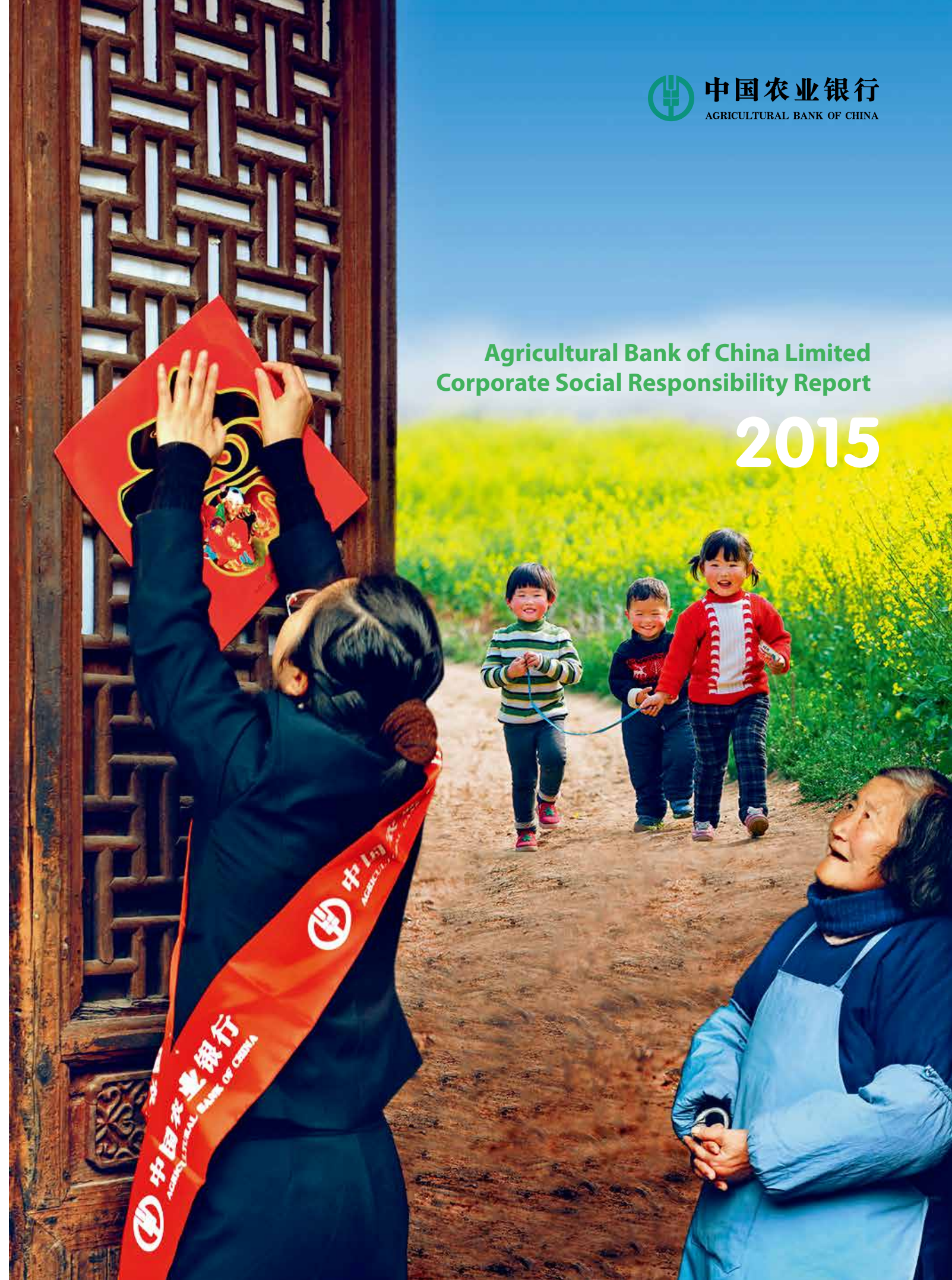


Integrity, Stability And Sound Operation





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Openings

The most arduous and onerous task of building a moderately prosperous society is in the rural areas, especially in the poor areas. Without moderate prosperity in the countryside, especially without moderate prosperity in the poor areas, there is no building a moderately prosperous society in an all-round way.

Xi Jinping

MESSAGE FROM THE PRESIDENT



Using Financial Power to Elevate the Social Responsibility

Developmental sustainability needs to be based on responsibility, as building a long-lasting corporation needs to be based on bearing in mind people's well being. In the past year, facing numerous difficulties and challenges in the domestic and international economic environment, ABC resolutely implemented the Central Committee and State Council's policy decisions and regulatory requirements, calmly dealt with complex situations, and actively guarded against and dissolved risks. As a large state-owned commercial bank in support of "Sannong" (agriculture, rural areas and farmers) development, ABC also innovated service means, contributed to poverty reduction, serving the real economy, strengthening ecological protection, improving people's livelihood and so forth.

We continued to uphold the responsibility of serving "Sannong", to further "Sannong" financial services by channeling resources, innovate means and activate mechanism. Country loans increased by 208.5 billion yuan last year, while the growth of agricultural loan was 1.2% higher than the Bank average. Keep modern agriculture financial services, new urbanization, water conservancy and other fields' credits growing steadily. Increase rural financial innovations, and introduced professional farmers (family farms) loans, rural land contracted management right mortgage loans, camellia tea oil loans and a series of special products. We also developed online "E-Farmers' Housekeeper", "Bank Communication", "Four 'Rong' Financing Platform" and other "Sannong" internet financial service platforms, advancing "Sannong" financial services.

We adhered to the idea of "Inclusive Finance", taken on financial poverty alleviation as an important political and social responsibility and devoting all ourselves related work. Intensify the financial support in relocation poverty alleviation, industrial poverty alleviation and targeted poverty alleviation. We promoted financial collaborations between banks and

governments, "Finance +" and other innovative financial models of poverty alleviation in 19 provinces such as Gansu and Inner Mongolia. Introduce special supporting policies into Tibet, Xinjiang and other ethnic minorities and border areas. Last year, poverty-stricken areas' loans increased by 215.4 billion yuan, a 22.2% increasing. We further improved rural basic financial services, establish financial convenient stores in key villages and towns, and improved the "Kins Hui Nong Tong" project in the countryside. At the end of 2015, 650 thousand financial service stores and 11.07 billion electronic machines have been set up around the country, and administrative village coverage ratio has increased to 75.1%, which means all administrative villages that have fixed telecommunication lines have been covered.

We took serving the real economy, helping economy develop steadily as the fundamental requirements of fulfilling corporate social responsibility. Loyal play the important role of a large commercial bank in the implementing state macro-control policies. RMB loans increased by 803.46 billion yuan, which is up 10.7% from a year earlier. Revolved closely around nation's call for "Steady Growth and Structural Adjustment", and increased investing in key projects. Last year, the total of our key project loans increased 238.6 billion yuan, which was up 75.4% from a year earlier. Actively supported the development of mass entrepreneurship and innovation of small and micro businesses, related loans' balance broke through 100 billion yuan, and served over 300 thousand small and micro business customers. Faced with operational difficulties and increased credit risks, we took the initiative to help enterprises in temporary financial difficulties through refinancing and other risk resolving measures. Meanwhile, increased "reducing costs and cutting profits" reforms, helping enterprises through difficult times, such as reducing new real entities loan rate by 116 basis points, decreasing various service fees by 10.7 billion yuan.

We thoroughly carried out the idea of green development, implementing the "Addition and Subtraction" of green credit. Established the green credit index system, giving priority to those industries that are low resource consumption, high value-added and eco-friendly, continuously reducing loans for "High Energy Consumption, High Pollution, and Overcapacity" industries. The green credit balance of 2015 was 543.1 billion yuan, which increased by 15.6%. From the point of energy conservation and emissions reduction efficiency, the energy conservation and environmental protection projects that are supported by our bank can save 23.09 million tons of standard coal a year, and reduce 54.2 million tons of carbon dioxide. To create green financial products, we succeed in issuing one billion USD green bonds in the London stock exchange, aiming to support green projects. We promoted green and low carbon operations, and devoted to bringing the

idea of green development into the Bank's management by strengthening energy conservation and consumption reduction in our daily management, so to build an environmental friendly "Green Bank".

We continued to increase investment in areas related to people's livelihood, focused on improving customer services, and building a bank that serves the public. Concentrate on shanty town reform, affordable housing and individual housing financial services. The total of shanty town loans increases by 64.3%. Individual housing loan growth rate was 14.4% higher than that of the Bank average. We launched "Farmers' Settling Down Loan" which supports farmers that come into the city to live and work. Accelerate network financial innovations, constantly enriching network financial products, improving the construction of application systems, and focusing on the availability of financial services. By the end of 2015, financial transactions via electronic channels has accounted for 93% if all transactions, as our customers' experiences continue to improve.

The greatest business does not focus on self-interest, rather, give priority to the people. In 2016, ABC will actively respond to new changes in the economic and financial environment, and fulfill our social responsibilities. While pushing forward economic transformation and serve the real economy, we will continuously improve the quality and efficiency of our own development, and make greater contributions to the economical, social and environmental sustainable development.

President of ABC.

President

MESSAGE FROM THE CHAIRMAN OF THE BOARD OF SUPERVISORS



Fulfilling Social Responsibility at a Higher Standard

Corporate social responsibility is a model of sustainable operation and development that is brought on by economic globalization. The better enterprises developed, the more attention paid to corporate social responsibility. President Mr. Xi Jinping emphasized in his book *Promoting the Construction of Corporate Social Responsibility*, that only wealth that's full of love is truly meaningful wealth, only enterprises that actively fulfill social responsibility are the most competitive and vital enterprises. To ABC, our social responsibility is to serve the work of the party and of the nation with pragmatic attitude and strict requirements under the New Economic Normal, and never forget to serve "Sannong" and poverty alleviation. In response to all the care given to us by our shareholders, society, customers and employees, and other stakeholders, we will be sure to "answer all the calls, and solidly push forward all matters".

Fulfilling social responsibility is the baseline of corporate operation. Enterprises chasing profits and value maximization must uphold the baselines of ethics and conscience, and fulfill the fundamental responsibilities economically, socially and environmentally. As a vital part of our social system, ABC **firstly** persisted in fulfilling economic responsibility, believing that serving "Sannong" and poverty alleviation as the core and the most basic responsibility, undertook the responsibility in economic transformation, customer service, supporting the frontier and other aspects. With our net profit and tax payment steadily growing, social contribution value per share has increased year after year. Secondly, we have complied with the social responsibility standard guidelines and ethics at home and abroad, improved our social responsibility system, enhanced our social responsibility information disclosure, and integrated the philosophy of "Giving Priority to Responsibility and Benefiting All the People; Taking Responsibility, and Promoting Prosperity in Our Society" into our operational and management reform. Thirdly, we persevered in implementing our environmental responsibility, first by issuing dual-currency green bonds in London, our green credit index

covers 16 industries such as cement, wind power and photovoltaic industries, and our green operational efforts of energy saving and emissions reduction have been good.

Fulfilling social responsibility must be practical and solid. Social responsibility is a good thing. We shall carry it out well, and turn it into habit. **Firstly**, make serving "Sannong" a habit. Continuously support the new agricultural operating entities, irrigation and water conservancy projects and new types of urbanization, contribute to realizing a moderately prosperous society by 2020. **Secondly**, make supporting national strategies into a habit, such as carrying out the economic development strategies like "One Belt and Road Initiatives", the coordinated development of Beijing-Tianjin-Hebei Provinces, Yangtze River Economic Zone and the Trade Zone expansion. We reinforced customers, products and process construction, expanded strategic businesses such as collection and payment, consumption financing, wealth management and so forth, satisfying customers' multifaceted service needs. Thirdly, turn international finance into a habit, like improved cross-border, cross-market financial services, built a characteristic overseas service platform, developed cross-border RMB, trade financing and other businesses. We also completed connectivity infrastructure and industrial transferring financial services.

Fulfilling social responsibility needs active thinking and creativity. Innovation is the impetus of historical progress and the key to the development of this era. It ranks first among the "Five Developmental Philosophies". For ABC, **firstly**, we need to innovate service objects, extending service tentacles to every corner and every operational entity, to expanding urbanization, consumption industry and other new industries. **Secondly**, innovate regulations and products, using the loans, leasing, insurance and other means to explore the industrial funds, capital pools and other capital tools, serving agricultural modernization and new urbanization process. **Thirdly**, innovate collaboration models, creating risk sharing mechanisms and expanding financial coverage through collaborations with government financial departments and guarantee corporations. Fourthly, innovate service abilities, our BoEing Project realized the goals of "customer focused, fast product innovation, and comprehensively improve management abilities", providing product services and management innovations with strong scientific power and improving our internet financial service abilities.

Fulfilling social responsibility must control risks and prevent corruption. Fulfilling social responsibility can't be at the expense of national interest and people's properties. ABC adheres strictly to the Party's disciplinary requirements and zero tolerance policy towards corruption, and understands that the responsibility between risk management and construction of a clean

government is equal. **Firstly**, we have established a distinct hierarchical, scientific and comprehensive risk policy framework. **Secondly**, we have optimized branches' risk management organizational structure and position functions. Improved professional competence and execution abilities of risk management teams, and minimized negative effects of bank's operation on the economy, society and environment, thus contribute to maintaining financial security and stability. **Thirdly**, we improved the anti-corruption punishing system, enriching discipline inspection efforts, strengthened the construction of discipline inspection teams. **Fourthly**, we carried out supervisions and inspections, implemented audits, and reformed according to feedbacks of the central inspection group. By strengthening Party responsibility and corruption assessments, we ensured the purity of our leadership.

Communication is the key in fulfilling social responsibility. Strengthening the exchanges and communications with the stakeholders and improve operational transparency is an important part of the Bank's social responsibilities. ABC has always attached great importance to communication with stakeholders. **Firstly**, we improved the mechanism of complaint handling, optimized negative news monitoring and information interaction mechanism, which improved customer service experiences. **Secondly**, we took full advantages of performance news conferences, investor summits and other formats to expand communication channels with big, medium and small shareholders. **Thirdly**, we spread our responsibility philosophies and practices to the public, respond to various public advices and thoughts through blogs, WeChat and websites in order to improve management, and enhance the quality and efficiency of communication. **Fourthly**, through Open Day, tea parties, Work Cultural Festival and other activities to improve employees' feelings of belongingness and attachment.

Chairman of the Board of Supervisors of ABC

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ABOUT US

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Corporate Overview

Since its establishment in 1951, ABC has gone through “Four Rises and Three Falls”. Over the 60 plus years, the Bank has completed the historic transformation from a national specialized bank to a wholly State-owned commercial bank, and then to a joint-stock commercial bank; from initially exclusively focus on developing rural markets, to the present, with outlets and customers in both rural and urban areas, and all over China and abroad. This has been an extraordinary journey of development that is rarely seen in the financial community around the world.

As a global systematic important bank and a state-owned commercial bank, ABC positions itself as the Bank of the Party, the nation, the people and the market, devoted to be the leading bank of serving “Sannong” and “Green Finance”. ABC provides customers with all-around, multi-channeled and full-covered products via our full-scaled business portfolio, wide-spread distribution networks, leading technological platform and differential competitive advantages.



Scope of Business

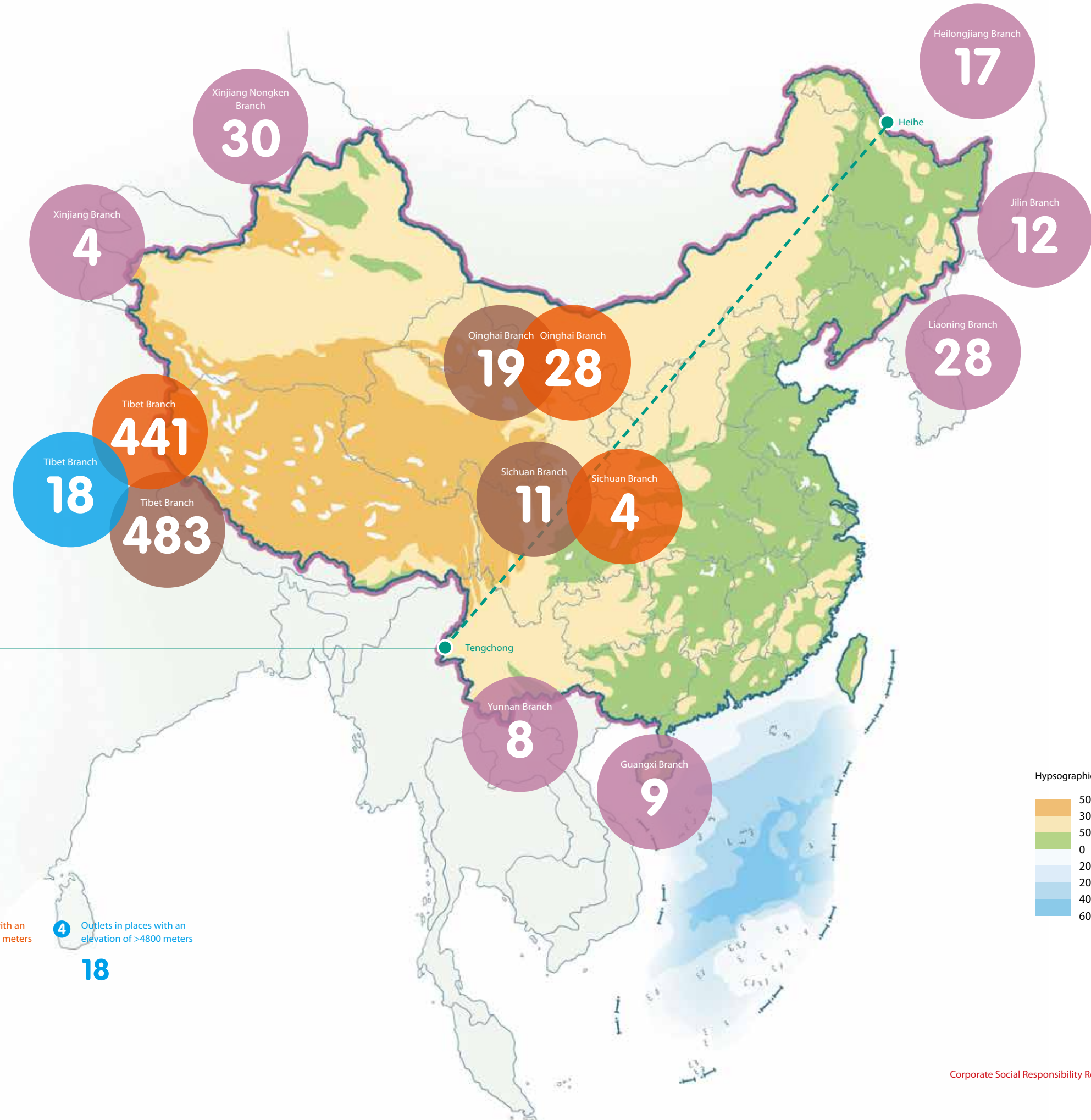
ABC is mainly engaged in business operations as outlined below

Absorbing public deposits	Foreign exchange loans
Issuing short-term, medium-term and long-term loans	Foreign exchange remittance
Transacting domestic and foreign settlements	Foreign exchange borrowing
Handling bill acceptance and discount	Issuing, issuing as agent, trading or trading as agent foreign currency securities other than stocks
Issuing, cashing and underwriting government bonds as agent	Acceptance and discount of foreign exchange bills
Trading government bonds and financial bonds	Trading in foreign exchange as proprietor or agent
Engaging in inter-bank lending and borrowing	Foreign currency exchange
Trading or trading as agent in foreign exchange	Foreign exchange guarantee
Settlement and sales of foreign exchanges	Credit investigation, consultation and witness business
Pursuing bankcard business	Financial consulting services for enterprises and individuals
Providing letter of credit service and guarantee	Transaction settlement and funds depository business for customers of securities companies
Conducting collection and payment as agent	Custody business for securities investment funds
Providing safe deposit box service	Custody business for enterprise annuities
Settling funds as agent	Custody business for industry investment funds
Remittance and cashing business	Custody business for domestic securities investments of qualified foreign institutional investors
Acting as agent for policy banks, foreign governments' and international financial institutions' loan businesses	Acting as agent in open-end fund business
foreign governments and international financial institutions	Telephone banking, cell phone banking and online banking
Loan commitment;	Financial derivative products trading
Organizing or partake in syndicated loans	Other businesses approved by relevant regulatory authorities, e.g. the Banking Regulatory Office under the State Council
Foreign exchange deposits	Insurance agency business

Distribution of Branch Organizations

By the end of 2015, ABC had 23,670 domestic branch organizations, including the head office ("HO"), the HO Business Department, 3 HO franchise agencies, 37 tier-one (directly subordinate) branches, 362 tier-two branches (including the business departments of provincial branches), 3,513 tier-one sub-branches (including the business departments in municipal cities and of directly subordinate branches, and the business departments of tier-two branches), 19,698 grassroots operating agencies and 55 other organizations. Additionally, ABC has 9 overseas branches, and 3 overseas representative offices, 9 domestic shareholding subsidiaries (including 6 village banks).

There is a "Population Geographical Boundary" from Heihe in Heilongjiang Province to Tengchong, in Yunnan Province. This line separates China into two parts, the southeast region accounts for 42.9% of land mass in China, with 94.4% of the country's population; while the northwest area accounts for 57.1% of China's land mass, but with only 5.6% of the country's population. The Agricultural Bank set up a large number of institutions in China's northwest areas, providing inclusive financial services for the vast majority of China's ethnic groups and border areas. In Xinjiang, the Bank is the only financial institution with two provincial tier-one branches, one for Xinjiang Province, and one for Xinjiang corps. In China, the Bank has more than over ten thousand branches and over 220,000 employees working long-term in the countryside, in rural and remote areas.

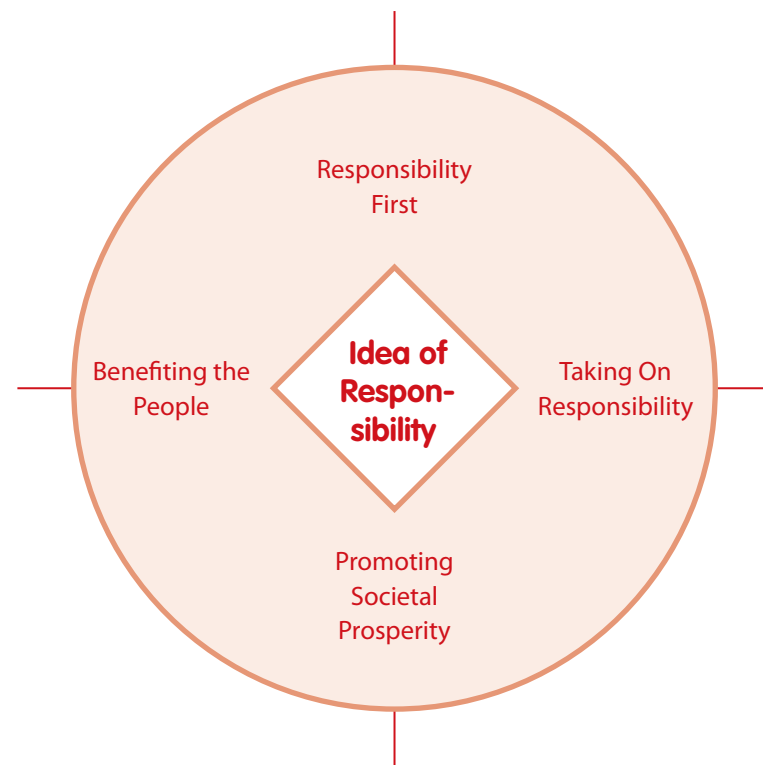


- 1 Outlets within 2km of the borderline **108**
- 2 Outlets in places with an elevation of >3000 meters **513**
- 3 Outlets in places with an elevation of >3500 meters **473**
- 4 Outlets in places with an elevation of >4800 meters **18**

RESPONSIBILITY GOVERNANCE

As a G-SIB that is "oriented towards 'Sannong'", ABC does not pursue enormous profits, only strives to do good. The Bank has always acted as the implementer and defender of national macro-economic policies, always regarded the provision of good services to "Sannong" as its largest social responsibility and always focused on the creating value for shareholders as the cornerstone for fulfilling its social responsibilities.

In addition to creating value for shareholders and being a successful business, ABC strives to become a bank of common people that continuously plays its part and works towards the coexistence of both profits and welfare in supporting the economic transformation, narrowing urban-rural gap, improving people's livelihood, protecting the environment, achieving financial inclusion and assisting the disadvantaged groups.



Due to fierce competition among commercial banks, ABC is faced with many challenges. However, instead of focusing only on the business, ABC conscientiously plans its own social responsibility with the bigger picture in mind, and takes on responsibility that serves the State, society and the economy, and fulfils its responsibilities in promoting all-round social progress.

ABC is but a member of society, and can thrive only if the State and our society thrive. It has been a long-term pursuit of ABC to contribute to the realization of the Chinese dream and the joint construction of a moderately prosperous society through financial power.

