

2013


**中国农业发展银行**

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

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

ANNUAL REPORT  
年度报告





# 中国农业发展银行 建设新农村的银行

Agricultural Development Bank of China  
Committed to Building a New Countryside

## 2013◆ 年度报告 Annual Report

中 国 农 业 发 展 银 行  
AGRICULTURAL DEVELOPMENT BANK OF CHINA

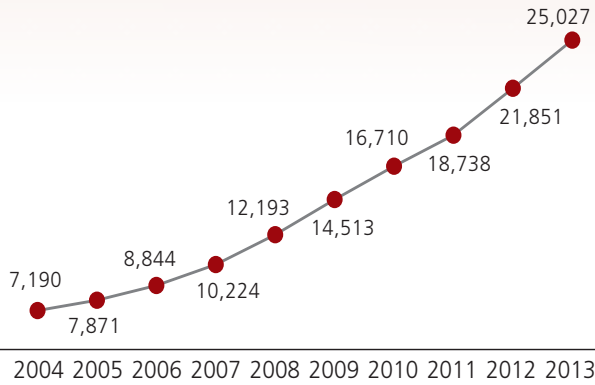
# 目录 Contents

3	2004年以来业务发展变化示意图	30	Business Development Changes Since 2004
5	财务概要	32	Financial Highlights
6	行长致辞	33	Message from the President
8	总行其他领导	35	Business Scope
10	监事会	36	Financial Results
11	业务范围	38	Credit Business
12	财务状况	41	Investment Business
13	信贷业务	41	Intermediary Business
16	投资业务	42	International Business
16	中间业务	42	International Credit Ratings
17	国际业务	43	Fund Raising and Management
17	国际信用评级	45	Risk Management
18	资金筹措与管理	47	IT Development
19	风险管理	48	Human Resources Management
20	信息化建设	49	Corporate Culture
21	人力资源管理	49	Social Responsibilities
22	企业文化	50	International Exchange
22	社会责任	51	Interest Rates Bulletin
23	对外交流	52	Balance Sheet
24	利率表	53	Profit and Loss Statement
25	资产负债表	54	Organizational Chart
26	利润表	55	Almanac of ADBC 2013
27	各级机构示意图	58	Addresses of ADBC Provincial-Level Branches
28	大事记		
58	各省、自治区、直辖市分行通讯录		

# 2004年以来业务发展变化示意图

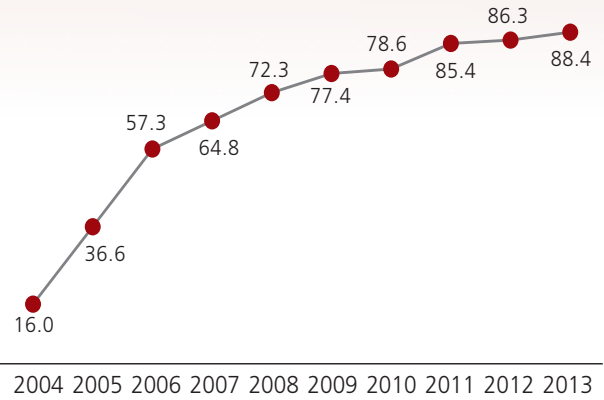
贷款余额

单位：亿元



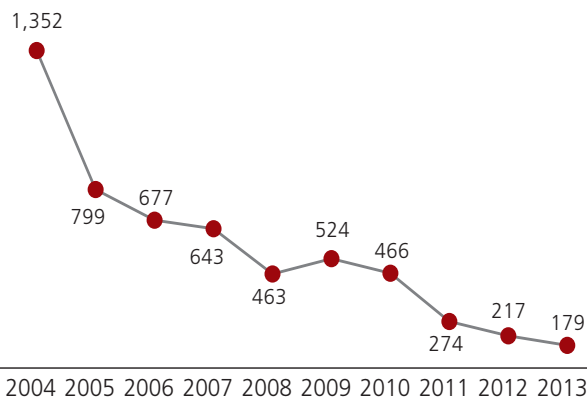
自筹资金比率

单位：%



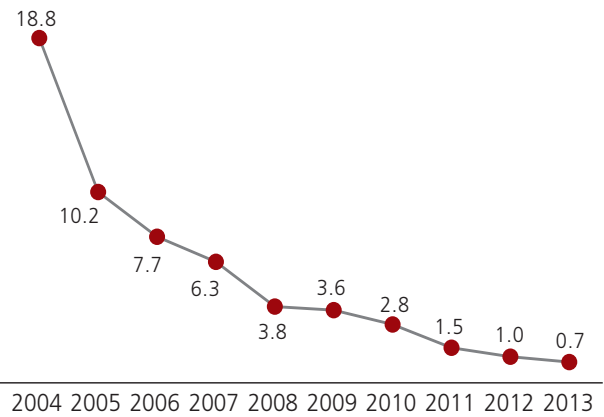
不良贷款额

单位：亿元



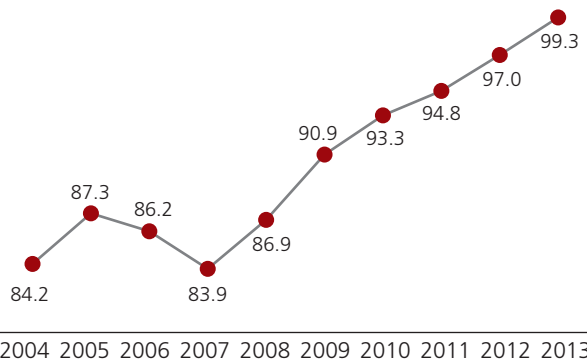
不良贷款率

单位：%



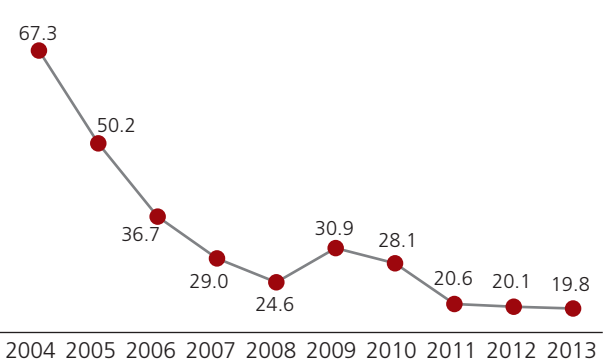
利息收回率

单位：%



成本收入比

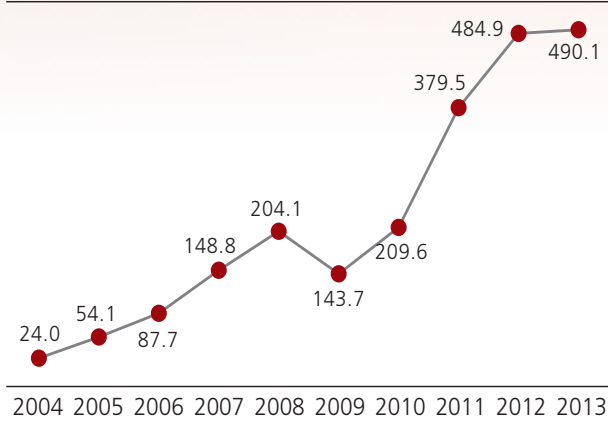
单位：%



# 2004年以来业务发展变化示意图

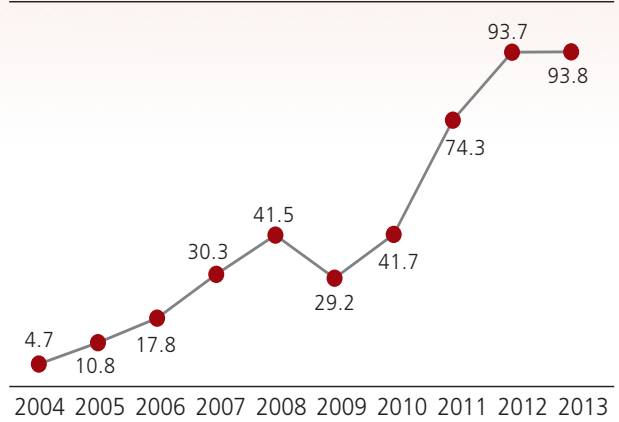
经营利润

单位：亿元



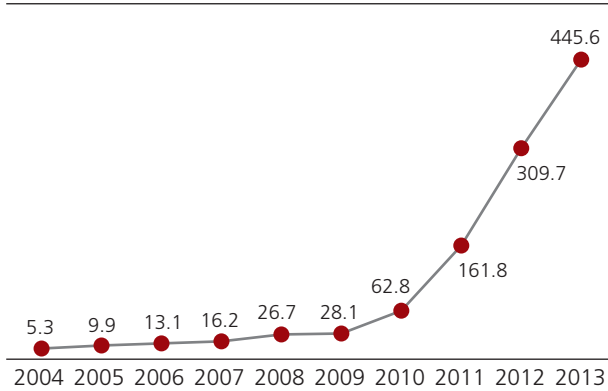
人均利润

单位：万元



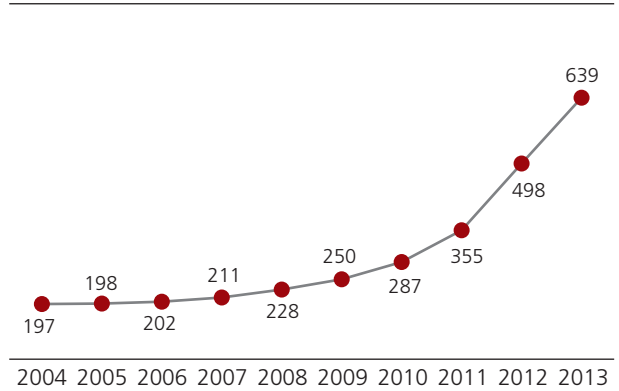
拨备覆盖率

单位：%



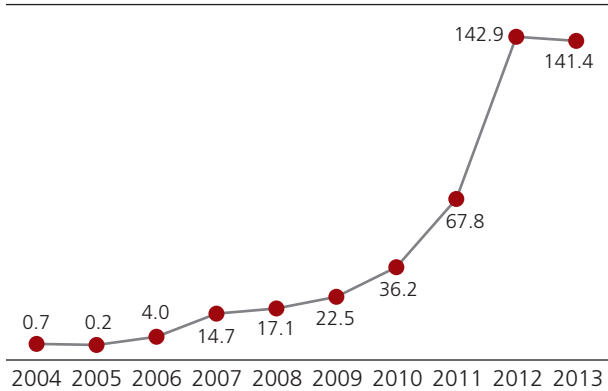
所有者权益

单位：亿元



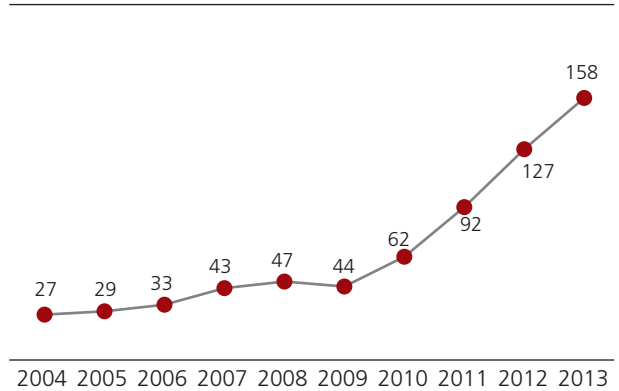
净利润

单位：亿元



纳税贡献

单位：亿元



# 财务概要

单位：亿元

	2012	2013
总资产	22,930.79	<b>26,226.82</b>
贷款余额	21,850.77	<b>25,026.82</b>
总负债	22,432.83	<b>25,587.49</b>
向央行借款	3,020.00	<b>2,920.00</b>
发行债券	14,823.10	<b>17,739.45</b>
所有者权益	497.96	<b>639.33</b>
实收资本	200.00	<b>200.00</b>
账面利润	179.05	<b>187.44</b>
经营利润	484.90	<b>490.10</b>
所得税费用	36.13	<b>46.07</b>
净利润	142.92	<b>141.37</b>
资产利润率(%)	2.27	<b>1.99</b>
资本利润率(%)	113.70	<b>86.19</b>

注： 1、经营利润指税前利润加上当年核销呆账贷款和提取贷款损失专项准备等。  
2、资产利润率和资本利润率均按经营利润计算。

## 行长致辞



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



2013年，面对复杂多变的国内外经济金融形势、国家宏观调控的新要求和粮棉油市场的新变化，中国农业发展银行深入贯彻党的十八大精神，认真执行党中央、国务院一系列大政方针，牢牢把握稳中求进的工作总基调，着力强化政策性银行职能，切实加大信贷支农力度，不断提升经营管理水平，认真组织开展党的群众路线教育实践活动，各项工作全面推进，改革发展迈出新步伐。全年累放贷款13,300.5亿元，年末贷款余额25,026.8亿元，增长14.5%。累放粮棉油收储贷款6,649.1亿元，支持收购粮食4,237.8亿斤，增长31.2%，占全社会粮食收购量的61.5%；支持收储棉花12,955万担，占总产量的67%；支持收购油料158.4亿斤。积极支持农业产业化发展，累放龙头企业和加工企业、农业科技、农村流通体系建设贷款2,291.1亿元。大力支持农业开发和农业农村基础设施建设，累放贷款2,674.9亿元，年末贷款余额9,907.7亿元，支持项目1,780个，其中支持除险加固病险水库91座，增加或改善灌溉面积268.4万亩；整治农村土地4.4万亩，增加耕地6.9万亩，改造中低产田34万亩；新建或改善农村路网1.5万公里，农村住房2,364万平方米、惠及19.3万农户等。国际业务、中间业务平稳较快发展，投资业务取得新突破。不良贷款继续保持“双降”，不良贷款余额下降38.5亿元；不良贷款率0.71%，下降0.28个百分点。拨备覆盖率445.6%，提高135.9个百分点。实现经营利润490.1亿元，同口径增长10%；净利润141.4亿元，同口径增长37%；全年纳税158亿元。这些成绩的取得，是党中央、国务院坚强领导的结果，是各有关方面大力支持的结果，我谨代表中国农业发展银行向各有关方面表示衷心感谢！

