



中国农业银行
AGRICULTURAL BANK OF CHINA

大行

德广
伴您成长

2011

Corporate Social Responsibility Report 2011

企业社会责任报告





中国农业银行股份有限公司
2011年度企业社会责任报告
AGRICULTURAL BANK OF CHINA LIMITED
Corporate Social Responsibility Report 2011



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Together We Achieve



大行（xíng），见于《左传》、《孟子》、《史记》、《管子》，意思是成大事、行大道。指农行人成大事、建伟业的胸怀，也可理解为“大行（háng）”，暗指农业银行大型银行的地位与身份。

德广，出于《庄子·外篇·天地第十二》，意为“德行圣明而又虚广”。既指农行人良好的职业素质与社会责任感、使命感，又将农业银行深厚的历史积淀和广泛的金融覆盖面同时融入其中。

大行德广 伴您成长，意指中国农业银行将以成就大业、造福于民的历史责任感和使命感，为社会、为客户提供完美卓越的服务，共同促进经济社会的和谐与进步。

The term “**Prudent Performance**” appears in a commentary by Zuo Qiuming on the *Spring and Autumn Annals*, as well as in *The Works of Mencius*, the *Historical Records* and *The Works of Guan Zhong*. It signifies the drive for great achievement and refined morality. Our ambition for excellence and great achievement at the Agricultural Bank of China (ABC, or, the “Bank”) incorporates the ethos of “Prudent Performance” in allusion to ABC’s role as a large commercial bank.

The term “**Professional Ethics**” originated in “Chapter Twelve: Heaven and Earth” from the “Outer Chapters” of the works of the philosopher Zhuang Zhou. It means “noble, wise and virtuous”, referring to noble professional qualities coupled with a high sense of social responsibility and an ambitious mission. This idea has also played a central part in ABC’s august history and business development.

The motto “**With Prudent Performance and Professional Ethics, Together We Achieve**” represents ABC’s commitment to its historical legacy and its mission to strive for great achievements and benefit the people by providing excellent services to society and individuals. Thus we invite you to join hands with us to promote economic progress and social harmony.



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报告说明

报告范围

报告时间范围：2011年1月1日至2011年12月31日（特别注明时间除外），本报告为年度报告。

报告组织范围：本报告覆盖中国农业银行股份有限公司总部及境内各一级分行、直属分行、各培训学院、各直属机构及境外机构。

报告编制原则

本报告参照《全球报告倡议组织可持续发展报告指南》（GRI 3.1）及金融服务业行业补充指南等标准要求编写，同时符合中国银监会《关于加强银行业金融机构社会责任的意见》、中国银行业协会《中国银行业金融机构企业社会责任指引》、上海证券交易所《上海证券交易所上市公司环境信息披露指引》及《公司履行社会责任的报告》、中国社会科学院《中国企业社会责任报告编写指南》编制指引要求。

报告编制流程

本报告以全行社会责任实践为基础进行编制，基本流程为立项审批→收集材料→编制修订→高层审议→对外披露。本行一般在编制修订环节召开有关利益相关方沟通会，研究论证报告框架结构及内容。

报告数据说明

报告中的部分财务数据来自本行2011年度财务报表（截至2011年12月31日，本行年度财务报表已经德勤华永会计师事务所审计），其他数据以2011年为主，主要来源于农业银行内部系统及各分支机构统计数据。

报告保证方法

本报告提请德勤华永会计师事务所按照《国际鉴证业务准则第3000号：历史财务信息审计或审阅以外的鉴证业务》进行鉴证。

报告发布形式

本报告以印刷版和电子版两种形式发布。电子版可在本公司网站查阅(www.abchina.com)。本报告以中英文两种文字出版，在对两种文本理解发生歧义时，请以中文文本为准。

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Notes on the Report

Scope

The report covers the period from January 1 to December 31, 2011, unless otherwise specified. This is an annual report that covers the Head Office of Agricultural Bank of China Limited, its domestic tier-1 branches, along with branches and institutions directly managed by the Head Office, and its training institutes and overseas institutions.

Reference Standards

This report was prepared in accordance with the 2006 *Sustainable Development Reporting Guidelines of the Global Reporting Initiative (GRI 3.1)* and its Financial Service Sector Supplemental Guidelines; the *Opinions on Strengthening Social Responsibilities of Banking Institution* 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; and *Guidelines on the Preparation of Corporate Social Responsibility Reports for Chinese Enterprises* issued by the Chinese Academy of Social Sciences (CASS).

Preparation Workflow

This report was prepared based on the actual fulfillment of social responsibilities by the Bank and following the procedural steps for proposal and approval, collection of materials, preparation and revision, and examination of disclosure by senior executives. The Bank convened regular meetings with stakeholders to study and discuss the framework and content of the report during the preparation and revision process.

Notes on Data

Some financial data in this report was originally included in the Bank's annual financial statement for 2011. The annual financial statement of the Bank for the year ending December 31, 2011 was audited by Deloitte Touche Tohmatsu Limited. Other data mainly originates from internal statistics and information for 2011 provided by ABC's branches and sub-branches.

Assurance Methods

Deloitte Touche Tohmatsu Limited is responsible for assuring this report 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 online through the Bank's website, www.abchina.com. This Report is published both in Chinese and English. Should there be any discrepancy between the Chinese and English versions, the Chinese version should be taken as authoritative.

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董事长致辞



董事长：蒋超良
Chairman: Jiang Chaoliang

董事长致辞

2011年，农业银行迎来六十周年华诞。辛卯到庚寅，甲子一轮回。60年来，农业银行秉承国家赋予的使命，始终坚持大行的责任担当，一路辛勤耕耘，为国家经济社会发展作出了积极贡献，并发展为一家联通城乡、覆盖全国、辐射全球的大型上市银行。

农业银行的文化始终彰显责任本色。农，国之大业，民之根本。1951年7月，为恢复与发展农业经济，国家决定设立农业合作银行，开启了农村金融发展的新纪元。从此，农业银行走上了一条根植农村、面向农业、服务农民的改革发展之路。

六十年来，农业银行始终忠实履行国家和社会赋予的责任。无论在计划经济时期，还是在市场经济时期，农业银行以服务“三农”为根本，以支持城乡经济社会发展为己任，培育出“责任为先、兼善天下”的文化基因。农业银行服务“三农”的责任担当精神，被评为“新中国60年最具影响力十大企业精神”。

农业银行的公司治理始终贯穿责任理念。2009年，中国农业银行股份有限公司成立，确立了“面向三农，服务城乡，回报股东，成就员工”的责任使命。近年来，我们强调责任为先，并将其贯穿到公司治理的各个层面和各个环节。

在重大战略决策上，我们实施城乡联动发展战略，致力于向最广大客户提供优质金融服务。在业务重点上，我们优先支持“三农”和县域经济发展，做到“股改不改支农方向，上市不减支农力度”，积极探索大型商业银行服务“三农”的新路子。在经营管理上，我们将“低碳金融”、“绿色信贷”等理念融入全行各项政策和制度中，致力于打造环保型、友好型、节约型的“绿色银行”。

农业银行的改革发展始终践行责任使命。计划经济时期，农业银行担负着管理国家支农资金和贷款的重要任务，促进农村经济和社会发展。改革开放后，农业银行实现了从单纯支持农村到全面服务城乡的历史性跨越，通过几代农行人的努力，逐步发展成为“面向三农、城乡联动、融入国际、服务多元”的现代商业银行。

近年来，我们以强农惠农富农为目标，“三箭”齐发。致力于服务国家“三化同步”的重大战略，支持农业产业化和农村城镇化发展；致力于扩大基础金融服务，开展金融服务“村村通”工程，使广大农民足不出村就能享受现代金融服务；致力于缓解农民贷款难，促进农业增产和农民增收。截至2011年末，发放涉农贷款余额16,753亿元，发放惠农卡9,822万张，惠及3亿农民。

我们还切实履行国有控股大型银行肩负的历史责任。在经济领域，积极支持国家重点项目建设，服务好城乡产业结构调整，大力扶持小微企业发展壮大，截至2011年末，中小企业贷款占法人客户贷款比例为53%。在环境领域，大力支持以循环经济项目、节能环保工程、环保企业为重点的“绿色工业”、“绿色农业”和第三产业发展，通过电子化渠道建设减少碳足迹，全行电子渠道分流率达到62.6%。在社会领域，我们发挥庞大的网络优势，竭诚为广大城乡客户提供全方位优质服务。同时，全行45万员工积极投身公益活动，努力扶贫济困、抗灾救灾和捐资助学，大力参与汶川、玉树地震、舟曲泥石流等灾后重建，得到了社会各界的广泛认可。

2012年是国家“十二五”规划承上启下的关键一年，农业银行将在党中央、国务院的坚强领导下，在社会各界的大力关心和支持下，持续强化社会责任治理，更好践行大型国有控股银行的历史使命，为服务城乡经济社会发展做出新的更大贡献！

中国农业银行股份有限公司 董事长

Message from the Chairman

The year 2011 marked the 60th anniversary of ABC. Sixty years is an important cycle in the traditional Chinese calendar and during this time ABC maintained its commitment to its state-entrusted mission and upheld its responsibility as a large bank, making great contributions to China's economic and social development. The Bank has become a leading listed financial institution serving both urban and rural communities, with an extensive corporate network, both at home and overseas.

