45
其中：对联营企业和合营企业的投资收益	0.19
(四) 公允价值变动收益(损失以“-”号填列)	
(五) 汇兑收益(损失以“-”号填列)	0.81
(六) 其他业务收入	0.63
二、 营业支出	569.39
(一) 营业税金及附加	92.80
(二) 业务及管理费	177.42
(三) 资产减值损失(转回金额以“-”号填列)	299.14
(四) 其他业务成本	0.02
三、 营业利润(亏损以“-”号填列)	206.31
加：营业外收入	3.70
减：营业外支出	3.36
四、 利润总额(亏损以“-”号填列)	206.65
减：所得税费用	63.61
五、 净利润(亏损以“-”号填列)	143.04
归属于母公司所有者的净利润	143.04
少数股东损益	
六、 其他综合收益的税后净额	
(一) 以后不能重分类进损益的其他综合收益	
(二) 以后将重分类进损益的其他综合收益	
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	
2. 可供出售金融资产公允价值变动损益	
3. 持有至到期投资重分类为可供出售金融资产损益	
4. 现金流量套期损益的有效部分	
5. 外币财务报表折算差额	
6. 其他	
七、 综合收益总额	143.04
归属于母公司所有者的综合收益总额	143.04
归属于少数股东的综合收益总额	
八、 每股收益：	
(一) 基本每股收益	
(二) 稀释每股收益	

各级机构示意图



大事记

1月13日，中国农业发展银行与中国长城资产管理公司举行全面战略合作协议签字仪式。

1月19日，中共中央、国务院在《关于全面深化农村改革加快推进农业现代化的若干意见》中指出，支持农业发展银行开展农业开发和农村基础设施建设中长期贷款业务，建立差别监管体制。

2月13日至15日，中国农业发展银行全国分行行长会议和党的群众路线教育实践活动第一批总结暨第二批部署会议在北京召开。

2月24日，印发《关于开展信贷基础管理年活动的指导意见》。

3月3日至7日、17日至21日、24至28日，中国农业发展银行在珠海举办三期学习贯彻习近平总书记系列讲话精神集中培训班。

4月8日，中国农业发展银行召开党委扩大会议，学习习近平总书记在兰考县委常委扩大会议上的讲话精神，部署开展第二批教育实践活动有关工作。

4月15日，印发《关于切实防范仓单质押业务法律风险的指导意见》。

5月5日，印发《关于设立中国农业发展银行跨境人民币（南宁）清算平台并开展跨境人民币业务的通知》。

5月9日，印发《关于加强粮棉油信贷基础管理若干问题的通知》。

6月4日，印发《关于做好夏季粮油收购信贷工作的通知》。

6月25日，印发《关于做好涉农加工企业信贷工作的通知》。

7月7日，2014财富世界500强企业排行榜揭晓，中国农业发展银行首次进入世界500强排行榜，排名第491位。在世界500强中，利润排名第218位，在100家中国公司中利润排名第26位。