2014年是贯彻落实党的十八届三中全会精神、全面深化改革的第一年，恰逢中国农业发展银行成立20周年。中国农业发展银行将认真贯彻执行党中央、国务院有关工作部署，牢牢把握稳中求进工作总基调；以改革统领全局，加快推进改革；坚持“两轮驱动”业务发展战略，围绕保障国家粮食安全和促进城乡发展一体化，进一步加大支农力度；以开展信贷基础管理年活动和党的群众路线教育实践活动为主要抓手，夯实业务发展基础，全面推进基层行建设；再创优异成绩，庆祝中国农业发展银行建行20周年，为支持“三农”做出新的更大贡献！

中国农业发展银行行长、党委书记





## 总行其他领导



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



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



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



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



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

## 监事会



监事会主席：丁仲箴

Chairman of Supervisory Board: Mr. Ding Zhongchi

### 中国农业发展银行监事会      Supervisory Board of ADBC

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

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

# 业务范围

## 中国农业发展银行目前的主要业务

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

# 财务状况

## 财务收支情况

2013年，中国农业发展银行实现营业收入753.1亿元，同比增加35.1亿元；营业支出564.0亿元，同比增加26.6亿元；营业外收支净额-1.7亿元。收支相抵后，账面盈利187.4亿元，同比增盈8.4亿元，实现了经营效益稳中有升。

全年利息净收入743.5亿元(占营业收入的98.7%)，同比增加36.2亿元。贷款利息收入1,426.3亿元，同比增加136.8亿元，其中：贷款平均余额增长3,243.0亿元，增加利息收入203.0亿元；贷款利息收回率提高2.36个百分点，增加利息收入32.6亿元；受上年央行利率下调翘尾影响，贷款计息率下降0.30个百分点，减少利息收入67.2亿元；贷款利息收入新准则转换补计同比减少31.6亿元。金融机构往来利息收入50.9亿元，同比减少5.8亿元。存款利息支出30.2亿元，同比增加2.6亿元；债券利息支出613.9亿元，同比增加84.6亿元，其中债券平均余额增长增加利息支出98.2亿元，债券付息率下降减少利息支出13.6亿元；金融机构往来利息支出85.3亿元，同比增加6.7亿元。

中间业务持续平稳发展，全年实现中间业务收入10.5亿元，与上年比略有增加。营业支出同比增加26.6亿元，主要是营业费用增加19.6亿元、营业税金及附加增加9.3亿元、资产减值损失减少2.3亿元。

全行成本收入比19.82%，继续保持同业优秀水平。2013年生息资产与计息负债的利差为2.79%，同比下降15个基点，随着利率市场化改革步伐加快，利差将明显收窄。

## 资产减值准备情况

2013年增提贷款损失准备123.5亿元，同比少计提105.1亿元，年末贷款损失准备余额796.1亿元，不良贷款拨备覆盖率达到445.6%，超过监管标准295.6个百分点，比年初提高135.9个百分点；拨贷比3.18%，超过监管标准0.68个百分点，比年初提高0.1个百分点。

## 资产负债变化情况

2013年，中国农业发展银行各项资产负债业务继续平稳较快增长。年末各项资产总额26,226.8亿元，比年初增加3,296.1亿元，增长14.4%。其中，贷款余额25,026.8亿元(未扣除拨备)，比年初增加3,176.1亿元，主要是调控粮油贷款增加1575.4亿元、水利建设和新农村建设贷款增加1531.6亿元、粮棉储备贷款增加758.2亿元；存放中央银行款项余额1,169.9亿元，比年初增加22.5亿元；存放同业款项余额77.6亿元，比年初减少51.2亿元。

各项负债总额25,587.5亿元，比年初增加3,154.7亿元，增长14.1%。其中：对公存款余额4,111.9亿元，比年初增加249.9亿元；向中央银行借款余额2,920亿元，比年初减少100亿元；同业定期存款余额370.8亿元，比年初增加10.3亿元；发行债券余额17,739.5亿元，比年初增加2916.4亿元。

所有者权益639.3亿元，比年初增加141.4亿元，增长28.37%。



# 信贷业务

## 粮油信贷业务

2013年，中国农业发展银行严格履行政策性银行职能，全力支持粮油收购，实现了粮油信贷业务的稳健发展。截至年末，全行粮油贷款余额10,374.54亿元。

全行全年累计发放粮食收购贷款4,044.1亿元，同比多放1,045.63亿元，增幅为34.87%，支持企业收购粮食4,237.81亿斤，同比多收1,008.35亿斤，增幅为31.22%；发放油料收购贷款319.8亿元，同比多放24.66亿元，增幅为8.36%，支持企业收购油料158.44亿斤，同比多收8.96亿斤，增幅为5.99%。发放的粮食收购贷款和支持粮食收购数量均创历史新高，开户企业粮食收购量占全社会收购量的61.52%，市场份额同比提高了10个百分点，粮食市场主导银行地位进一步增强。

优化客户结构形成了“战略性客户为主导、一般客户为补充”的客户群，促使信贷资源不断向优质客户集中。截至年末，全行粮油类贷款客户14,799家，比年初减少3,231家。其中：AA-级以上龙头加工企业2,583家，占86%，比年初增加201家，占比提高13.5个百分点。

农业科技贷款得到有效发展，全年累计发放科技贷款93.36亿元，支持企业276家。重点支持国家大力推广的种业、农机、灌溉等领域科技成果的推广应用。

## 棉花信贷业务

2013年，中国农业发展银行积极落实国家棉花临储政策，发放国家储备棉贷款1,390.98亿元，支持收储棉花12,955万担；发放地方储备棉贷款1亿元，支持收储棉花10.16万担。

全年共发放棉花收购贷款897.21亿元，支持企业收购皮棉9,402.09万担。其中：发放2013棉花年度收购贷款843.57亿元，收购皮棉8,680.54万担，约占当年全国棉花产量的67%。

全年累计发放棉花调销贷款79.03亿元、流转贷款9.66亿元，棉花预购、良种繁育和技术设备改造等贷款14.45亿元。

结合国家产业发展规划，择优支持优质棉纺企业。截至年末，支持棉花产业化龙头企业449家，累计发放贷款330.25亿元，贷款余额330.06亿元，比上年减少16.8亿元。

# 信贷业务

## 农业生产资料贷款业务

2013年，中国农业发展银行累计发放化肥储备等农业生产资料贷款258.68亿元，年末贷款余额231.46亿元。

全年累计发放化肥储备贷款186.91亿元，支持收储化肥1,002.68万吨。其中：2013化肥年度已发放储备贷款146亿元，支持收储化肥598.86万吨。

全年累计发放化肥经营贷款23.22亿元，其他农业生产资料贷款13.02亿元，农业生产资料科技贷款45.56亿元。

## 专项储备贷款业务

2013年，中国农业发展银行积极配合国家宏观调控，满足国家重要物资吞吐调节资金需求，促进了国家保供稳价目标的实现，全年累放储备糖、肉、羊毛等贷款235.95亿元。其中：支持国产糖临时收储180万吨，支持国产冻猪肉收储24.38万吨和出库14.38万吨。

## 糖、丝、麻、烟、毛绒产业化龙头企业贷款业务

2013年，中国农业发展银行审慎稳健发展糖丝麻烟毛绒产业化龙头企业信贷业务，全年共发放贷款162.31亿元。其中：产业化龙头企业糖料贷款92.04亿元，毛绒类贷款49.38亿元，蚕丝类贷款11.99亿元，麻类贷款8.67亿元，烟草类贷款0.23亿元。

## 农村流通体系建设贷款业务

2013年，中国农业发展银行投放农村流通体系建设贷款102.1亿元，其中：短期贷款66.85亿元，中长期贷款35.26亿元。截至年末，全国农村流通体系建设贷款余额222.61亿元，累计支持贷款客户544家。支持客户中纳入农业部“农产品批发市场升级改造工程”项目21个，累放贷款42.99亿元；纳入商务部“双百市场工程”项目14个，累放贷款25.59亿元；纳入商务部“万村千乡市场工程”项目51个，累放贷款46.52亿元；纳入供销社“新网工程”项目5个，累放贷款3.96亿元。

## 其他涉农企业贷款业务

2013年，中国农业发展银行适应金融统计标准化要求，修订出台了《其他涉农企业贷款管理办法》，重点做好存量贷款的维护分析。全年累放贷款54.66亿元，均为短期贷款，同比减少18.65亿元。



# 信贷业务

## 林业、水果、中药材、园艺、茶等产业化龙头企业贷款业务

2013年，中国农业发展银行重点支持“名优特新”的林业、水果、中药材、园艺、茶等产业化龙头企业，推动了农业产业化和规模化经营。全年累计发放贷款293.05亿元，年末贷款余额363.73亿元，比年初减少22.15亿元。共支持非粮棉油产业化龙头企业1,060家，其中：支持国家级龙头企业76家。

## 新农村建设贷款业务

2013年，中国农业发展银行累计发放新农村建设贷款1,669.14亿元，支持项目1,087个。累计新增有效耕地面积6.91万亩，置换出建设用地13.11万亩，整治村庄671个，新增农民住房面积2,007.5万平方米，农村危房改造面积356.45万平方米，新建农民集中住房区198个，改善住房涉及19.29万户。

## 水利建设贷款业务

2013年，中国农业发展银行累计发放水利建设贷款647.19亿元，支持项目441个。支持病险水库除险加固91座，增加蓄水23.56亿立方米，增加或改善灌溉面积268.42万亩，修缮疏浚河道沟渠1,657公里，解决126.6万人的饮水问题。

## 其他农业农村基础设施建设贷款业务

2013年，中国农业发展银行累计发放农村路网、农村公共设施、农业生态等农业农村基础设施贷款213.37亿元，支持项目252个。新建或改扩建供排水设施3,494个，新增使用天然气人口3万人，新增供暖面积508.9万平方米，新增污水处理能力8万吨/日，电站总装机容量71.3万千瓦，中低产田改造34万亩，新增林地5.65万亩。

# 投资业务 / 中间业务

## 投资业务

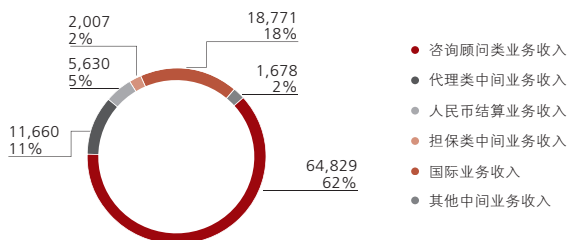
2013年，中国农业发展银行投资业务在发起设立涉农产业基金、信贷资产证券化、期货保证金存管、股权投资融资顾问、同业合作等方面取得重要进展。

参与发起设立的中国农业产业发展基金、现代种业发展基金和北京先农投资管理有限公司正式投入运营，已投资项目7个，投资额超过10亿元，带动财政、社会资金24亿元投向三农领域。开展基金托管业务。首期发元信贷资产支持证券12.7亿元于9月25日在银行间市场成功发行，该产品是国内第一支以公开招标方式成功发行的信贷资产证券化产品。启动了粮棉油商品期货保证金存管业务系统建设和配套工程。股权投资融资顾问业务项目库储备项目308个，已向基金推荐项目11个，为客户引入产业基金投资和可转债累计4亿元。金融机构间同业合作范围进一步扩大，分别与人保集团、中信股份及中信信托、长城资产签署了全面战略合作协议。

## 中间业务

2013年，中国农业发展银行实现中间业务收入10.5亿元(见图1)，同比增加797万元，剔除暂免收取内部资信评级服务费的因素，收入总量同比增加7,901万元，保持了十年持续增长的良好势头。其中：咨询顾问类业务发展迅速，全年实现收入6.5亿元，占全部中间业务收入的62%；代理保险业务持续健康发展，全年实现代理保险手续费收入1.1亿元。

图1 2013年中间业务收入结构图 单位：万元



# 国际业务／国际信用评级

## 国际业务

2013年，中国农业发展银行累计办理国际结算业务51,220笔，金额95.17亿美元，同比减少13.83亿美元，减幅为12.7%。累计发放外汇贷款10,091万美元，同比增加1,173万美元，增幅13.16%。全年办理贸易融资业务1,694笔，金额18.53亿美元，实现了业务品种的全覆盖。

截至年末，系统内开办外汇业务的经办行达101家，比年初增加17家；境内外代理行达513家，比年初增加36家，覆盖了全球65个国家和地区。

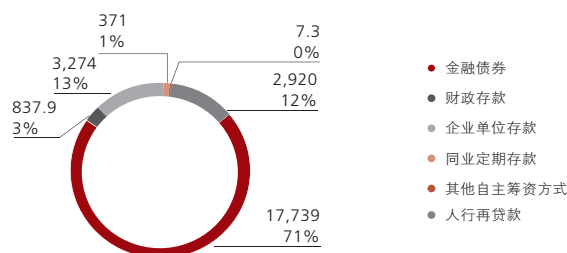
## 国际信用评级

	评级公司	中国主权评级	中国农业发展银行评级
2013年	穆迪	Aa3	Aa3
	标普	AA-	AA-

# 资金筹措与管理

2013年末，中国农业发展银行付息负债总额25,149.5亿元，同比增加3,079.5亿元。资金自筹率达到88.4%，同比提高2.1个百分点。

图2 2013年末付息负债结构图 单位：亿元



## 资金筹措

**组织各项存款。**截至年末，各项存款余额4,482.7亿元，比年初增加260.2亿元；日均余额4,634.4亿元，比年初增加327.8亿元，同比多增279亿元。其中，企业单位存款余额(含外币存款)3,274.1亿元，比年初增加238亿元；财政存款余额837.9亿元，比年初增加11.9亿元。同业定期存款余额370.8亿元，比年初增加10.3亿元。