ABC has always stressed responsibility in its corporate culture. Agriculture is the great endeavor of the state and the basis of the peoples' livelihood. In July 1951, China decided to establish an agricultural cooperative bank to revive and develop the agricultural economy, ushering in a new era of development in rural banking. ABC henceforth embarked on the road to reform and development in rural areas, focusing on agriculture and serving farmers.

Throughout its 60-year history, ABC has remained faithful to its duties entrusted by state and society. Both in the age of the planned economy and in the era of the market economy, we have focused on "Serving Sannong", a term referring to the pillars of rural society: agriculture, rural areas and farmers. ABC has taken upon itself to support the economic and social development of urban and county areas with the corporate ethos of "implementing responsibilities and benefiting society". Our dedication to serving Sannong helped win the honor of "Top Ten Most Influential Enterprise Spirits in the 60 Years of New China".

ABC has always placed emphasis on responsibility in its corporate governance. In 2009, Agricultural Bank of China Limited was established with the mandate of "strengthening Sannong banking businesses, serving both urban and county areas, maximizing shareholders returns, and assisting staff development". In recent years, social responsibility has been at the top of our agenda and has been integrated throughout our corporate governance structure.

In making major strategic decisions, we promote synergistic development in urban and county areas and are committed to providing quality financial services for customers from all walks of life. At the top of our list of priorities is serving Sannong and promoting economic development in rural areas, in particular during the shareholder reform and IPO process, and exploring new ways for large commercial banks to achieve this goal. Regarding operations management, we have increased support for low-carbon finance and green loans, aiming to build an environmentally-friendly and energy-saving "Green Bank".

ABC has always held high its responsibility to drive forward development and reform. In the planned economy period, ABC took on the important task of managing the state's funds and loans, supporting rural areas and promoting their economic and social development. After the launch of China's reform and opening, ABC made the historic leap from solely supporting rural areas to serving both urban and county areas. Thanks to the efforts of several generations of ABC management, the Bank has steadily developed into a modern commercial bank focusing on Sannong, urban and rural synergy, international integration and diversified services.

In recent years, we have endeavored to empower, benefit and enrich China's farmers. We have strived to implement the state's key strategy of accelerating the "simultaneous development of industrialization, urbanization and agricultural modernization" to support agricultural industrialization and rural urbanization; expand basic financial services and extend modern financial services to every village; ease the difficulties faced by farmers in securing loans; and help boost agricultural production and increase farmers' income. By the end of 2011, the Bank's balance of agriculture-related loans had reached RMB1.6753 trillion and we had issued 98.22 million Huinong Cards, covering 300 million farmers.

Message from the Chairman

We have furthermore been fully committed to fulfilling our responsibilities as a large state-controlled bank. In support of the national economy, we provide robust backing for the execution of key national projects, we aid industrial restructuring in urban and county areas, and we vigorously promote the development of small and micro-sized enterprises (SME). At the end of 2011, ABC's loans to SMEs accounted for 53% of loans to corporate customers. In terms of the environment, we actively support the development of "green industry", "green agriculture", environmentally friendly enterprises and tertiary industry focused on recycling projects, energy conservation and environmental protection. We are reducing our carbon footprint with the roll-out of electronic systems – 62.6% of the Bank's businesses are now operated electronically. On the social front, we are leveraging our robust and extensive network to provide all-around quality services for customers in both urban and county areas. Meanwhile, 450,000 employees of the Bank have actively participated in charity initiatives, helping the poor and needy, donating money for education and actively contributing to reconstruction efforts in earthquake-stricken Wenchuan and Yushu and the landslide-hit Zhouqu. Our efforts have won widespread acclaim.

The year 2012 will play a key role in the implementation of China's 12th Five-Year Plan (2011-2015). Under the firm leadership of the CPC Central Committee and the State Council, and with the support from all corners of society, ABC will continue to enhance social responsibility and corporate governance. We will strive to better fulfill our historic mandate as a large state-controlled bank and will endeavor to contribute more to economic and social development in urban and county areas.

Jiang Chaoliang

Chairman

Agricultural Bank of China Limited

行长致辞



行长：张云
President: Zhang Yun

行长致辞

2011年，面对动荡的国际金融环境和国内复杂经济形势带来的严峻挑战，农业银行深入贯彻落实科学发展观，全力支持国民经济平稳较快发展，持续加大服务“三农”力度，强化基础管理，严守风险底线，积极践行大型国有控股银行肩负的责任使命。

全力支持实体经济

农业银行认真贯彻落实国家宏观调控政策和监管要求，科学把握信贷投放的总量与节奏，全力支持国家重点区域和重点项目建设，积极服务国家经济结构调整，加大对新一代信息技术、高端装备制造、新能源、新材料等战略性新兴产业的支持力度，促进国民经济平稳健康发展。2011年，全行新增各项贷款6,719.64亿元，其中支持战略性新兴产业项目超过600个。同时，切实加大对小微企业等薄弱环节以及教育文化、医疗、保障房等民生领域的金融服务力度，全年新增小微企业贷款1,141.38亿元，同比增长了24.8%，为4.5万户小微企业提供信贷支持；全行文化产业信贷余额425.56亿元，促进了社会稳定与协调发展。

持续深化“三农”服务

2011年，全行以三农金融事业部改革和搞活县支行为抓手，进一步加大县域和三农业务发展力度，截至年末，全行涉农贷款余额16,753亿元，增速超过全行平均水平3个百分点。

大力支持农业产业化发展。制定和实施“龙腾计划”，积极探索“集中连片”服务三农，加大对产业化龙头企业的信贷投放，增强其辐射能力。截至2011年末，国家级、省级产业化龙头企业服务覆盖率分别达到73%、52%。大力改进和完善农村基础金融服务。充分发挥网点网络优势，在全国22个省市实施“村村通”工程，使广大农民“足不出村”就能享受现代金融服务。设立助农取款服务点7.6万个，县域布放电子机具达140.36万台，行政村覆盖率达38%。大力破解农民贷款难问题。农户贷款余额达到1,306亿元，同比增长21.7%；进一步做实惠农卡服务功能，累计发放惠农卡9,822万张，惠及3亿农民，新农保及新农合代理范围扩大到全国1,205个县。通过持续的探索和努力，有效发挥了金融强农惠农富农的重要作用。

着力推进绿色治理

农业银行始终坚持可持续发展的理念，并将其融入到业务经营和管理的实践中。推广绿色信贷。大力支持循环经济、节能环保、污水处理等重点项目，全行全年支持节能环保项目599个，贷款余额881.68亿元。同时，严格执行“环保一票否决制”，有效控制“两高一剩”行业贷款，全年退出“两高一剩”行业客户1,099户，涉及贷款444.27亿元。践行低碳金融。继续推广清洁发展机制项目，通过电子银行服务渠道减少碳足迹，全行超过60%的业务通过电子渠道实现。倡导绿色办公和绿色采购，打造无纸化办公模式，努力减少碳排放和降低资源消耗。