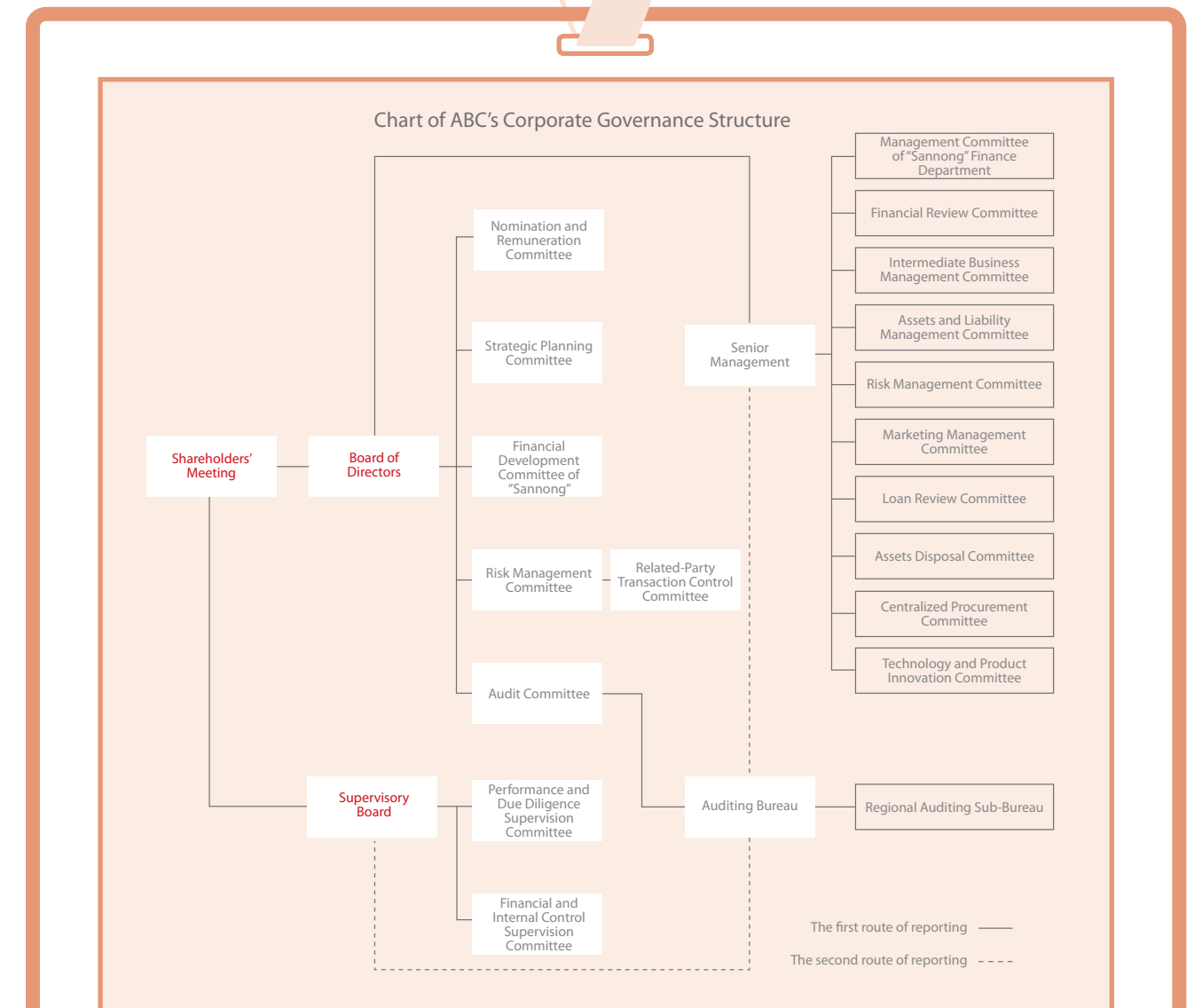
Responsibility Management System

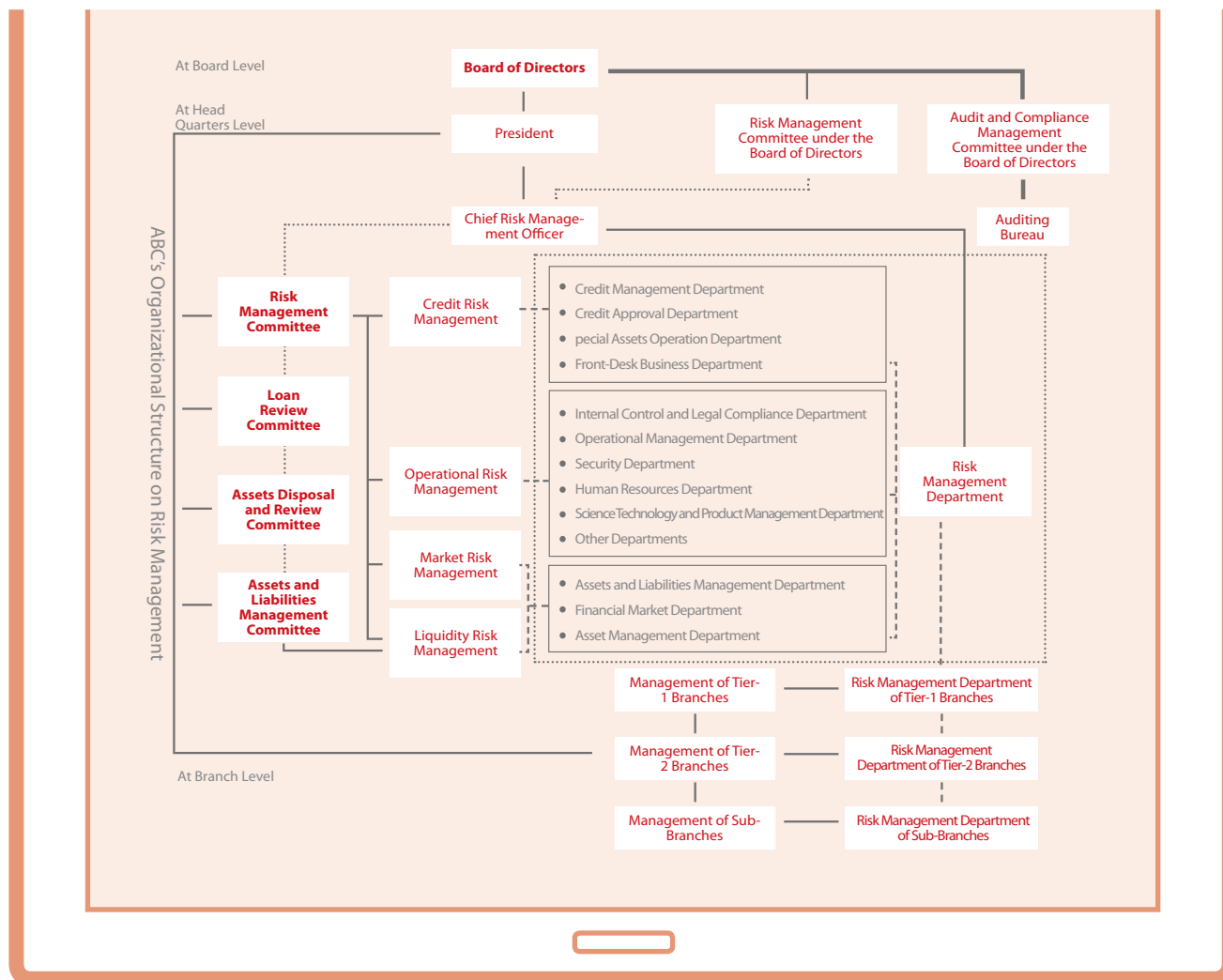
Corporate Governance

In 2015, the Bank actively followed and implemented supervision requirements, continuously improved institutional information disclosure. Pay close attention to market hot topics and important concerns of investors. Actively explore the content and form of voluntary disclosure, enhanced the transparency of information disclosure. By the end of 2015, ABC has disclosed more than 290 information items in the SSE (Shanghai Stock Exchange) and the SEHK (The Stock Exchange of Hong Kong).

Take advantage of performance announcements, road shows, investors' summits, investors' receptions, SSE E platform, investors hotlines, emails and other forms, established an all-around, effective communication channel that covers large, medium and small stakeholders. By the end of 2015, the Bank have attended over 100 various investors meetings and conferences.

As of the end of 2015, the Board of Directors have been composed of 14 directors, including 3 executive directors, 6 non-executive directors and 5 independent non-executive directors; the Board of Supervisors comprises of 7 supervisors including 2 shareholder representative supervisors, 3 employee representative supervisors, and 2 external supervisors. In addition, there are 7 senior executives.





Selected Key Topics of Social Responsibility

ABC pays great attention to the expectations and appeals of stakeholders, and has identified the 2015 Key Topics of Social Responsibility. These Key Topics were identified by collecting government and regulatory authorities' policies, publicly concerned hot issues of the banking industry, expert opinions related to sustainable development, and in combination with the Bank's own development strategies.

2 Supporting the Real Economy

- Water conservancy financing solidifies the foundation of development
- Promote the coordinated development of Beijing-Tianjin-Hebei integration
- Lay Out Connecting Constructions for "the Belt and Road Initiative"
- Financially Serving the Yangtze River Economic Belt Project
- Promoting Mass Entrepreneurship and Innovation

1 Serving "Sannong"

- Promoting agricultural modernization
- Boosting the new urbanization
- Developing beautiful rural areas
- Helping farmers thrive

3 Alleviating Poverty

- Strengthen the credit support in poverty regions
- Improve the sustainable financial innovation model for poverty alleviation
- Set up a system of differential financial products for poverty alleviation
- Strengthen the basic financial services ability of poverty-stricken areas

7 Taking Delight in Public Welfare

- Care for the disadvantaged
- Promote financial literacy
- Implement "Sunlight Procurement"

4 Environmental Protection

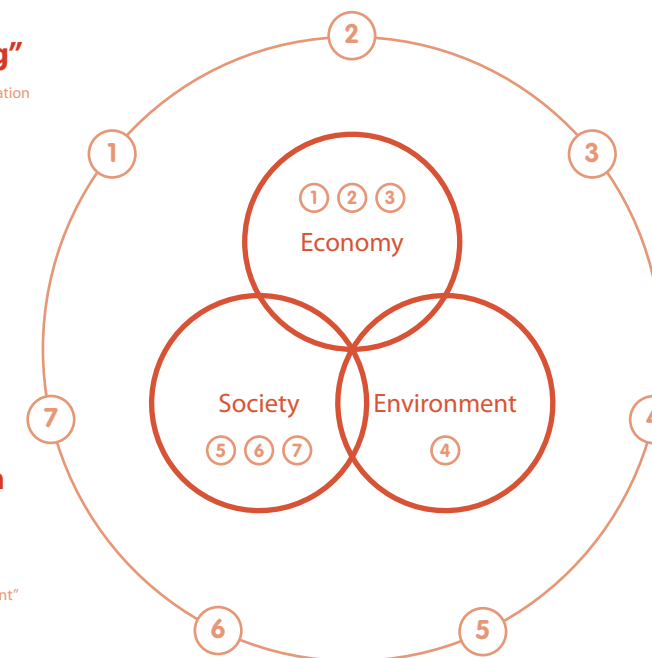
- Issue green credits in response to climate change
- Green Credit Escorting Green Development
- Advocating Green Living On the New Road of Environmental Protection Development

6 Optimizing Services

- BoEing system depicts a brand new IT blueprint
- Implement internet financing, improve customer experience
- Innovate products and meet customer requirements
- Strictly protect the rights and interests of customers

5 Employee Development

- Protection of the rights and interests of employees
- Employee capacity development
- Employee care



Organizational System of Responsibility

Under the senior management of head office, set up the Social Responsibility Management Committee. At branch levels, the Executive Committee of Social Responsibility is set up to promote the implementation of various tasks. The Corporate Culture Department at the head office is in charge of social responsibility, with the assistance of appointed employees in other departments of the

head office and in the branches, who are responsible for conducting daily work related to social responsibility. In 2015, the Corporate Culture Department of the head office further enriched information disclosure related to social responsibility, strengthened blog, WeChat and other news media information disclosure.

Internal Risk Management

ABC has established a risk policy framework which features clear hierarchy, scientific applicability and full coverage. Continuously optimizing the organizational structure of risk management and job responsibility of branches and sub-branches. Strengthening risk management business training, and continuously improving professional competence and capacity. The Bank actively promoted the establishment of Risk Management Departments, personnel allocation, performance assessments, and the implementation of risk management functions in grass-root branches.

Participation of Stakeholders

Stakeholders' participation is a significant part of the foundation that supports the continuous perfection of the Bank's social responsibility management system. The Bank has ceaselessly improved stakeholder participation mechanism. Through conferences, discussions, interviews and other methods, ABC has communicated with important stakeholders in order to better understand their expectations and appeals, so to include them in our operational decisions and strategic management. Together, with internal and external stakeholders, we aim to promote the balanced and sustainable development of this bank and of the financial social responsibility environment as a whole.



ECONOMY

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RESPONSIBILITY PRACTICES

ENHANCE THE CAPACITY OF SERVING "SANNONG" THROUGH COMPREHENSIVE FINANCIAL SERVICES

Since 2015, ABC firmly established and implemented the developmental philosophy of innovation, harmony, openness and sharing, and gave priority to "Sannong" related credits and loans. The Bank intensified the innovation of serving "Sannong", pushed forward the comprehensive reform of "Sannong" financial departments, took full advantage of staff, outlets and other resources, and actively introduced new policies and measures, that offer more financial support for "Sannong". ABC aims to solve problem of "Sannong", to strengthen motivations for innovation, and to build up developmental competitiveness.



"No. 1 Central Document" Issued During "the Twelfth Five-Year Plan" Period

Decision on Accelerating the Development of Water Conservancy Reform	Opinions on Accelerating the Scientific Innovation of Agriculture and Continuously Enhancing the Ability of Guaranteeing Agricultural Supply Security	Opinions on Accelerating Agricultural Modernization and Further Enhancing the Vitality of Rural Development	Opinions on Comprehensively Deepening Rural Reforms and Pushing Forward the Acceleration of Agricultural Modernization	Opinions on Accelerating Innovative Reform and Agricultural Modernization
<p>2011</p> <ul style="list-style-type: none"> Issued Notice on Ongoing Efforts on Improving Financial Services for Water Conservancy Constructions; Signed Strategic Co-operation Agreement with Ministry of Water Resources; Carried out a number of financial services innovations on water conservancy construction projects 	<p>2012</p> <ul style="list-style-type: none"> Formulated Guidelines on Vigorously Promoting Reform and Innovation and Solidly Conducting Technological Financial Services; Provide suggestions to the formulation of important documents such as Guidelines to Agricultural Science and Technology Park by the Ministry of Science and Technology, and Regulations on Forest Rights Mortgage Loans by China Banking Regulatory Commission; Actively pushed forward financial services for Agricultural Science and Technology Park, set up coordination platforms, and focused on supporting a number of national-level seed industry backbone enterprises 	<p>2013</p> <ul style="list-style-type: none"> Formulated ABC Guidelines that Supports the Acceleration of Agricultural Modernization; Pushed forward agricultural modernization, provided powerful financial services for agricultural operating entities who engages in intensive and large-scale productions; Invested more on agricultural technologies. 	<p>2014</p> <ul style="list-style-type: none"> Introduced Opinions on Financial Support for the Construction of "Beautiful Countryside" and Opinions on Comprehensively Strengthening and Improving the Basic Financial Services in Rural Areas; Set up service modes to support new agricultural operating entities; Offered more credits for rural development and improved rural service channels; Pushed forward the building of rural credit system and expanded the coverage of rural financial services. 	<p>2015</p> <ul style="list-style-type: none"> Introduced Opinions on Serving "Sannong" More Solidly and Comprehensively, etc., and so forth; With Ministry of Agriculture and Agricultural Development Bank jointly issued Notice on Accelerating the Construction of High Standard Farmland by Innovating Investment and financing modes; Supported agricultural industrialization, pushed forward specialized agricultural development and with a focus on new agricultural operating entities to increase credit delivery.

Response from ABC



CREATIVELY PROMOTING AGRICULTURAL MODERNIZATION

The Fifth Plenary Session of the 18th Central Committee calls for vigorously promote agricultural modernization and embark upon a road of modern development that's efficient, with safe products, economized resources and environmentally friendly. ABC responded actively to the decision of pushing forward agricultural modernization development, firmly established the concept of innovative development, and focused on key links and industries. The Bank stepped up innovative efforts in service objects, service products and service modes and other aspects, and effectively improve the breadth and depth of services for modern agriculture.

Chart: Key Measures in the Promotion of Agricultural Modernization Development (As of the End of 2015)

Focus closely on new agricultural operating entities	ABC's credit balance and balance of credits used for agricultural leading enterprises was 343.38 billion yuan and 217.01 billion yuan, with an increase of 5.5% and 4.3% on a year-to-year basis respectively. The loan balance for agricultural industrialization leading enterprises was 168.3 billion yuan. The Bank's service coverage rate for national-level and provincial-level leading enterprises was 82% and 61%, respectively. ABC provided comprehensive financial services for 21,700 leading enterprises, that's 1866 more than that of 2014.
Connect agricultural industrial chains	Led more than 53 million farmers in total to engage in agricultural industrialization, launched the innovative service mode of internet-based agricultural industrial chain financing. Based on historical trade data from the "ERP" systems of leading enterprises, providing bulk, automatic, and convenient internet loan services for small and micro businesses downstream of the leading enterprises industrial chains, benefiting hundreds of small and micro businesses.
Cover the agricultural industrial clusters	Issued Agricultural Bank of China 2015 "Sannong" Credit Policy Guidelines, developed 49 regional credit products related to rural communities, newly formulate 5 agricultural industry credit policy related to tea, corn milling, aquaculture and processing and so forthforth. Presently, credit policies related to agriculture amount up to 13, with loan balance of 200 billion yuan.
Continuously strengthen key areas of service	<ul style="list-style-type: none"> The Bank has established collaborative relationships with 72 foreign national agricultural science and technology parks. ABC supported 271 leading enterprises in agricultural science and technology industries, with a loan balance of 8.45 billion yuan, and provided major credit support for 54 national-level seed industry backbone enterprises, such as Yuan Longping High-tech Agriculture Co., Ltd and Hefei Fnegle Seed Co., Ltd. The loan balance for 3,496 leading enterprises in 13 major grain producing areas was 134.5 billion yuan, registering a growth rate of 0.8%, accounting for 62% of ABC's all used credits for leading enterprises.

COORDINATING TO BOOST NEW URBANIZATION

The 13th Five-Year Plan of the central government proposed to propel people-focused new urbanization, this is an important strategic arrangement for breaking the binary structure of rural and urban areas, an drealizing rural and urban integration. It is estimated that by 2020 China's population urbanization rate will reach 45%, which means over 46 million farmers will migrate to cities yearly. This is of great importance to the expansion of consumption demands, the stabilization of the real estate market, and the expansion of investments in urban infrastructure and public service facilities. As a large State-owned commercial bank involved in both urban and rural markets, the Bank actively practices the concept of coordinated development, insisted on the two-wheel drive development strategy of urban and rural areas, provided good financial services for new urbanization, truly connected the urban and rural financial markets, promoted the orderly flow of financial factors and guided more financial resources to rural areas.

Differentiated Strategies Propel New Urbanization.Constructions

On June 10th, 2015, the Bank issued Opinions of China Agricultural Bank of China on Further Support for New Urbanization Constructions,,further defined the key areas of new urbanization constructions, mentioned exploring new entities that support new urbanization constructions, increasing urban financial integrated service abilities, and building a mainstream bank of urbanization financial services.

Key Points of Opinions of China Agricultural Bank of China on Further Support for New Urbanization Constructions

Measures	Main Contents
Revolving "the Belt and Road Initiative, "Collaborative Development of Beijing-Tianjin-Hebei Regions", and "the Yangtze River Economic Belt Project", based on eastern and western regions' different levels of development, and resource endowments, established differentiated regional support policies	<p>Actively support urbanization construction projects such as traffic structure optimization, sustainable utilization of resources, environmental quality improvement, industrial transformation and upgrading, integration of urban and rural development, and key small towns and new countryside constructions.</p> <p>Support urbanization construction projects such as infrastructure expansion, industrial transfer projects and land development in central areas.</p> <p>Support urbanization construction projects in western areas, such as land consolidation, characteristic small towns and urbanization of beautiful rural areas.</p> <p>Support urbanization construction projects such as transformation of the old city, shantytown renovations and equipment industry upgrades in northeast China.</p>
Strengthen financial innovation through PPP model	Strengthen financial innovation through guarantees and product services, focused on serving local governments involved in urbanization construction, large state-owned enterprises, private enterprises, engineering contracting enterprises, rural economic cooperation organizations. Via the PPP model, involved with the new entities in urbanization constructions.
Intensify financial service products innovations for new urbanization constructions	Pushed forward equity products and services such as urbanization credit asset securitization and government high quality asset securitization, explored and developed urbanization investment funds and infrastructure financial leasing, and encouraged branches at all levels to create innovative regional financial products for local market demand according to regional economy and urban planning characteristics.



Supporting Cultivation of Characteristic Fruits Such As Kiwi.

SUPPORTING THE CONSTRUCTION OF BEAUTIFUL AND LIVABLE COUNTRYSIDE

In recent years, the contradiction between rural production and life style, and environmental load-carry capacity became more and more prominent, green development task is terribly pressing. As a state-owned big bank serving "Sannong", ABC actively implements the concept of green development, extends green financial services, effectively promotes green development in rural areas, adheres to the policy of "reform-pushing and innovation-driven development" at all times, and dedicates itself to improve the conditions of rural areas, and speeds up rural constructions. The Bank helps common people to live better, boosting the construction of "beautiful countryside" that's more suitable for living, working and traveling, and truly realizing happiness and well-being for all.

Zhejiang Branch Promoted the Construction of Beautiful Countryside

Under the guidance of ABC's "China Agricultural Bank, Cultivating Beautiful China" branding, Zhejiang Branch's Business Department thoroughly served "beautiful countryside" constructions, and built up the "beautiful rural credit" brand. "Beautiful countryside credit" are offered to village constructions directly, focusing on projects such as comprehensive improvement of rural land, new energy resources development and utilization such as methane and solar energy in rural areas, rural housing renovation, rural domestic sewage disposal management, comprehensive improvement of mass village environment, protection of ancient villages, and ecotourism. Such brand continuously improves the rural infrastructure and living environments. Since 2015, Zhejiang Branch approved and granted 13.46 billion yuan for countryside constructions in 111 towns and 4,928 villages in the province, supported the construction of 1.35 million square meters of new farmers' housing, 2.2 thousand MU of rural land renovation, and 3,859 KM of river improvements, benefiting over 1,670 thousand farmers.

Supported the comprehensive renovation of rural land. Jiaying Branch first launched "Land-Saving Index Pledged Loans", lending 54 million yuan worth of loans to "the 11 rural land renovation projects including the Red flag Yang in the Town of Puyuan in the City of Tongxiang", the first of its kind in the province. The first loan of 30 million yuan for comprehensive renovation projects of rural land in Xiuzhou District were also have been granted successfully.

Support rural housing renovations. There is a residential area in Chunan County in the Town of Fenkou, occupying 81.16 MU, with 25 newly-built apartment buildings. It is Fenkou Town's Wanye District Jing Xi, Yuan Community, it has 523 sets of placement housing. Residents mainly come from villages near Fenkou Town, mainly consists of families in poverty, houseless families, and families living in dilapidated buildings, and with some villagers who want to improve the conditions of rural housing. "The House Purchasing Loan Project" of Chunan County Fenkou Sub-branch made it affordable for farmers to have a house. The sub-branch processed 85 housing purchasing loan applications during the first phase, and granted 64 loans that amounted up to 7.31 million yuan. During the second phase, the sub-branch processed 42 loans, a total of more than 5 million yuan, with almost all of them in place.

"The House Purchasing Loans of ABC was such a timely help, it was economical and convenient, ABC not only granted us the loan, but also provided door to door service." A farmer from Jing Xi Yuan of Fenkou Town in Chunan County



The most beautiful Jiuzi River
Daye Sub-branch in Hebei Branch (Photographed by Aimei Dong)



Business Department in Zhejiang Branch granted 0.8 billion yuan to support "The Water Source Protection and Renovation Project in Southern Nanjing", relocated residents in the water source protection area and industrial enterprises discharging sewage. Through river dredging and remediation built water source green belts to ensure the safety of drinking water in Nanjing.
Zhejiang Branch Business Department, Jianye Sub-branch (Photographed by Zhong Li)



Huanan Branch used mobile finance to help promote Xuyi Lobster Festival, installed 45 POS machines in total for lobster farmers, and provided 2 million yuan worth of credit support.
Huaian Branch (Photographed by Yu Han)

Xinghua Branch in Jiangsu supported the cultivation of dendrobium officinale which ranks first in the "Top Nine Chinese Herbs". Through the innovative mode of the integration of company + cooperatives + farmers, the largest base for the cultivation, growth and sale for dendrobium officinale in the country was established, and led people to prosperity. Xinghua Sub-branch in Taizhou (Photographed by Qiong Ni)



Displays of Autumn in Ancient Village

SHARING THE RESULTS OF INCLUSIVE FINANCIAL DEVELOPMENT

In order for farmers to prosper, it is necessary to fully tap the potential of internal agricultural income, develop income increase space for secondary and tertiary industries, broaden the channels of external income in rural areas, intensify policy support to help farmers increase income, and strive to maintain the trend of lessening of rural-urban gap economic under the new economic normal. The Bank practices the concept of shared development, continuously increased credit support, promoted poverty alleviation for farmers, focused on supporting farmers under the production chain of "large-scaled farms" through small loan products, supported "large-scaled farms" in accordance with the principle of "one succeed leading a group", cultivated prosperous role models to set good examples as the rural elite. By doing so, the Bank helped farmers generate more revenue and to share the benefits of inclusive financing so to become better off. As of the end of 2015, farmers related loans totaled up to 167.70 billion yuan, that is an increase of 13.09 billion yuan in comparison to the year before, and an increase rate of 8.5%.