**发行金融债券。**全年债券发行总量为4,424.5亿元，平均发行期限为4.54年，平均发行成本4.33%。当年兑付债券总量1,508.2亿元。年末债券存量17,739.5亿元，存量债券付息成本3.79%，同比仅上升4个基点。

## 资金管理

**开展资金交易。**全年共成交各项资金交易业务6,675笔，金额44,621.7亿元，同比增加23,514.7亿元。其中，同业拆出及逆回购业务成交金额41,588亿元，同比增加17,681亿元，加权期限3天；同业存出业务成交金额1,936亿元，同比增加794亿元，加权期限33天；现券买卖业务成交金额32.4亿元，加权期限418天。此外，抓住市场机会开展票据交易业务，有效熨平了资金和信贷规模的波动，取得了较好收益。

**利率浮动政策。**审慎执行贷款利率浮动政策，全年发放浮动利率贷款309.5亿元(不含贴现、转贴现和垫款)，同比减少21亿元。其中，利率上浮贷款159.2亿元，占比1.32%；利率下浮贷款150.3亿元，同比减少82.8亿元，占比1.24%。

**资金调拨管理。**全年总行共下拨资金3.4万余笔、24,393亿元，同比多下拨3,163亿元；共回笼资金22,249亿元，同比多回笼2,904亿元；整体净下拨资金2,144亿元，同比多下拨259亿元。

# 风险管理

2013年，中国农业发展银行积极推进全面风险管理体系建设，狠抓贷款质量管理，组织开展信贷资产质量真实性核查；狠抓贷款担保管理，贷款担保覆盖率不断提升；狠抓授权管理，坚持依法合规经营，风险防控能力显著增强，综合运用经济、行政、法律等多种方式清收处置不良贷款，实现了不良贷款额和占比“双降”的目标。

## 资产质量

截至年末，中国农业发展银行不良贷款余额178.65亿元，比年初减少38.51亿元；不良贷款率0.71%，比年初下降0.28个百分点。全行共有274个二级分行无不良贷款。

## 信贷管理

2013年，中国农业发展银行狠抓信贷基础管理，强化风险防控。一是完善信贷政策，修订了《2013年度信贷政策指引》，突出了投向重点，规范限制和退出政策，全年退出客户1,034家；二是加强CM2006信贷系统的管理与应用，实现了全流程无纸化办贷。三是突出信贷监测分析，在风险排查的基础上，对客户进行了分类排队，建立了排查发现问题跟踪监管制度。四是精简办贷流程，加强作业监督，有效提升办贷质量和效率。

## 法律合规

2013年，中国农业发展银行全面推行法律合规年度计划管理、法律合规全流程风险管理和法律合规风险报告制度。推进信贷担保法律审查标准化，审查14,472个信贷项目的担保事项，涉及金额9,148.1亿元；创新经济纠纷案件管理方式，开展典型案例分析；构建农发行特色年度授权量化管理模式，有效强化一级法人管理；加强合规文化建设，开展省级分行和总行部门“一把手”合规高端访谈。不断推进法律合规工作的“规范化、科学化、专业化”水平，为全行经营风险防控、业务稳健发展提供重要保障。

## 内部审计

2013年，中国农业发展银行积极开展各项内部审计活动。重新修订5项内部审计制度，组织开展银行承兑汇票审计、新增不良贷款审计、2012年度财务决算报告审计等专项审计及序时审计。进一步完善内控评价办法、评价标准和评价工具，稳步推进内控评价机制建设。加大计算机辅助审计(CAA)系统研发力度，积极开展非现场审计工作。加强隔级监测分析，对近400个分支机构、11项指标进行定期监测分析。

# 信息化建设

2013年，中国农业发展银行以实施综合业务系统常态化研发和确保安全生产为重点，强化安全风险防控，加强科技管理，稳步推进项目研发，科技支撑能力进一步提升。

**强化信息安全。**稳步推进一级广域网升级扩容工作，办公应用系统全部迁移到新建网络上，完成了二级广域网扩容项目需求分析和实施方案，完成总行机关互联网带宽升级以及互联网接入口的清理撤并工作，继续推进分支行计算机机房达标建设。组织开展重要信息系统和网站安全等5项信息安全检查，积极采取有效措施，消除安全隐患。

**加强科技管理。**创新IT治理机制，加强对IT架构的顶层设计和总体管控，逐步优化系统架构，消除信息孤岛。在项目建设过程中执行信息化建设项目全流程管理，确保规范、有序。启动独立软件测试体系建设。

**开展系统研发推广。**全年共完成财税库银、同城(上海)、银企直联等10项业务需求的研发，完成了综合报表平台升级改造项目研发及综合办公平台优化升级工作；完成了通用台账、统计数据集中管理系统升级改造和数据平台3个项目的立项，以及期货保证金项目的前期准备工作。顺利推进支付信息统计分析系统数据报送项目的研发工作，全面推广了内部监督管理信息系统。

**加强系统运维管理。**综合业务系统、国际结算系统、统计管理信息系统等29套系统运行稳定，没有发生运行事故。持续提高总行数据中心系统运维自动化水平，银税共享系统、反洗钱系统、存储设备等9套系统纳入集中监控系统管理，调整监控策略，系统监控范围进一步扩大，监控效能进一步提升。加强系统运维权限规范管理，新建网络管理专用堡垒机，对170余台网络设备进行管理，实现了总行数据中心运维操作全面管控。加强核心存储系统管理，建立存储设备预防性维护机制，降低核心存储系统运行风险。优化备份系统配置策略，提升系统整体备份能力。完成总行网络外联隔离区建设，有效降低外部网络的安全冲击。借鉴同业经验，引入运维服务外包，保持稳定的系统运维力量。

# 人力资源管理

2013年，中国农业发展银行进一步推进领导班子和干部队伍、人才队伍、基层组织建设，优化配置机构人员和薪酬福利资源，为推动全行改革发展、构建和谐银行提供组织保证和人才支持。

按照中央统一部署，总行和省级分行机关33个党委468个党支部全体党员干部，参加了第一批党的群众路线教育实践活动，取得了重要阶段性成果。问卷调查显示，基层对总行评价“满意”和“较满意”的占97%；省级分行“满意”和“较满意”占90%以上的有30个。

坚持德才导向和好干部标准选拔配备干部，进一步加强各级行领导班子建设。做好总行部室负责人和省级分行领导班子成员调整补充工作。开展了总行正副处长和高级业务岗位竞聘、省级分行中层干部竞争性选拔和地县分支行班子成员公开选拔、竞争上岗工作。加大干部交流和年轻干部实践锻炼力度，加强对干部的日常管理。

加大培训力度，共举办出国(境)培训班12期，培训中高级管理人员和业务骨干310人。举办重点人才培训班5期，培训各类专业条线重点人才360人。通过卫星课堂、网络培训、身边教师、持证上岗考试等培训方式，大力加强对基层行员工的培训。全年共举办各级各类培训班320余期，培训员工4.93万人次；开展信贷、财会、风险、法规、国际业务等条线持证上岗考试，参加人员达3.9万人次；组织员工参加银行业从业资格考试，5,274人取得从业资格证书。

## 卫星视频会议系统

卫星视频会议系统目前建有总行中心站1个，省级分行、计划单列市分行双向站(含井冈山党校)36个，支行单向站1,914个，除个别新建、迁址机构外，基本覆盖全行各级分支机构和营业网点。2013年，总行及各省省级分行利用卫星视频会议系统139次，共349小时。



# 企业文化 / 社会责任

## 企业文化

2013年，中国农业发展银行继续深化企业文化建设，以推动价值体系建设为核心，以促进企业文化深度融合为着力点，培育全行文化自觉和自信，提升文化软实力。

加强农发行价值体系的学习宣传和灌输。在全行广泛开展了“农发行文化故事”征集活动，员工直接参与人数万余人，提交作品1,500余篇。

设计制定了《中国农业发展银行营业窗口视觉形象建设标准》，将于2014年6月底前全面完成营业窗口视觉形象规范工作。

组织开展了企业文化建设6个方面课题调研，有11篇调研文章获得2013年全国金融系统企业文化建设优秀调研成果。修订了企业文化建设工作考核办法，建立了企业文化建设激励机制。

开展丰富多彩的文化创建活动。组织开展了第二届“中国农业发展银行十大杰出青年”评选表彰活动、“农发行支持城乡发展一体化”主题征文活动、“金农发行杯”财会业务技能竞赛活动、职工太极拳比赛活动、“尽职笃行一青春正能量”青年文化月活动、学雷锋青年志愿服务活动、农发行青年林植树活动等。

以人为本，关爱员工。开展基层行职工食堂、文化设施情况摸底调查，帮助基层员工改善物质文化生活。组织83名基层行优秀员工疗休养；向242名家庭困难员工发放一次性救助金292.8万元；向28名生活特别贫困员工发放救助金114.8万元；开展送温暖活动，走访慰问员工4,186人，发放慰问金844.71万元。

## 社会责任

2013年，中国农业发展银行主动履行社会责任，积极开展扶贫济困活动，关心支持社会公益事业。

**物资帮扶。**一是资助基础设施建设项目。资助云南省马关县58万元，用于该县乡村公路水泥路面改造工程；资助广西壮族自治区隆林县贫困村人畜饮水项目50万元，修建水池及附属饮水管道。二是继续开展智力扶贫。向贵州省锦屏县文斗小学捐赠12万元，用于该校场地硬化、读书亭建设；向该县平略中学捐赠18万元，用于建设亲情话吧、图书室；从总行机关调配价值12万元共30台电脑，用于该校视频聊天室建设，为贫困地区留守学生与父母的沟通创造便利条件；为总行4个定点扶贫点共83名贫困大学新生每人资助2,000元，共16.6万元。三是继续开展送报下乡活动。为扶贫点吉林省大安市贫困村订阅《农民日报》300份。

**信贷支持。**为总行定点扶贫点协调信贷资金1.35亿元，用于当地基础设施建设和龙头企业发展。一是为广西壮族自治区隆林县村村通公路硬化项目发放贷款1亿元，涉及67条路，共650公里。二是为吉林省大安市安大牧业有限责任公司协调贷款3,500万元，解决企业流动资金短缺问题，惠及当地1,000多个农户。

**对外捐赠。**吉林省分行、辽宁省分行分别向遭受洪涝灾害的大安市、抚顺地区捐赠30万元和15万元，用于支援抗洪抢险物资。重庆市分行、陕西省分行分别向当地捐赠40万元和50万元，用于暴雨灾后重建。甘肃省分行、云南省分行分别向发生地震灾害的岷县漳县和迪庆州、大理洱源捐赠30万元和90万元。总行向遭受“4·20”庐山地震的四川

## 社会责任 / 对外交流

省雅安市捐赠200万元，用于灾后重建工作。总行机关开展“衣加衣·送温暖”衣物捐赠活动，共为西藏日喀则地区定日县岗嘎镇中心小学捐赠衣物842件。

### 对外交流

2013年，中国农业发展银行积极开展对外合作交流，学习借鉴国外同业的管理经验。全年组织工作访问和参加国际会议团组16个，培训班12期。行领导率团访问捷克合作银行、希腊比雷埃夫斯银行、葡萄牙储蓄信贷银行、意大利联合圣保罗银行等金融机构；与乌兹别克斯坦农业银行协商签署双边业务合作谅解备忘录，开拓了新的对外交流渠道。围绕境外发债，组团赴阿联酋、香港、台湾等地进行路演宣传。组团参加世界银行、亚洲开发银行、国际金融协会、国际农联、亚太农协等国际组织的相关会议，了解跟踪国外同业最新发展趋势。探索支持企业客户走出去，邀请奶业客户主管人员参团赴荷兰合作银行进行工作访问。组织接待了澳大利亚国民银行、英国汇丰集团、乌兹别克斯坦农业银行等机构重要外宾来访，安排同业及代理行来访会谈37次。



# 利率表

单位：年利率%

项目	基准利率
一、 企事业单位存款	
(一) 活期	0.35
(二) 定期	
三个月	2.60
半年	2.80
一年	3.00
二年	3.75
三年	4.25
五年	4.75
(三) 通知存款	
一天	0.80
七天	1.35
(四) 协定存款	1.15
二、 贷款	
(一) 政策性贷款	
六个月以内(含六个月)	5.60
六个月至一年(含一年)	6.00
一年以上有利息补贴来源	6.00
一年以上无利息补贴来源	
一至三年(含三年)	6.15
三至五年(含五年)	6.40
五年以上	6.55
(二) 商业性贷款	
六个月以内(含六个月)	5.60
六个月至一年(含一年)	6.00
一至三年(含三年)	6.15
三至五年(含五年)	6.40
五年以上	6.55
三、 贴现	以再贴现利率为下限加点确定
四、 罚息水平	
(一) 借款人未按合同约定日期还款的借款	在合同利率水平上加收30-50%
(二) 借款人未按合同约定用途使用的借款	在合同利率水平上加收50-100%