7月23日，印发《关于农业开发和农村基础设施建设贷款有关问题的通知》。

7月25日至26日，中国农业发展银行全国分行行长汇报会在江西井冈山召开。

8月8日，印发《关于对棉花产业化龙头企业实行贷款风险度管理的通知》。

9月3日，印发《关于做好2014年度棉花收购信贷管理工作的通知》。

9月9日，印发《关于开办企业理财业务的通知》。

9月24日，印发《关于做好秋粮收购信贷工作的通知》。

9月24日，国务院第63次常务会议审议通过中国农业发展银行改革实施总体方案。

10月10日，中国农业发展银行召开党的群众路线教育实践活动总结大会。

10月17日，印发《关于当前进一步加强商业性贷款管理的通知》。

11月4日，印发《关于成立中国农业发展银行重点项目融资业务筹备组的通知》。

12月4日，印发《中国农业发展银行现金业务办理暂行规定》。

12月17日，转发《国务院关于同意中国农业发展银行改革实施总体方案的批复》。



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

2014

2013

2012

2011

2010

2009

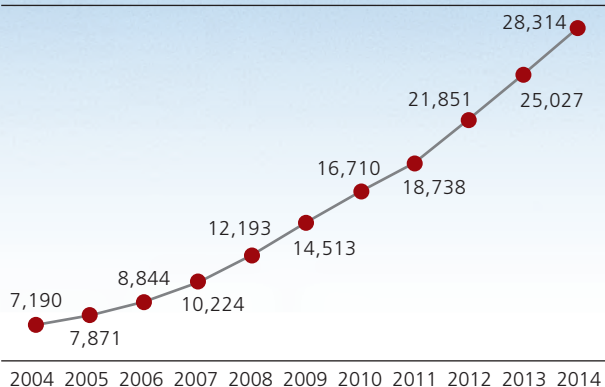
2008

Annual Report

Business Development Changes Since 2004

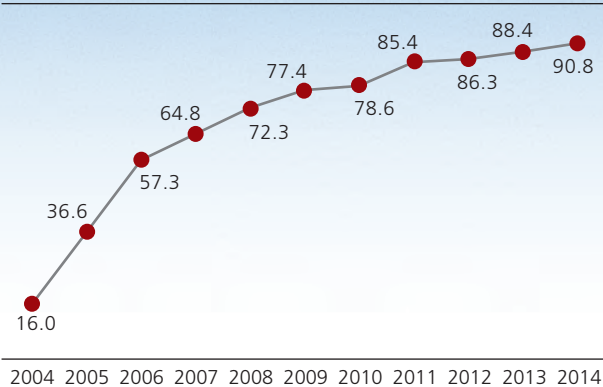
Outstanding Loans

Unit: RMB100 million



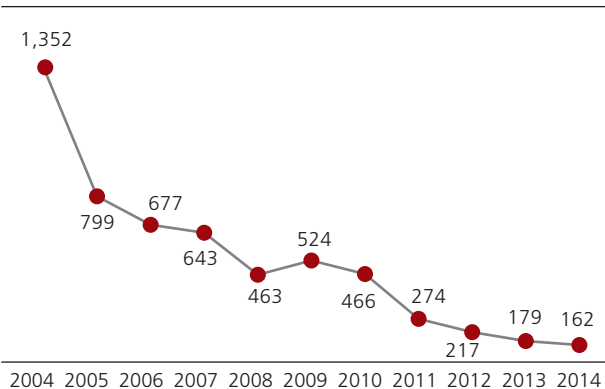
Funding Self-Sufficiency Ratio

Unit: %



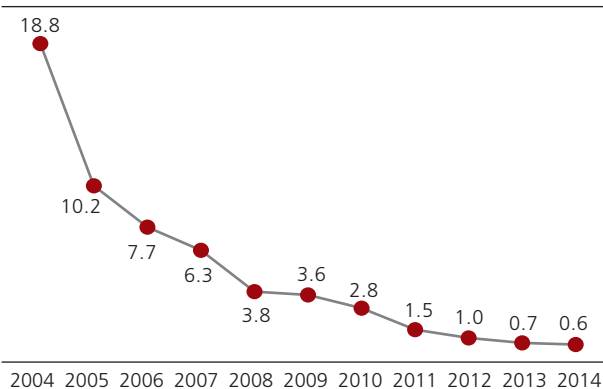
Balance of Non-Performing Loans

Unit: RMB100 million



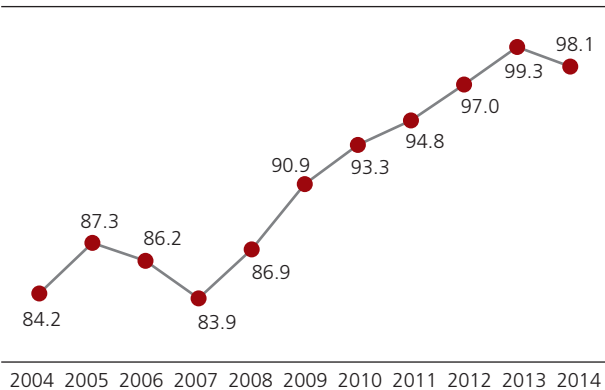
Non-Performing Loan Ratio

Unit: %



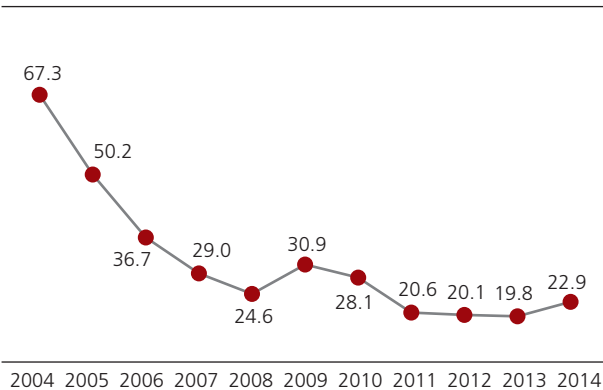
Interest Collection Rate

Unit: %



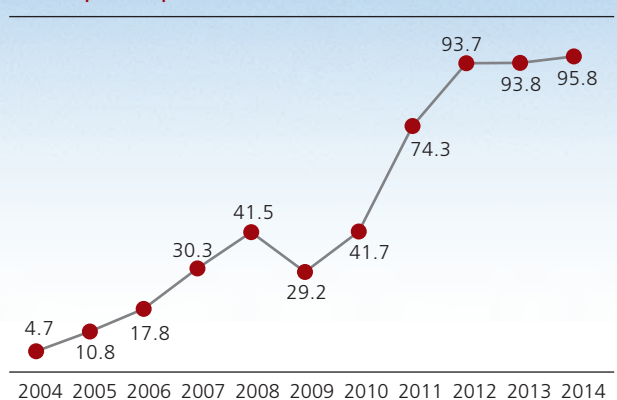
Cost to Income Ratio

Unit: %

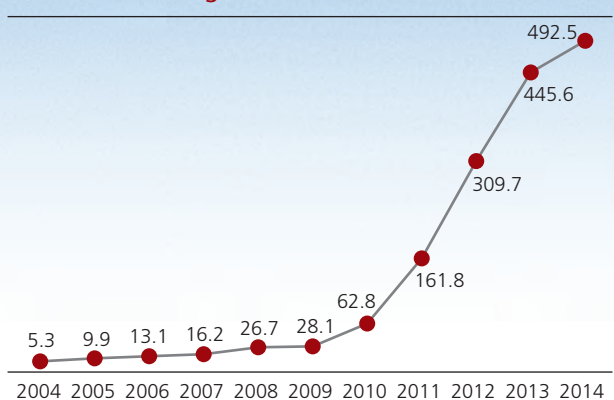


Business Development Changes Since 2004

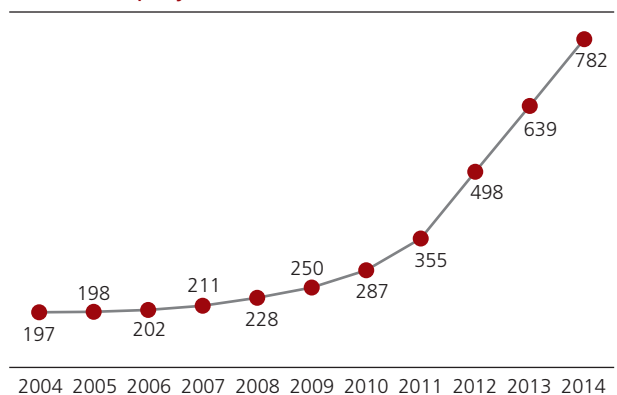
Profit per Capita Unit: RMB10 thousand



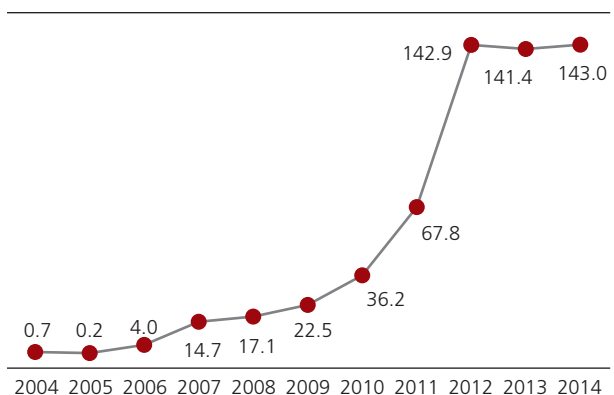
Provision Coverage Ratio Unit: %



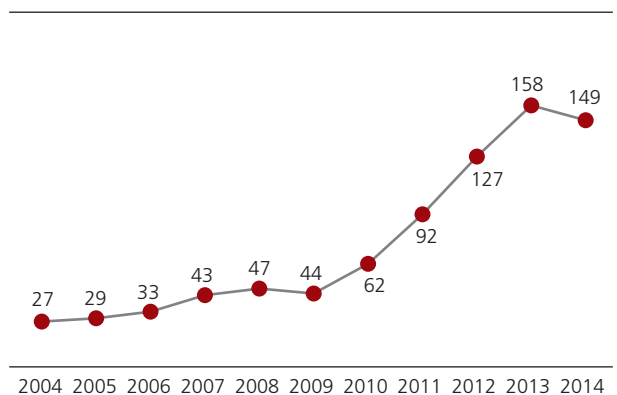
Owner's Equity Unit: RMB100 million



Net Profit Unit: RMB100 million



Tax Contribution Unit: RMB100 million



Financial Highlights

Unit: RMB100 million

Items	Year 2013	Year 2014
Total Assets	26,226.82	31,422.10
Outstanding Loans	25,026.82	28,313.51
Total Liabilities	25,587.49	30,639.70
Borrowings from PBOC	2,920.00	3,220.00
Bonds Issued	17,739.45	21,188.56
Owner's Equity	639.33	782.40
Paid-in Capital	200.00	200.00
Book Profit	187.44	206.65
Pre-provision Profit	518.10	505.60
Income Tax Expenses	46.07	63.61
Net Profit	141.37	143.04
Return on Assets (%)	1.99	1.75
Return on Owner's Equity (%)	86.19	71.12

- Notes:
1. The calculations of both return on assets and return on owner's equity are subject to the pre-provision profit specifications, and the two indicators of previous year have been restored according to the aforesaid specifications.
 2. Balance of loans, without taking into account the factors of provisions and deductions.