行长致辞

共谋社会和谐发展

农业银行以实际行动回馈社会，努力构建与社会各方的和谐关系。不断提升客户服务满意度。2011年，我们组织开展了“服务品质提升年”活动，持续深入推进网点转型，打造标准化服务平台，不断改善客户体验。启动新一代客服中心系统建设，提高客户咨询及投诉处理效率。积极投身灾后重建和社会公益事业。全力支持汶川及玉树地震、舟曲泥石流等重大自然灾害的灾后重建，三年来，向汶川地震39个重灾区发放灾后重建贷款655亿元。同时，积极投入扶贫济困、捐资助学、志愿者服务等社会公益事业，2011年，全行对外捐赠总额达2,572万元。切实关爱和成就员工。努力调动45万员工的主动性、积极性和创造性，有效推进员工民主化管理，充分保障员工合法权益，全年共培训高级管理人员近5,000人次，培训专业人员近35,000人次，培训基层员工近68万人次。

2012年，农业银行在新的发展起点上扬帆远航。我们以科学发展观为统领，自觉将责任理念融入到经营管理的各个环节，切实落实好大型国有控股银行的各项社会责任，推动经济、社会和环境的可持续发展。

中国农业银行股份有限公司 行长



Message from the President

Faced with tough challenges stemming from financial turmoil overseas and a complex domestic economic situation in 2011, ABC adhered steadfastly to a scientific approach to development, gave full support to the steady but brisk development of the national economy, made continued and greater efforts to serve Sannong, reinforced basic management structures, and tightened up risk control as the Bank strived to fulfill its historic mission as a large state-controlled bank.

Fully Supporting the Real Economy

In a bid to promote the steady and healthy development of the national economy, ABC has earnestly implemented national macro-economic policies and regulatory requirements; regulated the expansion of total loan volumes; fully supported progress in areas and projects of key national importance; actively furthered China's economic restructuring; and increased support for emerging industries of strategic importance like next-generation information technology and high-end equipment, as well as new energy and new materials. In 2011, the Bank's RMB-denominated loans increased by RMB671.964 billion, benefiting more than 600 projects of strategic importance and fostering the development of emerging industries. ABC simultaneously enhanced financial services for SMEs as well as areas vital to the peoples' livelihood including education, culture, health care and affordable housing. Loans granted to SMEs last year increased by RMB114.138 billion, up 24.8% year-on-year, benefiting 45,000 businesses; the balance of loans to the cultural industries meanwhile reached RMB42.556 billion, helping to further China's stable and coordinated social development.

Continuing to Develop Sannong Services

In 2011, the Bank contributed to further development of county-level and Sannong businesses by introducing reforms both in its County Area Banking Division and in county-level branches. At the end of 2011, the balance of agriculture-related loans issued by the Bank reached RMB1.6753 trillion, outpacing average loan growth by 3%.

ABC provides essential support for China's agricultural industrialization. It formulated and implemented the "Dragon Program", actively explored opportunities to provide a comprehensive portfolio of Sannong services, and granted more loans for leading industrial enterprises. By the end of 2011, our services had been employed by 73% of leading national industrial enterprises and 52% of leading provincial industrial enterprises. The Bank has also made great efforts to improve basic financial services in county areas. Through our expansive network of business outlets, we have extended modern financial services to all villages in 22 provinces and cities. We have set up 76,000 banking offices for farmers and installed more than 1.4 million ATM machines in county areas, covering 38% of village-level administrative units. ABC furthermore strived to resolve the difficulties faced by farmers in applying for loans. The Bank's balance of farmers' loans jumped 21.7% year-on-year to RMB130.6 billion in 2011; we further enhanced the functions of Huinong Cards and issued 98.22 million Huinong Cards in total, covering 300 million farmers; and we served as an agent for the new rural pension and cooperative medical care program in 1,205 counties nationwide. Through constant effort and innovation, we played an indispensable role in empowering, benefiting and enriching farmers through better financial services.

Message from the President

Striving to Promote Green Governance

ABC believes in sustainable development and aims to fully integrate the concept into its operational and management structure. With regards to promoting green loans, we wholeheartedly support key projects in areas such as recycling, energy conservation, environmental protection and sewage disposal. In 2011, we were involved in financing 599 energy-saving and environmentally-friendly projects and our green loan balance reached RMB88.168 billion. Meanwhile, we adhere to a "one-vote veto" mechanism to ensure implementation of our environmental protection policies and limit loans for energy-intensive industries, as well as those with high pollution levels and overcapacity. In 2011, we de-listed from our books 1,099 customers from such industries, involving loans totaling RMB44.427 billion. In the area of low-carbon finance, we continued to promote projects under the Clean Development Mechanism (CDM) with the aim of reducing our carbon footprint by enlarging e-banking service channels. More than 60% of our business can now be handled electronically. We advocate green offices and environmentally-friendly procurement strategies, and have moved towards paperless offices in a bid to cut carbon emissions and consumption of resources.

Jointly Improving Social Harmony

ABC makes social contributions through practical actions, endeavoring to enhance harmony in all social sectors and make constant improvements in customer satisfaction. In 2011 we launched the "Service Quality Upgrading Year" program to further the transformation of our business outlets and establish standardized service platforms to ensure constant improvements in customer satisfaction. We began to build a next-generation customer service system to improve our efficiency in handling customers' enquiries and complaints. The Bank also actively engaged in charitable initiatives and post-disaster reconstruction. Our loans for post-disaster reconstruction in 39 hard-hit areas, including Wenchuan, Yushu and Zhouqu, have amounted to RMB65.5 billion in the past three years. Meanwhile, ABC has played an active role in helping the poor and needy, donated money for education and organized volunteer initiatives, as well as participating in other public welfare undertakings. In 2011, the Bank made donations totaling RMB25.72 million. ABC moreover strived to ensure the welfare of staff and provided them with career development opportunities. We made efforts to mobilize initiative, enthusiasm and creativity among our 450,000 employees, promote democratic internal management structures, and fully guarantee their legal rights and interests. In 2011, we trained nearly 5,000 senior executives, 35,000 professionals and 680,000 grassroots staff.

The year 2012 marks a brand new start for ABC. We will cleave to the concept of scientific development, consciously infuse a sense of social responsibility into all aspects of our operations management, earnestly fulfill our social duties as a large state-controlled bank, and exert ourselves to promote sustainable development of the economy, society and the environment.

Zhang Yun

President

Agricultural Bank of China Limited

监事长 Chairman of the Board of Supervisors



监事长
Chairman of the Board of Supervisors

监事长：车迎新
Chairman of the Board of Supervisors: Che Yingxin



专题 60年历程

1951年7月10日，中华人民共和国政务院正式批复成立农业合作银行，由此拉开了新中国第一家专业银行的序幕。2011年7月10日，中国农业银行迎来了60周年华诞。60年来，农业银行与新中国建设及改革发展紧密联系在一起，为繁荣农村金融事业和构建现代金融体系做出了重要贡献。在服务城乡经济社会的过程中，农业银行发展成为一家联通城乡、覆盖全国、辐射全球的大型上市银行。

计划经济时期 (1951-1978)

发挥金融支农的主渠道作用

农业银行经历了“三分三合”，始终履行国家赋予的神圣职责，成为稳固和发展新中国农村经济金融事业的重要力量。1951年，新成立的农业合作银行有力支援和促进了农村经济和农业互助合作运动。1955年，农业银行的主要职能定位于发放各项支农贷款，组织整顿农村信用社，办理农业生产合作社的会计辅导工作，对支持农业生产、限制和消灭农村高利贷起了重要作用。1963年，农业银行作为国务院的直属机构，担负起统一管理国家农业资金和贷款的任务，有力地支持了农业生产的大发展。

专业化银行时期 (1979-1993)

重点支持农村和县域商品经济大发展

1979年2月，农业银行恢复成立，从此进入了无间隙快速发展轨道。1980年，提出了“因地制宜地支持商品生产，讲求经济效益，活跃农村经济”的发展方针。改革开放初，大力支持农业资源开发和技术改造、国家商品粮、棉、糖生产基地建设、粮棉转化转产，为农村和农业基础建设等方面做出了突出贡献。到80年代中期，全行贷款98%以上投向了农村。1985-1990年，全行向外向型乡镇企业投放贷款达到600亿元，是“六五”期间的5倍，一大批中小民营企业在农行的支持下迅速成长为大型骨干企业。