执行时间：2012年07月06日

# 资产负债表

单位：亿元

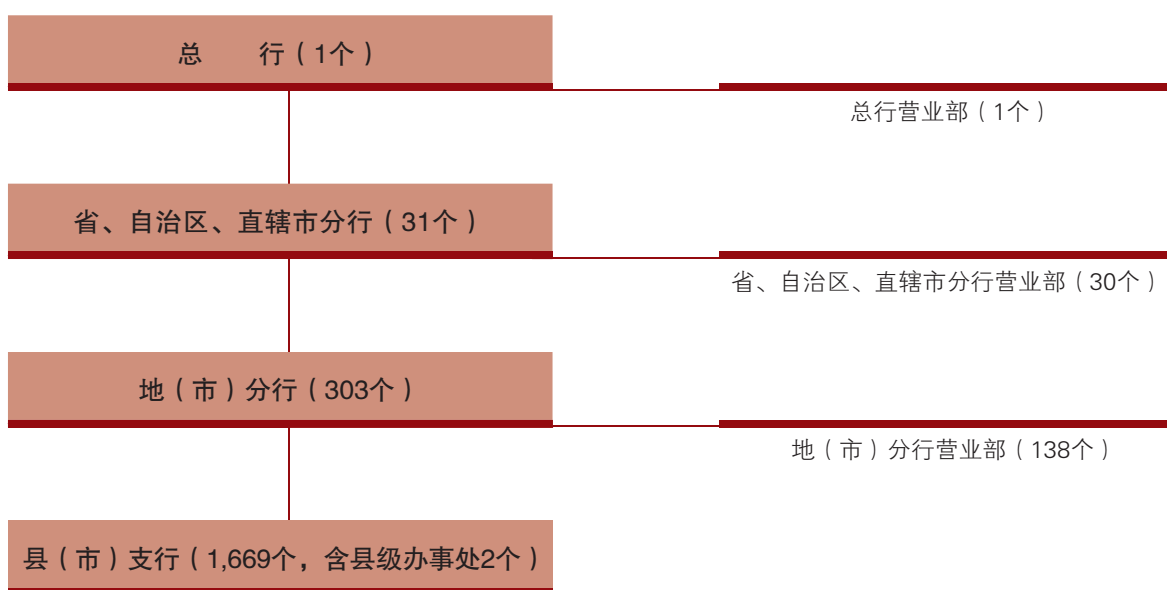
项目	2013(年末数)
<b>资产：</b>	
现金及银行存款	2.98
存放中央银行款项	1,169.94
存放同业款项	77.64
拆出资金	176.50
买入返售金融资产	154.14
发放贷款和垫款	24,230.77
固定资产	107.09
在建工程	23.12
其他资产	163.74
递延所得税资产	120.90
<b>资产总计</b>	<b>26,226.82</b>
<b>负债：</b>	
向中央银行借款	2,920.00
同业及其他金融机构存放款项	373.83
吸收存款	4,111.91
应交税费	85.76
应付债券	18,057.99
其他负债	37.77
递延所得税负债	0.23
<b>负债合计</b>	<b>25,587.49</b>
<b>所有者权益(或股东权益)：</b>	
实收资本(或股本)	200.00
盈余公积	55.84
一般风险准备	240.00
未分配利润	143.45
归属于母公司所有者权益合计	639.33
<b>所有者权益(或股东权益)合计</b>	<b>639.33</b>
<b>负债和所有者权益(或股东权益)总计</b>	<b>26,226.82</b>

# 利润表

单位：亿元

项目	2013(年末数)
一、 营业收入	753.09
(一) 利息净收入	743.54
利息收入	1,477.31
利息支出	733.77
(二) 手续费及佣金净收入	6.98
手续费及佣金收入	8.86
手续费及佣金支出	1.88
(三) 投资收益	1.25
其中：对联营企业和合营企业的投资收益	0.04
(四) 公允价值变动收益	-
(五) 其他收入	1.32
汇兑收益	0.85
其他业务收入	0.47
二、 营业支出	564.01
(一) 营业税金及附加	79.66
(二) 业务及管理费	155.64
(三) 资产减值损失或呆账损失	328.59
(四) 其他业务成本	0.12
三、 营业利润	189.08
加：营业外收入	1.47
减：营业外支出	3.11
四、 利润总额	187.44
减：所得税费用	46.07
五、 净利润	141.37

# 各级机构示意图





# 大事记

- 1月11日，印发《中国农业发展银行贯彻落实中央关于改进工作作风、密切联系群众有关规定的实施细则》的通知（农发银党〔2013〕11号）。
- 1月17日—18日，中国农业发展银行全国分行行长会议在云南昆明召开，会议总结2012年工作，部署2013年工作。
- 1月24日，印发《关于进一步加强地方政府融资平台贷款管理的通知》（农发银发〔2013〕19号）。
- 2月7日，印发《中国农业发展银行地方政府投融资客户贷款管理指引（试行）》（农发银发〔2013〕34号）。
- 3月15日，印发《粮油收购贷款风险度管理规定》（农发银发〔2013〕48号）。
- 3月25日，印发《关于进一步加强国际贸易融资管理的通知》（农发银发〔2013〕57号）。
- 3月28日，印发《中国农业发展银行信贷资产证券化管理暂行办法》（农发银发〔2013〕69号）。
- 4月15日，印发《关于进一步优化信贷业务受理流程的通知》（农发银发〔2013〕79号）。
- 4月17日，印发《关于加强水利建设贷款管理的意见》（农发银发〔2013〕85号）、《关于加强新农村建设贷款管理的意见》（农发银发〔2013〕86号）、《关于做好小水电代燃料等农村水电建设贷款管理的意见》（农发银发〔2013〕87号）、《关于加强农村路网贷款管理的意见》（农发银发〔2013〕88号）。
- 4月26日，印发《中国农业发展银行信贷资产证券化会计核算暂行办法》的通知（农发银发〔2013〕104号）。
- 5月13日，印发《关于加强中央储备冻猪肉信贷管理工作的通知》（农发银发〔2013〕119号）、《关于明确农业小企业贷款业务有关问题的通知》（农发银发〔2013〕120号）、《中国农业发展银行其他涉农企业贷款管理办法（2013年修订）》（农发银发〔2013〕121号）、《关于加强商业性贷款浮动定价的指导意见》（农发银发〔2013〕122号）。
- 5月17日，中国农业发展银行召开存款组织“红五月”视频动员推进会。
- 5月21日，印发《关于对棉花收购贷款实行风险度管理的通知》（农发银发〔2013〕136号）。
- 6月8日，印发《关于促进粮食合同收购贷款业务发展的意见》的通知（农发银发〔2013〕144号）。
- 6月9日，印发《中国农业发展银行防骗取贷款防贷款诈骗工作指引（试行）》的通知（农发银发〔2013〕146号）。
- 6月26日，印发《关于成立中国农业发展银行党的群众路线教育实践活动领导小组及其办公室的通知》（农发银党〔2013〕101号）。
- 7月10日，中国农业发展银行召开深入开展党的群众路线教育实践活动动员部署会。
- 7月11日—12日，中国农业发展银行召开全国分行行长汇报会。
- 8月5日，印发《农村路网贷款项目评估要点》和《农村路网贷款项目审查要点》（农发银发〔2013〕170号）。
- 8月13日，印发《中国农业发展银行营业机构安全操作规程》（农发银发〔2013〕180号）。
- 8月31日，2013中国企业500强发布暨中国大企业高峰会在云南昆明召开。中国农业发展银行在入选的2013中国企业500强中排名第96位，在入选的2013中国服务业企业500强中排名第37位。
- 9月4日，印发《关于做好2013年度棉花收购信贷管理工作的通知》（农发银发〔2013〕187号）。
- 9月16日—17日，中国农业发展银行在江苏召开内部管理信息化现场推介会。
- 9月26日，印发《水利建设中长期政策性贷款项目评估要点》和《水利建设中长期政策性贷款信贷审查要点》（农发银发〔2013〕195号）。
- 10月22日，印发《中国农业发展银行贯彻落实“三重一大”决策制度的实施办法》（农发银发〔2013〕208号）。
- 10月30日，印发《关于推广应用内部监督管理信息系统的通知》（农发银办〔2013〕163号）。
- 11月25日，印发《关于调整国家临时存储玉米和大豆贷款方式有关问题的通知》（农发银发〔2013〕225号）。
- 11月29日，中国农业发展银行总行召开总行党委班子专题民主生活会通报会。
- 12月4日，印发《中国农业发展银行营业窗口视觉形象建设标准》（农发银发〔2013〕230号）。
- 12月6日，印发《中共中国农业发展银行委员会党的群众路线教育实践活动整改方案》（农发银党〔2013〕156号）。
- 12月19日，中国农业发展银行与中信集团战略合作协议、中国农业发展银行与中信信托有限责任公司业务合作协议签字仪式在京举行。
- 12月20日，中国农业发展银行与中国人民保险集团股份有限公司全面战略合作协议签字仪式在京举行。
- 12月20日，印发《中共中国农业发展银行委员会党的群众路线教育实践活动专项整治方案》、《中共中国农业发展银行委员会党的群众路线教育实践活动制度建设计划》（农发银党〔2013〕160、165号）。





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

2013

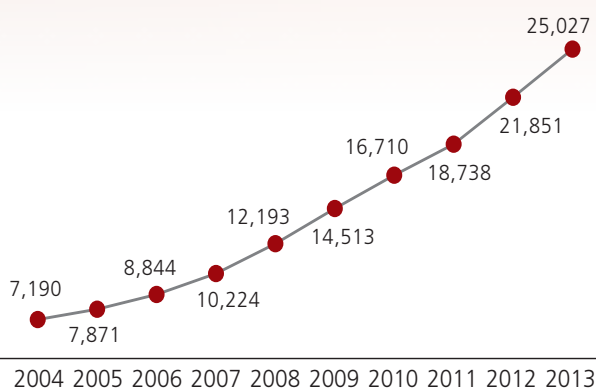


ANNUAL REPORT

# Business Development Changes Since 2004

Outstanding Loans

Unit: RMB100 million



Funding Self-Sufficiency Ratio

Unit: %



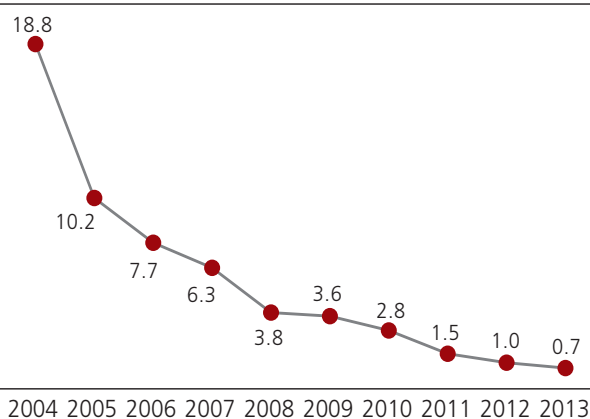
Balance of Non-Performing Loans

Unit: RMB100 million



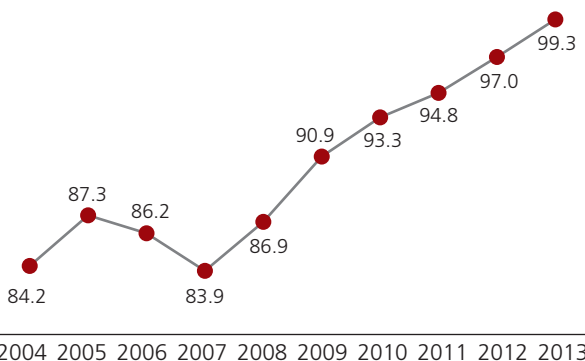
Non-Performing Loan Ratio

Unit: %



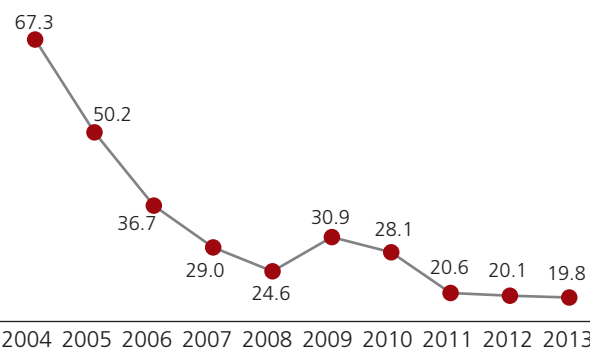
Interest Collection Rate

Unit: %

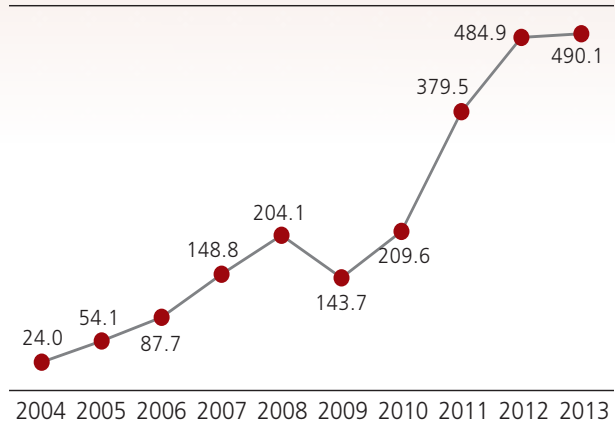


Cost to Income Ratio

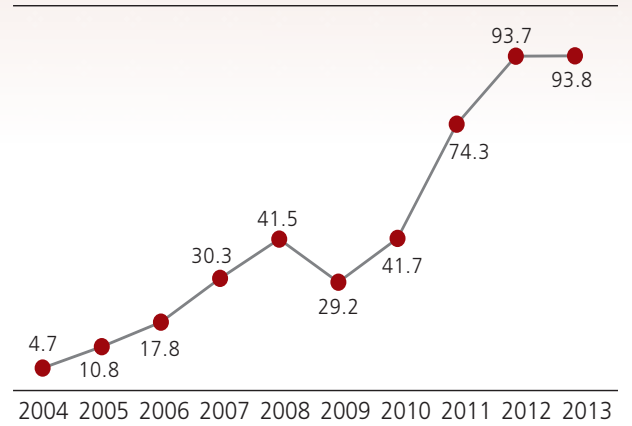
Unit: %



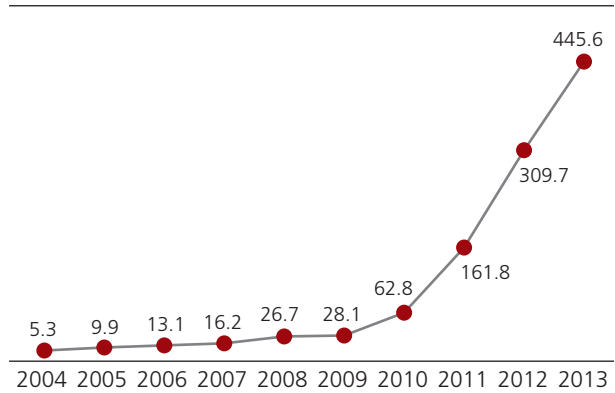
**Operating Profit** Unit: RMB100 million