Actively Built B-B-C Rural Financial Ecosystem

Using Kins Hui Nong Tong Project service outlets as bases, the Bank actively introduced internet technology, developed bilateral cooperative relationships with town-level wholesalers and agricultural enterprises using an e-business platform, integrated it into the daily production and lives of farmers, build a rural financial ecosystem of B(wholesalers)-B(retailers)-C(rural clients). The Bank sped up "Sannong" e-business platform network construction by seizing e-business market development opportunities in rural areas, relying on the large number of Hui Nong Tong department stores and supermarkets, and bringing offline supply lines online.

In 2014, Gansu Branch launched the "Four 'Rong'" financing platform, a pilot platform that serves "Sannong", extending all-round comprehensive services for rural enterprises and farmers including information release before production, in production and after production, transaction matching, agricultural materials procurement, agricultural products sales, logistics distribution, and payment financing. In the meantime, Hubei Branch in Hubei province launched the "E-Farmers' Housekeeper" pilot project, with 3,051 county upstream wholesale users by the end of 2015. This project achieved full coverage of services for 69 counties in the province, extending services to 55 thousand countryside stores. Hebei, Henan, Heilongjiang, Fujian and Jiangsu branches also launched the "E-Farmers' Housekeeper" platforms. Since the launch of the "Four 'Rong'" financing platform since October, 2014, Gansu branch has constructed 10,161 service points.

Briefing of the "Four 'Rong'" Financing Platform

Module	Contents
"Rong Tong" (Connecting)	Strive to provide inclusive financial services, focusing on improving basic financial services and opening up "last mile" of serving common people.
"Rong Zi" (Financing)	Strive to provide internet financial services, focusing on laying a solid foundation for "Sannong" development funds, and crack the problem of financing difficulties for farmers.
"Rong Zhi" (Intelligence)	Strive to provide public integrated services with social forces comprehensively involved, focusing on improving the capacity of severing "Sannong" and make efforts to improve the life quality of farmers.
"Rong Shang" (E-Financing)	Strive to provide e-business services for "Sannong", focusing on improving rural commodity market circulation efficiency, and solve the "hard to buy and hard to sell" problems for farmers.



Directors on the Board inspected Tonghang Grain Trade Limited Company in Tianzhen County, Shanxi Province.



The Kins Farmers Loan from Huaian Branch in Jiangsu helped Grandpa Zhang pull through tough times. His corn fields had a bumper harvest this year. Huaian Branch (Photographed by Yan Shi)



Served alpine tea farms in the Taiwan Farmers' Pioneer Park in Zhangping.



Directors of the Board investigated the financial service stations in Zengcheng, in Guangdong Province.

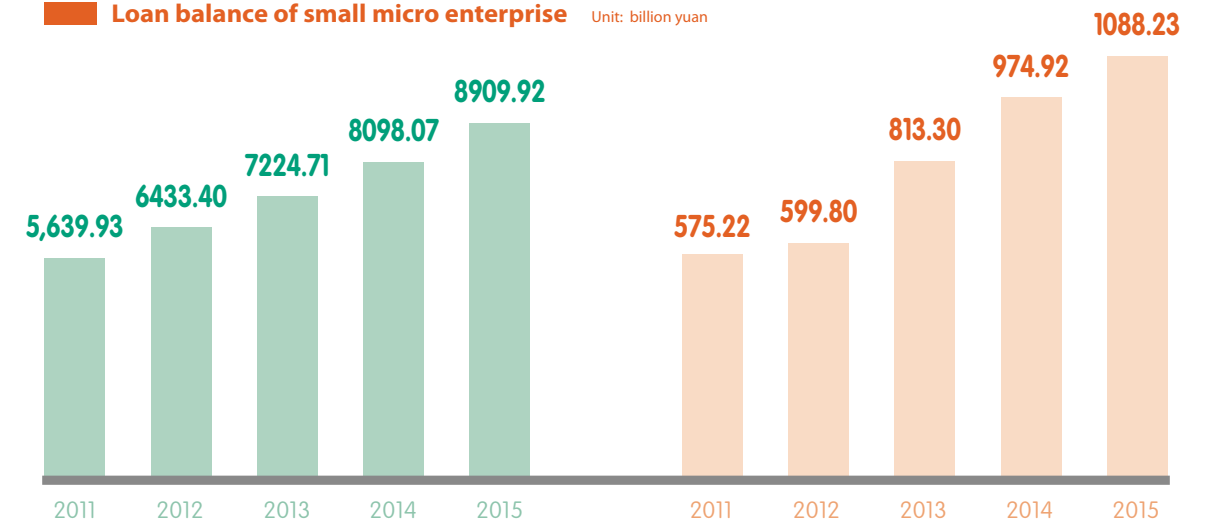
FOCUS ON NURTURING THE FORCES THAT BETTER SERVES THE REAL ECONOMY

"Improve financial services, and make financial services accessible for the real economy, especially for small and medium enterprises, small and micro businesses."
 ——Xi Jinping



Loans and advances in total Unit: billion yuan

Loan balance of small micro enterprise Unit: billion yuan



As a state-owned large bank, ABC undertakes the important task of supporting economy. In 2015, ABC has taken many effective measures in serving the national grand strategy such as the integration of Beijing-Tianjin-Hebei, One Belt One Road, the Yangtze River Economic Belt, double innovation and other aspects.



ABC makes its contribution to foster the new impetus of real economy.

INVESTING IN WATER CONSERVANCY TO SOLIDIFY FOUNDATIONAL DEVELOPMENT

Water conservancy plays an important role in driving economic development. To invest more in water conservancy constructions, the Bank held a special meeting with the Ministry of Water Resources, strengthened collaboration between the Bank and the government. The Bank continuously intensified support for 13 major grain production areas and 8 hundred major grain producing counties around the country, actively supported farmland water conservancy construction projects such as key water control projects of large agricultural production bases, new water saving irrigation technology, and rural livelihood water conservancy projects, etc.. By the end of 2015, 29 branches of ABC had signed agreements with local Department of Water Resources, provincial-level water affairs companies and water conservancy investment companies, provided 735 billion yuan of intentionality credits. Developed and introduced a series of policy products such as water conservancy construction loan, actively provided comprehensive financial services.



Guangxi Branch supported this key water-control project in Changzhou, Guangxi Province. The main dam is located down stream of Xunjiang River in the Xijiang River system. Wuzhou Branch in Guangxi (Photographed by Wenzhu Zhong)

Sichuan Branch Helped the Recreation of Another Dujiangyan.

In Leshan City's Shawan District by the Dadu River, farmer named Yuxi Wang said goodbye to the shabby house which he lived in for many years, and relocated to modern resettlement housing. "Dadu River separates the village from the outside world. Transportation is difficult, villagers lived on farming and boating, and were poverty-stricken. Now, a hydropower station has been built, the whole village has been relocated, farmers moved into new houses. Some villagers used their compensation money to start their own businesses, some have gone to work in nearby factories, their lives have been improved. Sichuan Branch continuously intensifies financial support, and vigorously promotes the recreation of another Dujiangyan, hoping to turn blueprint into reality. By the end of 2015, at the end of "The Twelfth Five-Year Plan", the branch had cumulatively granted 72.98 billion yuan worth

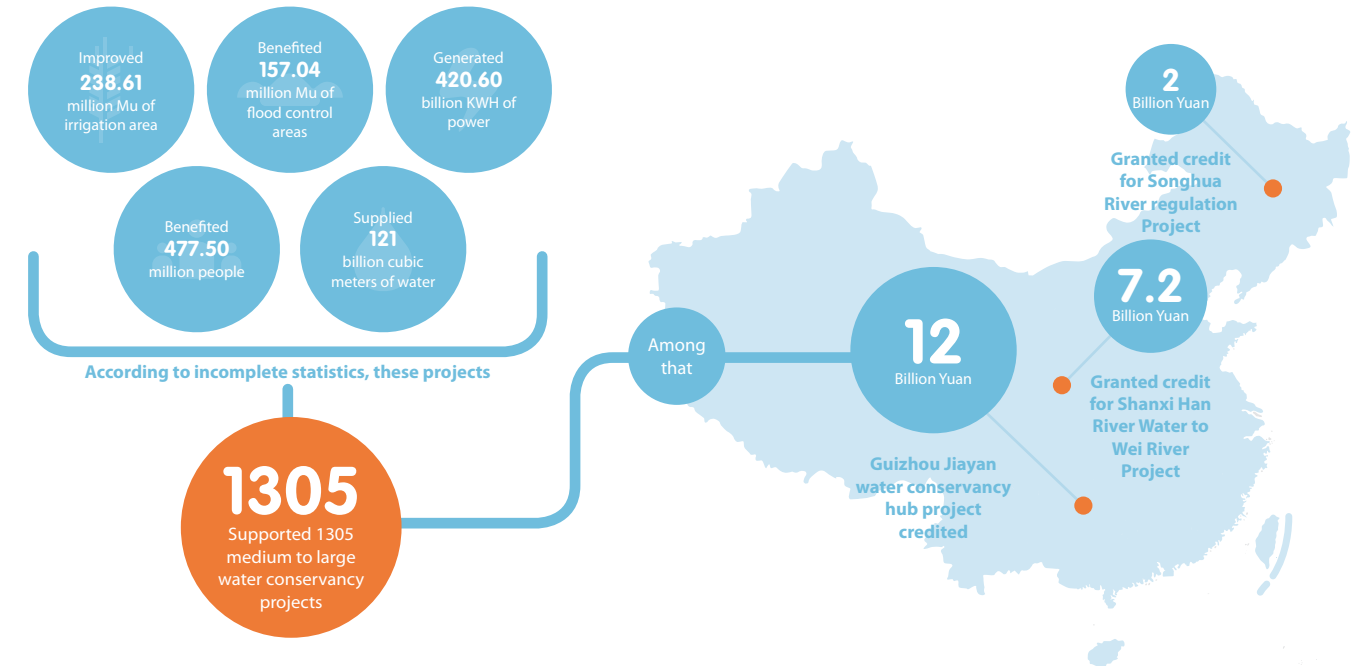
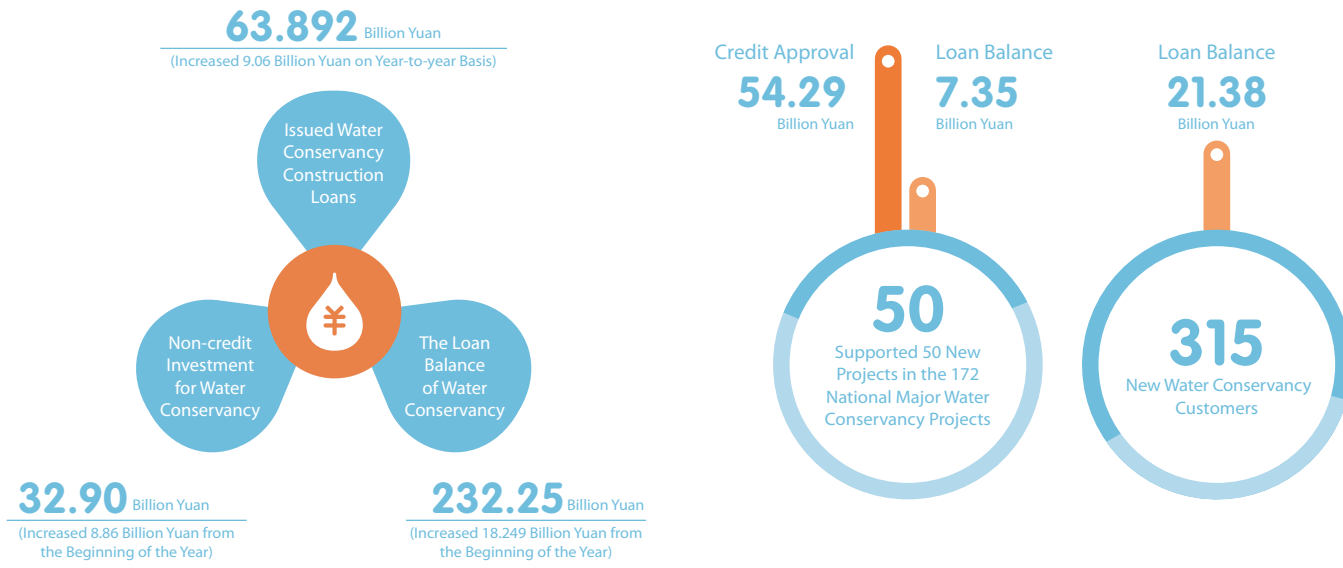
of loans for water conservancy projects, supported 14 key water-control projects, 5 water source protection projects, 15 urban-rural water supply projects, and 131 rural hydropower development and utilization projects. These water conservancy financial supports have ensured that 40% of Sichuan's counties have stable yields despite drought or excessive rain, farmland irrigation area is over 12 million MU, and the quality of over 64% of drinking water can be guaranteed.

At the very beginning of the project in 2012, ABC granted us a total of 1.74 billion yuan of loans. For the past two years, service team of ABC have provided personalized services, ensured the construction of the power station have proceeded as scheduled.

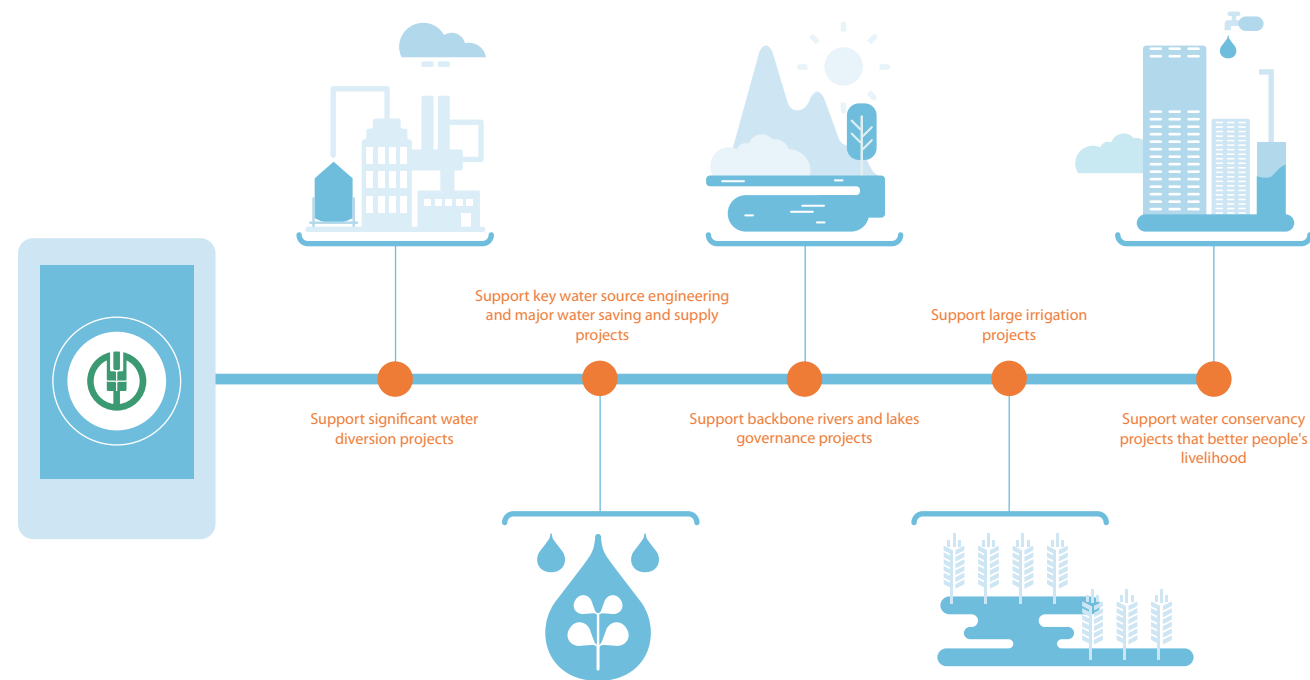
_Jiong Sun, Manager of the Dadu River Angu Hydropower Station

How ABC Supported Water Conservancy Constructions in 2015

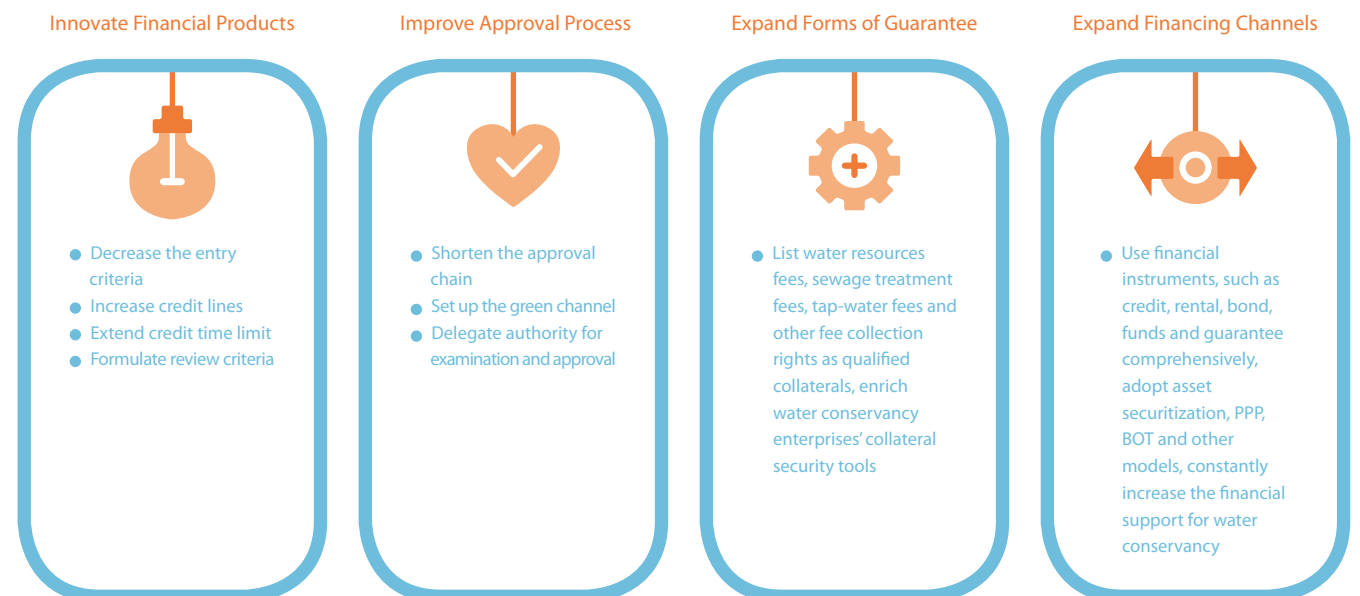
How much does the fund investment in water conservancy construction of ABC in 2015?



What water conservancy construction projects did ABC support?



How Will ABC Support Water Conservancy Construction in the Future?



PROMOTING THE COOPERATIVE DEVELOPMENT OF "INTEGRATION OF BEIJING-TIANJIN-HEBEI REGIONS"

Achieving the integration of Beijing-Tianjin-Hebei regions is of vital importance to the overall regional development strategy, as well as to optimizing productivity distribution, and enhancing the benefits of quality development. Since December 11, 2014, when Central Economic Work Conference named integration of Beijing-Tianjin-Hebei regions as one of the three regional development strategies, the Bank has actively adapted itself to the new economic normal, continuously intensified financial support for Beijing-Tianjin-Hebei regions. ABC promoted complementary advantages in the Beijing-Tianjin-Hebei regions, propelled economic transformation and upgrading in areas surrounding the Bo Sea, and drove the development of the northern hinterland.

Beijing Branch Grasped the Main Pulse of Integration of Beijing-Tianjin-Hebei Regions

In terms of credit, Beijing Branch gave first priorities to areas closely related to transportation, environmental protection, industrial upgrading, and provided all-round support for the cooperative development of "Integration of Beijing-Tianjin-Hebei Regions" projects.

Overview of Beijing Branch Supporting the cooperative Development of "Integration of Beijing-Tianjin-Hebei Regions"

Major Projects Supporting the Cooperative Development of "Integration of Beijing-Tianjin-Hebei Regions"	Status
Put 351 projects on the key support list, and tailored innovative financing program "loans+funds" for the construction of the new city and its surrounding projects	Host bank for the projects, leading bank for loans and funds
Offered exclusive support for the direct underground line project between Beijing Railway Station and Beijing West Railway Station	Grant nearly 300 million yuan
More efforts put into specialized government and bank collaborative projects such as "Villages Within the City", "Three Water" Management, plain forestation, and atmospheric environmental management	Granted cumulatively 33.60 billion Yuan of loans
Actively establish long-term mechanism for collaborations between the Bank and the government, and signed strategic cooperation agreements with 10 districts and county governments including Dongcheng, Changping, Yanqing districts	Offered over 250 billion yuan of intentionality credits
Obtained centralized payment service qualifications in 13 districts/counties and won bids for municipal treasury cash management project for three consecutive terms	Managed cumulative credit line amounting to 6.60 billion yuan
Served as the main underwriting bank for government bonds	Underwrote 5.40 billion yuan of bonds cumulatively
As for new changes in the positioning of the capital, the Bank focused on supporting municipal key enterprises including Shougang Group, BAIC, Jingtou Estate, Beijing Energy Investment Holding Co., Ltd, Beijing Enterprises Group, BCHD, BBMG Group, Er Shang Group, etc.	Granted over 140 billion yuan of credits and lended 21 billion yuan of loans
Constructing the new airport	Led in the biggest syndicated loan, which meet the financial need of 40 billion yuan, and the Bank's allocation rate was 35%, which is far higher than other banks

LAYING OUT CONNECTING CONSTRUCTIONS FOR "THE BELT AND ROAD INITIATIVE"

Chinese President Xi Jinping proposed the initiative of building a "New Silk Road Economic Belt" and the "21st-Century Maritime Silk Road" in 2013. Vision and Actions on Jointly Building Silk Road Economic Belt and 21st-Century Maritime Silk Road was issued in March 2015, marking beginning of the full scale promotional stage of "The Belt and Road Initiative". Financial integration is indispensable for the construction of the Belt and Road. The Bank actively played the role of the financial engine and fully served the implementation of the national strategy.

Shanxi Branch Helped the Starting Point of the Ancient Silk Road to Embark on a New Journey

Shanxi Province have proposed the creation of a new starting point of the Silk Road Economic Belt, revolved around such goal, ABC Shanxi Branch have been accelerating the financial services for the construction of the Silk Road Economic Belt. From promoting road constructions to promoting enterprises to "Go Global", the Bank have been transforming the mode of financial services from purely credit support to a double-wheeled model featuring the combination of investments and loans.

Focusing on the key Silk Road Construction projects, Shanxi Branch was the first to be involved in the construction of Xi'an railway, highway and aviation projects, supported establishing Xi'an into the departure point out to the sea when goods go "from west to east", and the convergent point for "connecting with the east going out to the west". Shaanxi province planed that by 2025, highway within the province will total up to 8000 Km. Shanxi Branch intensified financial support for the leading enterprises in the highway industry in Shaanxi Province in the form of syndicated loans and bank loans. By the end of 2015, the loan balance for highway industry amounted to 29.60 billion yuan. In terms of railway, Shanxi Branch granted 30 billion yuan worth of credits to Xi'an Railway Administration and enterprises engaged in railway projects such as Xiyan, Xilan, Xiping, Xicheng, fixed assets credits totaled to 10.98 billion yuan.

ABC Launched "The Belt and Road Initiative" Transnational Interbank Cash Transportation

To promote mutual trading within the countries along the "The Belt and Road Initiative", ABC transported 1 billion Vietnamese Dong from Lao Cai Province Branch of Vietnam Bank for Agriculture and Rural Development to Yunnan Branch. This represented the beginning of the transnational interbank cash transportation in the "The Belt and Road Initiative", and will facilitate much more convenient cash trading between banks in the two nations.



Photograph: Frontier inspection personnel handling procedures for the transportation of the Vietnamese Dong

Fujian Branch Sped Up the Internationalization of the Association of South-East Asian Nations (ASEAN) Seafood Exchange

The Seafood Exchange of the Association of South-East Asian Nations (ASEAN) is the key project that promotes the 21st Century Maritime Silk Road's construction in Fujian province. It is also one of the 18 projects of ASEAN Maritime Cooperation Fund, and it has formally opened to public trade on October, 21st 2015. On that day, Fujian Branch signed the strategic cooperative framework agreement with the Seafood Exchange of ASEAN, and the trading system customized for ASEAN, called "Yinshangtong" went on-line simultaneously.

According to the framework agreement, Fujian Branch will offer the Seafood Exchange 0.5 billion yuan of intentionality credits, and develop deep collaboration with the Seafood Exchange and its upstream and downstream customers in the bank-commerce business, bank financing services, cross-border RMB two-way capital pool, RMB (the third party) settlement special accounts and other areas. This will help the Seafood Exchange in speeding up their internationalization, and the establishment of a branch in all 10 countries within ASEAN.



Photograph: Supporting Qinzhou port constructions, help build "The Modern Maritime Silk Road"



Photograph: Boosting the rapid growth of national leading enterprises

Listed Trading of RMB and Tajikistan Somoni

On December 13th, 2015, RMB and Somoni Listed Trading Launching Ceremony undertook by Xinjiang Branch and Construction Corps Branch was held in Urumqi.