1951
中国农业银行



专题 60年历程

专题：60年历程
Special Theme: 60 Years of Development

商业化转型时期 (1994-2006)

加快推进体制改革和城乡并举的服务格局

1993年12月，国务院颁发了《关于金融体制改革的决定》，提出把专业银行办成真正的国有商业银行。一方面，农业银行加快发展城市金融业务，提出了“效益兴行”和“双优战略”等重大举措，打破行业、区域和所有制界限，把有生命力的优势产业、优良客户作为支持重点，城乡并举的服务格局初步形成。另一方面，服从国家金融体制改革和国有企业改革的需要，积极推进体制转型，经历了“一分一脱一剥”的重大改革。1994年，农业银行向农业发展银行划转政策性业务。1996年，根据国务院对农村信用社管理体制改革的决定，实施了“行社脱钩”。2000年7月，农业银行向长城资产管理公司剥离不良资产。经过商业化改造，农业银行的不良贷款率大幅下降，资本充足率显著提升，各项业务呈现快速发展势头，1994-2006年，全行各项存款和贷款分别增长了5.96倍和4.52倍，为股份制改革和可持续发展奠定了坚实的基础。

股改上市时期 (2007至今)

探索城乡联动独具特色的改革发展道路

2007年全国金融工作会议，确立了农业银行“面向三农、整体改制、商业运作、择机上市”的十六字股改方针。如何处理好服务“三农”与商业运作的关系，是农业银行股改中面临的最大挑战。为此，农业银行专门组建了三农金融部，把位于县域地区的支行全部纳入其中，搭建组织架构、厘清业务边界、下沉信贷经营重心、实行业绩单独核算、完善激励考核机制，充分调动各级行服务“三农”的积极性。这一举措是农业银行解决服务“三农”问题的一个创举，也是中国金融发展过程中的一大创新。同时，开展以惠农卡为核心的产品创新和以电子化为突破口的渠道创新，推出了300多种“三农”金融产品，加大ATM机、POS机、转账电话等自助机具在农村地区投放力度，提高了“三农”金融服务覆盖面。

与此同时，农业银行紧紧抓住县域城镇化、产业梯度转移和消费升级等商业机遇，推动城市和“三农”业务统筹发展。在资源配置、计价考核、产品开发、系统营销等方面出台政策措施，完善联动发展的正向激励机制。针对跨越城乡的“龙型”项目、集团客户等，加强城乡协作联动和提升服务效率。通过机制建设和政策引导，初步构建起城乡业务互补、互促、互动的经营格局。农业银行“城乡联动+高速成长”的投资故事得到了境内外投资者的高度认可，2010年7月15日、16日，农业银行在上海和香港两地成功实现A+H股公开上市。

通过股改上市，农业银行的体制机制发生了脱胎换骨的变化，构建起独立运作、密切配合、相互制衡、有效监督的现代商业银行公司治理结构，建立和完善了资本与风险相匹配的现代商业银行管理机制，管理水平和盈利能力不断提升。

2011
成立60周年

Special Theme: 60 Years of Development

ABC celebrated its 60th anniversary on July 10, 2011. Established as Agricultural Cooperative Bank in 1951, ABC was the first specialized bank of the People's Republic of China (PRC). In its 60-year history, the Bank played a leading role in the establishment, reform and development of the PRC, making significant contributions to rural business development and the implementation of a modern financial system. Serving both urban and rural communities, the Bank has become a leading listed financial institution with an extensive corporate network, both at home and overseas.

The planned economy (1951-1978)

Developing financial services as the main channel to support farming

ABC has maintained its commitment to progress through three corporate restructurings, playing a key role in the development of the PRC's rural economy and financial system. From its founding in 1951, the Agricultural Cooperative Bank supported and promoted the rural economy in line with the agricultural mutual aid and cooperation movement. ABC meanwhile was established in 1955 with the mandate of issuing agricultural loans, organizing and managing rural credit cooperatives, and providing accounting services for farming cooperatives. The Bank has played a major part in supporting agricultural production and eliminating rural usury. As an institution directly controlled by the State Council, ABC in 1963 took over the central management of state agricultural funds and loans, helping facilitate the healthy development of the industry.

Specialized banking (1979-1993)

Supporting the development of rural commodity markets

In February 1979, ABC was restructured and began a new stage of rapid development. In 1980, the Bank committed itself to "supporting commodity production in line with local conditions, valuing economic benefits, and enlivening the rural economy." In the early reform and opening period, the Bank provided key support for the development of agricultural resources and farming technology, as well as helping establish key national production bases along with processing and refining facilities for grain, cotton and sugar – major contributions to the development of rural and agricultural infrastructure. In the mid-1980s, more than 98% of the Bank's loans flowed into rural areas, while from 1985 to 1990 it lent export-oriented township enterprises as much as RMB60 billion – five times the total loan issuances during the 6th Five-Year Plan period (1981-1985). ABC has helped numerous private SMEs grow into cornerstone enterprises.

Special Theme: 60 Years of Development

Commercial transformation (1994-2006)

Stepping up financial reform while pursuing simultaneous urban and rural development

In December 1993, the State Council launched a landmark campaign to transform China's specialized banks into state-owned, commercially-oriented institutions. ABC played a leading role in the initiative, proposing key measures to accelerate the development of urban financial systems – including “developing the Bank on benefits” and “double-excellence strategy”. The Bank helped overcome regional and structural barriers to development, reorienting the industry towards competition and customer service and fostering the strategy of simultaneous urban and rural development. In order to further financial reform and the restructuring of state-owned enterprises, ABC moreover implemented reforms designed to separate policy-related banking from commercial services. It transferred its policy-related responsibilities to Agricultural Development Bank of China in 1994, then in 1996 severed administrative relations with rural credit cooperatives in accordance with the Regulations of the State Council on the Reform of Management System of Rural Credit Cooperatives. And in July 2000, the Bank transferred its non-performing assets to China Great Wall Asset Management Corporation, significantly reducing its non-performing loan ratio and boosting its capital adequacy ratio, as well as spurring on rapid development in a range of business areas. From 1994 to 2006, ABC's deposits increased by 5.96 times while loans rose by 4.52 times, laying a sound foundation for corporate restructuring and sustainable development.

Joint stock reform and IPO (2007-present)

Exploring reform and development models to achieve urban-rural synergy

At the National Financial Conference in 2007, it was proposed that ABC should focus on Sannong – agriculture, rural areas and peasants – as well as undertake a corporate restructuring, adopt a commercial business model, and go public at a suitable time. Balancing its mandate between serving Sannong and adopting a commercial model was ABC's greatest challenge in achieving a joint stock structure. ABC accordingly set up an ad hoc County Area Banking Business Department incorporating all county-level branches, strengthened its organizational structure, reoriented its business focus, introduced independent audits, improved incentive and evaluation mechanisms, and mobilized human resources at various levels to strengthen its Sannong banking business. Meanwhile, the Bank conducted an innovation and technology program under the Farmer's Benefit Card system, launched more than 300 Sannong financial products and increased the number of ATMs, points of service (POS), transfer telephones and other self-service apparatus in rural areas so as to expand service coverage.

ABC furthermore exploited commercial opportunities offered by county-level urbanization, industrial restructuring and consumer development to promote the integrated development of its urban and Sannong-focused businesses. The Bank rolled out measures covering resource allocation, valuation assessment, product development and system marketing, among others, which were intended to incentivize integrated development. It strengthened cooperation and synergy between urban and county areas and improved service efficiencies for key projects and group customers. Such mechanisms helped create a business model characterized by mutually supportive interaction between urban and rural businesses. Based on urban-rural synergy and rapid growth, ABC's development strategy garnered interest from both domestic and overseas investors, and in July 2010 the Bank completed public listings in Shanghai and Hong Kong.

ABC's reorganization brought about substantive changes and paved the way for a system of corporate governance characterized by independent operation, close cooperation, a balanced focus and effective supervision. The Bank has implemented and refined its risk management mechanisms and continues to make improvements in management structure and profitability.