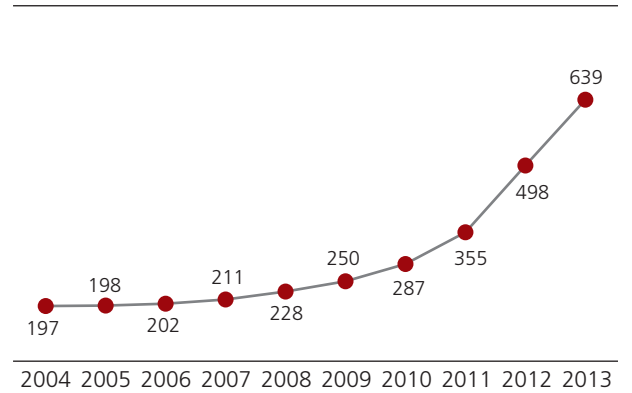
**Profit per Capita** Unit: RMB10 thousand



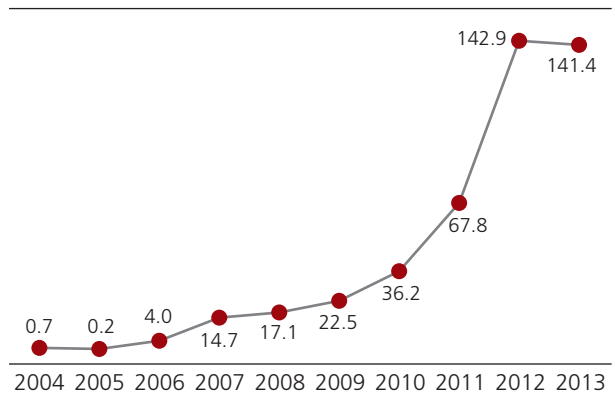
**Provision Coverage Ratio** Unit: %



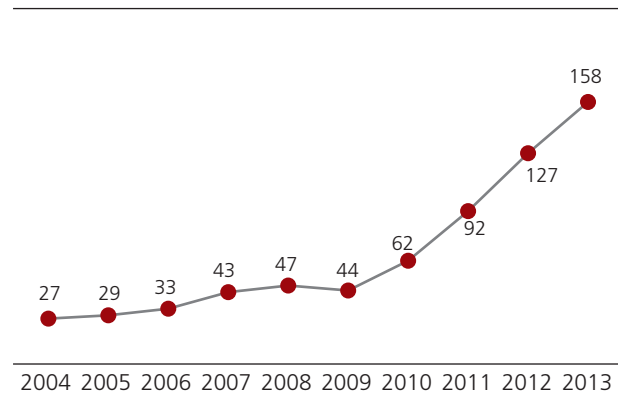
**Owner's Equity** Unit: RMB100 million



**Net Profit** Unit: RMB100 million



**Tax Contribution** Unit: RMB100 million



# Financial Highlights

Unit: RMB100 million

	2012	2013
Total Assets	22,930.79	<b>26,226.82</b>
Outstanding Loans	21,850.77	<b>25,026.82</b>
Total Liabilities	22,432.83	<b>25,587.49</b>
Borrowings from PBOC	3,020.00	<b>2,920.00</b>
Bonds Issued	14,823.10	<b>17,739.45</b>
Owner's Equity	497.96	<b>639.33</b>
Paid-in Capital	200.00	<b>200.00</b>
Book Profit	179.05	<b>187.44</b>
Operating Profit	484.90	<b>490.10</b>
Income Tax Expenses	36.13	<b>46.07</b>
Net Profit	142.92	<b>141.37</b>
Return on Assets (%)	2.27	<b>1.99</b>
Return on Owner's Equity (%)	113.70	<b>86.19</b>

Notes: 1. Operating profit refers to pre-tax profit + bad loan write-off + provisions for loan losses etc.  
2. Both return on assets and return on owner's equity are calculated on the basis of operating profits.

## Message from the President

In 2013, faced with the complex and volatile economic and financial conditions both domestically and internationally, the new requirements in the country's macro control, and changes in the markets of grain, cotton and edible oil, the Agricultural Development Bank of China (ADBC) fully implemented the "spirits of the 18th National Congress of the CPC" and conscientiously carried out the major policies of the CPC Central Committee and the State Council, stressed the keynote of making steady progress in business development, put efforts into strengthening the function as a policy bank, practically strengthened the loan support to agriculture, continuously improved operation and management level and conscientiously organized and carried out the "mass line" campaign, thus promoting all work comprehensively and taking new steps in reform and development. During the whole year, ADBC granted loans of RMB1330.05 billion. As at the end of 2013, the total loan balance of ADBC reached RMB2502.68 billion, representing an increase of 14.5%. Loans for the procurement and reserve of grain, cotton and edible oil reached RMB664.91 billion in total in 2013, ensuring the smooth completion of procurement of grain of 423.78 billion jin (211.89 billion kg), up 31.2%, accounting for 61.5% of the total procurement of grain in the whole country; procurement and reserve of cotton of 129.55 million dan (6.4775 billion kg), accounting for 67% of the annual yield; and procurement of edible oil of 15.84 billion jin (7.92 billion kg). In addition, ADBC actively supported the industrialization development of agriculture, provided loans of RMB229.11 billion to support the establishment of leading enterprises, processing enterprises, agricultural science and technology and rural circulation system, and provided loans of RMB267.49 billion to support the agricultural development and infrastructure development in agricultural and rural areas with total loan balance of RMB990.77 billion at the end of 2013, financing 1,780 projects, particularly helping solidify 91 risky reservoirs, add or improve 2684000 mu (about 1789.33 million square meters) of irrigation area, improve 44000 mu (about 29.33 million square meters) of rural land, add 69000 mu (46 million square meters) of cultivated land, rehabilitate 340000 mu (about 226.67 million square meters) of medium- and low-yield field, newly build or improve 15000km countryside road and housing area of 23.64 million square meters for farmers, benefiting 193,000 rural households. International business and intermediary business also saw steady and rapid development with new breakthroughs on investment business. Both NPLs and the NPL ratio declined, and the NPL balance decreased by RMB3.85 billion; the NPL ratio was 0.71%, going down by 0.28 percentage points. The provision coverage ratio was high at 445.6%, increasing by 135.9 percentage points. In the year, ADBC posted an operating profit of RMB49.01 billion, up 10% over the previous year. The net profit was RMB14.14 billion, seeing an increase of 37% with the same caliber; and the tax payment in the whole year reached RMB15.8 billion. All these remarkable achievements would be impossible if without the strong leadership of the CPC Central Committee and the State Council, or the valuable assistance and support from all parties concerned, to whom I hereby would like to express my hearty gratitude on behalf of ADBC.

# Message from the President

The year 2014 is the first year for the full implementation of the spirits of the third Plenary Session of the 18<sup>th</sup> National Congress of the CPC for comprehensive deepening reform and also the 20<sup>th</sup> anniversary of ADBC. ADBC will conscientiously implement relevant work plans of the CPC Central Committee and the State Council, adhere to the keynote of making steady progress in business development, and take reform as the overall guideline to accelerate reform. We will persist in the “two-wheel drive” business development strategy, and further strengthen our support to agriculture aiming at ensuring national food security and promoting the integrated development of urban and rural areas. Meanwhile, we will focus on the launch of activities for the credit management year and the “mass line” campaign, lay a solid foundation for business development, comprehensively promote the construction of basic level branches and make better achievements to celebrate the 20<sup>th</sup> anniversary of ADBC and make more contributions for the “agriculture, farmers and rural areas”.

**Mr. Zheng Hui**  
**President & CPC ADBC Party Secretary**

# Business Scope

## The business scope of ADBC includes:

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



# Financial Results

## Financial revenue and expenditure

In 2013, ADBC realized operating income of RMB75.31 billion, a YoY increase of RMB3.51 billion; operating expenditure of RMB56.40 billion, a YoY increase of RMB2.66 billion; and the net non-operating revenue of negative RMB170 million. The book profit was RMB18.74 billion, a YoY increase of RMB840 million after making both ends meet, realizing a steady growth on operating income.

Net interest revenue witnessed a YoY increase of RMB3.62 billion to RMB74.35 billion in 2013 (accounting for 98.7% of the operating revenue). Loan interest income stood at RMB142.63 billion, up by RMB13.68 billion over the previous year, among which the average loan balance increased by RMB324.30 billion with interest income increase of RMB20.30 billion; the loan interest recovery rate rose by 2.36 percentage points, leading to interest income growth of RMB3.26 billion; the accrued loan interest rate dropped by 0.30 percentage point with interest income decrease of RMB6.72 billion due to carryover effect of the interest rate cut by Central Bank in 2013; and the loan interest income experienced a YoY decrease of RMB3.16 billion as the result of conversion according to the new accounting standards. The interest income from transactions with financial institutions was RMB5.09 billion, a YoY decrease of RMB580 million. The deposit interest expense stood at RMB3.02 billion, a YoY increase of RMB260 million; the bond interest expense was RMB61.39 billion, seeing a YoY increase of RMB8.46 billion, of which the interest expense increase due to the rise in the average bonds balance was RMB9.82 billion, and the interest expense decrease due to the decreased payment rate of bonds interest was RMB1.36 billion; and interest expense from transactions with financial institutions reached RMB8.53 billion, representing a YoY increase of RMB670 million.

ADBC experienced continuous and stable development in its intermediary businesses. It posted revenue from intermediary business of RMB1.05 billion, seeing a slight increase over the last year. Operating expenditure increased by RMB2.66 billion year on year, which was mainly attributable to an increase of RMB1.96 billion in operating expenses, an increase of RMB930 million in business tax and surcharges and an increase of RMB230 million in impairment loss of assets.

The cost-to-revenue ratio was 19.82%, maintaining a low level in the banking sector. Interest spread between interest-earning assets and interest-bearing liabilities was 2.79%, down 15 basic points year on year, and it will be obviously narrowed along with the accelerated interest rate liberalization reform.

## Provision for impairment of assets

In 2013, the provision for loan loss was added by RMB12.35 billion, down by RMB10.51 billion over the previous year. The balance of the provision for loan loss at the end of the year was RMB79.61 billion. The provision coverage ratio for non-performing loans (NPLs) reached 445.6%, 295.6% over the regulatory standard, a substantial increase by 135.9% over the beginning of the year. The provision-to-loan ratio was 3.18%, 0.68% over the regulatory standard, an increase of 0.1% as compared with the beginning of the year.

## Changes in assets and liabilities

In 2013, ADBC's balance sheet continued to improve smoothly. Its total assets amounted to RMB2,622.68 billion at the end of the year, representing an increase of RMB329.61 billion, or 14.4% as compared with the beginning of the year. Of which, the total loan balance was RMB2,502.68 billion (without deducting the provision), representing an increase of RMB317.61 billion over the beginning of the year, which was mainly attributable to the increase of RMB157.54 billion in loans for grain and edible oil, the increase of RMB153.16 billion in loans for water conservancy and new countryside construction, and the increase of RMB75.82 billion granted for special reserves for grain and cotton. The amounts due from the Central Bank was RMB116.99 billion, representing an increase of RMB2.25 billion as compared with the beginning of the year, while amounts due from other banks and financial institutions was RMB7.76 billion, representing a decrease of RMB5.12 billion as compared with the beginning of the year.

The total liabilities reached RMB2,558.75 billion, an increase of RMB315.47 billion as compared with the beginning of the year, up by 14.1%. Specifically, the corporate deposit stood at RMB411.19 billion, representing an increase of RMB24.99 billion over the beginning of the year; borrowings from the Central Bank was RMB292 billion, representing a decrease of RMB10 billion as compared with the beginning of the year; time deposits from other banks and financial institutions were RMB37.08 billion, representing an increase of RMB1.03 billion over the beginning of the year; and the balance of bonds offered was RMB1,773.95 billion, representing an increase of RMB291.64 billion as compared with the beginning of the year.

The owner's equity was RMB63.93 billion, an increase of RMB14.14 billion, up by 28.37% over the beginning of the year.

# Credit Business

## Lending business for the purchase of grain and edible oil

In 2013, ADBC strictly implemented its function as a policy bank, achieving steady development of the lending business for the purchase of grain and edible oil. By the end of the year, balance of its loans granted for the purchase of grain and edible oil was RMB1037.454 billion.

During the year, ADBC's total loans granted for the purchase of various grains was RMB404.41 billion, representing an increase of RMB104.563 billion or up by 34.87% over the previous year. The loans financed the client enterprises to purchase 423.781 billion jin (or 211.8905 billion kg) of grain, representing an increase of 100.835 billion jin (or 50.4175 billion kg) or up by 31.22%. Meanwhile, ADBC's total loans granted for the purchase of edible oil was RMB31.98 billion, representing an increase of RMB2.466 billion or up by 8.36% over the previous year. The loans financed the client enterprises to purchase 15.844 billion jin (or 7.922 billion kg) of edible oil, representing an increase of 0.896 billion jin (or 0.448 billion kg) or up by 5.99% over the previous year. Both ADBC's total loans granted for the purchase of various grains and the quantity of grains purchased with the bank's support reached a record, and quantity of grains purchased by the client enterprises accounted for 61.52% of the total purchase quantity in the whole society, seeing an increase of 10 percentage points in market share over the previous year and ADBC's leading position in the grain market was further strengthened.

The customer structure was further optimized, forming a customer group "led by strategic customers and supplemented by general customers", and credit resources were continuously directed towards quality customers. By the end of the year, the number of grain and edible oil customers was 14,799, representing a decrease of 3,231 customers over the beginning of the year. Among the customers, 2,583 enterprises were leading processing enterprises rated above AA grade, accounting for 86% and representing an increase of 201 or up by 13.5 percentage points compared to the beginning of the year.

Loans for agricultural technology experienced effective development. During the year, ADBC's accumulated loans for agricultural technologies amounted to RMB9.336 billion, giving support to 276 enterprises. The loans were highlighted in popularization and application of scientific and technological achievements in seed industry, agricultural machinery, irrigation and other fields vigorously advocated by the State.

## Lending business for cotton

In 2013, ADBC proactively carried out the state's policy of keeping temporary reserves of cotton and granted loans of RMB139.098 billion for the purchase of national cotton reserves, in support of purchasing cotton of 129.55 million dan (or 6477.5 million kg). ADBC also extended RMB100 million of loans for the purchase of local cotton reserves, in support of purchasing cotton of 0.1016 million dan (or 5.08 million kg).