At the beginning of 2015, ABC signed Supporting Agriculture Industries Cooperative Agreement with the Agricultural Investment Bank of Tajikistan, and established business cooperative relationship with foreign economic banks and other financial institutions in Tajikistan. Take an intuitive to set up China- Tajikistan Silk Road Investment Management Co., Ltd, actively promote the cross-border RMB settlement , commodities trade finance and so forthforth, make the trade and investment between the two countries more convenient.

As the first exchange platform that offers RMB and Somoni trading, ABC facilitated the financial settlement such as trade settlement between the national banks, corporate and personal use of their local currency and the secondary currency, effectively clearing the currency exchange channels between the two countries, helping Xinjiang expand economic and trade businesses with Tajikistan, and continuously strengthening the economic financial strategic collaboration.

Finance Cooperation Helps "The Belt and Road Initiative" - ABC Held Tajikistani Financial Executives Seminars in Beijing

In the afternoon of May 29th, 2015, ABC grandly held the graduation ceremony of Tajikistani Financial Executive Seminar in Beijing. In September, 2014, under the witness of President Xi Jinping and President Emomali Rakhmon, ABC signed The Supporting Cooperative Agreement in Agricultural Fields with Tajikistani Agricultural Investment Bank. ABC will offer 0.6 billion RMB credit line to the Tajikistani Agricultural Investment Bank, with the business principle in mind, provide them with the financial products and risks management training, and help boost the economic and trade cooperation between China and Tajikistan. ABC became the first Chinese large commercial bank that participates in the financial cooperation between China and Tajikistan, and the pioneer in commercial bank collaborations between the two countries. Under the background of comprehensively deepening the strategic partnership between China and Tajikistan, this seminar represented a significant way in implementing the two presidents' instructions, and is a practice of ABC serving "The Belt and Road Initiative" major strategy and the financial cooperation between China and Tajikistan. This seminar provided opportunities for broad communication on a series of major currency and financial topics in the financial industry between the two countries.

The financial cooperation between China and Tajikistan is an important component of the comprehensive economic and trade cooperation between the two countries. Holding an excellent seminar not only promotes the friendly exchanges between the two countries in the financial sector, but also is an important step to deepen the strategic partnership between China and Tajikistan. ABC hopes to enhance the understanding of the treasury and finance department of Tajikistan on Chinese economic development, finance operation, rural reform and other sectors, build the communicative exchanges platform and lay a sound foundation of deepening financial cooperation between China and Tajikistan.

——Former Chairman of ABC, Liu Shiyu

"Giving priority to the development of good-neighbor and friendly relations with China is an important foreign policy of Tajikistan. The two countries are devoted to co-construct the Silk Road economic belt, and now it has established close connections on the Cultural exchanges and economic and trade exchanges. Thanks ABC for the effective seminar, which provides the financial industry of China and Tajikistan with a cross-border multi-dimensional exchanges platform".

——The Director of Monetary Policy Department of the State Bank in Tajikistan, Ta Sheriff

Holding the financial executives seminar for Tajikistan is an innovative practice of the financial cooperation between the two countries. The seminar offers a platform to share experiences and discuss cooperations between the two national financial sectors. It helps integrate the financial development concepts of the two countries, coordinate the financial regulatory policies and dock financial businesses, which will unveil a new chapter of bilateral financial cooperation.

——Former Chinese Ambassador in Kyrgyzstan, Wang Kaiwen



Photograph The Graduation Ceremony of Tajikistani Financial Executive Seminar (Photographed by Head Office/Shunxi Chen)



The graduation ceremony of financial executives' seminar in Tajikistan (Photographed by Head office/ Chen Shunxi)



FINANCIALLY SERVING THE YANGTZE RIVER ECONOMIC BELT PROJECT

The Yangtze River is the world's number one inland waterway that has the top freight volume. The Yangtze River channel is the most important east-to-west axis in the nation, it has important strategic position in the overall pattern of regional development. The Yangtze Economic Belt is from Shanghai in the east to Yunnan in the west, it includes 9 provinces and 2 municipalities such as Shanghai, Jiangsu, Zhejiang, Anhui, Hubei, etc.. Under the background of the profound changes in international environment and many contradictions in domestic development, relying on the gold waterway to accelerate the development of the Yangtze River Economic Belt helps excavate the huge potential of domestic demand that's contained in the broad hinterland, and promotes economic growth spread from coastal to inland along the river.

ABC issued differentiated credit policies to the key provinces along "The Yangtze River Economic Belt". Such as Jiangsu and Hubei, ABC offered Jiangsu Branch international trade financing, country credit products and other differentiated credit policies and special rights. On the other hand, supported the construction of integrated transport hub project in Hubei province.

"The Yangtze River is the mother river of Chinese, and has played a very important role in supporting the development of Chinese nation. Promoting the development of the Yangtze River Economic Belt must consider the long-term interests of the Chinese nation, give priority to ecological and green development. The green water and hills can generate tremendous ecological, economic and social benefits, and keep our "mother river" eternally vital..... The development of the Yangtze River Economic Belt is a major national regional development strategy. The status and role of the Yangtze River and the Yangtze River Economic Belt illustrate that the development of the Yangtze River Economic Belt must adhere to the principle of ecological and green development as prioritized strategy. This is not only respecting the law of nature, but also respecting the laws of economy and society."

_Speech from the President Xi Jinping during the symposium of "Promoting the Development of the Yangtze River Economic Belt"



Hubei Branch Supported the Construction of the Yangtze River Economic Belt (Hubei Branch/ Photographed by Nongxuan E)

Issued The Guidance on Supporting the Development of the Yangtze River Economic Belt

To make full use of our own financial advantage to support the national strategy, strengthen the financial service abilities in key areas, for key customers and on key projects of the Yangtze River Economic Belt, promoting the Yangtze River Economic Belt development into the leading engine in the financial sector, ABC issued The Guidance on Supporting the Development of the Yangtze River Economic Belt.

Supporting the Key Areas of the Yangtze River Economic Belt

- Fully support the Yangtze River golden waterway construction**

 - Around the optimization of port function layout and development of the transportation system, fully support the port function improvement of Shanghai port, Ningbo-Zhoushan port and key ports along the Yangtze River in Jiangsu province, and the channel construction of ports as well as the developing zones and the logistics parks along the Yangtze River.
 - Support the construction project of the Yangtze River channels, improve the financial support on ship lock capacity, waterway regulation, engineering roads on the dams, railway transportation, and oil and gas pipeline construction at the Gezhou dam, and the Three Gorges project.
- Support the construction of a comprehensive transport corridor of the Yangtze River Economic Belt**

 - Fully support the high speed railway along the river, the railway network with the Shanghai-Kunming high-speed railway serving as the backbone, supporting the inter-city railway and the special line for passenger transport around the Yangtze River delta, the urban agglomeration in the mid-sections of the Yangtze River, the Chengdu-Chongqing urban agglomeration, urban agglomeration in the central Guizhou and Yunnan provinces. Preferential support Quli railway and other new railways' constructions, and Shanghai-Kunming existing line reconstructions.
 - Strongly support the Shanghai-Chengdu, Shanghai-Chongqing Shanghai-Kunming, and Hangrui Highway construction projects, and other major constructions in the national highway construction plan. Preferential support for provincial high traffic and "dead end roads", and provincial highways that connect with neighboring countries.
 - Fully support the hub and trunk line airport expansion projects in Shanghai Pudong, Nanjing, Hefei, Ningbo, Wenzhou, Wuhan, Changsha, Chongqing, Guiyang, and actively participate in the construction of the new airport in Chengdu.
 - Fully support 14 national comprehensive transportation hub constructions in Shanghai, Nanjing, Lianyungang and other cities, enhance the integration levels of passenger transport hubs and the freight hub transportation functions along the Yangtze River Economic Belt.
- Support industrial transformation and upgrading**

 - Actively support the small town constructions that can fully rely on local natural ecological resources and has obvious regional characteristics, appropriately support the development of the urban agglomeration along the Yangtze River.
 - Combining with the key towns in the "Green Homes - Hundred Cities and Thousand Towns" new county urbanization financial service activities, and continuously optimizing the spatial layout of ABC financial support for urban development.
 - Fully support the major urbanization construction projects of the State's urbanization development plan or the cross-region urban agglomeration development plan of the Yangtze River Economic Belt.
 - Actively explore and support key projects in provinces along the Yangtze River Economic Belt, such as projects integrated into the development plans by the Treasury or province and municipal cities, and Public-Private-Partnership projects from the project database.
- Support the all-round opening to the outside world**

 - Strongly support the construction of Shanghai free trade zone, and help with its financial upgrading development.
 - Using important bridgehead position of Yunnan opening to the southwest, actively support the construction of interconnecting infrastructures, mainly support the development of China-ASEAN Mekong River basin and the economic development of the greater Mekong sub-region.
 - Take full advantages of ABC's comprehensive financial services to strengthen the important role of Chongqing and Chengdu as the strategic fulcrum of the silk road economic belt, as well as increasing the supporting capacity of Jiangsu and Zhejiang to the marine silk road.
 - Strongly support the economic openness constructions of inland center cities such as Wuhan, Changsha, Nanchang, Hefei, Guiyang, etc.
 - Fully support the hierarchical regional port constructions, innovate the financial service modes to promote the integration of the customs area, and the inspection and quarantine areas along the Yangtze River Economic Belt.
- Support the development and construction of the water and hydropower resources**

 - Strongly support the key projects within the 172 major water conservancy projects named by the State Council located along the Yangtze River Economic Belt.
 - Fully support the green energy industrial areas along the Yangtze River, focusing on the Jinsha River, Yalong River, Dadu River, Lancang River etc., and speed up the constructions of hydropower bases and channels.
 - Increase credit loans for hydropower constructions, expand comprehensive functional water conservancy projects that has flood prevention, irrigation, water supplying and power generation functions. Also actively support rivers and lakes control, water ecology protection projects, urban and rural water supply integration projects. Preferentially support the rural small water conservancy construction projects.

PROMOTING MASS ENTREPRENEURSHIP AND INNOVATION

The State Council's Opinions on Policies and Measures of Promoting Mass Entrepreneurship and Innovation encourages banks to improve the professional level of financial services concerning entrepreneurship and innovative corporations. It called for continuous innovation of organizational structures, management methods and financial products. Promote banks to further cooperate with other financial institutions, and give targeted equity and debt financing support to the entrepreneurial innovation activities. Encourage financial institutions in the banking industries to offer one-stop systematic financial services including settlement, financing and consultations to entrepreneurial corporates. . ABC actively carries out the national strategic deployment, helping and supporting the small corporations and supporting the real economy development, tilt financial resources to public entrepreneurship and public innovation. With product innovation, mode innovation, differentiated credit management, reducing fees and other methods, fully supporting the development of the small corporations in "Mass Entrepreneurship and Innovation (Double Innovation)".

Issued Opinions on Fully Supporting the "Makers" Of Start-Ups

ABC issued Opinions on Supporting Hackerspaces and Promoting Entrepreneurship and Innovation, extending financial services to hackerspaces or fab labs, entrepreneurship cafes, innovation workshops and other new maker spaces, fully support various "makers", university graduates, returnees to villages and rural women to start up businesses, and apply relatively favorable interest rate pricing conditions to high-quality innovative spaces and start-ups. According to Opinions, ABC will continuously promote the construction of technological branches, gradually expand the coverage of technological financial businesses. Their focus will be mainly supporting traditional innovative entrepreneurship platforms such as the national independent innovation demonstration zones, state-level high-tech industrial zones and the new maker spaces

like hackerspaces, entrepreneurship cafes, and innovation workshops. ABC will increasingly support the new strategic emerging industries such as new technologies, new materials, and new energy and high-tech enterprises, promote mobile internet, cloud calculation, big data internet integrating with modern manufacturing industries. ABC will actively promote a series of characteristic financial products, revolving around the scientific and technological corporation's "few assets, high growth, high risks" characteristics, develop and promote technological innovation loans, intellectual property rights pledge loans, equity pledge loans, and other special financial products, solve innovation start-ups' problem of difficult to have guarantees.

Photograph: A villager happily picking cantaloupes



Yunnan Branch Financially Support Rural "Mass Entrepreneurship and Innovation (Double Innovation)"

Nujiang Zhou Branch in Yunnan province mainly supported plateau characteristic agriculture, actively launched "Sannong" financial service innovation. It promoted "industrial chain + farmers", "whole village promotion + multi-family group", "prosperous leaders + farmers" and other service modes, effectively met the financial demand of farmers starting up businesses. Meanwhile, to ensure high quality agricultural products can be shipped out of the mountains, the branch increased support on infrastructure constructions, helped Nujiang Zhou build roads and bridges, and clearing the road to prosperity for farmers. The branch relied on rural Huinong payment points and self-help banks, online banking, handheld mobile banks and other trading channels, as well as over 10 civil agent projects, provided comprehensive financial services for "Sannong" development in the entire area,, pushed forward the development of local industries, and helped farmers become rich.

FORCEFULLY PUSHING FORWARD TARGETED POVERTY ALLEVIATION AND POVERTY ERADICATING

As a member of the State Council's leading group for poverty alleviation and development, ABC has always been shouldering the honorable mission of serving "Sannong". Financial poverty alleviation work is both a responsibility and an honor. According to the spirit of the Poverty Alleviation and Development Conference held by the Central Government, the duty of ABC is crucial for poverty alleviation. The Central Government issued Guidance Opinions on Financial Services for Precise Poverty Alleviation Work, and urged continued increase of credit supply, and focus on industrial poverty alleviation. ABC "grasped the pulse" in poor areas and focused on precise poverty alleviation, not only "transfuse blood", but also "make blood". With sincere services, the Bank has made great contributions to promoting economical social development in poor areas and in helping poor farmers prosper.

Realize all-round well-off society in 2020.

- Printed Opinions on Further Completing Financial Poverty Alleviation Work;
- Established Accurate Assessment and Evaluation Mechanism for Poverty Alleviation;
- Set up Financial Poverty Alleviation Work Leading Group, established the financial poverty alleviation management framework of "headquarters leads and plans, provincial and city branches push forward, and county subsidiary branches implement";
- Formulate Opinions on Completing Financial Poverty Alleviation Work During the 13th Five Year Plan;
- Established Financial Poverty Alleviation and Development Department;
- Established the system of bank leaders appointed to directly guide poverty-stricken areas' branches.

Formulated Policies and Planted the Seed of Hope

Issued Credits to Help Poor Areas Harvest



832

By the end of 2015, ABC has supported 832 new agricultural operating entities in the key counties of poverty alleviation.



1285.1

Since 2011, ABC has issued 1285.1 billion yuan in the key counties of poverty alleviation.



590.7

Total credit balance of poverty alleviation is up to 590.7 billion yuan.

INCREASING CREDIT SUPPORT IN POVERTY-STRIKEN REGIONS

The State Council's China Poverty Alleviation and Development Office has designated Raoyang and Wuqiang in Hebei province, and Xiushan in the city of Chongqing, Huangping in Guizhou province as poverty alleviation counties for ABC's head office. Based on the introduction of the ABC financial poverty alleviation program, according to the actual development situations, the Bank adopted differentiated credit policies, relaxed customer access requirements, and intensified directional support for key poverty-stricken areas. Highlighting leadership of characteristic industries in the area, ensure customers benefit, and achieve "support an industry, prosper a region, enrich the people". Thus, effectively achieve providing financial services and precise poverty alleviation at the same time, promoting poor areas to overcome poverty and achieve prosperity.

Shanxi Yanchuan Branch Alleviated Poverty With Love -- President Xi Jinping Spoke of it Highly

Yanchuan County is located in the hinterland of the Loess Plateau in Northern Shaanxi, the birthplace of the first Red Army, the first place where the red army joining forces in Northern Shaanxi and also one of the key poverty alleviation counties designated in the 12th Five-Year Plan. On February 13, 2015, the eve of the Spring Festival of the Year of the Sheep, President Xi Jinping went to Liangjia Village, in Wen Anyi Town, Yanchuan County in Northern Shaanxi where he worked before, to visit and see folks before the new year. President Xi Jinping inquired Shi Chunyang, the Secretary of the Village Party branch, "What industries did the village have? How's the development?" "The village mainly developed planting and breeding industry such as planting apple trees and raising pigs and chickens, and the loans comes mainly from ABC; the Village Party branch and ABC developed "Building the Bank and the Village" movement, and the Bank extended visited families in hardship on Chinese New Year's Day and other festivals." answered Shi Chunyang. President Xi smiled after he heard this story. The main practice of Yanchuan County Branch: Implemented the "Four-in-One" financial

service mode of "Channel benefits farmers, credit supports farmers, technology enriches farmers, and Party building promotes farmers". By doing so, made a positive contribution to the income increase for farmers in the Old Liberated Area, and for rural economic development.

- Channel benefits farmers.** For a long time, problems of "difficulties in withdrawing money" and "difficulties in completing settlements" for farmers were prominent, restricting the development of local economy. Early in 2009, relying on the new agricultural insurance system, the new rural cooperative medical and the agricultural financial benefits projects, the Branch strongly implemented "Kins Hui Nong Tong Project", took an initiative to explore the 4 service modes such as "Jinsui Transferring Phone + Agent", "Branch + 'Sannong' Service Windows", "Mobile Bank" and "Self-Help Bank", established the new rural financial E-Internet and payment service channels based on

service stations that benefiting farmers, spreading ABC's service channels into the country. With ABC's service network, farmers can get their pension funds and financial subsidy funds without leaving the villages, and they can also deal with transferring, consuming, withdrawing, inquiring, farmers micro-credit self-help payments and other basic financial services, even mobile phone fees recharging, electricity payments and other businesses, all can be realized by the Bank, which is fundamentally realizing "Providing Financial Services to All, and Getting Through the Last Mile of Rural Financial Services".

- Credit Support for Agriculture.** In recent years, with the speeding up of the new rural construction, Yanchuan farmers are enthusiastic about developing planting and breeding industries such as red dates, apple planting and chicken and pig breeding, but they desperately lacked funding. Considering difficulties in loan guarantees for farmers, the Branch

actively innovated guarantee methods, depending on the "One Country One Garden (Village)" featured industry, adopting "the Credited Country + Farmers", "Treasury Money + Farmers" "Cooperative + Farmers", "Corporation + Farmers" and other modes, increased the intensity of granting farmers microcredit, and helped farmers increase income and become rich. The Branch managed to arrange a 70% interest payment policy for farmers' microcredits, easing the burden for farmers, and to ensure farmers can "get loans, use loans well and pay them back".

- Party Construction Promotes Agriculture.** The Branch actively transformed party construction advantages into advantages of serving "Sannong", combined characteristic industry villages, with cultural resources villages and established party construction co-building villages, implemented "Bank-Village Co-Construction", helped farmers develop

production, improve living conditions. After the Branch integrated with the Liangjiahe Village, formulated the New Financial Service Plan for Liangjiahe Village in Wenanyi Town, Yanchuan County. The Branch issued credits to support farmers developing pigs breeding, vegetable greenhouses and other featured industries, enhanced increasing income for farmers.

- Science Strengthens Agriculture.** The local farmers not only lack capital, but also short for technology and information. Thus, the Branch not only send money, but offered technology and information. The Party Branch established "Benefiting Farmers Library" in Liangjiahe Village, equipped with a wide range of books, 2 Internet ready computers, subscribed magazines such as Farmers Science and Technology Journal. The library provided farmers with channels through which they can learn about policies, technologies and market information.



Liyuan Cao, the Vice President of Chongqing Xiushan Branch, is the first part-time secretary of Hongxing Village in Yajiang Town, Xiushan County, and he is mainly responsible for poverty alleviation of this village. This photograph shows that he gets along well with the villagers.



Tongshan Branch of Xuzhou City issued 1.38 million yuan of Small Farmers Credit Loans, adjusted measures to local conditions, achieved targeted poverty alleviation. Took the characteristics of every poor village and every poverty-stricken family into consideration, carried out "One Village One Product", promoted work in one key points, and lead peasants to prosperity. The photograph shows that the Branch supported Daxu Tantou Village to plant local characteristics dried moss and had a good harvest.



Looking Forward to the Future There is Hope (Photographed by Chongming Xue)



Taizhou Branch of Jiangsu Province supported new agricultural entities to achieve. (Photographed by Taizhou Branch/ Shurong Huang)

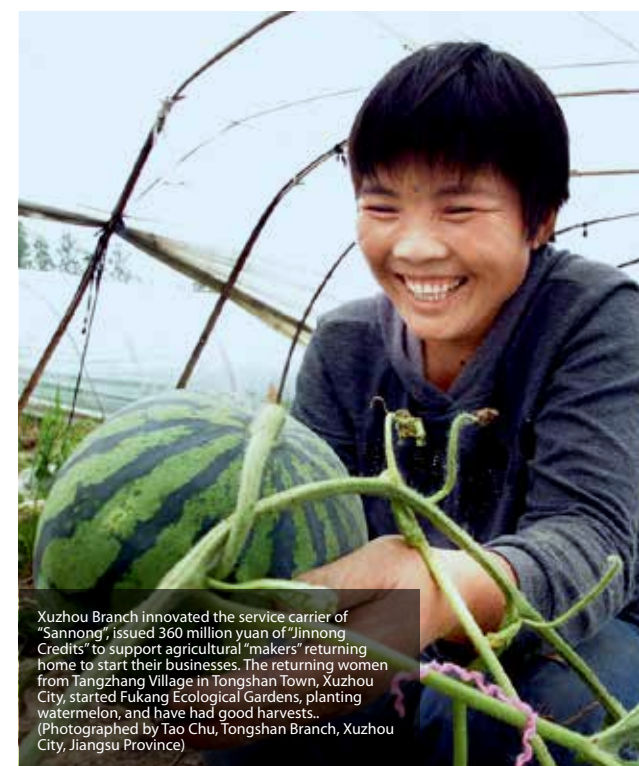
IMPROVING SUSTAINABLE FINANCIAL INNOVATION MODEL FOR POVERTY ALLEVIATION

ABC has always been adamant about business innovation, speeding up development, and paving a special financial innovation path for poverty alleviation. In the beginning of July, 2015, ABC jointly held a national work conference on financial innovation of industry poverty alleviation in Bazhong City, Sichuan Province. With the Office of Poverty Alleviation, collaboratively promoted financial innovation of poverty alleviation. Based on Gansu's Double Farmers Loans and the Financial Poverty Alleviation Farmers to Prosper Project in Inner Mongolia, constantly exploring the new mode of financial poverty alleviation, helped poor areas benefit from sustainable effects of financial poverty alleviation.

Ningxia Branch Supported Homes and Issued 7 Billion Yuan Of Loans in 3 Years

Liupan Mountain is the last mountain climbed by the red army on the Long March, and it is known because of Mao Zedong's Qingpingyue - Liupan Mountain poem. Liupan Mountain is one of 14 concentrated destitute areas across the country. In 2000, Liupan Mountain area was approved as the first "Tourism Poverty Alleviation Test-Sites", which covered 21 towns including Ningxia's Jingyuan, Xiji, Haiyuan, Yuanzhou, etc., and with a population of 0.4 million poor people. Ningxia Branch took financial poverty alleviation as the most important task of serving "Sannong", with Liupan Mountain's Tourism Poverty Alleviation trial project as the main battlefield, and launched a financial anti-poverty battle. The Bank has always cared for the households within the test-site, and issued 7 billion

yuan farmer loans, covering 0.14 million farmers, including 13,000 households that have officially filled as under privileged households. The Branch actively explored the way of credit poverty alleviation and commercial operations. The Branch signed an agreement to increase credits with the county governments, leading enterprises and cooperatives in the test-sites, established over 20 guarantee modes such as the "Government + Households", "Corporate + Households", "Civil Servants + Households", "Cooperative + Households", "The Farmers Coinsurance + Risk Deposit" and other guarantee modes, formed a credit increasing mechanism for the government, enterprises, and cooperatives, effectively solved the problem of farmers' loan access and guarantee.



Xuzhou Branch innovated the service carrier of "Sannong", issued 360 million yuan of "Jinnong Credits" to support agricultural "makers" returning home to start their businesses. The returning women from Tangzhang Village in Tongshan Town, Xuzhou City, started Fukang Ecological Gardens, planting watermelon, and have had good harvests. (Photographed by Tao Chu, Tongshan Branch, Xuzhou City, Jiangsu Province)



A Bumper Shrimp Harvest



The World is Full of Flowers
(Photographed by Minhang Xiang)



ESTABLISHING DIFFERENTIAL POVERTY ALLEVIATION FINANCIAL PRODUCT SYSTEM

In 2015, ABC followed rural agricultural reform closely, delegated the authority of product innovation, and explored differential financial products for poverty alleviation including improving farmland management rights mortgage loans, characteristic industry loans, purchasing agricultural machinery and tools loan products, and alleviated the problem of insufficient loan guarantees in poverty-stricken areas. ABC studied and formulated comprehensive financial service solutions and characteristic industry financial services for 14 areas, launches targeted financial poverty alleviation work, and strongly promoted the increase of farmers' income.