专题 60年历程

大事记 Major Events

1951年7月10日

中国农业银行的前身—农业合作银行建立，隶属中国人民银行领导，承担金融服务新中国农村经济社会恢复与发展的职责。

July 10, 1951

Agricultural Cooperative Bank, the predecessor of ABC, is established. As a specialized subsidiary unit of the People's Bank of China (PBOC), it was charged with providing financial services to aid the revitalization and development of China's rural economy.

1963年11月

根据统一管理国家支援农业资金的要求，中国农业银行再次建立，作为国务院直属机构。

November 1963

ABC is reestablished as a financial institution under the direct control of the State Council to manage public funds earmarked to provide support and credit for agricultural purposes.

1993年12月

国务院明确做出“中国农业银行转变为国有商业银行”的决定，中国农业银行开始向国有商业银行转轨。

December 1993

The State Council announces its intent to transform ABC into a state-owned commercial bank. ABC embarks on restructuring.

1996年8月

根据国务院《关于农村金融体制改革的决定》，中国农业银行不再领导管理农村信用社，与农村信用社脱离行政隶属关系。

August 1996

Based on the *Decision of the State Council on the Reform of the Rural Financial System*, ABC relinquishes management of rural credit cooperatives and severs administrative relations with rural credit cooperatives.

With the mandate of providing credit support for agricultural cooperation, the Bank is officially established under the name of "Agricultural Bank of China".

March 1955

按照为农业合作化提供信贷支持的要求，正式以“中国农业银行”名称建立。

1955年3月

The State Council re-establishes ABC for the fourth time.

February 23, 1979

国务院发出《关于恢复中国农业银行的通知》，中国农业银行第四次恢复建立。

1979年2月23日

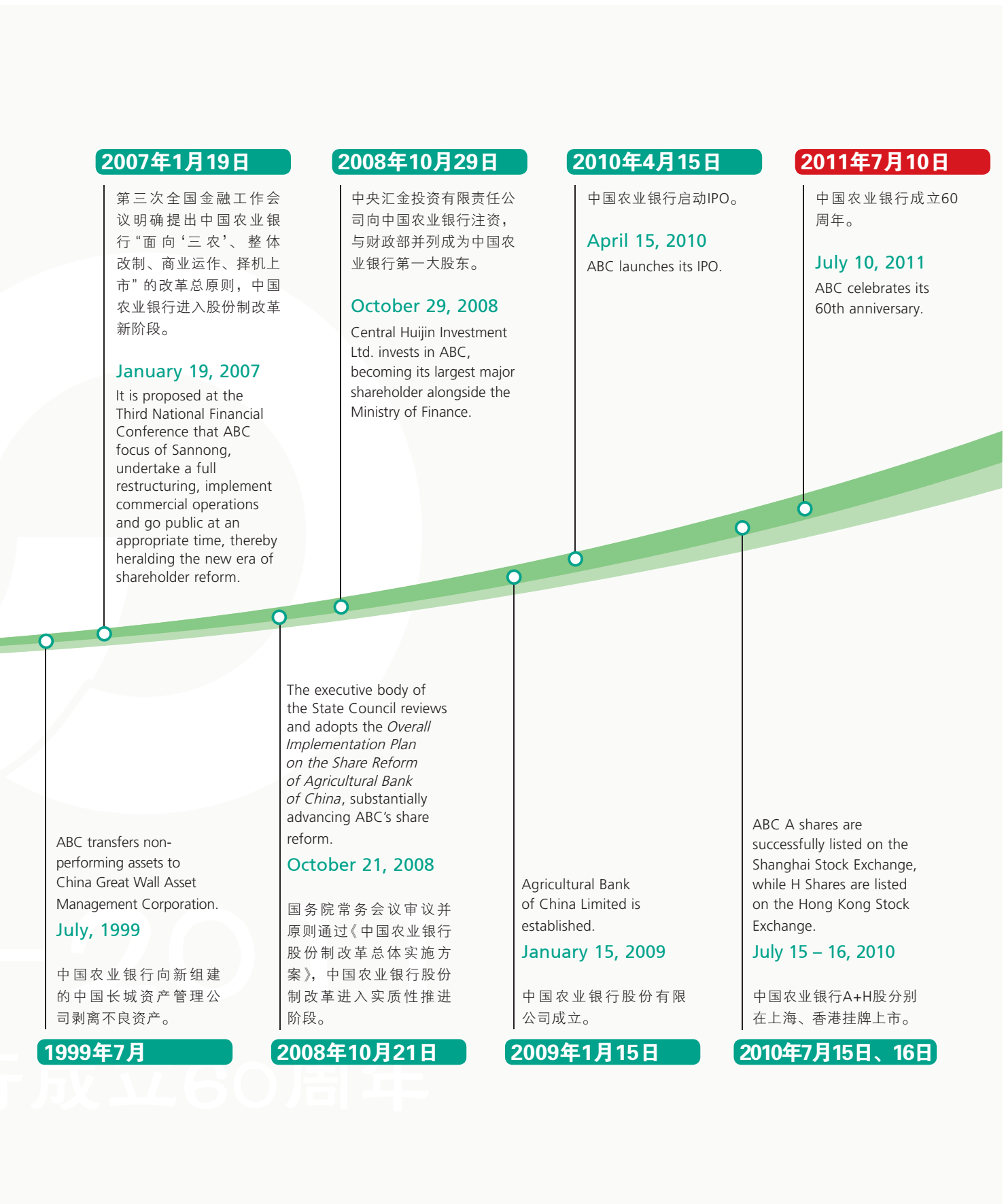
ABC transfers most of its policy-related banking business to the newly founded Agricultural Development Bank of China.

April 1994

中国农业银行向新组建的中国农业发展银行划转了绝大部分政策性业务。

1994年4月

Special Theme: 60 Years of Development





专题

60年历程

办公地址 Office Address



▲ 1951年农业合作银行西郊民巷27号办公地址
The office of Agricultural Cooperative Bank at
No. 27, Xijiao Minxiang in 1951

1955年农业银行西郊民巷17号办公地址 ▶
The office of Agricultural Bank of China at
No. 17, Xijiao Minxiang in 1955



1992年启用的复兴路甲23号办公地址 ▶
The office at No. 23, Fu Xing Lu Jia in 1992



2007年启用的建国门内大街69号办公楼 ▶
The office building at No. 69, Jianguomennei Street in 2007



责任掠影 Responsibility Snapshots



上世纪50年代农行发放“贫农合作基金”贷款
In the 1950s, ABC issued “cooperative fund loans to
impoverished farmers”



上世纪80年代夏粮收购期间，农行在收购网点为
农民办理储蓄业务
During the summer grain purchasing seasons in the 1980s,
ABC handled savings accounts for farmers at purchase outlets



上世纪80年代，上海市郊农民踊跃购买农行发行的
金融债券
In the 1980s, farmers in suburban areas of Shanghai
bought financial bonds issued by ABC



上世纪末本世纪初，农行积极支持现代食品加工业发展
At the turn of the 21st century, ABC worked to further the
development of the modern food processing industry



上世纪末本世纪初，农行鼎力支持现代农业发展
At the turn of the 21st century, ABC gave substantial
support for the development of modern agriculture



农行积极支持上海磁悬浮轨道交通建设
ABC actively supported construction of Shanghai
Maglev track



进入新世纪，农行积极支持国内石油生产
In the 21st century, ABC extended support for domestic oil
production



进入新世纪，农行积极支持现代炼油工业发展
In the 21st century, ABC actively supported the
development of modern petroleum refining industry



农行积极支持广西龙滩水电站项目建设
ABC actively supported construction of Longtan
Hydropower Plant in the Guangxi Zhuang Autonomous
Region

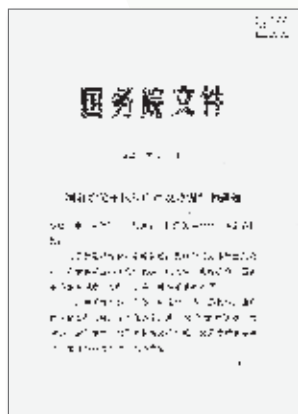
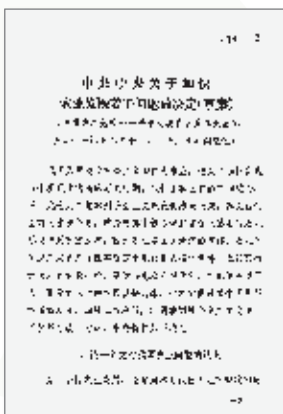
Special Theme: 60 Years of Development