For the year, ADBC granted cotton purchase loans of RMB89.721 billion to help enterprises purchase ginned cotton of 94.0209 million dan (or 4701.045 million kg). Among these loans, RMB84.357 billion was made within the cotton year of 2013 in support of purchasing ginned cotton of 86.8054 million dan (or 4340.27 million kg), representing approximately 67% of the total cotton output of the year in China.

In 2012, ADBC's cotton marketing loans amounted to RMB7.903 billion; cotton circulation loans amounted to RMB966 million; and loans for pre-purchase of cotton, cotton seed breeding and technology and equipment improvement amounted to RMB1.445 billion.

Based on the industry development planning of China, priority was given to high quality cotton spinning enterprises. By the end of the year, ADBC aided 449 leading cotton enterprises and granted loans up to RMB33.025 billion, and the balance of loans stood at RMB33.006 billion, representing a decrease of RMB1.68 billion from the previous year.

## Lending business for agricultural input

In 2013, ADBC extended accumulated loans of RMB25.868 billion for agricultural inputs (including fertilizer reserves), and by the end of the year the balance of such loans amounted to RMB23.146 billion.

During the year, ADBC's accumulated loans for fertilizer reserves amounted to RMB18.691 billion, giving support to purchase and reserve of chemical fertilizers of 10,026,800 tons. Among the loans, RMB14.6 billion was granted in the chemical fertilizers year of 2013, financing the purchase and reserve of chemical fertilizers of 5,988,600 tons.

During the year, ADBC's accumulated loans for chemical fertilizer circulations amounted to RMB2.322 billion, loans for other agricultural production inputs amounted to RMB1.302 billion and loans for the application of agricultural technologies amounted to RMB4.556 billion.

## Lending business for special reserves

In 2013, ADBC actively worked along with the state macro control to satisfy the state's capital needs for throughput and regulation of important materials, and accelerated the realization of the objective of ensuring supply and stabilizing price. In the whole year, ADBC's accumulated loans for the reserve of sugar, meat and wool amounted to RMB23.595 billion, in support of temporary reserve of domestically produced sugar of 1,800,000 tons, purchase and reserve of domestically produced frozen pork of 243,800 tons and delivery of 143,800 tons.

## Lending business for leading agribusinesses in sugar, silk, hemp, tobacco and wool sectors

In 2013, ADBC prudently and steadily developed credit business by granting total loans of RMB16.231 billion to leading agri-businesses in sugar, silk, hemp, tobacco and wool sectors. By breakdown, RMB9.204 billion was granted to support leading sugar agribusinesses; RMB4.938 billion was granted to leading wool agribusinesses; RMB1.199 billion was granted to leading silk agribusinesses; RMB867 million was granted to hemp agribusinesses; and RMB23 million was granted to tobacco agribusinesses.

## Lending business for the construction of the rural circulation system

During the year, ADBC granted loans for the construction of rural circulation system amounting to RMB10.21 billion, including short-term loans of RMB6.685 billion and medium and long term loans of RMB3.526 billion. At the end of 2013, the balance of this type of loans stood at RMB22.261 billion, financing 544 clients. By breakdown of this type of loans, RMB4.299 billion was granted to 21 projects for the implementation of "Agricultural Products Wholesale Market Upgrade and Improvement Project" of the Ministry of Agriculture; RMB2.559 billion was granted to 14 projects for the implementation of "Two Hundred-Market Project" of the Ministry of Commerce; RMB4.652 billion was granted to 51 projects for the implementation of a MOC Project called "Markets for 1,000 Towns and 10,000 Villages", and RMB396 million was granted to 5 projects for the implementation of "Network of Modern Rural Circulation Project" of China Co-op.

# Credit Business

## Lending business for other agriculture-related enterprises

In 2013, adapting to the requirements of financial statistics standardization, ADBC revised and published the *Regulations for Loans to Other Agriculture-related Enterprises*, and focused on the maintenance and analysis of existing loans. ADBC's accumulated loans in the whole year amounted to RMB5.466 billion, all being short-term loans with RMB1.865 billion decrease from previous year.

## Lending business for leading agribusinesses in the sectors of forestry, fruits, medical herbs, horticulture, tea, etc.

In 2013, ADBC selectively supported "high-quality and special" leading agribusinesses in the sectors of forestry, fruits, medical herbs, horticulture, tea, etc., promoting the industrialization and large-scale operation in agriculture. In total, ADBC granted loans of RMB29.305 billion and the balance of this type of loans was RMB36.373 billion at the end of the year, representing a decrease of RMB2.215 billion compared to the beginning of the year. ADBC supported a total of 1,060 leading agribusiness firms in the grain, cotton and edible oil sectors, among which 76 are labeled as national leading agribusiness firms.

## Lending business for new countryside construction

In 2013, ADBC accumulatively issued loans of RMB166.914 billion in total for new countryside construction, financing 1,087 projects. With the help of this type of loans, 69,100 mu (circa 4,607 ha) of arable land was added, in exchange for 131,100 mu (circa 8,740 ha) of land for construction purposes. These loans also helped improve 671 villages, adding new farmer housing area of 20,075,000 square meters and renovating an area of dilapidated buildings of 3,564,500 square meters. Additionally, 198 new farmer communities were built in 2013, improving housing conditions for 192,900 rural households.

## Lending business for water conservancy

In 2013, ADBC accumulatively extended loans of RMB64.719 billion for water conservancy that financed 441 projects. With the support of this type of loans, ADBC helped strengthen 91 faulty and dangerous reservoirs, adding water storage of 2,356 million cubic meters. Thanks to these loans, 2,684,200 mu (circa 178,945 ha) of irrigation area were added or improved; 1,657 kilometers of ditches were repaired and dredged, solving the drinking water problem for more than 1.266 million farmers.

## Lending business for other rural infrastructure construction

In 2013, ADBC granted accumulative loans of RMB21.337 billion and financed the construction of 252 rural infrastructure projects, including road network, rural public facilities and ecological agriculture projects. With the help of these loans, 3,494 water supply and drainage facilities were newly built or rebuilt or expanded, 30,000 citizens gained access to natural gas supply; heating area of 5,089,000 square meters was added; the waste water treatment capacity received improvement of 80,000 tons/day; and power stations with 0.713 million kilowatts capacity were installed in rural areas. Thanks to these loans, 340,000 mu (circa 22,667 ha) of medium and low-yielding farmland was upgraded, and additional 56,500 mu (circa 3,767 ha) of green plots were created.

# Investment Business / Intermediary Business

## Investment Business

In 2013, ADBC made significant progress in its investment business, including setting up agribusiness fund, credit assets securitization, futures margin deposit, equity investment and financing consultancy and inter-bank cooperation, etc.

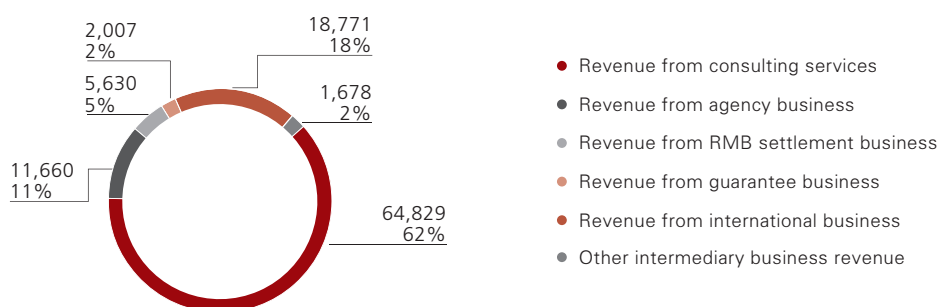
ADBC took part in as one of the initiators to set up the China Agriculture Industry Development Fund, Modern Seed Industry Development Fund and Beijing Xiannong Investment Management Co., Ltd.. Up to date, it has invested over RMB1 billion on 7 projects, attracting RMB2.4 billion of financial and social capital to the agriculture, farmers and rural areas. ADBC also provided fund custody business and for the first time successfully issued RMB1.27 billion credit assets-backed securities in the inter-bank market on September 25, being the first credit assets securitization product successfully issued in the way of public bidding domestically. Meanwhile, ADBC launched the construction and supporting project for the commodity (including grain, cotton and edible oil) futures margin deposit and management system. Having 308 existing equity investment and financing consultancy projects in pool, ADBC recommended 11 projects to the fund, introducing accumulative total of RMB400 million of industry fund investment and convertible bonds to clients. ADBC also further expanded its cooperation with other financial institutions and signed comprehensive strategic cooperation agreement with PICC, CITIC & CITIC Trust and China Great Wall Asset Management Corporation respectively.

## Intermediary Business

In 2013, ADBC generated a revenue of RMB1.05 billion (see the Diagram 1) from the intermediary businesses, a YoY increase of RMB7.97 million. Apart from the factor of temporary exemption of internal credit rating service charge, the total revenue saw a YoY increase of RMB79.01 million, keeping the good momentum of sustainable growth by ten years. By breakdown, RMB0.65 billion was realized in consulting service business that developed rapidly in the whole year, accounting for 62% of the total revenue; and RMB0.11 billion was derived from the commission fee for insurance agency, keeping sound development in such business.

**Diagram 1 Breakdown of Revenue of Intermediary Business in 2013**

Unit: RMB10,000



# International Business / International Credit Ratings

## International Business

In 2013, ADBC conducted 51,220 international settlement transactions totaling USD9.517 billion, reducing by USD1.383 billion or 12.7% compared with the previous year, and granted foreign currency loans of USD100.91 million, growing by USD11.73 million or up 13.16% over the previous year. Besides, in the whole year, ADBC conducted 1694 trade finance transactions, amounting to USD1.853 billion and realizing the comprehensive coverage of business types.

At the end of the year, the number of business outlets offering foreign exchange services in ADBC was 101, increasing by 17 compared with the beginning of the year. The number of correspondent banks was 513, up 36 compared with the beginning of the year, covering 65 countries and regions around the world.

## International Credit Ratings

	<b>Rating Agencies</b>	<b>Rating for China's Sovereign Debt</b>	<b>Rating for ADBC</b>
2013	Moody's	Aa3	Aa3
	S&P	AA-	AA-

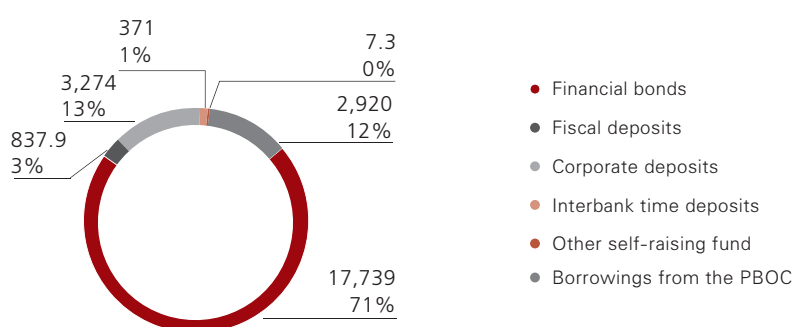


# Fund Raising and Management

As of the end of 2013, interest-bearing liabilities of ADBC totalled RMB2514.95 billion, representing an increase of RMB307.95 billion over the previous year. Fund self-sufficiency ratio of ADBC increased to 88.4%, up 2.1% from that of the previous year.

**Diagram 2 Breakdown of Interest-bearing Liabilities as of the end of 2013**

Unit: RMB100 million



## Fund Raising

**Various deposits were organized.** At the end of the year, the balance of various deposits was RMB448.27 billion, up by RMB26.02 billion compared with that of the beginning of the year; the balance of the average daily deposits amounted to RMB463.44 billion, seeing an increase of RMB32.78 billion over that of the beginning of the year and a growth of RMB27.9 billion over that of the previous year. By breakdown, the balance of corporate deposits (including foreign currency deposits) amounted to RMB327.41 billion, seeing an increase of RMB23.8 billion over that of the beginning of the year; the balance of fiscal deposits was RMB83.79 billion, up by RMB1.19 billion over that of the beginning of the year; and the time deposits from other banks and financial institutions were RMB37.08 billion, growing by 1.03 billion over that of the beginning of the year.

**Financial bonds were issued.** During the year, ADBC issued a total of RMB442.45 billion bonds with an average maturity of 4.54 years and average cost of the issue of 4.33%. Paid off bonds in the year amounted to RMB150.82 billion and bonds outstanding at the end of the year were RMB1773.95 billion. The cost of financial bonds outstanding was 3.79% with an increase of 4 basis points over the previous year.

# Fund Raising and Management

## Fund Management

**Capital transactions were prudently carried out.** In the whole year, ADBC concluded 6675 capital transactions, amounting to RMB4462.17 billion and representing a growth of RMB2351.47 billion over the previous year. Among which, the amount concluded in inter-bank loan and reverse repo transactions was RMB4158.8 billion, up by RMB1768.1 billion over the previous year with weighted average term of 3 days; the amount concluded in outward inter-bank deposit transactions was RMB193.6 billion, increasing by RMB79.4 billion over the previous year with weighted average term of 33 days; and the amount concluded in cash bond transactions was RMB3.24 billion with weighted average term of 418 days. In addition, ADBC also took the market opportunity to carry out bill business, effectively smoothing out the fluctuation of capital and credit scale and achieving good profits.

**Interest rate fluctuation policy was implemented.** ADBC prudently carried out the floating policy for loan interest rate and released floating rate loans of RMB30.95 billion (excluding discount, re-discount and advance) for the whole year, representing a decrease of RMB2.1 billion over the previous year, of which loans granted at a upward floating interest rate amounted to RMB15.92 billion, accounting for 1.32% of the total; and loans granted at a downward floating interest rate were RMB15.03 billion, accounting for 1.24% of the total with a YoY decrease of RMB8.28 billion.

**Funds allocation and transfer.** The Head Office of ADBC allocated RMB2439.3 billion to branches at various levels in more than 34,000 transactions, a YoY increase of RMB316.3 billion. At the same time, it accumulatively withdrew RMB2224.9 billion, increasing by RMB290.4 billion from a year earlier. Overall, the net amount allocated and transferred reached RMB214.4 billion, representing an increase of RMB25.9 billion compared to that of the same period of 2012.