Message from the President

In 2014, faced with the “new normal” economy, the new changes of macro control and requirements for strengthening and benefiting agriculture, the Agricultural Development Bank of China (ADBC) seriously and consistently implemented the major policies of the CPC Central Committee and the State Council, insisted on the general principle of steady improvement. ADBC also strived for accelerating the progress of reform, strengthening the support to agriculture, consolidating the management foundation, enhancing the grass-roots management, with a stable and upward trend of quality in the business development, steady enhancement of efficiency in operation and management; thus promoting all work comprehensively and taking new steps. During the year, the loan granted was RMB1,430.43 billion, and the loan balance increased 13% to RMB2,831.35 billion, in which, the loans for grains reserve and procurement increased 11.7% to RMB500.04 billion for supporting 473.39 billion jin (236.695 billion kilograms) of grains, accounting for 65% of the total grain reserve and procurement amount in the country; the loans for the procurement of cotton amounted to RMB50.14 billion for the purchase of 73.982 million dan (3699.1 million kilograms) of cotton, particularly during the cotton settlement year of 2014, supporting 84% of the total procurement amount in Xinjiang and ensuring the smooth reform on target price of cotton; the loans for edible oil reserve and procurement amounted to RMB20.98 billion; the loans for strategic materials reserve, such as sugar, meat and fertilizers amounted to RMB25.95 billion; the loans for leading industrialized enterprises, agricultural science and technology, and the construction of rural circulation system amounted to RMB216.57 billion, by which 4,726 clients and 1,246 projects were supported. The support for irrigation, rural road networks, the new-style urbanization construction had been further enhanced. During the year, the mid and long term loan granted was RMB335.35 billion and the outstanding mid and long term loan reached RMB1.0819 trillion at the end of the year. The investment business had taken a breakthrough, with the corporate finance and bonds underwriting were authorized and the fast development of the future margin deposit, fund management and trust, asset securitization. The international business made a steady growth, with the successful building of the RMB Clearing platform. The operation level and efficiency were enhanced, with the activities of credit management year and the strong emphasis on business foundation management. Both NPLs and NPL ratio declined, and the NPL balance decreased by RMB1.67 billion; the NPL ratio was 0.57%, going down by 0.14 percentage points. The provision coverage ratio increased 46.9 percentage points to 492.5%. In the year, ADBC posted a record-high operating profit of RMB50.56 billion; the net profit increased by 1% to RMB14.3 billion; the tax paid during the year was RMB14.9 billion. In 2014, for the first time, ADBC ranked amongst the Fortune Global 500. With the ADBC’s reform proposal was reviewed by the 63rd Executive Meeting of the State Council and permitted by the Central Leading Group for Comprehensively Deepening Reform, the State Council officially approved the implementation of the reform proposal.



Message from the President

2015 is a critical year for China to deepen its all-round reform and to commence the rule by law. It is also the first year for the ADBC to execute its overall reform. In this year, ADBC will implement the major policies of the CPC Central Committee and the State Council, adhere to the spirits of the Speeches of General Secretary Xi Jinping, strive to make a steady progress in business development, adapt to new market conditions proactively, sustain its strategic position, advocate for innovation, give greater support to agricultural development, control the business risk, optimize resource allocation, improve efficiency, comply with corporate governance, and to open up a new prospect for "agriculture, farmers and rural areas".

Mr. Zheng Hui
President & CPC ADBC Party Secretary

Business Scope

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

Financial Results

Financial revenue and expenditures

In 2014, ADBC realized operating income of RMB77.571 billion, a YoY increase of RMB2.262 billion; operating expenditure of RMB56.939 billion, a YoY increase of RMB0.538 billion; and the net non-operating revenue of RMB34 million. The book profit was RMB20.665 billion, a YoY increase of RMB1.921 billion after making both ends meet, realizing a steady growth on operating income.

Net interest revenue witnessed a YoY increase of RMB2.172 billion to RMB76.526 billion in 2014 (accounting for 98.65% of the operating income). Loan interest income stood at RMB165.855 billion, up by RMB24.328 billion over the previous year, among which the average loan balance increased by RMB338.101 billion with interest income increase of RMB20.60 billion; the accrued loan interest rate was 6.25%, rose by 0.13 percentage points, leading to interest income growth of RMB3.456 billion; the loan interest recovery rate dropped by 1.2 percentage point with interest income decrease of RMB1.9 billion. The interest income (including rediscount income) from transactions with financial institutions was RMB8.613 billion, a YoY increase of RMB3.525 billion. The bond interest expense was RMB81.731 billion, seeing a YoY increase of RMB19.923 billion, of which the interest expense increase due to the rise in the average bonds balance was RMB13.2 billion, and the interest expense increase due to the increased payment rate of bonds interest was RMB6.7 billion; the deposit interest expense was RMB3.786 billion, a YoY increase of RMB762 million; and interest expense from transactions with financial institutions reached RMB12.436 billion, representing a YoY increase of RMB3.905 billion.

ADBC experienced continuous and stable development in its intermediary businesses. It posted revenue from intermediary business of RMB1.09 billion, seeing a slight increase over the last year. Operating expenditure increased by RMB530 million year on year, which was mainly attributable to an increase of RMB2.178 billion in operating expenses, an increase of RMB1.314 billion in business tax and surcharges and a decrease of RMB2.945 billion in impairment loss of assets. The cost-to-revenue ratio was 22.87%, maintaining a low level in the banking sector. Interest spread between interest-earning assets and interest-bearing liabilities was 2.43% in 2014, down 36 base points year on year, and it will be narrowed along with the rising of the cost of bonds as a whole.

Provision for impairment of assets

In 2014, the provision for loan loss was added by RMB130 million, and the balance of the provision for loan loss at the end of the year was RMB79.733 billion. The provision coverage ratio for non-performing loans (NPLs) reached 492.5%, 342.5% over the regulatory standard, a substantial increase by 46.9% over the beginning of the year. The provision-to-loan ratio was 2.8%, 0.3% over the regulatory standard.

Changes in assets and liabilities

In 2014, ADBC's balance sheet continued to improve smoothly. Its total assets amounted to RMB3,142.210 billion at the end of the year, representing an increase of RMB519.527 billion, or 19.81% as compared with the beginning of the year. Of which, the total loan balance was RMB2,831.351 billion (including rediscount), representing an increase of RMB328.7 billion over the beginning of the year, which was mainly attributable to the increase of RMB174.39 billion in loans for grain and edible oil, the increase of RMB46.46 billion in loans for water conservancy. The amounts due from the Central Bank was RMB142.31 billion, representing an increase of RMB25.32 billion as compared with the beginning of the year, while amounts due from other banks and financial institutions was RMB45.12 billion, representing a decrease of RMB37.36 billion as compared with the beginning of the year.

The total liabilities reached RMB3,063.97 billion, an increase of RMB505.22 billion as compared with the beginning of the year, up by 19.74%. Specifically, the balance of bonds issued was RMB2,166.356 billion, representing an increase of RMB360.557 billion as compared with the beginning of the year; the corporate deposit stood at RMB471.721 billion, representing an increase of RMB60.53 billion over the beginning of the year; borrowings from the Central Bank was RMB322 billion, representing an increase of RMB30 billion as compared with the beginning of the year; time deposits from other banks and financial institutions were RMB91.76 billion, representing an increase of RMB54.68 billion over the beginning of the year.

The owner's equity was RMB78.24 billion, an increase of RMB14.307 billion, up by 22.38% over the beginning of the year.