亲切关怀 Great Care



1965年1月17日，毛泽东等中央领导接见中国农业银行全国分行行长会议的全体人员

On January 17, 1965, Mao Zedong and other central government officials received ABC branch managers from across the country at a special meeting



1978年12月22日，党的十一届三中全会通过的《关于加快农业发展若干问题的决定》指出：“恢复中国农业银行，大力发展农村信贷事业”。1979年2月23日，国务院发出《关于恢复中国农业银行的通知》

On December 22, 1978, it was proposed at the Third Plenary Session of the 11th Central Committee of the CPC that in order to accelerate the development of agriculture in China, "it is necessary to reestablish ABC, and develop the rural credit business". On February 23, 1979, the State Council issued a directive to reestablish ABC



1990年3月7日，时任中共中央总书记江泽民、国家主席杨尚昆为“金融卫士”潘星兰和烈士杨大兰的父亲颁发锦旗

On March 7, 1990, Jiang Zemin, then General Secretary of the CPC Central Committee, and Yang Shangkun, then China's President, awarded pennants to the "financial guard" Pan Xinglan and the father of the martyr Yang Dalan



2008年6月30日，胡锦涛总书记等中央领导同志在中南海同抗震救灾先进基层党组织和优秀共产党员合影留念，中国农业银行四川北川支行行长江山同志受到胡锦涛总书记等中央领导同志亲切接见

On June 30, 2008, General Secretary Hu Jintao and other central government officials appeared in a group photo at Zhongnanhai with outstanding members of the party's grassroots organizations and other party members devoted to earthquake relief, and warmly received Jiang Shan, President of ABC's Beichuan Branch, in Sichuan Province

关键绩效

经济指标:	2009	2010	2011
总资产 (亿元)	88,825.88	103,374.06	116,775.77
发放贷款和垫款总额 (亿元)	41,381.87	49,567.41	56,287.05
不良贷款率(%)	2.91	2.03	1.55
拨备覆盖率(%)	105.37	168.05	263.10
资本充足率(%)	10.07	11.59	11.94
净利润 (亿元)	650.02	949.07	1,219.56
股东权益 (亿元)	3,429.25	5,422.36	6,497.88
平均总资产回报率 ¹ (%)	0.82	0.99	1.11
加权平均净资产收益率 ² (%)	20.53	22.49	20.46
县域金融业务发放贷款和垫款总额 (亿元)	11,934.13	15,052.86	17,515.35
惠农卡发卡量 (万张)	3,335.8	6,185.5	9,822
农户小额贷款余额 (亿元)	673	989	1,078.25
小微企业贷款余额 (亿元)	3,766	4,611	5,752.19
西部地区发放贷款和垫款总额 ³ (亿元)	9,016	10,890	12,307.33
少数民族地区发放贷款和垫款总额 ⁴ (亿元)	2,487	3,034	3,440
保障性安居工程贷款余额 ⁵ (亿元)	—	122.67	174.57
助学贷款发放额 (亿元)	1.03	0.20	3.89
环境指标:	2009	2010	2011
因环保因素否决的贷款项目数 (个)	83	42	106
环保及节能减排贷款余额 (亿元)	598	597	881.68
电子渠道交易笔数占总交易笔数(%)	49.8	56.3	62.6
社会指标:	2009	2010	2011
员工总数 (人)	441,114	444,447	447,401
县域员工数 (人)	203,502	207,264	209,050
女性员工占比(%)	42.7	43	43.3
少数民族员工占比(%)	7.87	7.93	8.04
员工培训 (万人次)	184.2	209.5	241.3
境内分支机构数 (个)	23,624	23,486	23,461
县域机构数 (个)	12,737	12,661	12,684
对外捐赠金额 ⁶ (万元)	2,481	4,509	2,572

注:

¹ 平均总资产回报率=净利润/(年初资产总额+年末资产总额)/2。

² 根据证监会《公开发行证券公司信息披露规则第9号—净资产收益率和每股收益的计算及披露》(2010年修订)的规定计算。本行不存在稀释性潜在普通股。

³ 西部地区为国家实施西部大开发的12个省市自治区,包括内蒙古、广西、重庆、四川、贵州、云南、西藏、陕西、甘肃、青海、宁夏、新疆。

⁴ 少数民族地区包括内蒙古、广西、西藏、宁夏、新疆。

⁵ 2011年保障性安居工程贷款包括廉租住房建设贷款、公共租赁住房贷款、经济适用住房开发贷款、限价商品住房开发贷款、棚户区及垦区危房改造贷款、农村危房改造贷款、游牧民定居工程贷款。

⁶ 对外捐赠金额为境内单位捐款金额,不包括员工捐款。

Key Performance Data

Economic indicators:	2009	2010	2011
Total assets (RMB100 million)	88,825.88	103,374.06	116,775.77
Total loans and advances (RMB100 million)	41,381.87	49,567.41	56,287.05
Non-performing loan ratio (%)	2.91	2.03	1.55
Allowance for non-performing loans (%)	105.37	168.05	263.10
Capital adequacy ratio (%)	10.07	11.59	11.94
Net profit (RMB100 million)	650.02	949.07	1,219.56
Shareholders' equity (RMB100 million)	3,429.25	5,422.36	6,497.88
Return on average total assets ¹ (%)	0.82	0.99	1.11
Return on weighted average net assets ² (%)	20.53	22.49	20.46
Total county area loans and advances (RMB100 million)	11,934.13	15,052.86	17,515.35
Huinong Card issuances (10,000 cards)	3,335.8	6,185.5	9,822
Balance of small-volume loans to rural households (RMB100 million)	673	989	1,078.25
Balance of loans to small and micro enterprises (RMB100 million)	3,766	4,611	5,752.19
Loans and advances to West China ³ (RMB100 million)	9,016	10,890	12,307.33
Loans and advances to ethnic minority areas ⁴ (RMB100 million)	2,487	3,034	3,440
Balance of loans for welfare housing projects ⁵ (RMB100 million)	–	122.67	174.57
Student loans (RMB100 million)	1.03	0.20	3.89
Environmental indicators:	2009	2010	2011
Number of loan projects disapproved for environmental protection reasons	83	42	106
Balance of loans for environmental protection, energy conservation and emission reduction (RMB100 million)	598	597	881.68
Electronic channel transactions as proportion of total transactions (%)	49.8	56.3	62.6
Social indicators:	2009	2010	2011
Total number of employees	441,114	444,447	447,401
Number of county-level employees	203,502	207,264	209,050
Proportion of female employees (%)	42.7	43	43.3
Proportion of ethnic minority employees (%)	7.87	7.93	8.04
Employee training (10,000 man-hours)	184.2	209.5	241.3
Number of domestic branches	23,624	23,486	23,461
County-level agencies	12,737	12,661	12,684
Value of donations ⁶ (RMB10,000)	2,481	4,509	2,572

Notes:

¹ Return on average total assets = Net profit/(total assets at year beginning + total assets at year end)/2.

² Calculated in accordance with the "Rules for the Compilation and Submission of Information Disclosure by Companies that Offer Securities to the Public No. 9 – Computation and Disclosure of Return on Net Assets and Earnings per Share" (Revision in 2010) issued by the CSRC. The Bank has no dilutive potential ordinary shares.