The Differentiated Financial Product System for Poverty Alleviation

Promoted contracted land management rights mortgage loans	● Issued loans to 6503 households, and 1.41 billion yuan in total
Jiangxi, Hunan, Guangxi and other provinces promoted "Jin Sui Oil-Tea Loan"	● By the end of 2015, the loan balance of "Jin Sui Oil-Tea Loan" was 1.9 billion yuan, supporting 52 local enterprises, 10,428 households planting oil-tea trees on over 115,000 mu of land
Gansu promoted "Double Peasant Household Loans"	● By the end of 2015, the loan balance was 9.051 billion yuan. Since the product launched in 2012, there are 319,900 households benefiting from the loans
Guizhou innovated and launched the ecological immigrant poverty alleviation project loans	● By the end of 2015, the total loan is 0.77 billion yuan, supported the building of 10,781 immigrant housing, that's 1,020,000 m ² , and directly benefiting 25,000 listed poor people
Sichuan built a series of "Bashan" financial product brands, innovated and developed "Bashan Hui Nong Loans", "Bashan Xingye Loans" and other products	● By the end of 2015, issued 1.94 billion yuan loans in Bazhong's poverty-stricken area
Inner Mongolia specifically developed "Jin Sui Fu Nong Loans" and "Jin Sui Qiang Nong Loans", especially for corporate and private sectors	● By the end of 2015, issued 13.43 billion yuan of "Jin Sui Fu Nong Loans", and a total of 2.04 billion yuan of "Jin Sui Qiang Nong Loans".

As of the end of 2015

Yizhou Branch in Guangxi Province Supported Flue-Cured Tobacco Industry (Hedi Branch, Guangxi Province) Photographed by Zhongya Qin



STRENGTHENING BASIC FINANCIAL SERVICE ABILITIES IN POVERTY-STRICKEN AREAS

ABC has always kept the important mission of inclusive finance in mind, and proactively acted. In 2015, to ensure the cost resources and fixed asset plan tilted to the county branches in poor areas, ABC fully promoted network transformation, reconstruction and inefficient network layout adjustment work in poor areas, sped up the implementation of "Jin Sui Hui Nong Tong" project. The Bank invested 80 million yuan to set up and maintenance of "Jin Sui Hui Nong Tong" machines in poverty-stricken areas, encouraged branched moderately relieve transferring fees for poor farmers at the Hui Nong service points, paved the way for the "last mile" of inclusive financial services in the poor rural areas.

"Backpacking Bank" and "Horseback Bank" on the Plateau Island

In every corner of Nyingchi, the local people can see signs of ABC. In the Nyingchi financial industry, ABC is the bank that has the largest scale, the most widely distributed outlets, the largest number of employees, the most products, the most complete system of science and technology, the best service function, and the most down to the ground. Nyingchi Branch takes "Poverty Relief" and "Financially Garrison the Frontiers" as its own mission and commitment, and became the bank that financially serving "Sannong" and an inclusive bank that provides financial services in the alpine region.

Metog is the most remote country in southeastern Tibet, in Tibetan it means "The Hidden Lotus". Metog is on the border between China and India, the geological conditions are very bad, and it is called "The Isolated Plateau". On this piece of land, there are a group of ABC employees. They continue to provide mobile financial services with Backpacking through the Countryside, Visiting One House after Another". Before 2012, people had to walk to Metog and carried the items on their backs. In such difficult conditions, ABC employees in Metog overcame difficulties, climbed mountains and walked through the jungle. It took four or five days by walk to carry cash to Metog. Now they have kept the tradition of serving on foot. Every year they hike to visit houses on a regular basis. Even in front of the cliffs, mudslides

and flowing river, they never stopped the pace of serving "Sannong", the steep journey never extinguished their sincere wish to serve the people. Since 2015, ABC has launched mobile financial services in financially uncovered villages and towns 73 times, and have issued 50 million yuan of agricultural loans. Through mobile services, ABC have established a profound friendship with the local people.



In the winter jujube garden of Yugou town, Huaiyin District, Huaian City, Mother Zhang is very busy this year. With the support of 0.1 million yuan "Jinnong credit" of Chengbei branch, Huaian city of ABC, the winter jujubes of Mother Zhang gets a good harvest. Looking at the crate of sorted winter jujubes, Mother Zhang's smile is very sweet. (Chengbei branch, Huaian city/ Photographed by Lu Chengzhi)

What Did ABC Do for Poverty Alleviation During "The 12th Five-Year Plan" Period

Continue to increase the credit support

Transportation, water conservancy power grid and other infrastructure construction

210.39 billion yuan

(Increased by 124.90%)

Others

61.52 billion yuan

Small farmers credit loans

38.34 billion yuan

(Increase by 53%)

Since 2011, ABC has issued a total of 1,285.1 billion yuan in 832 key counties for poverty alleviation

By the end of 2015, the loan balance is up to 590.70 billion yuan, increased by 128% than that of 2011. The growth is 54% higher than that the bank's average at the same time.

The leading enterprises of agricultural industrialization, professional farmers cooperatives, family farms, professional investors and new agricultural operating entities.

29.74 billion yuan

(Increased by 175.10%)

590.70

The loan balance of the key counties for poverty alleviation is 590.70 billion yuan during "The 12th Five-Year Plan" period.

Key enterprises and major projects

153.02 billion yuan

(Increased by 152.20%)

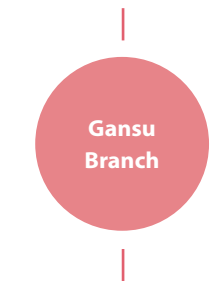
Small and micro businesses

97.69 billion yuan

(Increased by 167.90%)

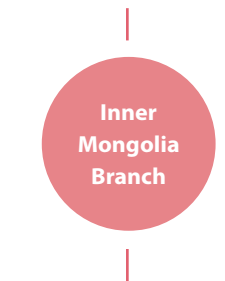
The sustainable financial modes for poverty alleviation are improving.

Launched "The Double Credit" that government guarantees company of financial modes for poverty alleviation.



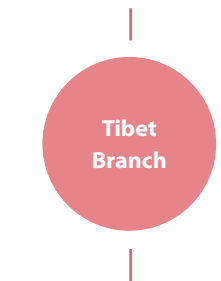
Since September of 2012, issued 21.70 billion yuan in total, supported 320,000 farmer households in 58 poverty-stricken countries.

Based on the risk compensation and credit promotion launched the loan mode of financing for poverty alleviation and wealth promotion project



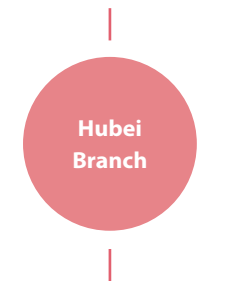
Since December, 2013, issued 14.40 billion yuan in total, supported 190,000 farmer households in 57 poverty-stricken countries

Launched "The Gold, Silver and Copper" loan cards



Issued 39.50 billion yuan farmer household loans in poor areas, covered 90% farmer households in all areas

Launched "E-Agricultural Manager" E-business Platform

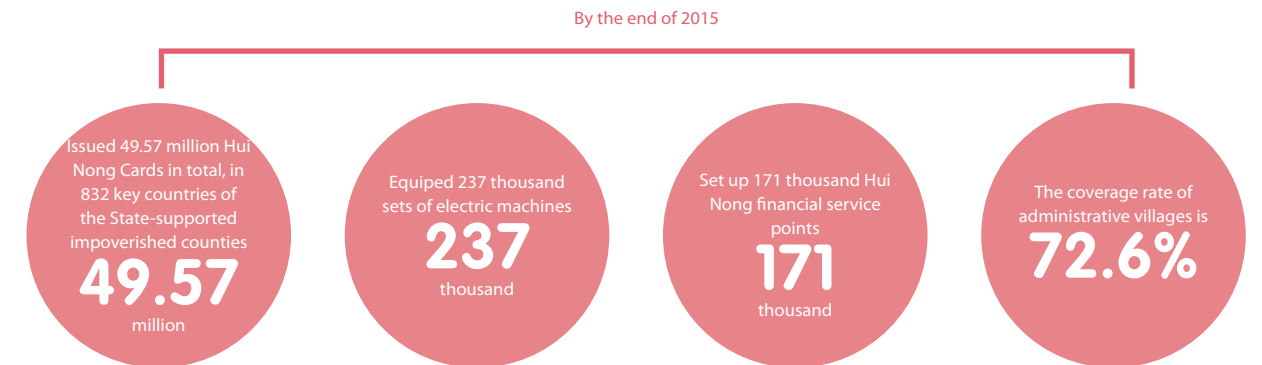


Covered 69 counties in Hubei Province, and have been promoted in 19 provinces in China

Differentiated financial products for poverty alleviation and credit policy system are basically formed

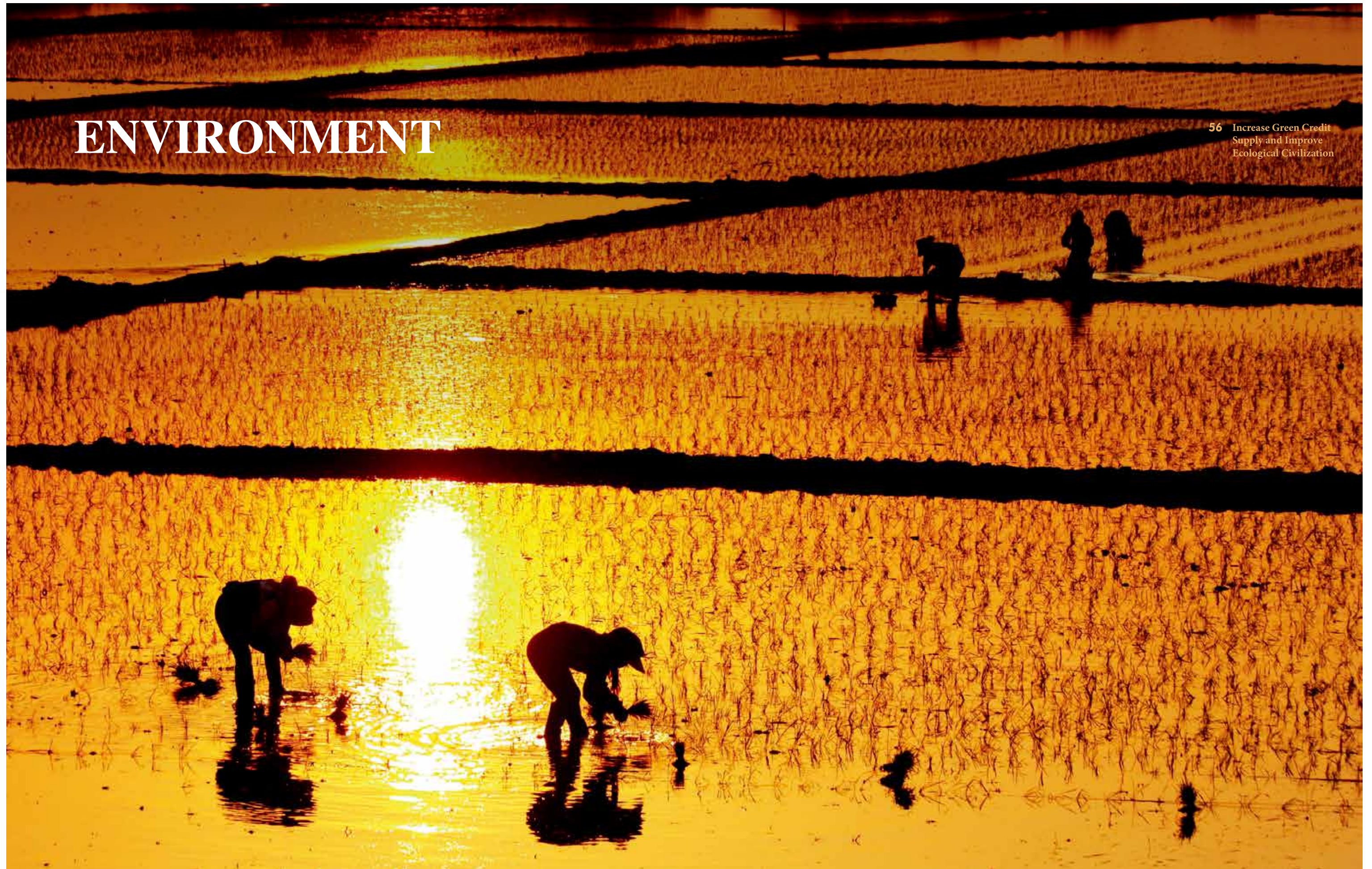


The basic financial services ability have improved effectively in poor areas.



ENVIRONMENT

56 Increase Green Credit Supply and Improve Ecological Civilization



INCREASE GREEN CREDIT

SUPPLY AND IMPROVE ECOLOGICAL CIVILIZATION

As a leading bank for green finance, ABC has attached great importance to the cause of environmental protection, following the national green development strategy, and guiding the circular economy development with credits. Via differentiated credit management, ABC established and improved a long-term mechanism, strongly supporting environmental protection and energy conservation and emissions reduction, strictly tighten the credit lines for "High Energy Consumption, High Pollution and Excess Capacity industries, guide the capital to flow into the environmental protection, energy conservation, clean energy, clean transportation and other related industries, promoting business transformation and structure adjustment.



Definitely, the fog and haze is also very bad. My white feathers have become gray, we really can't live here any more.



Alas, the water is becoming increasingly dirty. I'm always picking up rubbish when trying to catch fish.

This environment really needs to be managed and governed. Our President Xi have said we need "Green Hills and Streams rather than Gold and Silver Mines, and the Green Hills and Streams are the Gold and Silver Mines", he asked everyone to protect and improve the environment. It's not just a saying. The key is to put it into practice. When it comes to protecting the environment, I hear that the Agricultural Bank is doing some wonderful things.



Yes, you are right. Some time ago, people have taken photos of the hazy weather. The famous CCTV Station building was within reach but was "Invisible".

Oh? What are they doing? Please share it with me at once, I want to learn.



Since 2008, ABC was the first to open the "Clean Development Mechanism (CDM) Consultant Business", gradually increased the support for green economy according to the regulations of the State. The green loan balance this year is 543.13 billion yuan, which accounts for 6.42% of the total loan balance. The loan balance of "High Energy Consumption High Pollution and Excess Production Capacity" industry is 536.46 billion yuan. Most importantly, they issued green bonds in London, and issued ABC's Implementation Guide of Direction of Investment for Green Financial Bonds at the same time, Funds raised will be used for green projects related to environmental protection. In order to carry out the "The Ten-Measure Action Plan to Tackle Water Pollution", they specially formulated Opinions on Implementing the State Council's Action Plan for Water Pollution Prevention and Control, urge everyone to protect water resources. You won't eat the dirty stuff any longer.

That's great. I'm looking forward to going hand in hand together with ABC to protect the environment, so that we can have "Green Hills and Streams".



ISSUE THE FIRST GREEN FINANCIAL DEBT IN RESPONSE TO CLIMATE CHANGE

According to the energy efficiency credit guidance that was issued by the China Banking Regulatory Commission (CBRC) in January 2015, ABC actively explored the credit asset securitization of credit asset pilot work on the basis of energy efficiency, expanded the financial sources of energy efficiency, formulated ABC's Implementation Guide of Direction of Investment for Green Financial Bonds, established a scientific and effective green credit financial service system, and issued the first green bonds listed by a Chinese financial institutions in the London Stock Exchange, promoted the international development of Chinese green financial bonds, meanwhile realized the innovation and breakthrough of an Asian institution first issuing the RMB green bonds. It is a positive record of our practice in supporting green industry and performing our environmental commitments.

“The green bonds of ABC successfully issued and listed on the London Stock Exchange is not only the embodiment of policy outcomes that implemented the Sino-British economic and financial dialogue, but also the practical actions of the Sino-British financial industries cooperation, supporting the green industry and jointly responding to climate changes.”

—The Former Chairman of ABC, Shiyu Liu



Photograph: The first green bonds listed by a Chinese financial institutions on the London Stock Exchange (Provided by U.K. Branch)

The First Green Bonds Listed by a Chinese Financial Institutions on the London Stock Exchange

ABC successfully held the listing ceremony of green bonds on the London Stock Exchange on the morning of October 27th, 2015, issued equivalent of 1 billion U.S. Dollars of green bonds which were the first green bonds issued by a Chinese financial institution, and were also the first RMB green bonds issued by a Asian issuing body. In this procedure of bond-issuing, ABC employed Deloitte & Touch that has the third party certification qualification to evaluate the green bonds, meanwhile formulated and improved the management framework of the green bonds. The participation of the third party makes the issuing of the green bonds by ABC more adjusted to the international market practices, and can gain recognition from foreign regulatory institutions and investors.

On the same day, ABC signed The Memorandum of Understanding on Green Financial Strategy with London Stock Exchange Group. It will further enhance the Sino-British green financial cooperation and as the first to issue green bonds, make issuing green bonds in the international markets a normalized and institutionalized business, continuously spread the concept of green finance, expand the recognition of financial institutions and customers on the green finance, put in more efforts for the development of the global green industry.

At present, the dual currency bonds issued has attracted nearly 140 investors from Asia and Europe to oversubscribe, investors in the Middle East and Europe accounted for over 10%, the scope of investors is more extensive. All the funds raised by green bonds will be put back into Chinese green projects that need money as soon as possible. The usage of funds will be evaluated by a third party according to requirements, and disclosed in time, fulfilling our promise on issuing the green bonds.

“The connection between London and China has become increasingly close and strong. The London Stock Exchange group is willing to work closely with ABC, jointly commit to building London as one of the most active international markets for Chinese green finance.”

—The CEO of London Stock Exchange, Ruiduo Luo

GREEN CREDIT ESCORTING GREEN DEVELOPMENT

ABC supported the industrial structure leaning towards more resources-saving and environmental-friendly with credit means, taking clean energy, recycling economy, environmental governance and other areas of energy conservation and environmental protection as the important foothold, strongly supported our economic transformation to “Green Development, Cycling Development and Low Carbon Development”. ABC actively supported the directory projects of national energy conservation and emissions reduction, 10 demonstration projects of national circular economy, and key pollution control projects. Promoted many innovative products, such as energy saving and emissions reduction consultation, contract energy management, emission rights loans, prepayment financing for carbon trading and so forth.

By the end of 2015, ABC’s green credit indicators have covered 16 industries’ credit policies, such as cement, steel, petrification, flat glass, wind power, photovoltaic and so forth, involving 4935 customers, the loan balance is 543.13 billion yuan; the balance loans supporting water pollution governance in ABC is 1.32 billion yuan, the loan balance for renewable and clean energy projects is 199.00 billion yuan.

ABC has been always adhering to the concept of sustainable development, actively advocating and implementing the development strategy of green credit, take dissolving excess capacity, practicing green credit as the important points of fulfilling the Bank’s social responsibility, serving transformation and green credit, try to promote the ecological environmental construction of ‘Blue Sky, Green Ground and Clean Water’, devoted to building an energy saving and environmental friendly ‘Green Bank’.

—Quoted from a speech by Zhenjiang Li, Former Member of the Party Committee, Vice President of ABC.

More Green Credits, For “Water Safety”

In April 2015, the State Council issued The Action Plan of Water Pollution Prevention (Also The Ten-Measure Action Plan to Tackle Water Pollution), and comprehensively mapped out work in 10 areas, such as controlling pollutants emissions, promoting economic structure transformation and upgrading, saving and protecting water resources and so forth. ABC issued a specific Credit Guidance concerning the water pollution control—The Opinion on Implementing the State Council’s Action Plan of Water Pollution Control (here in after “Opinions”), embedded the State Council’s strategic plans and specific requirements into ABC’s industrial credit policies, the standard of customer entry and exit, and the risk control mechanisms. This is also an important method of “Green Energy” layout in ABC.

Opinions pointed out that ABC will put forward specific requirements of implementing The Ten-Measure Action Plan to Tackle Water Pollution from 4 dimensions, such as industries, city living, agriculture and rural areas, and ship and port; preferentially support water pollution control PPP projects that have transparent and reasonable cost price mechanism and stronger cash flow supports. By using financial lease in short term financing, medium term notes, corporate bonds, and initiating establishing trust fund and industry fund or other ways to provide water pollution control corporate and projects with financing service.

Zhejiang Branch’s 30 Billion “Co-Governance of Five Water Bodies”

Zhejiang Branch signed a strategic cooperation agreement with the Water Conservancy Department of Zhejiang Province in 2015. In the next 3 years, it will provide 30 billion yuan of intentional credits, helping Zhejiang province’s “Co-Governance of Five Water Bodies” Project, which is one of 172 national major water conservancy and hydropower projects, and other irrigation and water conservancy project constructions.

Jiangsu Branch Spent 0.42 Billion Yuan in Drainage Network Access Projects Which Portects Fertile Farmland

“The Lianshen Line” is an important river of coastal areas in eastern Jiangsu province. The Rugao section, which is 40.8 kilometers long, due to poor maintainance causing bank failure and river channel sedimentation, affected the production and lives of farmers along the river. In 2015, Rugao Branch in Nantong City of Jiangsu Province invested 0.42 billion yuan special loans to support the comprehensive governance of important channels in the area. Fully support the integration and standardization construction of high standard farmlands and channels of different levels, help the comprehensive governance of rural water system, improved the drawing, draining and storing abilities of channels at all levels.

Major Fields	Specifications
Industrial Pollution Control	<ul style="list-style-type: none"> Strengthen the clean out efforts of corporates with water pollution amount not up to standards, such as the “Ten Small and Micro” businesses, as well as papermaking, coking, nitrogen fertilizer, nonferrous metals, printing and dyeing, agricultural byproducts processing, bulk pharmaceutical drugs manufacturing, leather, pesticides, electroplate and other high water consumption high water pollution industries.
Urban Water Pollution Governance	<ul style="list-style-type: none"> Fully support the standard transformation of sewage and sludge treatment facilities and pipe network construction projects. Meanwhile, tighten water pollution evaluation requirements in real estate projects.
Agricultural Rural Water Pollution Control	<ul style="list-style-type: none"> Support drought-tolerant crops planting and agricultural source pollution control, urge customers to move out of designated nationally banned areas, support customers to build storage, handling and utilization facilities for livestock manure polluted water.



Pastoral Songs for All Seasons (Gannan Branch in Gansu Province/ Photographed by Piqing Ding)



Photograph: 23 billion yuan, Guilin Branch fully supports international tourism resorts (Guilin Branch/ Photographed by Wenqiao Wu)



Photograph: Branches fully support local breeding industry with inclusive small farmers’ credit loans and rural production business loans. This is shows farmers utilizing the river mass breeding goose near Wabu River in Huainan City (Huainan branch/Wang Zhen photographed)

“ABC has been always adhering to the concept of sustainable development, actively advocates and implements the development strategy of green credit, take dissolving excess capacity, practicing green credit as the important points of fulfilling the bank social responsibility, serving transformation and the green credit, try to promote the ecological environmental construction of ‘Blue sky, green ground and clean water’, devotes to building an energy saving and environmental friendly ‘green bank’”.

—The subtract of speech from Li Zhenjiang, the former member of the Party Committee, vice president of ABC.

ADVOCATING GREEN LIVING ON THE NEW ROAD OF ENVIRONMENTAL PROTECTION DEVELOPMENT

Energy and environmental problems have become common concerns and long term resolving issues. We responded to the national call on energy conservation and carbon reduction, making energy operation principle in our “Green Development” and “Low Carbon Financing”, practiced our corporate social responsibility. Through concerted efforts like system constructions, energy saving assessments, saving energy via technical modifications, advocations and trainings, the effects of energy saving and emissions have been apparent. The electricity consumption of 2015 was 3.45 million degrees less than that of 2014, our water volume slightly increased. The standard coal emission reduced by 6000 tons, and greenhouse gas emission reduced by 18.60 thousand tons.

Assessed by the Beijing Environmental Exchange, a number of indicators of the head office of ABC like energy consumption per unit area, electricity consumption per unit area, the total electricity consumption of air conditioning per unit area, lighting and office power consumption per unit area, water supply and drainage power consumption per unit area, heating heat consumption per unit area and supplying heating power consumption per unit area, were better than that of the advanced values in Beijing.

ABC implements green operation

Keep Up With National Development Trends

- Participated in a variety of meetings and trainings organized by Beijing Municipal Development and Reform Commission, understood national energy conservation and emissions reduction policies and developmental trends, completed Energy Saving Inspection Report, Energy Utilization Report, Records of Energy Management Directors, Carbon Emissions Verification Report and other matters as required every year.

Formulate Green Operations Policies

- Organized to edit energy management system and related regulation methods, established and improved energy management system.

Set Up Energy Management Team

- Established Energy Work Leading Group, coordinating the energy management work of the whole bank, and raising energy management to the height of strategic management.

Carry Out Energy Management Assessment

- Fully take advantage of the help from social forces, invited professional, authoritative and experienced Beijing Environmental Exchanges to evaluate energy management of our south and north buildings, provided support for our energy management work.

Optimize Energy Consumption Equipment Operations

- Optimized central air conditioning, lighting systems and other energy saving operational plans of key energy consumption. Realized energy saving with effective management methods.

Carry Out Energy Consumption System Reconstruction

- Carried out energy saving transformation of air-conditioning, LED lighting transformation of basement parking and other technology modification projects, and dramatically reduced the level of energy consumption.

Organize Energy Saving Advocational and Educational Activities

- Adopted to giving out energy saving notices, organized training on water and electricity conservation, and other methods, extensively carried out energy saving advocation and education in every department of the Bank. Firmly established the sense of energy conservation.

Focus on Promoting Printing Reform

- Used compound printing equipments that will dramatically reduce electricity consumption and exhaust emissions.