Credit Business

Lending business for the purchase of grain and edible oil

In 2014, a stringent approach was adopted by ADBC to serve its policy functions by fully supporting the purchase of grain and edible oil. As at the end of the year, total balance of the loans granted for the purchase of grain and edible oil was RMB1,211.844 billion.

During the year, there was an accumulated grant of RMB500.038 billion loans for the purchase of grains and edible oil, representing an increase of RMB95.595 billion or up by 23.64% as compared with the previous year. The loans financed the client enterprises to purchase 473.394 billion jin (or 236.697 billion kg) of grain, representing an increase of 49.449 billion jin (or 24.7245 billion kg) of grain or up by 11.66% as compared with the previous year. The grant of RMB20.983 billion loan supported the client enterprises to purchase 10.371 billion jin (or 5.1855 billion kg) of edible oil. Both loans granted for grain purchase and the purchase quantity supported by ADBC reached a record high. The quantity of grain purchased by the bank's client enterprises increased 3.48% from last year, accounting for 65% of the total purchase quantity in the whole society. ADBC's leading position in the grain market was further consolidated.

The credit resources continued to focus on quality clients, forming a client group "led by strategic clients and supplemented by general client". As at the end of the year, the number of grain and edible oil clients was 7,656, representing a decrease of 1,068 clients over the beginning of the year. Amongst the clients rated above AA grade in grain and edible oil, the loan balance amounted to RMB864.5 billion, representing an increase of RMB149.1 billion, as compared with the beginning of the year, by which both client and loan structure were further optimized.

Lending business for cotton

In 2014, ADBC proactively carried out the state's policy of keeping temporary reserves of cotton and granted loan of RMB76.852 billion, recording a loan balance of RMB241.837 billion. ADBC also granted accumulated cotton purchase loan of RMB50.143 billion, giving support to enterprises for purchasing 73.9821 million dan (or 3699.105 million kg) of ginned cotton, with a loan balance of RMB30.589 billion. Among these loans, RMB45.046 billion was made within the cotton year of 2014 in support of purchasing 67.6683 million dan (or 3383.415 million kg) of ginned cotton, while the loans for cotton marketing, cotton circulation, pre-purchase of cotton, cotton seed breeding and technology and equipment advancement amounted to RMB8.63 billion, with a loan balance of RMB5.71 billion.

Lending business for other agriculture-related enterprises

In 2014, ADBC extended accumulated loan of RMB26.724 billion for agricultural input, recording a loan balance of RMB21.967 billion. The accumulated loan for cotton enterprises and the leading industrial enterprises involved in non-grain, non-cotton and non-edible oil categories amounted to RMB75.855 billion and the loan balance was RMB79.104 billion, financing 1,439 clients. The accumulated loan for the construction of agricultural circulation system in rural areas amounted to RMB9.264 billion and the loan balance was 20.852 billion, financing 437 projects. The accumulated loan for other agriculture-related enterprises amounted to RMB4.396 billion and the loan balance was RMB4.28 billion. ADBC provided RMB2.62 billion loan to support the pilot projects of land circulation and operation on centralized scale in rural areas, benefiting 70 new agricultural operation entities such as farmers' co-operatives.



Credit Business

Effective development had been experienced in the aspect of loan for agricultural technology. During the year, ADBC's accumulated loan for agricultural technologies amounted to RMB10.255 billion, giving support to 248 enterprises. The loans for the purpose of popularization and application of scientific and technological achievements were put under the spotlight in the seed industry, agricultural machinery, irrigation and other fields, which were vigorously advocated by the state.

Lending business for new countryside construction

In 2014, ADBC granted accumulated loan of RMB215.847 billion for the new countryside construction, financing 1,754 projects. With the aid of the loan, 19,800 mu (circa 1,320 ha) of land for construction purposes were exchanged as 403 villages received improvement. A total of 6.3741 million square meters of housing area for rural population was added while dilapidated buildings of 2.8549 million square meters were repaired and renovated. In addition, 89 new farmer communities were built, helping improve the living conditions of 83,800 households.

Lending business for water conservancy

In 2014, ADBC granted accumulated loan of RMB65.673 billion for water conservancy, financing 696 projects. With the aid of the loans, 44 faulty and perilous reservoirs were reinforced, adding 502 million cubic meters of water storage. There had been increase or improvements on 0.4458 million mu (circa 29,720 ha) of irrigation area, and 2,367 kilometers of ditches were repaired and dredged, solving the problem of drinking water for 1.088 million of people.

Lending business for agricultural development and rural infrastructure

In 2014, ADBC granted accumulated loan of RMB53.831 billion for financing rural development and infrastructure construction, including 371 projects for road network, rural public facilities, and ecological agriculture projects. With the aid of the loan, 14,500 kilometers of roads were newly built or rebuilt, 459 drainage facilities were newly built or rebuilt, capacity of 140,000 tons/day of waste water treatment facilities were added, and power stations with capacity of 300,000 kilowatts were installed. In addition, 25,500 mu (circa 1,700 ha) of medium and low-yielding farmland was upgraded, and additional 5,070 mu (circa 338 ha) of green plots were added.



Investment Business

Investment Business

In 2014, ADBC endeavored to build “five platforms” for its investment business on equity investment, investment banking, intermediary business, institutional business and fund management, in which several businesses had achieved new breakthroughs. ADBC also raised additional capital of RMB0.8 billion to China Agriculture Industry Development Fund. China Agriculture Industry Development Fund and Modern Seed Industry Development Fund had invested RMB1.696 billion in 16 projects. The futures margin depository business had gained pre-approval from the commodity exchanges in both Zhengzhou and Dalian, and the preparatory work was basically ready. ADBC was entitled for the bond underwriting business, and RMB0.8 billion COFCO Ultra-Short-Term Debentures was successfully underwritten. ADBC had successfully subscribed a total of RMB0.5 billion credit asset-backed securities from 4 banks. ADBC also entered into strategic cooperation agreement with Great Wall Asset Management Corporation, China Life Insurance, and National Equities Exchange and Quotations Company Limited (“New Third Board”). ADBC was further entitled to operate its corporate wealth management business and continued to conduct well in its fund custody business.

Intermediary Business

In 2014, ADBC generated a revenue of RMB1.09 billion from its intermediary business. By breakdown, consulting service grew steadily to generate a revenue of RMB0.72 billion, accounting for 67% of the overall intermediary business; and RMB0.1 billion was derived from the commission fee for insurance agency, maintaining sound development in such business.

International Business

International Business

In 2014, ADBC conducted 49,352 international settlement transactions totaling USD9.679 billion, with a growth of USD163 million or 1.7%, as compared with the previous year; handled 1,846 trade finance transactions totaling USD2.65 billion, with a growth of USD797 million or 43.2%; granted foreign currency loans of USD66.42 million.

At the end of the year, the number of business outlets offering foreign exchange services in ADBC was 107, increased by 6, as compared with the beginning of the year. The number of correspondent banks was 542, up 37 compared with the beginning of the year, covering 65 countries and regions around the world.