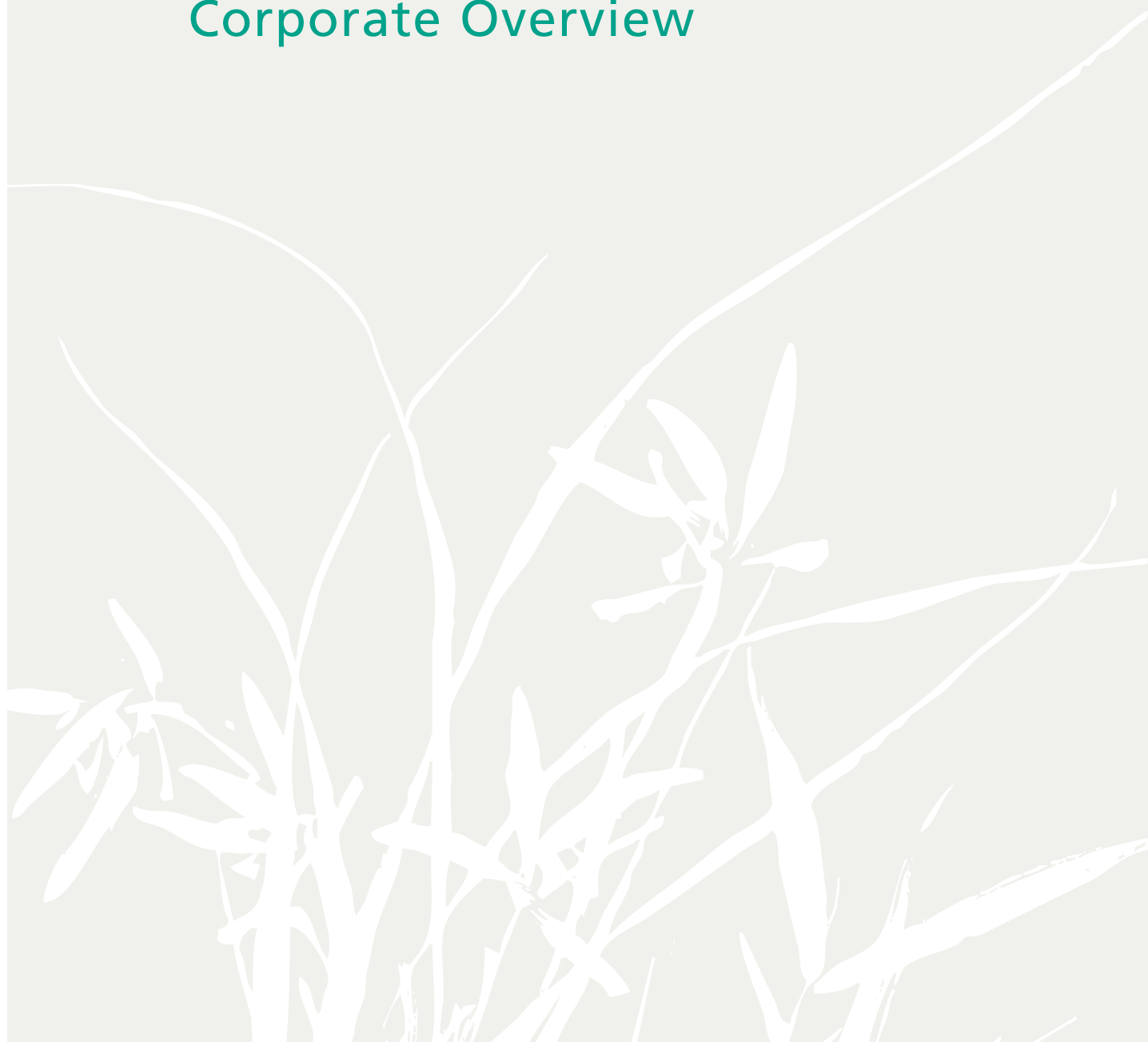
³ "West China" refers to the 12 provinces, municipalities and autonomous regions which are the target of China's Western Development Strategy, namely Inner Mongolia, Guangxi, Chongqing, Sichuan, Guizhou, Yunnan, Tibet, Shaanxi, Gansu, Qinghai, Ningxia and Xinjiang.

⁴ "Ethnic minority areas" refers to Inner Mongolia, Guangxi, Tibet, Ningxia and Xinjiang.

⁵ In 2011, loans for welfare housing projects included those for low-rent housing construction, public rental housing, affordable housing developments, price-restricted commercial housing developments, renovation of dilapidated houses in shantytowns, land reclamation zones and rural areas, and nomad resettlement projects.

⁶ "Donations" refers to domestic corporate donations, excluding individual donations by employees.

公司概况 Corporate Overview



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公司概况

公司文化

使 命：	面向“三农” 服务城乡 回报股东 成就员工
愿 景：	建设城乡一体化的全能型国际金融企业
核心价值观：	诚信立业 稳健行远

公司简介

本行是一家面向“三农”、城乡联动、融入国际、综合经营的大型商业银行，依托23,461个境内分支机构、10个海外机构及45万员工，充分发挥城乡联动的独特优势，向境内外广大客户提供全面、优质、高效的金融服务。2011年末，本行市值排名居全球银行业第5位；在美国《财富》杂志全球500强公司排名中，位列第127位，比上年上升了14位；在英国《银行家》杂志全球银行1,000强排名中，按2010年税前利润计，本行位列第7位。

2011年末，本行总资产达116,775.77亿元，各项存贷款总额分别达96,220.26亿元和56,287.05亿元，实现净利润1,219.56亿元。同期，本行共缴纳各类税金¹726.74亿元。报告期内，本行每股社会贡献值²为1.37元。



Corporate Overview

Corporate Culture

Mission:	Strengthening Sannong (agriculture, rural areas and farmers) banking business, serving both urban and county areas, maximizing shareholders' returns and assisting staff development
Vision:	Developing a multi-functional international financial enterprise characterized by urban and rural integration
Core values:	Underlying integrity and sound operation

Corporate Profile

As a large commercial bank focusing on Sannong (agriculture, rural areas and farmers)¹, urban and county area synergy, and international integration, ABC leverages its 23,461 domestic branches, 10 overseas institutions and 450,000 employees to lead the advance in urban and county area synergy and provide customers with comprehensive, high-quality and efficient financial services. At the end of 2011, ABC ranked as the world's fifth largest bank in terms of market capitalization and was No. 127 in *Fortune magazine's* Global Top 500 Enterprises, jumping 14 ranks from the previous year. In 2010 the Bank was ranked seventh in terms of profits before tax in *The Banker magazine's* World Top 1,000 Banks.

As of late 2011, ABC recorded total assets of RMB11,677.577 billion, total deposits of RMB9,622.026 billion, and total loans of RMB5,628.705 billion. Net profit was RMB121.956 billion and paid taxes² amounted to RMB72.674 billion. ABC's social contribution value per share³ (SCPS) during the report period was RMB1.37.

注：

¹ 各类税金等于企业所得税、营业税、城市维护建设税以及教育附加和其他税金的合计数。

² 本行披露的每股社会贡献值计算方式如下：每股社会贡献值=基本每股收益+(各类税金+职工薪酬及福利+利息支出+对外捐赠金额)/股本。以上数据均来源于本行2011年年度报告，为审计后的集团口径数据。基本每股收益为0.38元；各类税金为726.74亿元；职工薪酬及福利为819.70亿元；利息支出为1,657.22亿元；对外捐赠金额为2,572万元；期末总股本数为324,794,117,000股。

Notes:

¹ "Sannong" is a short-hand reference to the Chinese pronunciation of the phrase "agriculture, rural areas and farmers." It is initially coined to refer to the three rural development issues in China (specifically, agriculture, rural areas and farmers) and has become an expression widely adopted by the policymakers in China. Throughout this report, "Sannong" is used to refer to ABC's business related to agriculture, rural areas and farmers.

² Taxes refer to corporate income tax, business tax, urban maintenance and construction tax, education surcharges and other taxes.

³ SCPS figures disclosed by ABC were calculated as follows: SCPS = basic earnings per share + (taxes + remuneration and welfare of employees + interest expenses + donations)/share capital. All the above data is the group's standard audited data from ABC's Annual Report 2011, as specified below: basic earnings per share of RMB0.38; taxes of RMB72.674 billion; remuneration and welfare of employees of RMB81.970 billion; interest expenses of RMB165.722 billion; donations of RMB25.72 million; and total number of shares issued at the end of report period amounting to 324,794,117,000 shares.