# Risk Management

In 2013, ADBC proactively promoted the comprehensive risk management system construction, vigorously strengthened loan quality management and verified the authenticity of credit asset quality; reinforced loan guarantee management and continuously improved loan guarantee coverage rate; and focused on authorization management and persisted in operation pursuant to laws and regulations. ADBC's risk prevention and control ability was remarkably improved and it applied a variety of economic, administrative and legal means to recover and dispose NPLs and achieved "dual-decline" in both the balance and ratio of non-performing loans (NPLs).

## Asset Quality

As of the end of 2013, the NPL balance of ADBC was RMB17.865 billion with a NPL ratio of 0.71%, representing a decrease of RMB3.851 billion and 0.28% respectively as compared with the beginning of the year. In the year, 274 prefecture-level branches of ADBC had no NPLs.

## Credit Management

In 2013, ADBC made vigorous efforts in strengthening the basic credit management and risk management. Firstly, credit policies were improved and the *Credit Policies Guidelines in 2013* was revised, highlighting the direction of credit, standards and restrictions and withdrawal policies with 1034 customers being withdrawn in the whole year. Secondly, the management and application of CM2006 credit system was strengthened, realizing paperless credit granting in the whole process. Thirdly, credit monitoring and analysis were highlighted, achieving classification of customers queuing on the basis of risk screening and establishing problem finding and tracking supervision system. Fourthly, the credit granting procedure was streamlined, reinforcing operation supervision and effectively improving the credit granting quality and efficiency.

# Risk Management

## Legal Compliance

In 2013, ADBC comprehensively carried out the annual planning management of legal compliance, the whole process risk management of legal compliance and the risk report system of legal compliance, and carried forward the standardization of legal review on credit guarantee, reviewing the guarantee of 14472 credit projects, involving a total amount of RMB914.81 billion. ADBC also innovated the management approach of economic dispute cases, carried out analysis on typical cases, built the annual authorization and quantitative management mode with ADBC characteristics, effectively strengthened the first level legal person management, reinforced the cultural construction of compliance, and launched the high-end compliance interview with “top leaders” of provincial branches and the departments of Head Office. Besides, ADBC continuously boosted the “standard, scientific and professional” level of legal compliance work, providing an important guarantee for operating risk prevention and control and steady business development in the whole bank.

## Internal Audit

In 2013, ADBC proactively carried out various internal audits, revised 5 systems of internal audit, organized and carried out special audits and chronological audits on bank’s acceptance bill, newly added NPLs audit and 2012 annual financial accounts audit etc. Moreover, ADBC further improved the evaluation methods, evaluation criterion and evaluation tools of internal control, steadily promoted the construction of internal control evaluation mechanism, increased efforts on research and development of computer-assisted audit (CAA) system and proactively carried out off-site audits. It also strengthened monitoring and analysis of every other level and had regular monitoring and analysis on approximately 400 branches and sub-branches covering 11 indicators.

# IT Development

In 2013, focusing on the normal research and development of comprehensive business system and guarantee its safe operation , ADBC reinforced the prevention and control of safety risks, strengthened science and technology management, steadily promoted project research and development and further improved its science and technology bracing ability.

**Information safety was reinforced.** The upgrade and capacity expansion of the first-level WAN was steadily promoted and all the office application systems were transferred to the newly-built network. Demand analysis and implementation plan for capacity expansion project of the second-level WAN was completed, as well as the internet bandwidth upgrade, sorting and merger of internet access entries at the Head Office. The construction of standardized computer room at branches was also continuously carried out. 5 information safety inspections were organized and conducted on important information systems and website security and so on to actively take effective measures and eliminate potential safety hazards.

**The science and technology management was strengthened.** ADBC made innovations on IT administrative mechanism, strengthened the top-level design and overall management of IT architecture, gradually optimized system architecture and eliminated information isolated island. It executed the whole process management of information construction projects, in standard and order, and launched the construction of independent software test system.

**System research and development was promoted.** In 2003, ADBC accomplished the research and development of 10 businesses, including the Treasury Information Processing System, Intra-City business (Shanghai) and Bank-Corporate Express System, etc, achieved the research and development for upgrade project of consolidated statements platform and the optimization and upgrade of the integrated office platform. It set up 3 projects, including the upgrading and reconstruction of General Ledger Report, statistic data centralized management system and data platform, and finished the preparatory work for the futures security deposit project. Meanwhile, ADBC successfully promoted the research and development of data reporting of the payment information statistical analysis system data reporting project and comprehensively promoted the internal information system of supervision and management.

**System operation and maintenance management was enhanced.** ADBC's 29 systems including the integrated business system, the international settlement system and statistical management information system operated stably without accident. The automation level of the Head Office's Data Center System operation and maintenance was continuously improved and 9 systems including the bank & tax information sharing system, anti-money laundering system and storage devices system were taken into the centralized monitoring system for management with monitoring strategies being adjusted, system monitoring scope being further expanded and monitoring efficiency further improved. Furthermore, the standardized system operation and maintenance limits of authority were reinforced and special bastion host for network management was newly built to conduct management on more than 170 network equipments, achieving the comprehensive management and control of operation and maintenance at the Head Office's data center. The management of core storage system was strengthened and preventive maintenance mechanism of storage devices was established, reducing the operating risks of core storage system. Moreover, the backup system configuration strategies were optimized, which improved the overall backup capacity of the system. The isolation region for external connection of Head Office network was built, effectively reducing the safety impacts from external network. Besides, ADBC also avail experience of other banks and financial institutions to introduce operation and maintenance service outsourcing, thus maintained and stabilized system operation and maintenance capacity.

# Human Resources Management

In 2013, ADBC further strengthened the construction of its top management, cadre, talented persons and grass roots organization. It also optimized the configuration of personnel, salaries and benefits, providing solid organizational and talented persons guarantee to the reform, development and construction of a harmonious bank.

According to unified deployment of the Party Central Committee, all Party members and cadres from 33 Party committees and 468 Party branches of the Head Office and provincial branches participated in the first educational and practical activity of the mass line, with significant staged achievements. According to the survey assessment of "satisfactory" and "somewhat satisfactory" among grass roots units accounted for 97%; and over 90% assessment of "satisfactory" and "somewhat satisfactory" was given by 30 provincial branches.

Persisting in judging both ability and integrity criterion for selecting cadre, ADBC further reinforced the construction of its leading group of all branches, and completed the adjustment and appointment of leading official for departments of the Head Office Department and leading group members of provincial branches. Moreover, ADBC organized the competition for division chief, deputy division chief, and senior business positions in the Head Office, promoted that leading cadres of prefectural branches and sub-branches at the county level should be appointed through open selection and competition, increased the cadre exchange and tempered young cadre, and enhanced the daily management of cadre.

ADBC reinforced the training and held 12 sessions of overseas training programs for a total of 310 senior management staff and business backbones, and 5 key personnel training programs for a total of 360 talented persons in each specialty. Through satellite class, network training, tutors, examination for employment with certificates and other training methods, ADBC vigorously reinforced the training of employees from grass roots units and branches at various levels, with over 320 various trainings for 49,300 persons accumulatively. Besides, ADBC also carried out examinations for positions with certificates in credit, accounting, risk, legal & compliance and international business for 39,000 persons; and organized its employees to sit the examination for Certification of China Banking Professional with 5,274 employees obtaining the certification.

## Satellite Video Conference System

ADBC's satellite video conference system currently includes 1 central station at the Head Office, 36 two-way stations at provincial branches and branches in cities listed independently in the state plan (including the Party school in Jinggangshan), and 1,914 one-way stations at sub-branches, basically covering all the branches, sub-branches and business outlets at various levels, except for some newly built and relocated sub-branches. In 2013, the Head Office and other provincial branches made use of the satellite video conference system to hold 139 meetings for a total of 349 hours.

# Corporate Culture / Social Responsibilities

## Corporate Culture

In 2013, ADBC further deepened the construction of its corporate culture, cultivated cultural consciousness and confidence in the whole bank and promoted the culture smart power by centering on promoting value system construction and focusing on accelerating the deep integration of its corporate culture.

ADBC reinforced the study, publicity and imbue ment of its value system and extensively carried out the collection activity of “ADBC Corporate Culture Stories” in the whole bank with the direct participation of tens of thousands of employees, submitting more than 1,500 articles.

ADBC designed and formulated the “Standard of ADBC for Building Visual Image at Service Windows” and will realize the standardization of visual image at service windows by the end of June in 2014.

ADBC organized and carried out project survey on 6 aspects of corporate culture construction, and 11 survey reports were selected as excellent survey reports on corporate culture construction in the national financial system. Besides, ADBC revised its performance assessment methods of corporate culture and established the incentive mechanism for corporate culture construction.

It organized rich and varied cultural activities like the 2nd “Top Ten Outstanding Youth of ADBC” selection and honors activity, the articles collection activity with the theme of “ADBC’s Efforts in Supporting Integrated Urban and Rural Development”, the “Golden ADBC Cup Finance and Accounting Business Skill Contest”, the Taijiquan Contest Among Employees, the youth cultural month activities in the name of “Performing Duties, Youth Positive Energy”, the “Learn from Lei Feng” youth volunteer service activities and the “ADBC Youth Woods” tree planting activity, etc.

ADBC always focused on and cared about its employees. It surveyed the dining rooms and cultural facilities at grass roots units, helped to improve the material and cultural life of grass roots employees, and organized recuperation activities for 83 topnotch employees from grass roots units. During the year, ADBC offered relief fund of aggregate RMB2.928 million to 242 employees respectively encountering difficulties, offered relief fund of aggregate RMB1.148 million to 28 employees suffering extreme poverty; and carried out “sending warmth to those in need” activities, paying visit to 4186 employees and issuing subsidy consolation money of RMB8.4471 million.

## Social Responsibilities

In 2013, to perform its social responsibilities, ADBC actively carried out poverty alleviation activities and concerned and supported social welfare undertakings.

**Material assistance.** **Firstly**, ADBC funded the infrastructure construction projects. It provided a fund of RMB580 thousands to Maguan County, Yunnan Province for the highway reconstruction project in this county; and it offered a fund of RMB500 thousands to the drinking water project in poor villages in Longlin County, Guangxi Province to build water reservoir and auxiliary drinking water pipes. **Secondly**, ADBC continued to practice “brainpower poverty alleviation”. It donated RMB120 thousands to Wendou Primary School at Jinping County, Guizhou Province for the schoolyard hardening and the construction of a reading room; it donated RMB180 thousands to Pinglue Secondary School in this county for the construction of a telephone booth and library; it deployed a total of 30 computers valuing RMB120 thousands million from the Head Office for the construction of a video



# Social Responsibilities / International Exchange

chat room in this school so that students whose parents are immigrant workers at the poverty-stricken area could communicate with their parents; and it also provided financial aid of RMB2,000/person for 83 university freshmen in the 4 selected poverty alleviation areas, with RMB166 thousands. **Thirdly**, ADBC continued the program of delivering newspaper to the countryside by subscribing 300 copies of Farmers' Daily for the poor villages in Da'an City, Jilin Province.

**Credit Support.** In 2013, ADBC allocated RMB135 million for the Head Office's selected poverty alleviation areas to help the local infrastructure construction and development of leading enterprises. **Firstly**, it granted a loan of RMB100 million to the highway hardening project connecting villages in Longlin County, Guangxi Province, involving 67 roads for a total length of 650 km. **Secondly**, it issued a loan of RMB35 million to Anda Animal Husbandry Co., Ltd. at Da'an City, Jilin Province to solve its shortage of floating capital, benefiting more than 1000 local rural households.

**External Donations.** Jilin Branch and Liaoning Branch, ADBC respectively donated RMB300 thousands and RMB150 thousands to the flood-stricken areas Da'an City and Fushun City for the materials required for flood-fighting and emergency rescues. Chongqing Branch and Shaanxi Branch, ADBC respectively donated RMB400 thousands and RMB500 thousands to the locals for the reconstruction after rainstorm. Gansu Branch and Yunnan Branch, ADBC respectively donated RMB300 thousands and RMB900 thousands to the earthquake-stricken area in Minxian County of Zhangxian County and Diqing and Eryuan County of Dali City. The Head Office donated RMB2 million to Ya'an City, Sichuan Province suffering from the "4•20" Lushan Earthquake for post-disaster reconstruction. The Head Office also carried out "Donations of Clothing" activities, donating 842 clothes to the Central Primary School of Gangga Town at Dingri County, Shigatse in Tibet.

## International Exchange

In 2013, ADBC actively conducted international exchange and cooperation by learning management experience from foreign peers. In the whole year, ADBC sent 16 delegations for working visits and international conferences and hold 12 training programs, including delegations headed by its top management to visit Raiffeisenbank a.s. of Czech Republic, Piraeus Bank of Greece, Caixa Geral de Depósitos of Portugal, Intesa Sanpaolo of Italy and other financial institutions. As an effort to develop new external exchange channels, ADBC signed a bilateral business cooperation MOU with the Open Joint-Stock Commercial Bank Agrobank of Uzbekistan. In preparation for its overseas bond issuance, ADBC arranged a series of roadshows in United Arab Emirates, Hong Kong and Taiwan. ADBC also sent delegations to attend meetings of the World Bank, Asian Development Bank, Institute of International Finance, CICA, Asia-Pacific Rural and Agricultural Credit Association and other international organizations to stay updated with the latest development trends abroad. Besides, ADBC explored ways to encourage its enterprise clients to "go global" and get familiarized with the international market, and therefore invited senior management members from its dairy industry clients to pay a working visit to Rabobank of the Netherlands. In 2013, ADBC also received important visitors from the National Australia Bank, HSBC Group, the Open Joint-Stock Commercial Bank Agrobank of Uzbekistan and other institutions, and arranged 37 meetings with correspondent banks and financial institutions.