International Credit Ratings

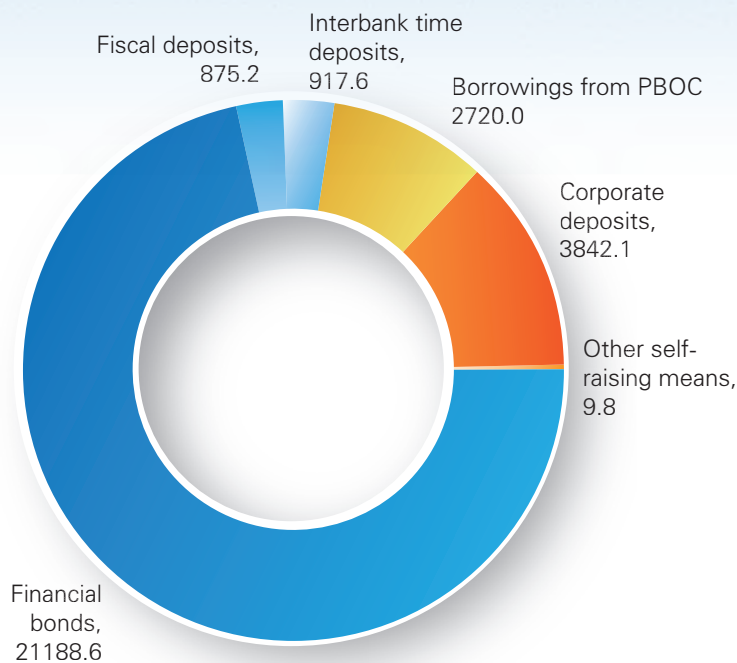
	Rating Agencies	Rating for China's Sovereign Debt	Rating for ADBC
Year 2014	Moody's	Aa3	Aa3
	S&P	AA-	AA-

Fund Raising and Management

As of the end of 2014, interest-bearing liabilities of ADBC amounted to RMB2,955.33 billion, a growth of RMB460.37 billion, as compared with the previous year. Self-financing ratio reached 90.8%, representing an increase of 1.7% from that of the previous year.

Breakdown of Interest-bearing Liabilities as of the End of 2014

Unit: RMB100 million



Fund Raising

Deposit. As of the end of the year, the balance of deposits was RMB563.48 billion, up by RMB115.22 billion as compared with the beginning of the year, of which the balance of corporate deposits (including foreign currency deposits) amounted to RMB471.72 billion, representing an increase of RMB60.53 billion as compared with the beginning of the year; and the time deposits from other banks and financial institutions were RMB91.76 billion, an increase of RMB54.69 billion as compared with the beginning of the year.

Financial Bonds. During the year, ADBC issued a total of RMB655 billion bonds, an increase of RMB212.55 billion as compared with the previous year, with an average maturity of 3.69 years and average cost of the issue of 4.76%.

Fund Management

Capital Transaction. During the year, the capital transaction amount of all categories amounted to RMB9.85 trillion, increased by 121% as compared with the previous year. Its ranking amongst the banks in the market leaped to the 14th. During the year, the interest income generated in the capital transaction increased by RMB4.2 billion and amounted to RMB8.09 billion. The bill and buyout business throughout the year had increased by 82.48% and amounted to RMB163.43 billion, with the realized yield rate of 5.35%.

Interest Rate Pricing. During the year, the floating interest rate loan granted was RMB145.31 billion (excluding discount, rediscount and advances), representing an increase of RMB114.36 billion and accounted for 11.72% of the total amount of the newly released loans; in which, the upfloat interest rate loan granted amounted to RMB134.37 billion, accounted for 10.84%, and the released downfloat interest rate loan amounted to RMB10.94 billion, accounted for 0.88%.

Risk Management

In 2014, ADBC strengthened its risk management, created new means for disposal, with balance and ratio of non-performing loans (NPLs) continued to achieve “dual-decline”. Moreover, ADBC had rigorous risk management on loan classifications and resolved historical burden. The quality of loans continued to improve; and ADBC had strengthened the assessment over the collateral loan intermediaries, the management on the qualification of entering and pledging by the finance guarantee institutions, and the collateral management continued to improve.

Asset Quality

At the end of the year, ADBC’s non-performing loans (NPLs) balance and ratio amounted to RMB16.191 billion and 0.57% respectively, representing a decline of RMB1.674 billion or 0.14% as compared with the beginning of the year. During the year, 307 sub-branches of ADBC did not possess any NPLs.

Credit Management

In 2014, ADBC further ramped up its efforts in credit management while reinforcing its capabilities in risk prevention and control. Firstly, ADBC strengthened the policies and systems of credit, and revised “2014 Annual Credit Policy Guidelines” which focused their support and clearly highlighted the restrictions and withdrawal policies, with a total of 697 clients being withdrawn during the year. Secondly, ADBC took the initiatives and implemented standardization across credit investigation with the introduction of the “Guidelines to Standardization of Credit Investigation”. Thirdly, ADBC commenced the “CM2006 System Upgrade Normalization”, and completed the launch of the Standardization of Financial Statistics Project as well as the Refinement to the Collection of Credit Information Interface Project. Fourthly, ADBC reinforced the monitoring and verification towards the admittance of new clients and the withdrawal of patrons as well as embarked on over 10 key monitoring and verification categories and 20 monitoring and verification projects pertaining to credit facilities for rural lands.

Legal & Compliance

In 2014, ADBC comprehensively improved its legal & compliance institutional system, formulated the plan on building legal regulations, built a solid foundation for basic management, carried forward the standardization of legal review of credit guarantee law, a total of 11,761 credit projects with guarantee were investigated, amounted to RMB1,123.67 billion. ADBC further improved its contract management, revised the contract texts comprehensively, continued its sound management system over substantial cases, and strengthened its guidance over the management of substantial cases system-wide. Besides, ADBC rigorously implemented authorization management, rationally allocated operation resources, standardized the management of lawyers and introduced risk intermediary means. ADBC also innovated its compliance management by formulating a 3-year plan on building compliance culture, and with the exploration on the illustration on compliance assessment and examination campaigns, effectively improved the compliance of the whole consciousness.

Internal Audit

In 2014, ADBC proactively carried out various internal audit campaigns, revised 7 internal audit systems, organized and carried out risk investigation and rectification, newly non-performing loans audit, commercial loans audit, financial reports audit, as well as the tenure economic responsible audit and chronological audit. ADBC further improved the internal control evaluation method, system and tools, carried out a comprehensive internal audit evaluation of branches and sub-branches. Moreover, ADBC actively improved the mechanism of off-site audit, steady progress was made of the integration of off-site audit and on-site audit. It also strengthened the monitoring analysis of every level, monitored and analyzed the main management for all branches and sub-branches once every half a year.

IT Development

In 2014, the main purpose of ADBC's information technology function was to safeguard and ensure that its business operations ran smoothly and free of disruptions. This was then resulted in banks striving for continuous improvements to their information technology service standards.

Reinforcing Information Technology Risk Management and Control. ADBC ensured that the software for important production systems, such as the integrated operation system was properly maintained; strengthen the management of system change and outsourcing; operations, instituted risk investigations on the integrated operation system and protective testing and analysis on backbone level networks; established Information security contingency plans for provincial level branches which could be implemented during unforeseen events and completed the level 1 and level 2 WAN capacity; and finally, promoted the standard construction of IT facilities in branches and sub-branches.

Strengthened Consciousness of Active Service. ADBC provided superior, speedy and efficient financial services to clients through the development of application systems that were urgently needed in the business operations. ADBC also established a "Business Requirements Normalization Collection Mechanism", so as to implement a Client Manager Responsibility System. This would allow urgent research and development ("R&D") requirements which were put forward by the business units to be dealt with on a "handle special cases with special methods" basis.