"Green ABC, Participate in Environmental Protection" Cycling and Advocating for Environmental Protection (Huli Branch in Xiamen/ Photographed by Dezhi Cai)



SOCIETY

- 66 Improve Customer Experience by Speeding Up Scientific and Technological Innovations
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IMPROVE CUSTOMER EXPERIENCE BY SPEEDING UP SCIENTIFIC AND TECHNOLOGICAL INNOVATION

BoEing (Blue Ocean Engineering, short for BoEing) is a new generation core bank system. It is the "Blue Engine" that drives ABC into the next 10 years. Compared with the original core bank system ABIS system, BoEing system integrates and enriches customer information, all around accounting system concerning customers, employees, agencies and products, greatly improves the quick R&D ability of our products.



深圳分行营业部大堂经理陈璐丹 (黄璜·摄)

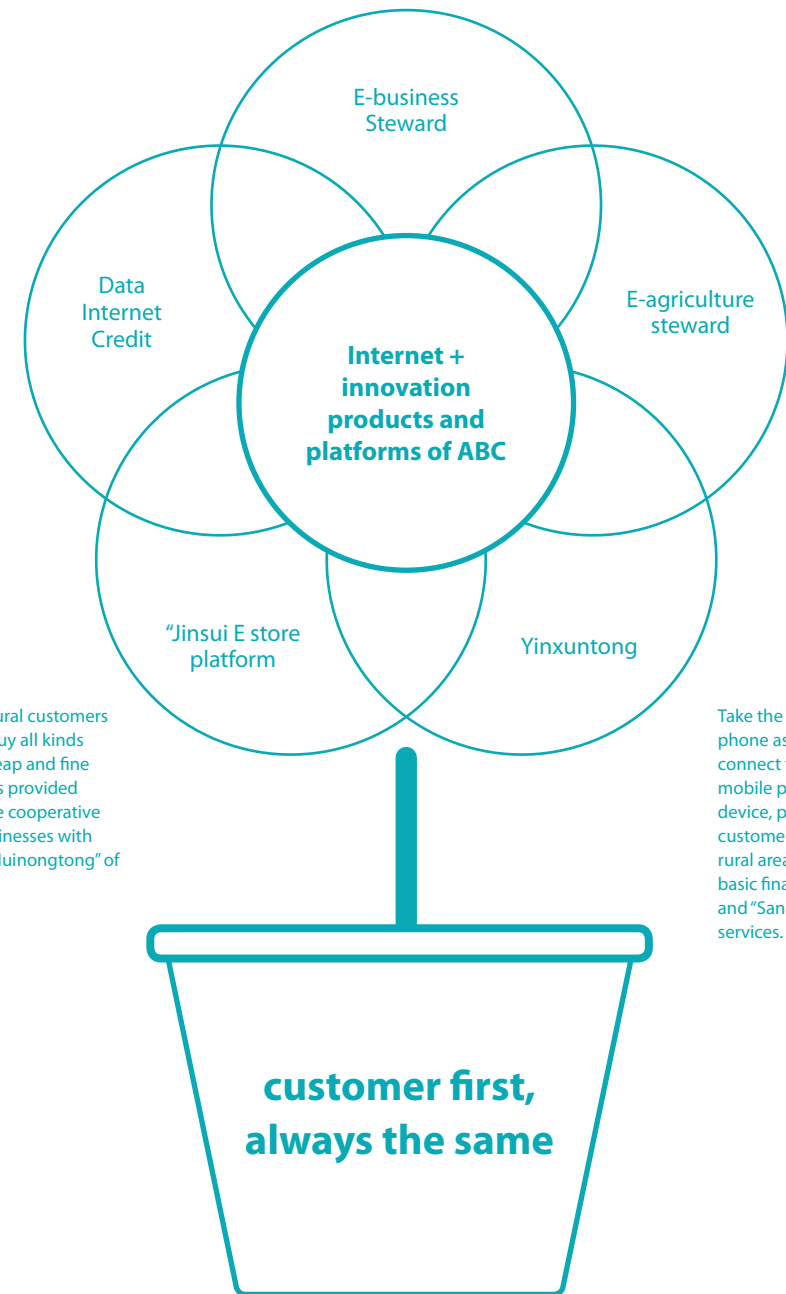


黄金租赁
以租代买

自助服务区
Self Service Area

Offer B2B, B2C E-business service, meanwhile provide corporate with integrating supply chain managements, multi-channels payment settlement and other financial comprehensive services

Provide the micro-small and medium-sized customers of the large core enterprise that has stable upstream and downstream trade relationship with batch automatic and convenient online financing service. In "2015 Internet financial innovation awards", we get "the most popular Internet financial products in 2015".



Improve the operating management efficiency of rural business merchants, reduce the agricultural capital cost, provide farmers with agricultural agency, payment and recharge, small loans of farmers and other services

The rural customers can buy all kinds of cheap and fine goods provided by the cooperative E-businesses with the "Huinongtong" of ABC.

Take the smart mobile phone as the carrier, connect the external mobile payment device, provide customers in remote rural areas with bank basic financial services and "Sannong" services.

customer first, always the same

BOEING SYSTEM DEPICTING A BRAND NEW IT BLUEPRINT

BoEing (Blue Ocean Engineering, short for BoEing) is a new generation core bank system. It is the "Blue Engine" that drives ABC into the next 10 years. Compared with the original core bank system ABIS system, BoEing system integrates and enriches customer information, all around accounting system concerning customers, employees, agencies and products, greatly improves the quick R&D ability of our products.

Case: Brief introduction of BoEing

BoEing is one of the largest bank system construction engineering projects in ABC's history. There are over 200 thousand people who have participated in it. It has over 1 billion related accounts, and involves almost all business industries, business processes and operating posts. During the implementation process, every task was thoroughly deployed and implemented. The majority of tellers devoted much time and efforts to practice overtime on top of their normal work, and made great contributions to the engineering process.

BoEing adopted the independent R&D mode, and is boldly innovating. It integrated all kinds of products and services with the leading technological architecture and business architecture. In the premise of continuously increasing high volume, completed the Processor Swap of the core business system safely, and realized the transformation from the "Account oriented" to "Customer oriented". While rebuilding the core system, BoEing also realized the comprehensive merging of the peripheral system and all branches' specialized business systems, and transformed thousands of various kinds of related systems. Especially BoEing phase IV project, which took 2 years to implement its 3 stages, completed the R&D of the new credit card system, realized private liability business system and card acceptance environment upgrading, realized complete switch of the private business section, transferred 0.46 billion customers and over 1 billion accounts.

The fully operational BoEing greatly improved the quantity of customer service, simplified business processes, made it convenient for customers to conduct businesses in many aspects, and enhanced innovation abilities comprehensively. It provided greater technological drive for product, service and management innovations at ABC.



Photograph: Suzhou Branch of Anhui Province strengthening etiquette training, satisfy every customer with high quality services (Suzhou Branch/Photographed by Yan Cao)

Construction history of BoEing in ABC

October, 2009	<ul style="list-style-type: none"> Set up BoEing project, launched the 6-year R&D journey
June, 2010	<ul style="list-style-type: none"> BoEing project was officially set up, formally started the technological implementations
December 2012	<ul style="list-style-type: none"> The first phase of the project went into operation, realized the pilot products going online, including the basic technology platform, basic applications, funds, bonds, private banks and other products
May, 2013	<ul style="list-style-type: none"> The second phase of the project went into operation, realized the connection between IFAR and BoEing
October, 2013	<ul style="list-style-type: none"> The third phase of the project went into operation, realized switching and going online of deposits, cash management, corporate and private loans, investment and financing payments and settlements, and other business
October 2015	<ul style="list-style-type: none"> Realized the complete switch and going online of credit card businesses, private deposits and credits, debit cards, credit cards and other private businesses

Case: New Core Business System Going Online, the Time of Opening a Debit Card Account Reduced by 75%

One branch in Beijing is busy doing business during peak hours, there are lots of people busting in the halls, but there is no line in front of the service windows like before. The new generation core business system BoEing went online on October 7th, 2015, taking debit card accounts opening and E-bank signing agreements for example, the business operations time have been reduced by 75% on average, which meant ABC's customer service have improved to new heights.

Since 2009, BoEing system has been separated into 4 phases in accordance to the order of fundamental framework - business accounting connection - corporate business - private business. The present 4th phase of the project is investing in R&D for a complete new debit card system, realizing the integration and upgrading of private liability business system and card acceptance environment, improving the bearing capacity of multi-bank transactions and channel transactions of ABC cards, the anti-shock capability of coping with "Double 11", "New Year's Day", "Spring Festival" and other concentrated shopping times.

As of right now, the BoEing system can easily handle 5 hundred million transactions in a day, ranking number one amongst financial banking systems. Under interest rate marketization, supporting multi-dimensional and differentiated pricing of product rates and cost rates. Solved the products differentiation pricing and other problems. BoEing system going online realized ABC's goals of

"Customer-oriented, Product Fast Innovation and Comprehensively Improving Management Abilities" upon beginning investing in BoEing.

"The going online of the new generation core business system is a 'showing of sword' to the new economy and new business condition."

-The BoEing Project Technological Implementation Director, General Manager of Software Development Department of ABC, Zhao Cai

"Previously dealing with private business, the tellers needed to print more than 20 forms at most. With new core business system online, they only need to print one form."

-A Teller at Beijing Branch, Ms Zhang

PLANNING INTERNET FINANCE INCREASING SERVICE CHANNELS

2015 was an important year in the Internet finance development layout of ABC. ABC comprehensively formulated internet financial development plan for both the urban and rural markets, built three platforms of services: Financial Services, Social Living Services and E-business Services, fully launched internet transactions, internet financing, investing and financing, information services, supply chain financing, five internet special financial product lines. Comprehensively improved channel customer experiences, further promoted "Data Internet Credits", and relying more on "Kins Hui Nong Tong Services" to more deeply explore management type electric business services.

ABC regards "Scientific Development, Striving for Excellence" as our guideline, comprehensively carries out the strategy of "Science and Technology First", specially establishes Internet Financial Promotion Work Office, strives to build a first-class information bank with preferential science and technology innovation abilities, safe manufacturing operations, and advanced IT governance system.



ABC's Special Internet + Products

Product	Details	Results at the End of 2015
Data Internet Credit	<ul style="list-style-type: none"> The first financial product that is promoted by The Financial Comprehensive Service Platform. Mainly relying on internet technological means, provide large core enterprises that have stable upstream and downstream trade relationships and micro and medium-sized customers that have good performance records with bulk automatic and convenient financing services. 	<ul style="list-style-type: none"> Have issued loans 1286 times, amounting to 0.392 billion yuan in total.
E-Business Manager	<ul style="list-style-type: none"> In the early stages mainly realized supply chain as the core of B2B E-business services. Later E-business Manager added new B2C E-business services, further expanded contents and subjects of business services. Take advantage of ABC's financial services and enormous internet customer resources, provide corporations with integrated supply chain management, multi-channel payment settlement services, E-business data cloud services and other customized financial services with effective risk control. 	<ul style="list-style-type: none"> In 2015, ABC's 37 level-one branches set up "E-commerce Manager" online (including 5 branch centers). Since going online, "E-business Manager" has 5,853 core businesses, over 115,000 channel businesses. At the end of 2015, there were 1.54 million transactions totalling 22.30 billion yuan.
E-agriculture Manager	<ul style="list-style-type: none"> Innovate implementations of application of rural E-business development's new pattern. Based on the full pilot work in the early stages, the head office of ABC carried out promotion for the platforms in the principle of "Head Office and Branches Work Together, Unified Version, the Most Easily Access and Ready to be Used First, and Encourage Innovations". Regard the offline payment advantage of "Sannong Smart Payment" as the breakthrough point, promote the rural E-business development with online and offline multi-channels payment methods, enhance the transformation and upgrading of "Hui Nong Tong" E-business project. Fields products are related to <ul style="list-style-type: none"> The rural consumer goods circulation Improve the operating management efficiency of rural business merchants. Agricultural materials supplies Provide farmers with agricultural materials in the way of direct selling, avoiding intermediary links and reduce the cost of agricultural materials. The inclusive finance industry: Provide farmers with correlative agricultural agents, aiding farmers subsidies, recharge and payment, small farmers credit loans, transferring and remittance and other services, meet the needs of farmers' normal production and living, improve the rural basic financial service of "the Last Kilometer of the Road of Finance". 	<ul style="list-style-type: none"> In 2015, ABC's 19 branches have "E-agriculture Manager" online (including Tianjin branch center", there are 3232 channel businesses online, 60 thousand terminal merchants on the E-business platform of "E-agriculture Manager". In 2015, there were 2.74 million transactions totalling 12.4 billion yuan.

Case: Focusing on Customer Experience, Speeding Up Scientific Innovation Leading Business Development

At present, the trend of integration and innovation between finance industry and the internet has continuously deepened, new business and new pattern emerging endlessly. ABC combined its own practical conditions and focused on customer experience, sped up building an internet financial service system that is widely covered, multi-functional and high quantified, strengthened financial service abilities of all channels, and established specialized financial service platforms.

The Open Platform of "Rock Cloud" is Successfully Put Into Production

On May 21st, 2015, with the collaboration of the head office's technology and business departments and Sichuan Branch, the open platform called "Rock Cloud" was successfully put into production. The open "Rock Cloud" platform is the technology infrastructure that allows ABC to open its internet financial service abilities to the public. It can offer the head office, branches and the third application system with account services, payment services, mobile application's speedily developed services and other open abilities. The successful production provided internet financing supporting specialized business development of branches with valuable experiences, and laid a good foundation for "Rock Cloud" platform opening up to the public.

Fujian Branch Make General IC Card Recharge Mobile APP Online

Fujian Branch sped up extended industrial application of IC card, took the initiative to complete the mobile APP application development and online IC card recharging in different industries and succeeded in the bus IC card recharge.

Customers only need to download and install the APP on a NFC phone, put the IC card that needs recharged

next to the phone, and the money in the designated or contracted bank card account will be transferred to the IC card, realizing recharging bus, school, gas and other industries' IC cards at any time and any place.

The application is suitable for the fast-paced, and highly efficient life-style of modern people, expanded the application of new mobile payment channel in the IC card business, provided full technology support for deepening extension of IC card industrial application marketing.

"Yin She Tong" System of Guizhou Branch Helped New Agriculture Insurance

On May 5th, 2015, "Yin She Tong" system, designed and developed by Guizhou Branch completed going online in the province successfully. The online system greatly improved the convenience of insured payments, payment issuing and premium withdrawal within the province.

The "Yin She Tong" system realized real-time docking of basic endowment insurance business system and social security business system, simplified the work process of new rural insurance agency business, avoided data inconsistency problems due to human error. From the time "Yin She Tong" system went online to the end of 2015, there have been 916,000 times transactions made.

"Yin She Tong" system going online facilitated the public, improved business efficiency, realized decreased operational costs, and deepened room for collaboration with social security organizations. It reflects the powerful promotional role of science and technology to the business, and it's a successful example of science and technology supporting and leading business.



The full operation of phase IV of BoEing switches into Shanghai site (The data center of head office/ Photographed by He Jun)

INNOVATING PRODUCTS TO MEET CUSTOMER DEMANDS

ABC further promotes products design and innovation, modifies the “Rules of Technology and Product Innovation Committee of ABC”, improves the management framework of Technology and Product Innovation Committee of head office, implements the obligations of Committee and Experts Committee, and standardize the work rules and procedures. Revise the “Management Methods of Product Innovation of ABC”, specify respective department’s obligations in the process of product innovation, further straighten out product innovation process. Meanwhile optimize the management process of scientific projects, improve product innovation efficiency, constantly strengthen the product innovation in key industries and improve the quick response ability to customer demand.

Case: Successfully Issuing the First Corporate Asset Securitization Products that are Dominated by Commercial Bank

On August 11th, 2015, the first Corporate Asset Securitization Project in ABC—“The Credit No. 1 Asset-backed Securities of Gas Supply Contract of Xingguang Corporate in Ningbo” was issued successfully. This project was the first corporate asset securitization project dominated by the commercial bank as a Project Arranger/Propaganda Organization/Regulated Bank/Custodian Bank. It achieved a significant innovation in investment banking business, developed a new field of investment banking business in commercial banks, and marked the leading position in the field of corporate asset securitization in banking industries.

The corporate asset securitization was to make the fundamental asset that would generate a steady cash flow issuing in the exchange market by way of asset securitization, and transformed into standardized securities, which had positive effects on multiple aspects, such as helping corporate liquidize remnant assets, expanding financing channels, optimizing balance sheet, improving asset liquidity and reducing financing cost and so forth.

Innovate Business Model	<ul style="list-style-type: none"> Initiate commercial banks to offer the whole process service such as project demonstration, project design, agency organization, work promotion, regulatory communication, marketing and distribution, register and listing acting as a project arranger, develop a new field of the investment banking business in commercial banks.
Innovate Product Structure	<ul style="list-style-type: none"> With double trading structure, develop the new mode of Chengtuo Company achieving the securitization financing by holding high quality assets, improve the financing and utilizing efficiency of assets. With measures such as multi-level regulatory accounts, deposit replenished accounts and balance payment commitments, effectively supervise the cash flow and resolve potential risks.
Innovate Operation Mode	<ul style="list-style-type: none"> Bring the “Agriculture Bank System” into full play. The head office of ABC, branches and subsidiaries coordinates closely, establish the multi-regional asset securitization professional team, go hand in hand with various organizations such as lawyers, ratings, accountants and investors, which fully reflect our strong resources integration capacities.



KEEPING IN MIND CUSTOMER RIGHTS PROTECTION

The State Council issued the “Guidance on Strengthening Financial Consumer Rights Protection” on December 13th 2015. It was the first time to deploy the financial consumer rights protection from the national level, which had a significant role in enhancing financial consumption confidence, promoting healthy functioning of financial markets, safeguarding finance stability, and achieving the strategic goal of building a moderately prosperous society.

Protecting consumer rights is the inherent motivation for banks’ healthy and sustainable development. At present, the consumers’ demand has differentiated and diversified trends. They have stronger appealing for convenience and efficiency. The senses of safeguarding their own rights are generally improved. We will stick to the baseline of legal operation all the time, actually enhance consumer rights protection, create a good financial ecology, and tighten the string of consumer and client rights protection.



Xinghua Branch, Taizhou city of Jiangsu province, organizes the financial publicity teams to propagate financial knowledge such as counterfeit money, fraud and cracking down on the crime of bank cards in rural community and countryside. Propaganda teams explain to the residents combining with typical cases of several common debit card frauds. (Xinghua Branch of Taizhou City/ Photographed by Xinghua Wang)

Methods of Consumer Rights Protection

Legal thinking leads consumer rights protection	<ul style="list-style-type: none"> Take strengthening consumer rights protection as an important part of legal construction, coordinate, deploy and promote from multiple aspects such as improving rules and regulations, promoting regulation implementation, enhancing supervision restriction and forming powerful guarantee.
Take root in the idea of consumer rights protection	<ul style="list-style-type: none"> Actively promote to incorporate consumer rights protection into company governance, corporate culture and business development strategy. Optimize organization structure to accommodate consumer rights protection. Strengthen the service idea of “Customer First, Constant Service”. Specify the importance of consumer rights protection in development plan. Highlight the significant position of consumer rights protection in development strategy.
Improve consumer rights protection system	<ul style="list-style-type: none"> Formulate the “Methods of Consumer Rights Protection of ABC”, and establish the overall institutional framework of “General Principles + Cluster of Special System”. Put consumer rights protection into assessments of the headquarters to the tier-one branches. Strengthen internal assessment system, audit and other internal management of consumer rights protection.
Improve the working mechanism of consumer rights protection	<ul style="list-style-type: none"> Improve coordinated mechanism in advance as well as control systems, actually put every requirement of consumer rights protection into respective business step. Improve consumer complaints handling mechanism, strengthen responsibility implementation of complaint handling, and actively use the diversified dispute settlement mechanism to safeguard consumers’ legal rights. Optimize negative public opinion monitoring and information interaction mechanism, effectively resolve the market hot issues, and improve customer service experience.
Build the system and procedure of consumer rights protection	<ul style="list-style-type: none"> In pre-sales link, strictly abide by national provisions of financial service charge, and establish a scientific and rational pricing principle and strategy. In sales link, fully respect consumers informing and selection rights, actively fulfill the disclosure duty, strengthen the appropriate assessment of financial consumers, and ensure to “Sell the Right Product to the Suitable Person”. In after-sales link, carry out on-line monitoring, image spot check and on-site inspection, implement product and after service evaluation, improve consumer complaint handling mechanism.
Establish and improve the financial literacy and long-term mechanism	<ul style="list-style-type: none"> Have launched the bank-wide, vivid contents and closely to consumers publicity and educational activities in various forms, improve financial literacy and consumers’ risk consciousness.
Promote the inclusive financial development	<ul style="list-style-type: none"> Develop and propagate the special products such as Kins Hui Nong Tong Card, Kins Hui Nong Tong, Kins Poverty Relieve and Hui Nong Loans. Adopt methods such as customer manager mobile service and telephone service, strive to help “Sannong” customers get essential and timely basic financial service.

MULTI-POLICIES IMPLEMENTATION PROMOTING SOCIAL HARMONY

Enterprises' sustainable development depends on the social harmony and stability. As a major member of society, ABC has always shouldered the responsibility and put the well-being of people at the front. Through Qingyuan Plan, Mother Health Express, Protection of Intangible Cultural Heritage, Financial Literacy of the Rural Middle School Students and other projects, drive the whole society to help communities and vulnerable groups. On the other hand, we constantly enter into communities to develop various financial activities, making contributions to building a harmonious and beautiful China.



"My voice, your eyes" ABC takes you to see the world together

Volunteering to help the blind program of the clearing center of ABC



RichScan
Polish the clear
world for the
blind friends

Look at the boy
Looks like sixteen or seventeen years old
With brown face
He wears a red hat
With eyes twinkling

What the feeling is while can't see the world
If he feels insecure and helpless
Facing the blind in the darkness
What we can do to help them

In ABC

There are such a group of vigorous youth
They have engaged in blind service for a long term
Over the years, the volunteers
Had made indissoluble bond with the blind friends
They have a clear division of responsibilities and cooperate
with the tacit understanding
In order to speak a good movie
They spend a lot of time and effort
Make full preparation, and just wait
The promise with the blind every month.

TAKING DELIGHT IN PUBLIC WELFARE AND HELPING WITH POVERTY RELIEVE

ABC vigorously carries forward the responsibility sprits of "Giving Priority to Responsibility and Benefiting All the People; Taking Responsibility, and Promoting Prosperity in Our Society", take an initiative to shoulder the social responsibility, make the social and public welfare as the abiding principle, and consciously support the public welfare development in a planned way. Rely on various public welfare platform and our own power, give enthusiastic support to all kinds of public welfare activities, help the vulnerable groups and areas, support education development, help fight against natural disasters, devote to poverty relieve and actively feedback society.



The Employees of ABC Launch the Caring Activities (Qidong Branch, Nantong city, Jiangsu Province/ Photographed by Weiwei Tang)



The Departure Ceremony of ABC Donating "Mother's Healthy Express Train" in 2015



"The Little ABC Employees" Learn Counting in the Pre-job Training (Xiamen Evening News/ Photographed by Lixin Lin)



Sneakers of "running for love" of Hedong branch in Tianjin are sent to Qinghai



Donation Ceremony of Xini Primary School (Baise Branch/ Photographed by Shengyong Yang)



The Volunteers of Branches Visit the Resistance Veterans (Hubei Branch/ Photographed by the Propaganda Department of Hubei Branch of ABC)



Taizhou branch of Jiangsu province organizes employees to visit the resistance veterans

POPULARIZING FINANCIAL KNOWLEDGE AND IMPROVING FINANCIAL LITERACY

To further popularize financial knowledge and improve the financial security sense and literacy of common people, ABC actively launches various financial knowledge propaganda activities, popularizes financial knowledge to common people, improves their identifying and defending financial risks abilities, and nourishes citizens' financial literacy and sense of safeguarding rights legally. In 2015, ABC mainly through we media channels such as Weibo, WeChat and official website propagated the "Paying with Card in a Safe Manner", "Consumer Rights Protection", "Financial Knowledge into Thousands of Households" and other topics, including "Financial Payment Security Alliance", "Staying Away from Credit Card Illegal Trade", "Secure Payment Alliance", "Credit Card Online Payment Tutorial", "Safety Tips on Wary of False Card Fraud", "Warm Tips of Credit Card Business Security", "Feature Comic of Preventing the Telecommunications Fraud", "Mobile Payment Security Investigation" and other activities.



Children Playing Space in Branch Sales Department of ABC in Xiamen (Photographed by Qihui Zhang)



Chengde Branch Donates Books to the Left-behind Children in Rural Areas (Chengde Branch/ Photographed by Shaoli Yu)



Hezhou Branch of ABC Launches "the Little Bankers" Interactive Activities (Hezhou Branch/ Photographed by Tiangui Li)



Serving "Sannong" - Ten-year Agriculture Love Helps the Entrepreneurship of Rural College Students (Qidong Branch of Nantong City/ Photographed by Weiwei Tang)



Suqian Branch of Jiangsu Province "Eventful Years, Never Forgotten" (Photographed by Weidong Jia)

IMPLEMENTING “SUNSHINE PROCUREMENT” ENSURING WIN-WIN COLLABORATIONS

The procurement of ABC sticks on the idea of “Service, Integrity, Compliance, Efficiency, Cost, Management”, the basic principle of “Legal and Compliance, Self-disciplined, Openness and Transparency, Conservation and Efficiency”, and the goal of “Building a Sunshine Project”. Persist in strictly implementing procurement policies, regulations, rules and methods, deepen the vertical management of overall system, further strengthen the centralized procurement management functions, better play the role of centralized procurement to prevent corruption, reduce cost and ensure services.