# Interest Rates Bulletin

Unit: % (Annual Interest Rate)

Items	Benchmark Interest Rates
I. Deposits by Enterprises and Institutions	
(1) Demand Deposits	0.35
(2) Time Deposits	
3 months	2.60
6 months	2.80
1 year	3.00
2 years	3.75
3 years	4.25
5 years	4.75
(3) Notice Deposits	
1 day	0.80
7 days	1.35
(4) Agreement Deposits	1.15
II. Loans	
(1) Policy Loans	
6 months (inclusive) or less	5.60
6 months to 1 year (inclusive)	6.00
Over 1 year with interest subsidies	6.00
Over 1 year without interest subsidies	
1 year to 3 years (inclusive)	6.15
3 years to 5 years (inclusive)	6.40
Over 5 years	6.55
(2) Commercial Loans	
6 months (inclusive) or less	5.60
6 months to 1 year (inclusive)	6.00
1 year to 3 years (inclusive)	6.15
3 years to 5 years (inclusive)	6.40
Over 5 years	6.55
III. Discount	Increase of percentage point on the basis of the rediscount rate
IV. Penalty Interest Level	
(1) The borrower failed to repay the loan on the agreed date specified in the contract	A penalty interest rate of 30-50 percent higher than that stated in the contract
(2) The borrower failed to use the loan in the way agreed in the contract	A penalty interest rate of 50-100 percent higher than that stated in the contract

Effective from July 6, 2012

# Balance Sheet

Unit: RMB100 million

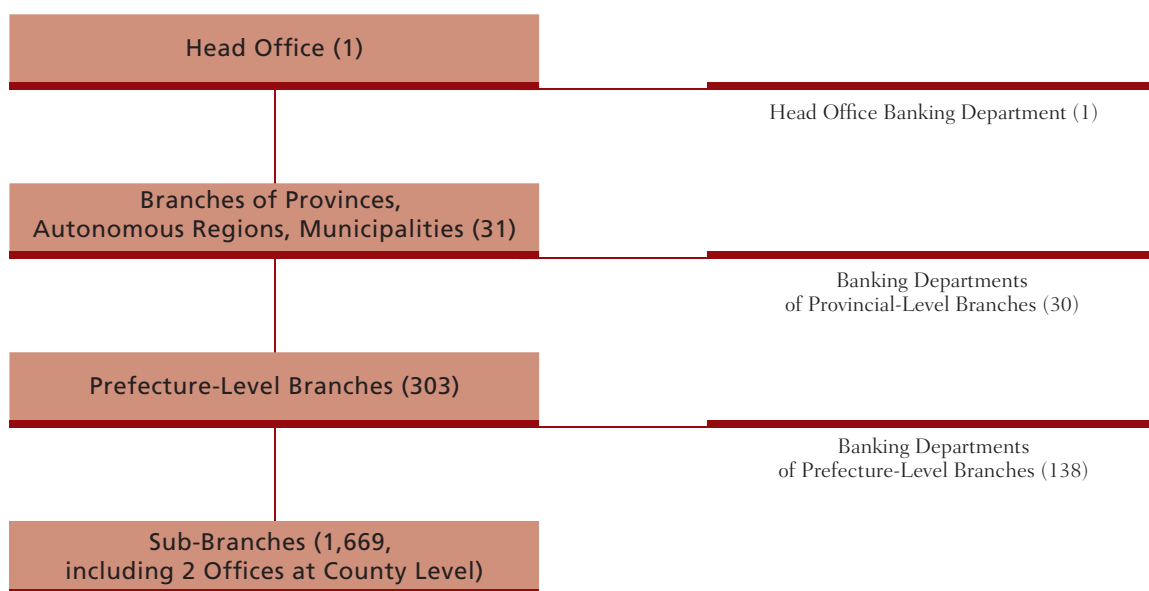
Items	Balance at the end of 2013
<b>Assets:</b>	
Cash and Bank Deposits	2.98
Balances with the Central Bank	1,169.94
Due from Banks	77.64
Balance of Interbank Lending	176.50
Buying Back the Sale of Financial Assets	154.14
Loans Issued & Advances	24,230.77
Fixed Assets	107.09
Projects under Construction	23.12
Other Assets	163.74
Deferred Income Tax Assets	120.90
<b>Total Assets</b>	<b>26,226.82</b>
<b>Liabilities:</b>	
Borrowing from the Central Bank	2,920.00
Due to Banks and Financial Institutions	373.83
Deposits Received	4,111.91
Taxes and fees Payable	85.76
Bonds Payable	18,057.99
Other Liabilities	37.77
Deferred Income Tax Liabilities	0.23
<b>Total Liabilities</b>	<b>25,587.49</b>
<b>Owner's (or Shareholder's) Equity:</b>	
Paid-in Capital (or Stock Capital)	200.00
Surplus Reserves	55.84
General Risk Preparation	240.00
Undistributed Profit	143.45
Total Owner's Equity Owned by Parent Company	639.33
<b>Total Owner's (or Shareholder's) Equity</b>	<b>639.33</b>
<b>Total Liabilities and Owner's (or Shareholder's) Equity</b>	<b>26,226.82</b>

# Profit and Loss Statement

Unit: RMB100 million

Items	Balance at the end of 2013
I. Operating Income	753.09
(I) Net Interest Income	743.54
Interest Income	1,477.31
Interest Expenses	733.77
(II) Net Income from Charges and Commissions	6.98
Income from Charges and Commissions	8.86
Expenses of Charges and Commissions	1.88
(III) Investment Income	1.25
Where: Investment Gains from Associates and Joint Ventures	0.04
(IV) Income from Change of Fair Value	-
(V) Other Income	1.32
Exchange Income	0.85
Income from Other Businesses	0.47
II. Operating Expenses	564.01
(I) Business Taxes and Surcharges	79.66
(II) Overhead Expenses	155.64
(III) Impairment of Assets or NPL Loss	328.59
(IV) Costs of Other Businesses	0.12
III. Operating Profit	189.08
Plus: Non-operating Income	1.47
Less: Non-operating Expenses	3.11
IV. Total Profit	187.44
Less: Income Tax Expenses	46.07
V. Net Profit	141.37

# Organizational Chart



# Almanac of ADBC 2013

On January 11, ADBC distributed the "Notice on Detailed Rules for the Implementation of Relevant Provisions of the Party Central Committee Concerning Improving Working Style and Keeping Close Ties with the Masses" (Nong Fa Yin Dang [2013] No. 11).

On January 17-18, ADBC held a conference attended by the general managers of its branches across the country in Kunming, Yunnan Province, where results of 2012 were reviewed and the work plan for 2013 was issued.

On January 24, ADBC distributed the "Notice on Further Strengthening Loan Management upon Local Government Financing Platform" (Nong Fa Yin Fa [2013] No. 19).

On February 7, ADBC distributed the "Loan Management Guidelines of ADBC for Local Government Investment and Finance Clients (Trial)" (Nong Fa Yin Fa [2013] No. 34).

On March 15, ADBC distributed the "Regulations on Loan Risks for Purchasing Grain and Edible Oil" (Nong Fa Yin Fa [2013] No. 48).

On March 25, ADBC distributed the "Notice on Further Strengthening International Trade Finance Management" (Nong Fa Yin Fa [2013] No. 57).

On March 28, ADBC distributed the "Provisional Management Approaches of ADBC for Credit Assets Securitization" (Nong Fa Yin Fa [2013] No. 69).

On April 15, ADBC distributed the "Notice on Further Optimizing Credit Business Handling Procedure" (Nong Fa Yin Fa [2013] No. 79).

On April 17, ADBC distributed the "Opinions on Enhancing Water Conservancy Loan Management" (Nong Fa Yin Fa [2013] No. 85), the "Opinions on Enhancing New Countryside Construction Loan Management" (Nong Fa Yin Fa [2013] No. 86), the "Opinions on Rural Hydropower Construction Loan Management Including Substituting Small Hydropower for Fuel" (Nong Fa Yin Fa [2013] No. 87) and the "Opinions on Enhancing Rural Road Network Loan Management" (Nong Fa Yin Fa [2013] No. 88).

On April 26, ADBC distributed the "Provisional Regulations of ADBC for Accounting of Credit Assets Securitization" (Nong Fa Yin Fa [2013] No. 104).

On May 13, ADBC distributed the "Notice on Strengthening Credit Management Work for Central Reserve of Frozen Pork" (Nong Fa Yin Fa [2013] No. 119), the "Notice on Specifying Relevant Issues Concerning Loan Business of Small Agribusinesses" (Nong Fa Yin Fa [2013] No. 120), the "Management Approaches of ADBC for Loans of Other Agriculture-Related Enterprises" (Nong Fa Yin Fa [2013] No. 121) and the "Guiding Opinions for Strengthening Floating Pricing of Commercial Loans" (Nong Fa Yin Fa [2013] No. 122).

On May 17, ADBC convened a video mobilization and promotion conference for deposits named the "Red May".

# Almanac of ADBC 2013

On May 21, ADBC distributed the “Notice on Risk Management of Loans for Purchasing Cotton” (Nong Fa Yin Fa [2013] No. 136).

On June 8, ADBC distributed the “Notice on Opinions for Accelerating the Development of Loan Business for Grain Purchase on Contract” (Nong Fa Yin Fa [2013] No. 144).

On June 9, ADBC distributed the “Notice on Guidelines of ADBC for Anti-Fraudulent Loans and Anti-Loan Frauds (Trial)” (Nong Fa Yin Fa [2013] No. 146).

On June 26, ADBC distributed the “Notice of ADBC on Setting Up Leading Group and Office for Educational and Practical Activities of the Mass Line of the Party” (Nong Fa Yin Dang [2013] No. 101).

On July 10, ADBC held the mobilization and deployment conference for carrying out educational and practical activities of the mass line of the Party.

On July 11-12, ADBC held a briefing meeting attended by the general managers of its branches across the country.

On August 5, ADBC distributed the “Key Points in Evaluation of Rural Road Network Loan Projects” and “Key Points in Review of Rural Road Network Loan Projects” (Nong Fa Yin Fa [2013] No. 170).

On August 13, ADBC distributed the “Safety Operating Procedures of ADBC Business Units” (Nong Fa Yin Fa [2013] No. 180).

On August 31, the 2013 Top 500 Enterprises of China Release Conference & Corporations Summit was convoked at Kunming, Yunnan Province. ADBC ranked No. 96 among the selected Top 500 Enterprises of China in 2013, and ranked No. 37 among the Top 500 Enterprises in Service Industry of China in 2013.

On September 4, ADBC distributed the “Notice on Accomplishing Credit Management Work for Cotton Purchase in 2013” (Nong Fa Yin Fa [2013] No. 187).

On September 16-17, ADBC held the promotion conference for internal management informationization at Jiangsu Province.

On September 26, ADBC distributed the “Key Points in Evaluation of Medium and Long-term Policy Loan Projects for Water Conservancy Construction” and “Key Points in Review of Medium and Long-term Policy Loan Projects for Water Conservancy Construction” (Nong Fa Yin Fa [2013] No. 195).

On October 22, ADBC distributed the “Implementation Measures of ADBC for Carrying Out the ‘Three Major Issues and One Concern’ Decision-making System” (Nong Fa Yin Fa [2013] No. 208).

On October 30, ADBC distributed the “Notice on Popularization and Application of Internal Supervision Management Information System” (Nong Fa Yin Fa [2013] No. 163).



On November 25, ADBC distributed the "Notice on Relevant Issues Concerning the Adjustment of Loan Patterns for the State's Temporary Reserve of Corn and Soybean" (Nong Fa Yin Fa [2013] No. 225).

On November 29, ADBC Head Office held the special briefing meeting for meeting of democratic life of its Party committee members.

On December 4, ADBC distributed the "Standard of ADBC for Building Visual Image at Service Windows" (Nong Fa Yin Fa [2013] No. 230).

On December 6, ADBC distributed the "Scheme of ADBC CPC Committee for the Rectification of Educational and Practical Activities of the Mass Line of the Party" (Nong Fa Yin Dang [2013] No. 156).

On December 19, the signing ceremony for strategic cooperation agreement between ADBC and CITIC & business cooperation agreement between ADBC and CITIC Trust was held at Beijing.

On December 20, the signing ceremony for comprehensive strategic cooperation agreement between ADBC and PICC was held at Beijing.

On December 20, ADBC distributed the "Scheme of ADBC CPC Committee for the Special Rectification of Educational and Practical Activities of the Mass Line of the Party" and the "Plan of ADBC CPC Committee for the System Construction of Educational and Practical Activities of the Mass Line of the Party" (Nong Fa Yin Dang [2013] No. 160/No. 165).

# 各省、自治区、直辖市分行通讯录

## Addresses of ADBC Provincial-Level Branches

### 北京市分行 Beijing Branch

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

### 天津市分行 Tianjin Branch

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

### 河北省分行 Hebei Branch

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

### 山西省分行 Shanxi Branch

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

### 内蒙古自治区分行 Inner Mongolia Branch

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

### 辽宁省分行 Liaoning Branch

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

### 吉林省分行 Jilin Branch

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

### 黑龙江省分行 Heilongjiang Branch

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

### 上海市分行 Shanghai Branch

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

### 江苏省分行 Jiangsu Branch

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

### 浙江省分行 Zhejiang Branch

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

### 安徽省分行 Anhui Branch

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

**福建省分行 Fujian Branch**

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

**山东省分行 Shandong Branch**

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

**湖北省分行 Hubei Branch**

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

**广东省分行 Guangdong Branch**

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

**海南省分行 Hainan Branch**

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

**四川省分行 Sichuan Branch**

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

**江西省分行 Jiangxi Branch**

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

**河南省分行 Henan Branch**

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

**湖南省分行 Hunan Branch**

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

**广西壮族自治区分行 Guangxi Branch**

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

**重庆市分行 Chongqing Branch**

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

**贵州省分行 Guizhou Branch**

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

# 各省、自治区、直辖市分行通讯录

## Addresses of ADBC Provincial-Level Branches

### 云南省分行 Yunnan Branch

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

### 陕西省分行 Shaanxi Branch

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

### 青海省分行 Qinghai Branch

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

### 新疆维吾尔自治区分行 Xinjiang Branch

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

### 西藏自治区分行 Tibet Branch

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

### 甘肃省分行 Gansu Branch

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

### 宁夏回族自治区分行 Ningxia Branch

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