Initiating innovation in Information Technology. ADBC formed 5 Innovation Teams tasked with specialized research and centralized resolution of issues relating to emergency management, data governance, mobile office and enhancement of the corporate online banking and integrated business platform.

Ensure R&D is well executed. ADBC aimed to further boost quality management and control, optimize and implement a system for project management, improve management tools and methods, enhance testing quality, improve the ability to carry out R&D independently as well as the ability to control core technology. 21 major R&D projects were completed during the year, including the People's Bank of China Second Generation Payment System, Host-to-Host System, The Fiscal and Taxation System, Same City (Shanghai) System, The Supreme People's Court Investigation & Control System, Statistics & Data Centralized System Upgrade and the General Parameter Platform.

Enhance System Operation Management. ADBC ensured that the 27 systems, encompassing the integrated operation system, international settlement system, SWIFT system, statistics & data centralized management system, human resources system etc., could function smoothly and without disruptions for the year. The related work of the second generation online payment system was completed. ADBC also procured a fortress server, in order to realize the goal of "double entry", dual management mode for the main stand-by, and to avoid a single point of failure. It further devised and deployed the layout of the virtual tape library and accentuated the 3-tier storage architecture deployed and consequently increased the reliability of the data backups. Also, it developed a comprehensive fortress server internal control function, strengthened its operational risk control and implemented operational maintenance management and controls so as to achieve full audit coverage.

Human Resources Management

In 2014, ADBC focused on the Party's Mass Line Education Practice and further enhanced the work such as the team building of the leadership team and cadres; agency personnel and salary welfare management; talents cultivation and staff training, to name a few.

Education Practice. ADBC properly managed the first phase of activities involving the work of the rectification, improvement and implementation, restoration of special projects and the establishment of constitutions and regulations. The 1,375 clauses of rectification measures and 780 clauses of restoration measures of special projects as enacted by the head office and provincial branches had been fully completed and 93% of the abolition, revisions and enactment of 2,965 clauses of the system, had been completed. The second phase of education practice activities had been developed. 333 sub branches, 1,807 county branches had successfully convened special meetings of democratic life testing, assessment work of deliberation for Party members and the masses had been developed; and 32,417 Party members were evaluated. The organization had launched the rotation training on the lesson to study and implement the spirit of the speeches by Xi Jinping, the General Secretary for the cadres above the rank of department level throughout the whole bank.

Team Building of the Leadership Team and Cadres. Pursuant to the arrangement of the Party Committee, adjustment had been made with regard to the appointment and dismissal of person-in-charge in the head office and members of the leadership in provincial branches. Proper adjustment and replenishment of the leadership team of the sub-branches within its jurisdiction had been made as well. The management terms of office of the cadres had been enhanced through the exchange and adjustment of the incumbent general managers of provincial branch presidents who had been working in the office for 8 years or above. The provincial branches had been supervised and urged to make timely exchanges and adjustments to the sub-branch managers and county sub-branch managers whose terms of office had expired.

The Supervision and Management of the Cadres. Kick-start of the clearance projects including situations, such as the excessive accessories of the cadres; part-time (full-time) employment of the leadership cadres in other entities; part-time employment of the retired (resigned) leading cadres in the social organizations and emigration of the children and their spouses overseas. Proper implementation of systems, such as the report of the leading cadres on the individuals about the relevant matters, had been consolidated. The revision and the publication of the interim measure of the staff going abroad for personal reasons had been conducted.

The Training of Cadre Staff. Five phases of overseas training programmes had been held to train 120 middle and senior management staff. 35 training classes had been co-ordinated to train 2,065 person-times of key talent of the professional line. The seminar of "Research on Special Topics on the Building of Management Innovation and Execution Capability for Middle Management Cadre Staff" had been conducted to train 52 cadres who were above the rank of department level from the General Provincial head office and provincial branches. In spring and autumn, 230 trainees had attended the training classes which were held for Party member cadres who were above the rank of the department level. The "mentor system" had been implemented on the basic level and a total of 4,000 plus mentors had been selected. By taking the advantage of the satellite network, satellite video lessons were broadcasted for 33 times.

Satellite Video Conference System

ADBC's satellite video conference system currently was comprised of 1 central station at the head office, 36 two-way stations at provincial branches and branches in cities listed independently in the state plan (including the Party's school located at Jinggangshan), and 1,991 one-way stations at sub-branches, basically covering all the branches, sub-branches and business outlets at various levels. In 2014, the head office and other provincial branches made use of the satellite video conference system to hold 122 meetings for a total of 240 hours.

Corporate Culture

With ADBC's 20th anniversary in 2014 as a backdrop and conscious of this fortuitous opportunity, the Bank spurred an in-depth development of its corporate culture, with the understanding and integration of the bank's value system at its core.

Corporate Culture Construction The construction of the Bank's corporate culture was given a boost through the two-pronged approach of drafting "ADBC Corporate Culture Development Report", and organized "ADBC Corporate Culture Story-telling Session" as well as launching the "ADBC Code of Conduct for Bank Employees Knowledge Contest". 2 business units and 2 individuals throughout the Bank were awarded the honors of the 2013-2014 Nation-wide Financial System Corporate Culture Construction Pacesetter Unit, Advanced Unit and Advanced Individual respectively.

Visual Image Construction ADBC undertook revamp and other decorative works to the facade, interior and counters; initiated the design and preparatory work for "Uniform Design Standards for ADBC Banking Business Staff" and organized a review of corporate culture construction for provincial branches.

Corporate Cultural Activities ADBC organized and commenced work on "ADBC – Holding Hands, Linking Beijing with Compassion – Xinjiang Youth Communication Summer Camp"; "ADBC – The Youth Dream Weaver" youth cultural month; "Bright Ideas", a campaign to collect and review ideas for spurring innovation and efficiency; "Golden Agricultural Development Bank Cup", Grain and Oil Credit Business Skills Knowledge Competition.

Employees Care ADBC commenced a dedicated fund amounted to RMB100,000 for the "Home of Staff" employee program for each county-level branch; constructed canteens for 260 county level branches with office spaces but no dining room; distributed funds to 5 branches and sub-branches situated in high altitude climates for the construction of oxygen chamber(s); formed a group comprising of 72 ground-level employees with outstanding performance to recuperate; distributed extremely poor benefits totaling RMB1.308 million to 21 employees in dire need; issued an one-off salvage money totaling RMB1.86 million to 308 employees who were in need; and initiated the "Warmth Project" campaign by visiting and consoling 3,906 employees and handed out RMB8.4471 million.

Social Responsibilities/International Exchange

Social Responsibilities

In 2014, ADBC took the initiatives to shoulder its social responsibility by carrying out alleviation charity activities and concerned and supported social welfare undertakings.