In 2015, ABC continuously improved procurement management. Both the rate of procurement contract execution and the supplier audit coverage reached 100%, strengthened the supplier management, saved resources as far as possible, reduced pollution emissions, lowered risks, made win-win cooperation with suppliers, advanced green procurement and realized the low carbon development.

Form: Methods of Centralized Procurements

Complete fundamental work well, and constantly improve the procurement efficiency and service level.	<ul style="list-style-type: none"> Improve various rules and regulations of procurement management, compile 2015 head office authority and centralized procurement directory system, strengthen the application of procurement management information system, and enhance work schedule.
Innovate the working idea, further strengthen the system management	<ul style="list-style-type: none"> Master branches' procurement work in multi-level and the procurement operation status at the local level, Launch the classified guidance of large procurement projects to the branch, carry out the due diligence supervision and inspection, make comprehensive assessment of branch purchasing work.
Strengthen educational training, further enhance procurement team quality	<ul style="list-style-type: none"> Organize procurement business training and procurement experts team construction.



The Individual Production Business Loans in Rural Areas Help Farmers Achieve a Variety of Business and Strive for a Relatively Comfortable Life

Form: Methods of Strengthening Supplier Management

Establish and improve the assessment mechanism of supplier management	<ul style="list-style-type: none"> Formulate and issue the “Supplier Supervision and Evaluation Methods of ABC Procurement Projects” and the “Supplier Off-limits Management Approach of the ABC”. Establish a normative and effective supplier evaluation, incentive mechanism of good faith performance. Resolutely repel the suppliers that damaged our bank's interest. Carry out the off-limits to the 13 suppliers successively to ensure the openness, fairness and impartiality, safeguard the rights and interests of ABC.
Standardize the supplier management through implementing special projects and due diligence supervision and inspection	<ul style="list-style-type: none"> It has significant promoting effects on preventing procurement risks and regulating procurement behavior.
Promote the use of unified forms of contracts	<ul style="list-style-type: none"> Formulate 20 unified forms of contracts, including 13 goods contract templates and 7 service contract templates. Further improve the performance management of ABC's procurement projects.
Establish supply and demand communication and coordinated mechanism	<ul style="list-style-type: none"> Organize the seminars that are attended by the demanders of head office departments, procurement departments and suppliers, listen to the opinions and suggestions of suppliers, establish the communication platform between the suppliers and demanders, establish a long-term effective and communicative mechanism and achieve win-win situation.

The Statistical Table of Vendor Number (Unit)

Category	Number	Category	Number
Headquarters of Bank	2477	The Central Region ④	2967
Yangtze River Delta ①	725	Northeast China Region ⑤	1241
The Pearl River Delta Region ②	1353	Western Region ⑥	6903
Circum- Bohai Sea Region ③	1486	Other Regions ⑦	298
In total: 17450			

Annotation:

Annotation: the table is classified according to ABC branches

① Yangtze River Delta includes Shanghai, Jiangsu and Zhejiang

② The Pearl River Delta Region includes Guangdong and Shenzhen

③ Circum- Bohai Sea Region includes Beijing, Tianjin, Hebei, Shandong and Qingdao

④ The central region includes Shanxi, Anhui, Jiangxi, Henan, Hubei and Hunan

⑤ Northeast China region includes Liaoning, Jilin and Heilongjiang

⑥ Western region includes Chongqing, Sichuan, Guizhou, Yunnan, Guangxi, Shanxi, Gansu, Qinghai, Ningxia, Tibet, Xinjiang and Inner Mongolia

⑦ Other regions includes Xiamen, Fujian and Hainan

**"LEARNING
CATCHING-UP AND
SURPASS"**

**CREATES TEAM
CONFIDENCE AND
ENTHUSIASM**

Employees are the valuable wealth of ABC development. We stick on the talents idea of "Possessing Intelligence and Virtue, Morality Oriented, Promoting Good Talents, and Performance First", optimize educational training system, clear career development path, build a very competitive compensation and welfare system, strengthen employees' rights and interests protection, care for the life and health of employees, carry out multi-aspects to improve employees and achieve their values.



My princess is called the "ABC"

There is a little prince in everyone's heart
Stay in the deepest place
Whereas we often forget it

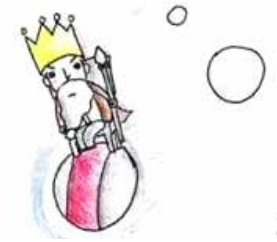
Forget our own original appearance
Slowly drift and figure obscure
Forget the dreams that ever had in old days
The people we loved, the things that we cared
If forget, only use the heart instead of eyes
Can we see clearly our own favorite appearances

In the vast stars and boundless universe
There are all sorts of brilliant luster, let a person too many things to see
There are thousands of roses
Decorate the view of bright lighted city

But the bright bustling
Can never contend against the roses that only belongs to you
Skyscraper
Does not equal to the heart of belonging, and the home of dream
People mountain People sea
Nobody can replace the unique you

In the heart of ABC people
There lives a little prince
But you
Are the roses that we love
Here is the ABC

Propagate its belief and morality, accompany you to grow
Never forget our original intention, accompany you to blossom.



Shenzhen Branch/Danxuan, Huang

HELPING EMPLOYEES GROW

ABC actively promotes the talents building of three major streams of management, profession and technology, tries to pioneer the "Multi-paths" of employees' career development. Issue the "Implementation Opinions of Training and Selecting Work of Strengthening and Improving the Outstanding Young Leading Personnel", build the platform and mechanism for outstanding young management personnel. Accelerate the construction of professional series team. Establish the post promotion mechanism of optimal fast incapable slow. Broaden the grassroots employees' career development space. Encourage talents to flow up and down, fully arouse the enthusiasm of employees serving grassroots. Solidly launch the youth talent development project in the county, select and train over 4000 young talents cumulatively.

ABC constructs the unified salary system, provides employees with sound salary system. Establish and improve the income protection mechanism of grassroots employees. Give priority to the compensation resources to tilt at the grass-roots level. Establish a harmonious and fair income distribution relation. Constantly improve staff welfare system, establish enterprise pension system and supplementary medical insurance system around the whole bank. Provide employees with periodic physical examination, major disease rescue, medical difficult rescue and other health security services.

ABC strictly implement national labor laws and regulations, establish a legal, compliance and harmonious labor relationships, actively fulfill legal obligations, formulate "Measures of Labor Contract Management", "Labor Dispatching Management Regulations" and other stipulations. Conclude the labor contract with employees according to the law, provide employees with remuneration, social insurance, rest and vocations, labor protection and other treatment and welfare policy, ensure employees' legal rights.



Financial Employees, Chinese Dreams (Photographed by Zhixiong Guo)

EDUCATIONAL TRAINING STRENGTHENING COMPETITIVE SKILLS

In 2015, ABC closely focuses on national strategy, serving "Sannong" and economic transformation, sticks on improving quality and efficiency, and deepens the construction of ABC colleges. Broaden the idea of building a college, launch various level and different kinds of trainings, coordinate and optimize the way and contents of trainings. Constantly improve the wholeness, pertinence and effectiveness of educational training, establish a diversified learning platform for all employees in ABC, and further improve the professional capacities and comprehensive quality of employees.

In 2015, ABC issued "Project Optimization Design of 2015 Post Vocational Training in Rotation", "2015 Leading Personal Training Plan", "2015 Key Employee Training Plan" and other plans, implement the requirements of "Learning and Catching-up" and improve the sense of carrying out educational training in ABC.

Case: The Fifth Business Technology Competition

To lead the majority of staff to respond and implement the requirement of "Learning and Catching-up", compete business skills, strengthen professional quality, stimulate the initiative and creativity of employees making contributions based on positions, and promote business development and competition advancement, ABC launched the Fifth Business Technology Competition from Sep.9th to Sep.10th, 2015 in Beijing.

After a fierce competition, we got the ranks of total points of respective project and team. Through this competition, employees fully displayed their own excellent skills and good mental outlooks, led the majority of employees to learn business skills and strengthened professional quality, formed a dense atmosphere of "Learning and Catching-up". It had a positive and significant influence on promoting reform, development, management and team construction of the whole work.



Jining Branch Holds the Technique Competition of Counter Business (Jining Branch of Shandong Province/ Photographed by Ensheng Wang)

Form: Match Result of the Fifth Business Technology Competition

Competition Event	<ul style="list-style-type: none"> Currency counting with machine, currency counting with one finger one paper. Counter business operations, remote authorization, job entry of operational background.
Play Event	<ul style="list-style-type: none"> Currency counting with multi-fingers multi-paper.
Awards Setting	<p>ABC granted awards</p> <ul style="list-style-type: none"> All winners: the title of "Master Hand in Business Technology of ABC". The first candidate of competition event: the title of "ABC May 1st Labor Medal". The top three department of team score: the title of "ABC May 1st Labor Certificate". <p>China Financial Union Awarded the Prizes.</p> <ul style="list-style-type: none"> The first candidate of currency counting with machine, currency counting with one finger one paper: the title of "National Financial May 1st Labor Medal". Declare one candidate to All-China Federation of Trade Unions of Counter in business operations competition project: the title of "National May 1st Labor Medal".
Team Results	<ul style="list-style-type: none"> The representative team of Jiangsu, Shanghai and Sichuan branch respectively got the top three places in team total score.



The Competition Site of Transaction Code of BoEing in Shandong Branch



Zibo Branch of Shandong Province Held Staff Sign Language Training Class in the Whole City Branch (Zibo Branch/ Photographed by Peng Chen)

Case: 2015 ABC Special Subject Study

By the end of 2015, there have been 1.71 million employees attending the trainings. The number of employees training projects was 0.34 billion times, cultivating 0.21 billion financial planners, the number of internal trainers of head office level was 1803, and the number of branch internal trainers was 5186.

Training Subject	Details	Effect
The Financial Executives Special Training between China and Tajikistan	<ul style="list-style-type: none"> Revolving around the strategy of "One Belt and Road Initiatives" and the subject of financial cooperation between China and Tajikistan, train the cadre of departmental directorship, senior executives, heads of department from central bank, the Ministry of Finance and the major commercial Banks 55 persons in total. 	<ul style="list-style-type: none"> Serve the strategy of "One Belt and Road Initiatives" and the financial cooperation between China and Tajikistan, promote the widely communication on a series of financial issues in financial industry between China and Tajikistan, improve financial cooperation between China and Tajikistan. It has strong practical guiding significance in promoting financial system transformation development between China and Tajikistan.
Financial Services Special Training of Irrigation and Water Conservancy Construction	<ul style="list-style-type: none"> Revolving around the irrigation and water conservancy construction, launch the financial service training of irrigation and water conservancy, identify the general thinking of irrigation and water conservancy financial service, put forward project survey assessment requirements, answer project marketing hot issues, and prompt relevant risks. 	<ul style="list-style-type: none"> Broaden the farmland water conservancy construction investment and financing channels, strengthen the loan management of irrigation and water conservancy project construction, and improve the comprehensive financial services of farmland water conservancy construction.
Financial Services Special Training of New Operating Business Entities	<ul style="list-style-type: none"> Revolving around finance supporting the new operating business entities, launch the financial service training demonstration classes 2 times, guide branches to hold the demonstration classes 1178 times, and train 0.41 billion professional investors and family farmers in the countryside 	<ul style="list-style-type: none"> Strengthen the sense of serving "Sannong", improve the level of finance supporting the new operating business entities, and promote the level of production organization continuously upgrading, which firmly supports the modernization, large scale and intensification development of agriculture.



At the competition site of transaction code of BoEing in Shandong branch, the audience interaction is very active.

Training Subject	Details	Effect
Talents training of emerging business	<ul style="list-style-type: none"> Hold the emerging business talents demonstration classes 6 times, which includes Internet finance, cross-border finance, investment and financing and transactional finance businesses, investment bank, capital management, free trade area business and so forthforth. 	<ul style="list-style-type: none"> Reserve talents to race to conquer emerging business vantage point. Innovate the customized training method, and enhance the training pertinence and effectiveness.
Accurate Training of Supporting Tibet and Xinjiang	<ul style="list-style-type: none"> Print and give out "All Employees Training Plan", "the Training Work Plan of Supporting Tibet and Xinjiang". Guide 17 branches to help each other and accurate training. Hold 2 times teaching staff training classes. There are 140 employees attending the training in Tibet and Xinjiang. Select 20 operation backbones from the supporting branches to teach in Tibet. Select 150 recipient branches to learn in practice in the supporting branches. 	<ul style="list-style-type: none"> Train a batch of professional backbones and teaching staff for 3 branches in Tibet and Xinjiang, improve their ability and level of serving local economical and social development in Tibet and Xinjiang.
New Employees and Staff of Foreign Institutions Training	<ul style="list-style-type: none"> Train 272 new entrants for 2 weeks, and guide branches to train over 9570 new employees. Train nearly 30 department managers from 16 foreign institutions. 	<ul style="list-style-type: none"> Help new employees smoothly transit roles, enhance their abilities and better qualify for jobs. Enhance the understanding of foreign employees about Chinese national and bank conditions, and promote the cooperation and communication between domestic and overseas institutions as well as mutual overseas institutions.
Training Management Personals	<ul style="list-style-type: none"> Organize and implement the post vocational training of Agriculture Bank University Training Institute, deliver courses to the organizing and management personnel of respective branch in the form of public class. Revolving around training "Improve Quality and Efficiency" and the performance demand of academic dean, launch the academic dean training classes of Agriculture Bank Universities Branches. 	<ul style="list-style-type: none"> Improve the training management and teaching level of respective department, actually improve the school running quality. Improve the policy grasping ability, operation management ability, training and teaching ability and service guaranteeing ability of respective department, and improve the school running ability of respective department.
Training Leadership and Special Talents' Ability Improvement	<ul style="list-style-type: none"> Hold the special training of leadership and post rotation of special talents 96 times in total. There are 5257 personnel to attend trainings. Guide the branch to hold the training of leadership and special talents 735 times, over 0.44 billion employees attending the training. 	<ul style="list-style-type: none"> Strengthen the ideological building, style construction and capacity building of respective leaders. Improve professional personnel's expertise qualities and wok abilities.
Training of Grass-roots Staff Service Skills Upgrading	<ul style="list-style-type: none"> Launch the demonstration classes of grass-roots key positions employees training 14 times. There are 1275 employees attending trainings. Guide branches to train over 2.7 billion grass-roots employees. Hold the grass-roots staff to select learning on duty, attract 0.78 billion grass-roots employees volunteering to sign up for training on duty. Organize the post qualification examination classification grading around the whole bank, which covers 18 positions, 2200 times trainings and 1.26 billion employees. 	<ul style="list-style-type: none"> Improve the grass-roots employees professional quality and business ability. Upgrade employees' post knowledge, promote superior training resources to tilt at the grass-roots level, effectively relieve the contradictions of work and learning. Promote the development and compile of employee post knowledge, enhance employees mastering and upgrading of post knowledge that should know and learn, improve employees' performing ability of professional line.

“HUMANISTIC CARE” IMPROVING STAFF WELFARE

Continuously promote to carry out the "Six Practices" of humanistic care. In 2015, continue to arrange the special investment plan and fixed assets cost for infrastructure construction of 2934 grass-roots sales network and 718 countryside branches "Employees Home", further improve the work and living conditions of grass-roots employees, launch centralized help on difficult employees and various kinds of sending warmth visiting activities. In the whole year of 2015, we have helped 0.36 employees in difficulty. Care for employees' physical and psychological health, enhance the labor protection, implement staff's rest and vocation, organize and launch the basketball match and other recreational and sports activities, enrich staff's cultural life.

Strengthening humanistic concern is the overall strategic deployment that ABC Party made according to the practice of the whole bank. Since launched in September 2013, ABC has completed lots of work up and down, effectively solved the practical work and life difficulties of grass-roots staff. Actively respond to the appeals of grass-roots staff, enhance the broad staff's sense of belonging, warmth and cohesion, and have a widespread and profound influence, win the wholehearted support and the consistent high praises of broad employees. Practices have proven that it is a strategy that boots on the ground, winning great popular support, and benefiting to the overall situation, and has the graveness and profound meaning. Now, the humanistic care work of the whole bank is in critical period of continuity and deepening improvement. How to promote humanistic care as a normalization, long-term phenomenon and durability work, and make it becoming a self-awareness and conscious action of respective branch, commitment, perseverance in grasping, which is a big question that need the whole bank paying high attention, thorough planning and practical driving.

—The Abstract of Speech from Wei Wang, Member of the Party Committee,
Vice President of ABC

ACCUMULATED EXAMPLES EMPOWERING ENTREPRENEURSHIP

Culture is the soul. During over 60 years, ABC has emerged a batch of outstanding and well-known advanced models, which provides ABC sustainable development with strong spiritual power.

The sprints reflected in the advanced models are the "Good Family Trait" of ABC that is inherited through 60 years, is a pot of profound "Cultural Soup". We shall vigorously carry forward the "Caifu Rao Sprints" of selfless dedication, "Xi Wang Sprints" of serving "Sannong", "Dongbin Wang Sprints" of serving grass-roots, and the contemporary Lei Feng "Weidong Cheng and Yibing Zhao Sprints" of lying down the road of serving "Sannong".



The Science Park Branch of Tianjin Organizes Cooking Competition of Glamorous Ladies (The Science Park Branch of Tianjin/ Photographed by Hongqiang Quan)



Hailing Branch of Taizhou, Jiangsu Province Organizes Employees' Family Sports Meeting (Hailing Branch of Taizhou/ Photographed by Zheng Ji)

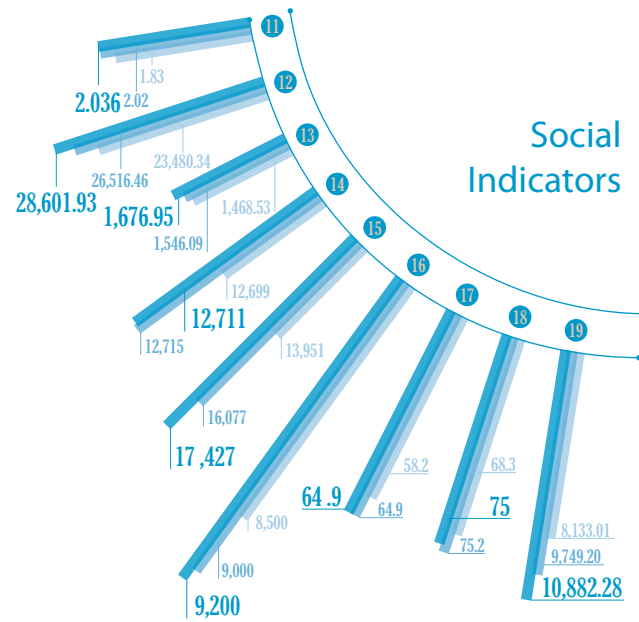
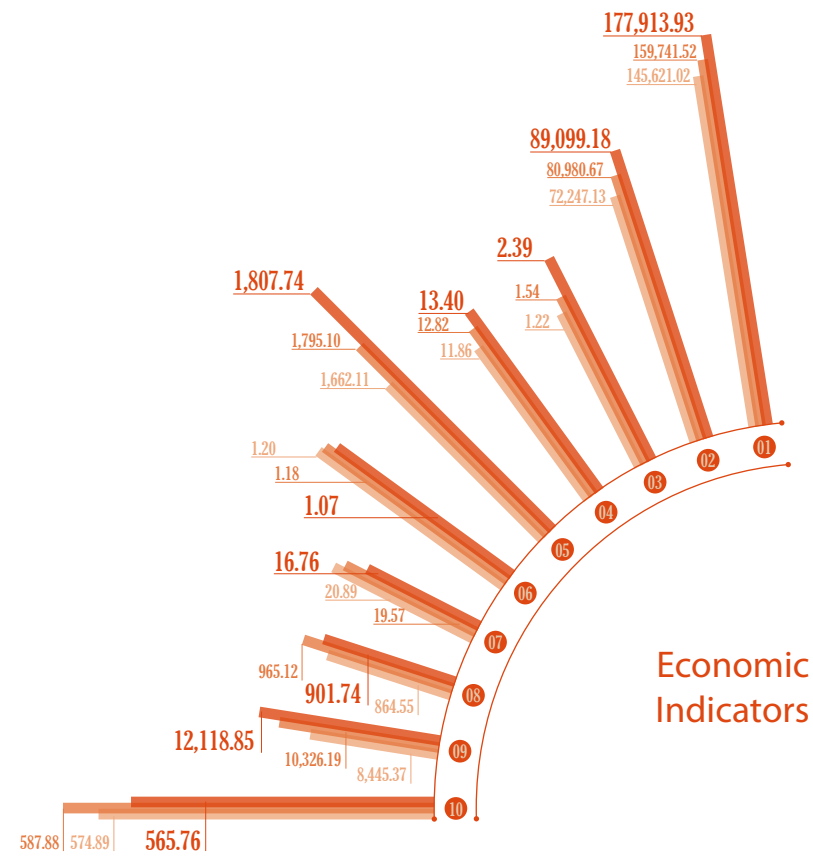


Shiyu Liu, the Former President of ABC, visited Caifu Rao

TABLE OF KEY PERFORMANCE

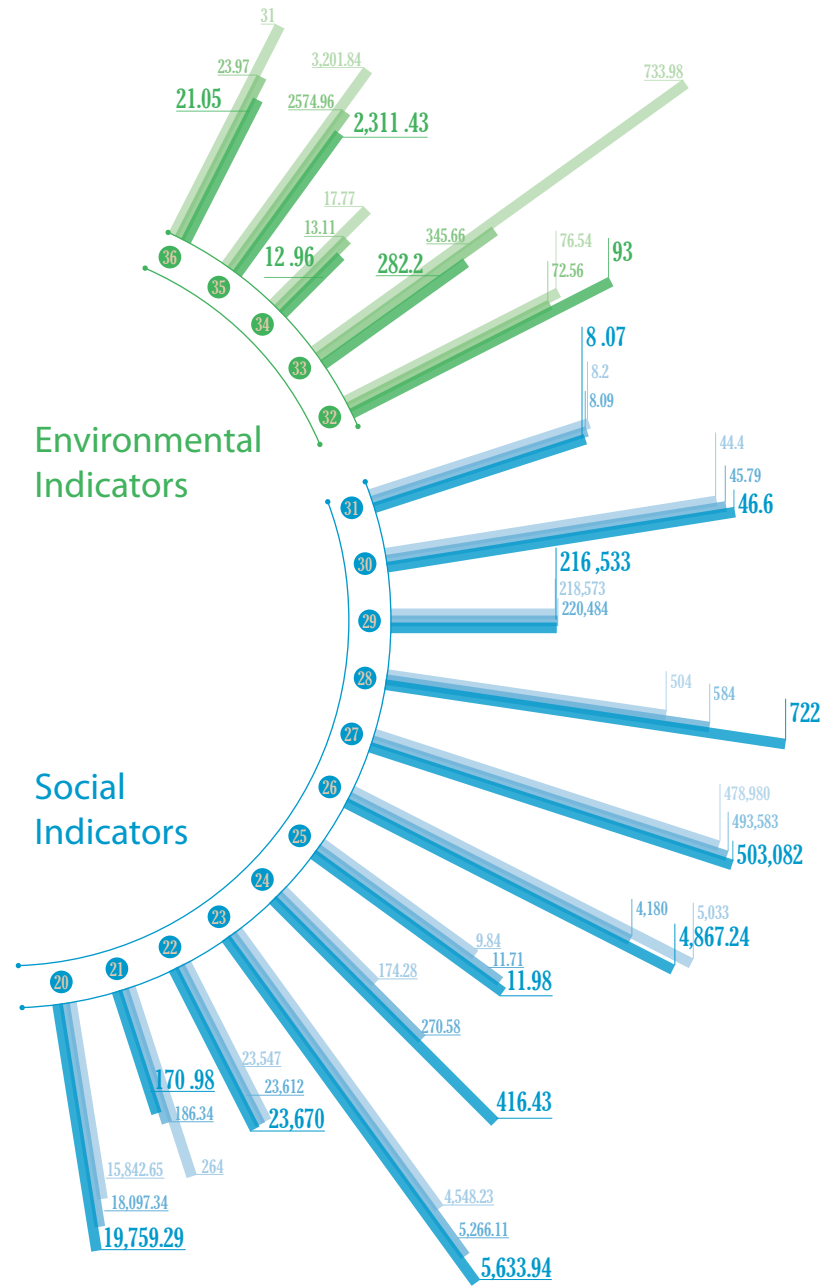
- 01 Total assets [RMB100 million]
- 02 Total loans and advances [RMB100 million]
- 03 Non-performing loan ratio [%]
- 04 Capital adequacy ratio [%]
- 05 Net profits [RMB100 million]
- 06 Return on average total assets [%]
- 07 Return on weighted average equity [%]
- 08 Taxes [RMB 100 million yuan]
- 09 Shareholder's equity (100 million yuan)
- 10 Shareholder's dividends (100 million yuan)

■ 2013 ■ 2014 ■ 2015



- 11 Social contribution value per share [yuan]
- 12 Total county area loans and advances [RMB 100 million yuan]
- 13 Balance of farmer loans [RMB 100 million yuan]
- 14 Number of county-level agencies
- 15 Total Hui Nong Cards issued [10000]
- 16 Number of farmer households benefiting from Hui Nong Cards [10000 households]

- 17 Number of Hui Nong Tong Service Outlets [10000]
- 18 Proportion of administrative villages covered by Hui Nong Tong electronic devices [%]
- 19 Balance of loans to small and micro businesses [RMB 100 million yuan]
- 20 Total loans and advances to western regions [RMB 100 million yuan]
- 21 Employee trainings [10,000 person/times]
- 22 Number of domestic branches
- 23 Total loans and advances to ethnic minority areas [RMB 100 million yuan]



Environmental Indicators

Social Indicators

■ 2013 ■ 2014 ■ 2015

- 32 Electronic channel transactions as proportion of total transactions [%]
- 33 Balance of loans for environmental protection, energy conservation and emissions reduction [RMB 100 million yuan]
- 34 Per person water consumption in offices [m3/person]
- 35 Per person power consumption in offices [kwh/person]
- 36 Per person gas consumption in offices [m3/person]

■ 2013 ■ 2014 ■ 2015

- 24 Balance of loans for affordable housing projects [RMB 100 million yuan]
- 25 Balance of loans of village & township banks (VTBs)[RMB 100 million yuan]
- 26 Amount of donations [10000 yuan]
- 27 Total number of employees
- 28 Number of employees working overseas
- 29 Number of county-level employees
- 30 Proportion of female employees [%]
- 31 Proportion of ethnic minority employees [%]

APPENDIXES

- 94 Main Honors and Awards
- 96 Independent Assurance Report
- 98 Key Data Compilation
- 100 GRI4.0
- 107 Reader Feedback Form



MAIN HONORS AND AWARDS

FinanceAsia

Finance Asia

2015 Best Green Bond



Shanghai Stock Exchange

2015 Best Bond Traders of Shanghai Stock Exchange



The Banker

2016 Ranking Fourth of the World Bank Brand Top 500

Ministry of Civil Affairs

The China Charity Award the most Love Enterprise Nomination



Securities Times

2015 China Best Innovative Bank Financial Products
2015 China Best Open Bank Financial Products



Global Finance

Best Small Businesses Credit Bank



China Women Development Foundation

Top 10 Caring Women Enterprises



Economic Observer

2015 Outstanding Chinese Banks

The Chinese association of human resources information

Outstanding Case Enterprise of Human Resources Information (ABC New Human Resource Information System)



The 21st century business herald

2015 Asia's Best Financial Market Innovation Bank
2015 Best Corporate Culture Award
2015 Best Bank Wealth Management Brand
2015 Best Bank of Service Innovation



Euro Finance

Best Cash Management Award
Best Financial Company



THE PEOPLE'S BANK OF CHINA

People's Bank of China

2014 Bank Scientific Development Awards



China Business Network

The Annual Inclusive Financial Institutions

Happiness project nationwide organizing committee

Happiness Project Help Poor Mothers Action "Love Collective" Title



China Financial Certificate Authority

2015 Top Ten Social Marketing Case in Financial Industry
2015 Best WeChat Public Platform in Financial Industry
2015 China Best Electronic Banking
2015 China Best Online Banking Functions Award



China Times

2015 Financial Institutions of Social Responsibility



Trade Finance Magazine

Best Cross-border RMB Settlement Bank

China's Informationization Promoting Union

Customer Relationship Management (CRM) Professional Committee

CCCS Customer Contact Center Standards Committee

2014-2015 China's Best Customer Contact Center

2014-2015 Best Customer Experience of China Customer Contact Center



The Central Financial Communist The Country's Financial Youth Union
China Banking Association
China Youth Development Foundation

Best Financial Institutions of Social Responsibility



Eastmoney.com

2015 Best Universal Bank
2015 Best Internet Financial Bank



ChinaHR.com

2015 Top 50 Best Employers of Chinese College Students
Top 15 Best Employers of Banking Industry



Millward brown company of the world wide spread market researcher owned by WPP agency services group

2016 Ranking Eighth of the Most Valuable Chinese Brands Top 100



Financial Times

The Best Bank of Serving "Sannong"



China Banking Association

2014 Best Financial Institutions of Social Responsibility

2014 Award of the Best Social Responsibility Practice Case

2014 Annual Award for the Best Project of Charity

2014 Special Contribution of the Site Award of the Social Responsibility

(Yanchuan Country Branch, Shanxi Province)

The Advanced Unit of National Banking Law Risk Management



The Banker
Chinese Academy of Social Sciences Financial Research Institute
Internet Finance Club

2015 Annual CSR Chinese Culture Award (The Best Strategic Public Welfare)

Top Ten Financial Products Innovation (Retail Business)

INDEPENDENT ASSURANCE REPORT

To the Board of Directors of Agricultural Bank of China Limited

We have been engaged to perform a limited assurance engagement on the selected 2015 key data (the "Key Data") in the 2015 Social Responsibility Report of the Agricultural Bank of China Limited ("the Bank").

Key Data

We carried out limited assurance procedures on the following key data of the Bank's 2015 Social Responsibility Report:

- Total amount of donation (100,000 RMB)
- Balance of farmer loans (100 million RMB)
- Total number of employees
- Total number of county-level employees
- Proportion of female employees (%)
- Proportion of ethnic minority employees (%)
- Total number of employee trainings (10,000 person times)
- Total number of domestic branch outlets
- Number of county-level branch outlets
- Water consumption per capita in office (m³/person)
- Electricity consumption per capita in office (kwh/person)
- Gas consumption per capita in office (m³/person)

Our assurance was with respect to the selected key data of the 2015 Social Responsibility Report only and we have not performed any procedures with respect to any other elements included in the 2015 Social Responsibility Report or information in 2014 and earlier periods.

Criteria

The criteria of the preparation of the key data in the Bank's 2015 Social Responsibility Report are listed in the basis of reporting of the key data (the "Basis of Reporting") after this assurance report.

Responsibilities of the Board of Directors

The Board of Directors of the Bank is responsible for the preparation of the key data in the 2015 Social Responsibility Report. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the key data of the Social Responsibility Report that is free from material misstatement, whether due to fraud or error.

Our Independence and Quality Control

We have complied with the independence and other ethical requirement of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Our firm applies International Standard on Quality Control 1 and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Practitioner's Responsibilities

It is our responsibility to express a conclusion on the key data in the 2015 Social Responsibility Report based on limited assurance engagement.

We conducted our work in accordance with the International Standard on Assurance Engagements 3000 (Revised) "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information". This standard requires that we plan and perform our work to form the conclusion.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently the level of assurance in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion on any matter that would materially affect the key data in the 2015 Social Responsibility Report. Our work involves assessing the risks of material misstatement in key data

in the 2015 Social Responsibility Report whether due to fraud or error, and responding to the assessed risks. The extent of procedures selected depends on our judgment and assessment of the engagement risk. Within the scope of our work, we have only performed the following procedures in the Head Office of the Bank. We did not perform assurance work in other branches. The procedures we performed comprised:

- Interviews with management and personnel in the departments involved in providing information in relation to the selected key data for inclusion in the Social Responsibility Report;
- Analytical procedure;
- Sampling of selected key data in the Social Responsibility Report;
- Recalculation;
- Other procedures deemed necessary.

Inherent Limitation

We remind the users to note that, the absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the selected key data in the 2015 Social Responsibility Report are not prepared, in all material respects, in accordance with the basis of reporting.

Restriction on Use

Our report has been prepared for and only for the board of directors of the Bank and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the content of this report.

Supplementary Observations

We have also gained an understanding of the Bank's application of the Sustainability Reporting Guidelines (G4) pertained to the principles of stakeholder inclusiveness and materiality by making inquiries and holding interviews with the Bank's social responsibility management team. Our work was restricted to gaining an understanding of the Bank's application of the principles of stakeholder inclusiveness and materiality of the Sustainability Reporting Guidelines (G4). Hence, we do not express any assurance opinion as to whether the Bank has adhered to the principles of the Sustainability Reporting Guidelines (G4).

We have the following observations:

Stakeholder Inclusiveness

The Bank has a social responsibility goal of "Being a Responsible Bank", takes the social responsibility principles of "Giving Priority to Responsibility and Benefiting All the People; Taking Responsibility, and Promoting Prosperity in Our Society", and has established social responsibility management framework. The Bank has identified its key stakeholders and established various communication channels to understand their expectations and needs as the basis for determining the key topics to be included in the Social Responsibility Report. We suggest that the Bank should continuously improve the stakeholder communication mechanisms so as to further identify and analyse stakeholders' expectation and to respond accordingly.

Materiality

The Bank took into account its own development strategy, and engaged stakeholders to determine the key topics disclosed in the Social Responsibility Report. We suggest that the Bank should further improve the current standards and procedures for materiality assessment and the organization's boundary identification in accordance with the Sustainability Reporting Guidelines (G4), so as to facilitate the identification, assessment and reporting of significant issues that are relevant to Social Responsibility Report.

PricewaterhouseCoopers Zhong Tian
PricewaterhouseCoopers Zhong Tian LLP
Shanghai, China - March 31rd, 2016



KEY DATA COMPILATION

Social Performance

Balance of Farmer Loans (100 million):

the balances of petty loans for farmers, production and operation loans for rural persons, house building loans for the farmers in quake-hit areas, loans for farm machines, loans for farmers going abroad to work, loans for farmers purchasing or building houses, other "Three-farming", personal loans and other loans for production and operations.

Number of County-Level Outlets:

the number of county branches and licensed below-county outlets under the management of the 37 tier-1 branches in mainland. County branches are the branches located within the jurisdictions of "county" or equivalent administrative divisions that are determined by the national government, including county-level city, county, autonomous county, banner, autonomous banner, special district at county-level, and forestry district. Below-county outlets are the branches that are within the jurisdictions of below-county areas or equivalent administrative divisions, or administrative unit below county level, including town, township, sumu, ethnic township and ethnic sumu. The statistics includes all licensed county branches, including the ones licensed but not yet opened.

Total Amount of Donation (10,000RMB):

amount of donations made for public welfare and other similar contributions. Donations for public welfare is made to the public welfare, as defined in the Law of the People's Republic of China on Donations for Public Welfare, through public welfare organizations or governments at county-level or above.

Total Number of Employees:

number of employees who hold labour contracts within the group level, including those working in domestic and overseas branches and domestic subsidiaries.

Total Number of County-Level Employees:

number of employees who hold labour contracts and work at county-level branch outlets within the group level. County-level branch outlets are defined as county branches and licenced below-county outlets under the management of the 37 tier-1 branches in mainland. County branches are the branches located within the jurisdictions of "county" or equivalent administrative divisions that are determined by the national government, including county-level city, county, autonomous county, banner, autonomous banner, special district at county-level, and forestry district. Below-county outlets are the branches that are within the jurisdictions of below-county areas or equivalent administrative divisions, or administrative unit below county level, including town, township, sumu, ethnic township and ethnic sumu.

Proportion of Female Employees (%):

proportion of female employees is defined as number of female employees divided by the number of employees. The number of employees is defined as the number of employees who hold labour contracts within the group level, including those working in domestic and overseas branches, domestic subsidiaries and rural banks. The number of female employees is defined as the number of female employees who hold labour contracts within the group level.

Proportion of Ethnic Minority Employees (%):

proportion of ethnic minority employees is defined as number of ethnic minority employees divided by the number of employees. The number of employees is defined as the number of employees who hold labour contracts within the group level, including those working in domestic and overseas branches, domestic subsidiaries and rural banks. The number of ethnic minority employees is defined as the number of ethnic minority employees who hold labour contracts within the group level.

Total Number of Employee Trainings (10,000 person times):

defined as the number of employee attending in the face to face trainings for which the ABC sends formal notices. The scope includes the headquarters, 37 tier-1 branches and 3 training colleges.

Total Number of Domestic Branch Outlets:

domestic branch outlets includes the headquarters, exclusive institutions at the headquarters, tier-1 branches (directly subordinate), tier-2 branches (operation departments of provincial branches), tier-1 sub-branches (municipal cities, operation departments of directly subordinate branches and operation departments of tier-2 branches), operation departments of local branches and other institutions. The statistics includes all licensed branches, including the ones licensed but not yet opened.

Environmental Performance

Water Consumption per capita in Office (m³/person):

total water consumption at the headquarters in 2015 divided by the number of employee at the headquarters.

Electricity Consumption per capita in Office (Kwh/person):

total electricity consumption at the headquarters in 2015 divided by the number of employees at the headquarters.

Gas Consumption per capita in Office (m³/person):

total gas consumption at the headquarters in 2015 divided by the number of employees at the headquarters.



Indicators classification	Content	Adoption
Strategy and analysis		
G4-1	Provide a statement from the most senior decision-maker of the organization	Adopted
G4-2	Provide a description of key impacts, risks, and opportunities	Adopted
Organizational profile		
G4-3	Report the name of the organization.	Adopted
G4-4	Report the primary brands, products, and services.	Adopted
G4-5	Report the location of the organization's headquarters.	Adopted
G4-6	Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	Adopted
G4-7	Report the nature of ownership and legal form.	Adopted
G4-8	Report the markets served (including geographic break down, sectors served, and types of customers and beneficiaries).	Adopted
G4-9	Report the scale of the organization, including:	Adopted
G4-10	Total number of employees	Adopted
	Total number of operations	Partly Adopted
	Net sales (for private sector organizations) or net revenues (for public sector organizations)	Partly Adopted
	Total capitalization broken down in terms of debt and equity (for private sector organizations)	Partly Adopted
	Quantity of products or services provided.	Not Adopted
	Report the total number of employees by employment contract and gender.	Adopted
G4-11	Report the total number of permanent employees by employment type and gender.	Adopted
G4-12	Report the total workforce by employees and supervised workers and by gender.	Adopted
G4-13	Report the total workforce by region and gender.	Adopted
G4-14	Report whether a substantial portion of the organization's work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors.	Adopted
G4-15	Report any significant variations in employment numbers.	Adopted
G4-16	Report the percentage of total employees covered by collective bargaining agreements.	Adopted

Indicators classification	Content	Adoption
Identified material aspects and boundaries		
G4-17	List all entities included in the organization's consolidated financial statements or equivalent documents.	Adopted
G4-18	Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.	Not Adopted
G4-19	Explain the process for defining the report content and the Aspect Boundaries.	Adopted
G4-20	Explain how the organization has implemented the Reporting Principles for Defining Report Content.	Adopted
G4-21	List all the material Aspects identified in the process for defining report content.	Adopted
G4-22	For each material Aspect, report the Aspect Boundary within the organization	Adopted
G4-23	For each material Aspect, report the Aspect Boundary outside the organization.	Adopted
Stakeholder engagement		
G4-24	Provide a list of stakeholder groups engaged by the organization.	Adopted
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	Adopted
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	Adopted
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	Adopted
Report profile		
G4-28	Reporting period (such as fiscal or calendar year) for information provided.	Adopted
G4-29	Date of most recent previous report (if any).	Adopted
G4-30	Reporting cycle (such as annual, biennial).	Adopted
G4-31	Provide the contact point for questions regarding the report or its contents.	Adopted
G4-32	Report the 'in accordance' option the organization has chosen.	Not Adopted
	Report the GRI Content Index for the chosen option.	Adopted
G4-33	Report the reference to the External Assurance Report, if the report has been externally assured. GRI recommends the use of external assurance but it is not a requirement to be 'in accordance' with the Guidelines.	Adopted
	Report the organization's policy and current practice with regard to seeking external assurance for the report.	Adopted
	If not included in the assurance report accompanying the sustainability report, report the scope and basis of any external assurance provided.	Adopted
G4-33	Report the relationship between the organization and the assurance providers.	Adopted
	Report whether the highest governance body or senior executives are involved in seeking assurance for the organization's sustainability report.	Adopted

Indicators classification	Content	Adoption
Identified material aspects and boundaries		
G4-34	Report the governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	Adopted
G4-35	Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	Adopted
G4-36	Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	Adopted
G4-37	Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.	Partly Adopted
G4-38	Report the composition of the highest governance body and its committees.	Adopted
G4-39	Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organization's management and the reasons for this arrangement).	Adopted
G4-40	Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members.	Not Adopted
G4-41	Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders.	Not Adopted
G4-42	Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.	Adopted
G4-43	Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.	Adopted
G4-44	Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report whether such evaluation is independent or not, and its frequency. Report whether such evaluation is a self-assessment.	Not Adopted
	Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice.	Adopted
G4-45	Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes.	Adopted
	Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.	Not Adopted
G4-46	Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics.	Adopted
G4-47	Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.	Not Adopted
G4-48	Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered.	Adopted
G4-49	Report the process for communicating critical concerns to the highest governance body.	Adopted
G4-50	Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them.	Adopted
G4-51	Report the remuneration policies for the highest governance body and senior executives	Not Adopted
G4-52	Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.	Not Adopted
G4-53	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organization.	Not Adopted

Indicators classification	Content	Adoption
Ethics and integrity		
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	Adopted
G4-57	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	Adopted
G4-58	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	Adopted
Economic		
G4-EC1	Direct economic value generated and distributed.	Adopted
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Adopted
G4-EC3	Coverage of the organization's defined benefit plan obligations.	Adopted
G4-EC4	Financial assistance received from government.	Adopted
G4-EC5	Ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	Adopted
G4-EC6	Proportion of senior management hired from the local community at significant locations of operation.	Adopted
G4-EC7	Development and impact of infrastructure investments and services supported.	Adopted
G4-EC8	Significant indirect economic impacts, including the extent of impacts.	Adopted
G4-EC9	Proportion of spending on local suppliers at significant locations of operation.	Adopted
Environmental		
G4-EN1	Materials used by weight or volume.	Not Applicable
G4-EN2	Percentage of materials used that are recycled input materials.	Not Applicable
G4-EN3	Energy consumption within the organization.	Adopted
G4-EN4	Energy consumption outside of the organization.	Adopted
G4-EN5	Energy intensity.	Not Applicable
G4-EN6	Reduction of energy consumption.	Adopted
G4-EN7	Reductions in energy requirements of products and services.	Adopted
G4-EN8	Total water withdrawal by source.	Not Applicable
G4-EN9	Water sources significantly affected by withdrawal of water.	Not Applicable
G4-EN10	Percentage and total volume of water recycled and reused.	Not Adopted
G4-EN11	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Partly Adopted
G4-EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	Partly Adopted
G4-EN13	Habitats protected or restored.	Adopted
G4-EN14	Total number of iucn red list species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	Not Applicable

Indicators classification	Content	Adoption
Ethics and integrity		
G4-EN15	Direct greenhouse gas (ghg) emissions (scope 1).	Not Applicable
G4-EN16	Energy indirect greenhouse gas (ghg) emissions (scope 2).	Not Applicable
G4-EN17	Other indirect greenhouse gas (ghg) emissions (scope 3).	Not Applicable
G4-EN18	Greenhouse gas (ghg) emissions intensity.	Not Adopted
G4-EN19	Reduction of greenhouse gas (ghg) emissions.	Adopted
G4-EN20	Emissions of ozone-depleting substances (ods).	Not Applicable
G4-EN21	Nox, Sox, and other significant air emissions.	Not Applicable
G4-EN22	Total water discharge by quality and destination.	Not Applicable
G4-EN23	Total weight of waste by type and disposal method.	Not Adopted
G4-EN24	Total number and volume of significant spills.	Not Applicable
G4-EN25	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention ² annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	Not Applicable
G4-EN26	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organization's discharges of water and runoff.	Not Applicable
G4-EN27	Extent of impact mitigation of environmental impacts of products and services.	Adopted
G4-EN28	percentage of products sold and their packaging materials that are reclaimed by category.	Not Applicable
G4-EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	Not Applicable
G4-EN30	Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce.	Not Applicable
G4-EN31	Total environmental protection expenditures and investments by type.	Adopted
G4-EN32	Percentage of new suppliers that were screened using environmental criteria.	Partly
G4-EN33	Significant actual and potential negative environmental impacts in the supply chain and actions taken.	Adopted
G4-EN34	Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms.	Not Applicable
Employment		
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	Not Adopted
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	Not Adopted
G4-LA3	Return to work and retention rates after parental leave, by gender.	Not Adopted
G4-LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements.	Not Adopted
G4-LA5	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	Not Applicable
G4-LA6	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender.	Not Adopted
G4-LA7	Workers with high incidence or high risk of diseases related to their occupation.	Not Applicable
G4-LA8	Health and safety topics covered in formal agreements with trade unions.	Adopted

Indicators classification	Content	Adoption
G4-LA9	Average hours of training per year per employee by gender, and by employee category.	Adopted
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Adopted
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	Not Adopted
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	Adopted
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	Not Adopted
G4-LA14	Percentage of new suppliers that were screened using labor practices criteria.	Not Adopted
G4-LA15	Significant actual and potential negative impacts for labor practices in the supply chain and actions taken.	Not Adopted
G4-LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms.	Not Adopted
Human rights		
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	Not Adopted
G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	Adopted
G4-HR3	Total number of incidents of discrimination and corrective actions taken.	Not Applicable
G4-HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights.	Not Applicable
G4-HR5	Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	Not Applicable
G4-HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor.	Not Applicable
G4-HR7	Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations.	Not Adopted
G4-HR8	Total number of incidents of violations involving rights of indigenous peoples and actions taken.	Not Applicable
G4-HR9	Total number and percentage of operations that have been subject to human rights reviews or impact assessments.	Not Applicable
G4-HR10	Percentage of new suppliers that were screened using human rights criteria.	Not Adopted
G4-HR11	Significant actual and potential negative human rights impacts in the supply chain and actions taken.	Not Applicable
G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms.	Not Applicable
Society		
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	Adopted
G4-SO2	Operations with significant actual and potential negative impacts on local communities.	Adopted
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	Partly
G4-SO4	Communication and training on anti-corruption policies and procedures.	Adopted
G4-SO5	Confirmed incidents of corruption and actions taken.	Adopted
G4-SO6	Total value of political contributions by country and recipient/beneficiary.	Not Adopted
G4-SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	Not Applicable
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Not Adopted

Indicators classification	Content	Adoption
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society.	Not Applicable
G4-SO10	Significant actual and potential negative impacts on society in the supply chain and actions taken.	Not Applicable
G4-SO11	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms.	Not Adopted
Product responsibility		
G4-PR4	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement.	Adopted
G4-PR5	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes.	Not Adopted
G4-PR6	Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements.	Adopted
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	Not Applicable
G4-PR8	Results of surveys measuring customer satisfaction.	Adopted
G4-PR9	Sale of banned or disputed products.	Not Applicable
	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.	Not Applicable
G4-EN28	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Adopted
G4-EN29	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Not Applicable

Acknowledgement:

Head office and branches provide lots of help and support on the report compiling in various forms. There are some beautiful pictures that we fail to connect the provider, herewith we acknowledge you all with best thanks.

READER FEEDBACK FORM

Thank you for reading our Corporate Social Responsibility Report 2015. To provide you and other stakeholders with even more valuable information and improve our ability to fulfill CSR, we sincerely welcome any opinions and suggestions you may offer on the report via:

Fax: 010-85107284

Mail to: 69 Jianguomennei Street, Dongcheng District, Beijing

Postcode: 100005

Attention: Corporate Culture Department, the Agricultural Bank of China Limited

Which of the following stakeholder types apply to you?

- Government
 Regulatory
 Authority
 Shareholder and Investor
 Customer
 Employee
 Supplier and Partner
 Community
 Public and Media

Do you think the Report has fully satisfied your expectations for the Agricultural Bank of China?

- Yes
 No. Which of your expectations do you think is not reflected in this Report?

Do you think the Agricultural Bank of China has met your expectations well?

- Yes
 No. Which of your expectations do you think has not been met well?

Do you think the Agricultural Bank of China has met your expectations well?

- Very good
 Good
 Average
 Below average

What other opinions and suggestions do you have on our fulfillment of social responsibility and this Report?

Notes on the Report

Scope

Scope of time covered: This is an annual report that covers the period from January 1 to December 31, 2015. Part of the content is in excess of the above scope.

Scope of organization

The Report covers the head office, tier-1 (directly subordinate) branches within the territory, the training colleges, directly subordinate organizations and overseas organizations of the Agricultural Bank of China Limited (referred to as "ABC" and "Bank" herein).

Basis for compilation of the Report

This Report was prepared in accordance with the Sustainable Development Reporting Guidelines of the Global Reporting Initiative (GRI 4.0) and its Financial Service Sector Supplemental Guidelines; ISO26000 Social Responsibility Guidelines (2010); the Opinions on Strengthening Social Responsibilities of Banking Institutions issued by the China Banking Regulatory Commission (CBRC); the Guidelines on Corporate Social Responsibility of Banking Institutions of the China Banking Association (CBA); the Guidelines of the Shanghai Stock Exchange on Environmental Information Disclosure of Listed Companies and the Guidelines for the Preparation of Reports on Performance of Corporate Social Responsibilities of the Shanghai Stock Exchange; SEHK Environmental, Social and Governance Reporting Guide and other relevant opinions and guidelines.

Notes on data

Some financial data in this Report were originally included in the Bank's annual financial statement for 2015 (which had been audited by PWC). Other data mainly originate from the statistics of the internal system and the affiliates of the Bank for 2015.

Assurance method

To ensure its truthfulness and reliability, this Report is submitted to PWC for limited assurance of the key data disclosed therein in accordance with the International Standard on Assurance Engagements 3000: Assurance Engagements other than Audits or Reviews of Historical Financial Information.

Publication

This Report is released both in hardcopy and electronic form. The latter is available at the Bank's website (www.abchina.com). This Report is published both in Chinese and English. Should there be any discrepancy between the two versions, the Chinese version shall prevail.

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