Capital Assistance. Firstly, ADBC funded the infrastructure construction projects in several poverty counties and helped strengthening their local industries with special competitive edges. ADBC provided a fund of RMB400 thousand to Nanfeng County, Jiangxi Province for the highway expansion project in Sanxixiang, and offered another RMB400 thousand to Minyoucun, Sheli County in Jilin Province for construction of the village roads, and supported Longlin County in Guangxi with a fund of RMB400 thousand for their introduction and taming project of Gossypium arboretum. ADBC continued to provide support to social charities and to practice brainpower poverty alleviation. An elderly care home in Tonggu Town, Jinping County of Guizhou Province received RMB200 thousand for the purchase of indoor facilities and ancillary work. The Datong primary school of the same county received another RMB200 thousand for building and renovating the school walls and main entrance, owing to the insufficient funds of the school. Furthermore, a fund of RMB400 thousand was given to subsidize a schooling project (Meili Xiangcun Xiaoxue Jihua) in Maguan County of Yunnan. Thirdly, ADBC constantly supported the freshmen who lived in poverty, with a total of RMB240 thousand granted to subsidize 102 freshmen from universities from 4 counties.

Credit Support. Firstly, ADBC gave out a poverty alleviation loan amounted to RMB100 million to Longlin County of Guangxi for rural road network construction and 73 villages in the county are now connected with cement roads. Secondly, total RMB100 million of medium to long term loan was granted to Nanfeng County of Jiangxi in backing up the development of its tangerine industry. Thirdly, a loan of RMB34 million was coordinated for Anda Animal Husbandry Co., Ltd in Da'an City, Jilin Province to ease its pressure of liquidity shortage.

External Donations. Firstly, ADBC's head office donated 80 computers which were worth RMB320 thousand to the primary and middle schools in Maguan County of Yunnan and Jinping County of Guizhou Province to facilitate the establishment of computer rooms and online chatrooms, making it convenient for the left-behind children in these poverty-stricken areas to communicate with their parents. Secondly, ADBC head office launched "Donations of Clothing" campaign, contributing a total of 2,686 pieces of clothes to the underdeveloped areas of Western China, such as Qinghai, Tibet and Gansu.

International Exchange

In 2014, ADBC further expanded its exchanges with international organizations, actively supported its clients to go global. One of the tasks was to join related meetings held by World Bank, Asian Development Bank, Institute of International Finance, Asia-Pacific Rural and Agricultural Credit Association and other international institutions. Another task was to send delegation headed by top management to visit the financial institutions in countries such as the United Kingdom, Brazil and Argentina, as well as signing a memorandum of understanding on bilateral co-operation with Intesa Sanpaolo S.p.A. The third task of ours was receiving important guests from institutions, such as Russian Agricultural Bank, Westpac Banking Corporation, Hong Kong and Shanghai Banking Corporation, JP Morgan Chase and Wells Fargo Company, and arranged 36 meetings with correspondent banks and financial institutions.

Interest Rates Bulletin

Unit: % (Annual Interest Rate)

Items	Benchmark Interest Rates
I. Deposits by Enterprises and Institutions	
(1) Demand Deposits	0.35
(2) Time Deposits	
3 months	2.35
6 months	2.55
1 year	2.75
2 years	3.35
3 years	4.00
(3) Notice Deposits	
1 day	0.80
7 days	1.35
(4) Agreement Deposits	1.15
II. Loans	
(1) Policy Loans	
1 year (inclusive) or less	5.60
Over 1 year with interest subsidies	5.60
Over 1 year without interest subsidies	
1 year to 5 years (inclusive)	6.00
Over 5 years	6.15
(2) Commercial Loans	
1 year (inclusive) or less	5.60
1 year to 5 years (inclusive)	6.00
Over 5 years	6.15
III. Discount	Increase of percentage point on the basis of the rediscount rate
4. Penalty Interest Level	
(1) The borrower failed to repay the loan on the agreed date specified in the contract	A penalty interest rate of 30-50 percent higher than that stated in the contract
(2) The borrower failed to use the loan in the way agreed in the contract	A penalty interest rate of 50-100 percent higher than that stated in the contract

Effective from November 22, 2014

Balance Sheet

Unit: RMB100 million

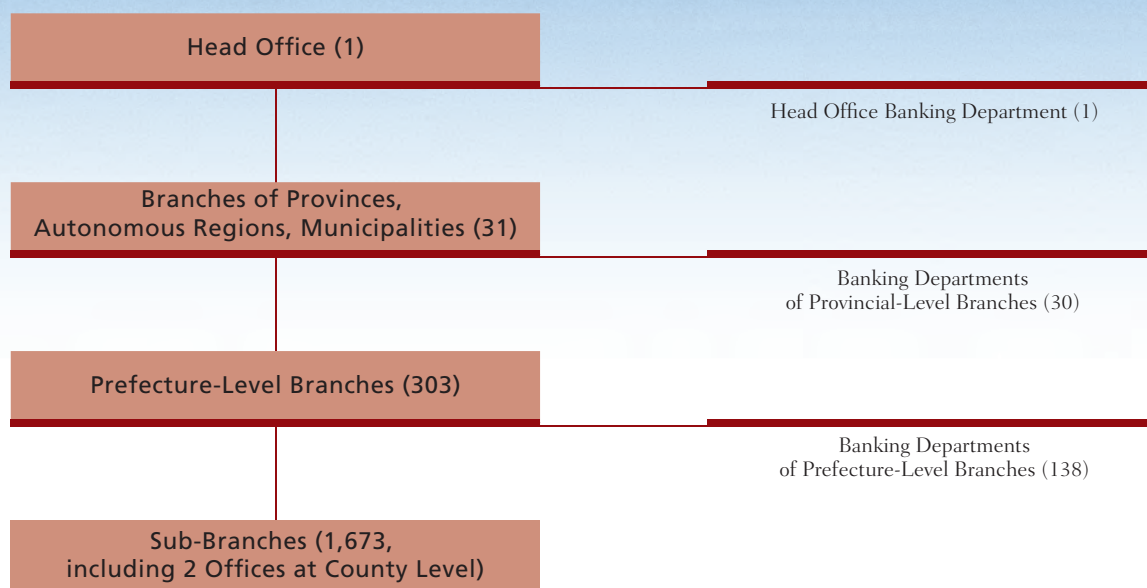
Items	2014
Assets:	
Cash and Bank Deposits	2.55
Balances with the Central Bank	1,423.09
Due from Banks	451.22
Balance of Interbank Lending	723.95
Buying Back the Sale of Financial Assets	803.38
Loans Issued & Advances	27,516.18
Fixed Assets	111.40
Projects under Construction	38.26
Other Assets	240.02
Deferred Income Tax Assets	112.05
Total Assets	31,422.10
Liabilities:	
Borrowing from the Central Bank	3,220.00
Due to Banks and Financial Institutions	923.81
Deposits Received	4,717.21
Taxes and fees Payable	60.75
Bonds Payable	21,663.56
Other Liabilities	54.28
Deferred Income Tax Liabilities	0.09
Total Liabilities	30,639.70
Owner's (or Shareholder's) Equity:	
Paid-in Capital (or Stock Capital)	200.00
Capital Reserves	0.07
Surplus Reserves	70.15
Undistributed Profit	272.19
General Risk Preparation	240.00
Total Owner's Equity Owned by Parent Company	782.40
Total Owner's (or Shareholder's) Equity	782.40
Total Liabilities and Owner's (or Shareholder's) Equity	31,422.10

Profit and Loss Statement

Unit: RMB100 million

Items	2014
I. Operating Income	775.71
(I) Net Interest Income	765.26
Interest Income	1745.18
Interest Expenses	979.92
(II) Net Income from Charges and Commissions	7.57
Income from Charges and Commissions	9.59
Expenses of Charges and Commissions	2.02
(III) Investment Income (with "-" for loss)	1.45
Where: Investment Gains from Associates and Joint Ventures	0.19
(IV) Income from Change of Fair Value (with "-" for loss)	
(V) Exchange Income (with "-" for loss)	0.81
(VI) Income from Other Businesses	0.63
II. Operating Expenses	569.39
(I) Business Taxes and Surcharges	92.80
(II) Overhead Expenses	177.42
(III) Impairment of Assets (with "-" for recovery amount)	299.14
(IV) Costs of Other Businesses	0.02
III. Operating Profit (with "-" for loss)	206.31
Plus: Non-operating Income	3.70
Less: Non-operating Expenses	3.36
IV. Total Profit (with "-" for loss)	206.65
Less: Income Tax Expenses	63.61
V. Net Profit (with "-" for loss)	143.04
Owner's Net Profit by Parent Company	143.04
Non-controlling Interest	
VI. After-tax Net Amount of Other Comprehensive Income	
(I) Other Comprehensive Income cannot be Reclassified into Profit and Loss	
(II) Other Comprehensive Income to be Reclassified into Profit and Loss	
1. Shares Enjoyed Among Investee's Other Comprehensive Income to be Reclassified into Profit and Loss Under Equity Method	
2. Income tax impact for fair value changes on available-for-sale financial assets	
3. Held-to-maturity Investment Reclassified into Profit and Loss of Available-for-sale Financial Assets	
4. Effective Part of Cash Flow Hedging Profit and Loss	
5. Foreign currency translation differences	
6. Others	
VII. Total Comprehensive Income	143.04
Total Comprehensive Income attributable to Equity Holders of the Bank	143.04
Total Comprehensive Income attributable to Non-controlling interests	
VIII. Earnings Per Share:	
(I) Basic Earnings Per Share	
(II) Diluted Earnings Per Share	

Organizational Chart



Almanac of ADBC 2014

On January 13, the signing ceremony of a comprehensive strategic cooperation agreement between ADBC and China Great Wall Assets Management Cooperation was held.

On January 19, the Central Committee of the Communist Party of China and the State Council of the People's Republic of China had stated in the "Proposal for Extending Reforms and Agricultural Modernization in Rural Areas", that ADBC was assisted in establishing a differential regulatory system for our medium to long term lending business with regard to the development of agriculture and the construction of infrastructure in rural areas.

From February 13 to 15, a conference for all general managers of ADBC provincial branches and another mobilization and deployment conference for concluding the first stage and carrying the second stage of educational activities of the mass line of the Party were carried out in Beijing.

On February 24, an "Instruction on Activities in the Foundation Year of Loan Management" was distributed.

From March 3 to 7, 17 to 21 and 24 to 28, ADBC held three intensive training classes, aiming to learn from the spirit of Xi Jinping, General Secretary of CPC Central Committee.

On April 8, ADBC held an extended meeting with the Party Committee to learn the spirit which Xi Jinping, General Secretary of CPC Central Committee demonstrated in the extended conference with the standing committee of Lankao County, and deployed the kick-start of the related tasks on second phase of practical activities.

On April 15, an "Instruction on Preventing Legal Risks in Relation to the Business of Pledge by Warehouse Receipts" was distributed.

On May 5, a "Notice on the Establishment of RMB Trade Settlement Platform (Nanning) and the Development of Cross Border RMB Settlement Services of ADBC" was distributed.

On May 9, a "Notice on Strengthening the Fundamental Loan Management of Grains, Cotton and Edible Oil" was distributed.

On June 4, a "Notice on Accomplishing the Loans of Grains and Edible Oil Purchase in Summer" was distributed.

On June 25, a "Notice on Accomplishing Loans for Agriculture-Processing related Business" was distributed.



Almanac of ADBC 2014

On July 7, Fortune revealed the ranking of the world top 500 enterprises. ADBC for the first time is being ranked, at the place of 491. Amongst the top 500 enterprises, ADBC ranked 218th in terms of profit ranking, and amongst the 100 Chinese enterprises, ADBC rank 26th in terms of profit ranking.

On July 23, a “Notice on the Loan Arrangement regarding the Development of Agriculture and Infrastructure Construction of Rural Areas” was distributed.

From July 25 to 26, a briefing for all general managers of ADBC provincial branches was held in Jinggangshan, Jiangxi.

On August 8, a “Notice on Implementation of Loan Risk Management on the Cotton Industry Lending Enterprises” was distributed.

On September 3, a “Notice on Accomplishing Credit Management Work for Cotton Purchase in 2014” was distributed.

On September 9, a “Notice on Kick-starting Enterprise Financing Business” was distributed.

On September 24, a “Notice on Accomplishing the Loans of Grains and Edible Oil Purchase in Autumn” was distributed.

On September 24, the 63rd Executive Meeting of the State Council reviewed and approved the overall implementation of the ADBC Reform.

On October 10, ADBC launched the summit on Scheme of Educational and Practical Activities of the Mass Line of the Party.

On October 17, a “Notice on Further Strengthening Commercial Loan Management from Current Status” was distributed.

On November 4, a “Notice on Establishment of ADBC Preparatory Team for Key Project Finance” was distributed.

On December 4, an “Interim Regulation on ADBC’s Cash Business” was distributed.

On December 17, “The Approval on the Overall Implementation of ADBC Reform by The State Council” was forwarded.

各省、自治区、直辖市分行通讯录

Addresses of ADBC Provincial-Level Branches

北京市分行 Beijing Branch

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

天津市分行 Tianjin Branch

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

河北省分行 Hebei Branch

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

山西省分行 Shanxi Branch

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

内蒙古自治区分行 Inner Mongolia Branch

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

辽宁省分行 Liaoning Branch

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

吉林省分行 Jilin Branch

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

黑龙江省分行 Heilongjiang Branch

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

上海市分行 Shanghai Branch

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

江苏省分行 Jiangsu Branch

南京市汉中路120号青华大厦A-2401
Suite 2401, Block A, Qinghua Building, 120 Hanzhong Road, Nanjing
邮编 (Post Code) : 210029
电话 (Tel) : 025-51807990
传真 (Fax) : 025-51807989

浙江省分行 Zhejiang Branch

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

安徽省分行 Anhui Branch

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

各省、自治区、直辖市分行通讯录

Addresses of ADBC Provincial-Level Branches

福建省分行 Fujian Branch

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

山东省分行 Shandong Branch

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

湖北省分行 Hubei Branch

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

广东省分行 Guangdong Branch

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

海南省分行 Hainan Branch

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

四川省分行 Sichuan Branch

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

江西省分行 Jiangxi Branch

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

河南省分行 Henan Branch

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

湖南省分行 Hunan Branch

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

广西壮族自治区分行 Guangxi Branch

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

重庆市分行 Chongqing Branch

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

贵州省分行 Guizhou Branch

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

各省、自治区、直辖市分行通讯录

Addresses of ADBC Provincial-Level Branches

云南省分行 Yunnan Branch

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

陕西省分行 Shaanxi Branch

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

青海省分行 Qinghai Branch

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

新疆维吾尔自治区分行 Xinjiang Branch

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

西藏自治区分行 Tibet Branch

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

甘肃省分行 Gansu Branch

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

宁夏回族自治区分行 Ningxia Branch

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

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

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