公司概况

本行最具特色网点分布示意图

A Snapshot of ABC's Unique Geographical Footprint



Corporate Overview

公司概况
Corporate Overview

支持实体经济
Supporting Real Economy

助力节能环保
Protecting the Environment

共创社会和谐
Building Social Harmony

未来展望
Outlook

附录
Appendix

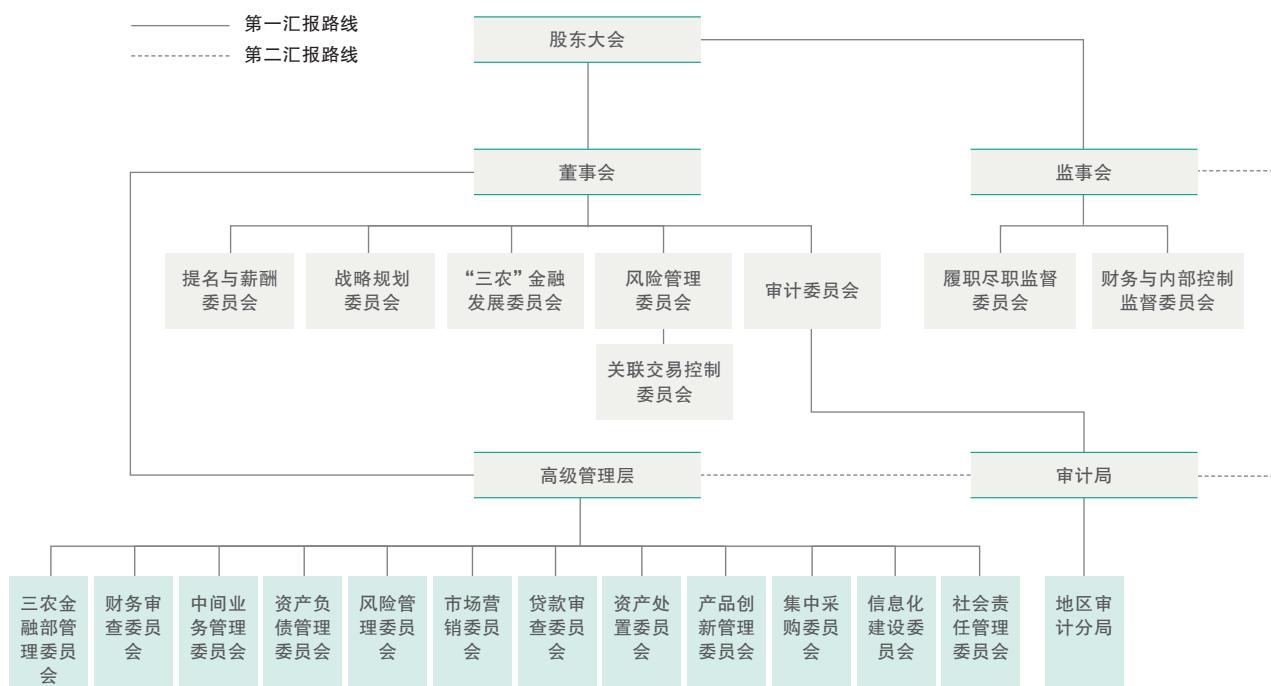


公司概况

公司治理

完善的公司治理是保障利益相关方利益、实现可持续发展的基石。2011年，本行围绕打造优秀大型上市银行战略目标，持续优化由股东大会、董事会、监事会和高级管理层组成的现代公司治理架构，不断完善“决策科学、执行高效、经营稳健、监督有力”的公司治理机制。报告期末，本行董事会共有董事13名，其中，执行董事3名，非执行董事6名，独立非执行董事4名；监事会共有监事6名，其中，股东代表监事2名，职工代表监事4名。

公司治理架构



公司治理重要进展

股东大会	报告期内，本行共召开1次股东年会和1次临时股东大会，审议通过了选举独立董事、发行次级债、财务决算、固定资产投资预算等14项议案。
董事会	召开11次董事会会议，审议通过财务预决算、利润分配、发债计划、设立境内外分支机构、提名独立董事候选人等43项议案。董事会专门委员会召开会议26次，审议通过了34项议案。
监事会	召开监事会会议9次，审议通过了20项议案。监事会专门委员会召开会议14次，审议通过了30项议案。

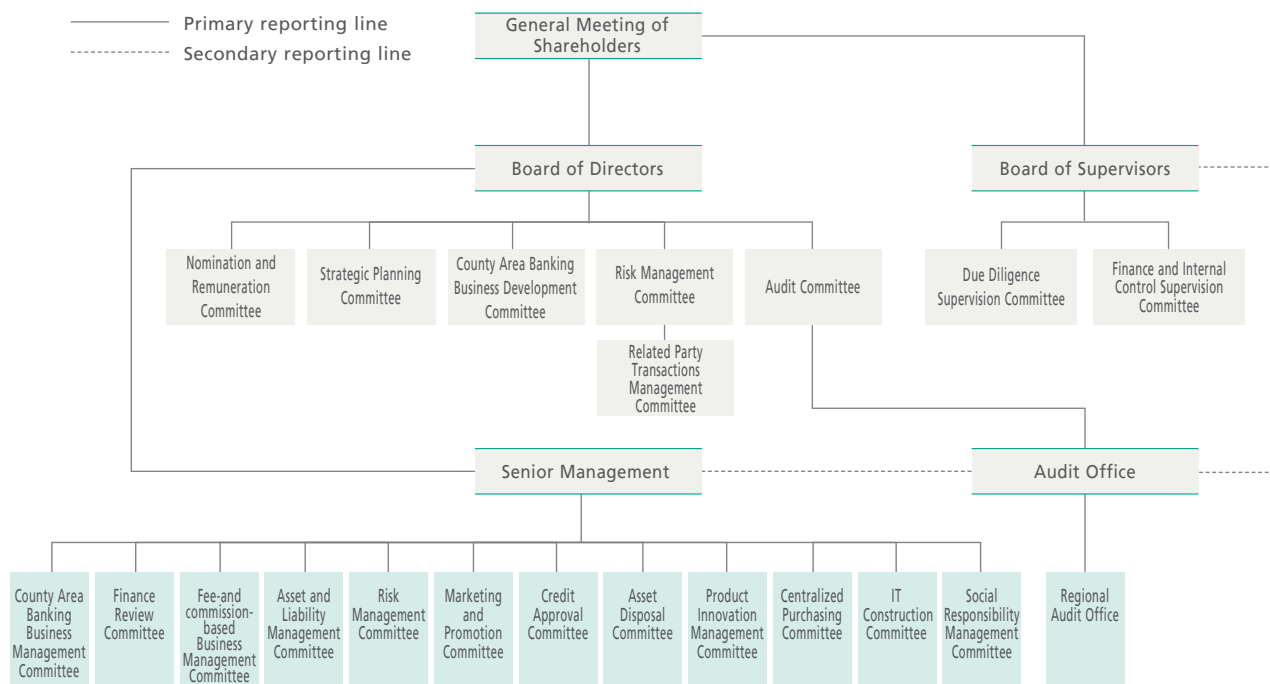
有关公司治理的详细内容，请参见中国农业银行股份有限公司2011年度报告

Corporate Overview

Corporate Governance

Strong corporate governance is the foundation for safeguarding stakeholders' interests and achieving sustainable development. With a view to becoming a leading world-class listed bank, in 2011 ABC continued to optimize its corporate governance structure, including the General Meeting of Shareholders, Board of Directors, Board of Supervisors and Senior Management. The Bank's efforts to improve corporate governance mechanisms are characterized by "sound decision making, efficient execution, prudent operation and strong supervision". As of the end of the report period, the Board of Directors consisted of 13 members (3 executive directors, 6 non-executive directors and 4 independent non-executive directors) and the Board of Supervisors was comprised of 6 supervisors (2 shareholder supervisors and 4 employee supervisors).

Corporate Governance Structure



Major Developments in Corporate Governance

General Meeting of Shareholders	During the report period, ABC held its annual General Meeting of Shareholders as well as one extraordinary General Meeting of Shareholders. Fourteen proposals were reviewed and approved covering areas including selection of independent directors, issuance of subordinated bonds, financial settlement and fixed asset investment budget.
Board of Directors	The Board of Directors held 11 meetings, reviewing and approving 43 proposals covering areas including financial budget and settlement, profit distribution, bond issuance plans, establishment of domestic and overseas branches and nomination of candidates for independent directors. The special committees of the Board of Directors held 26 meetings, and reviewed and approved 34 proposals.
Board of Supervisors	The Board of Supervisors held 9 meetings, and reviewed and approved 20 proposals. The Special Committees of the Board of Supervisors held 14 meetings, and reviewed and approved 30 proposals.

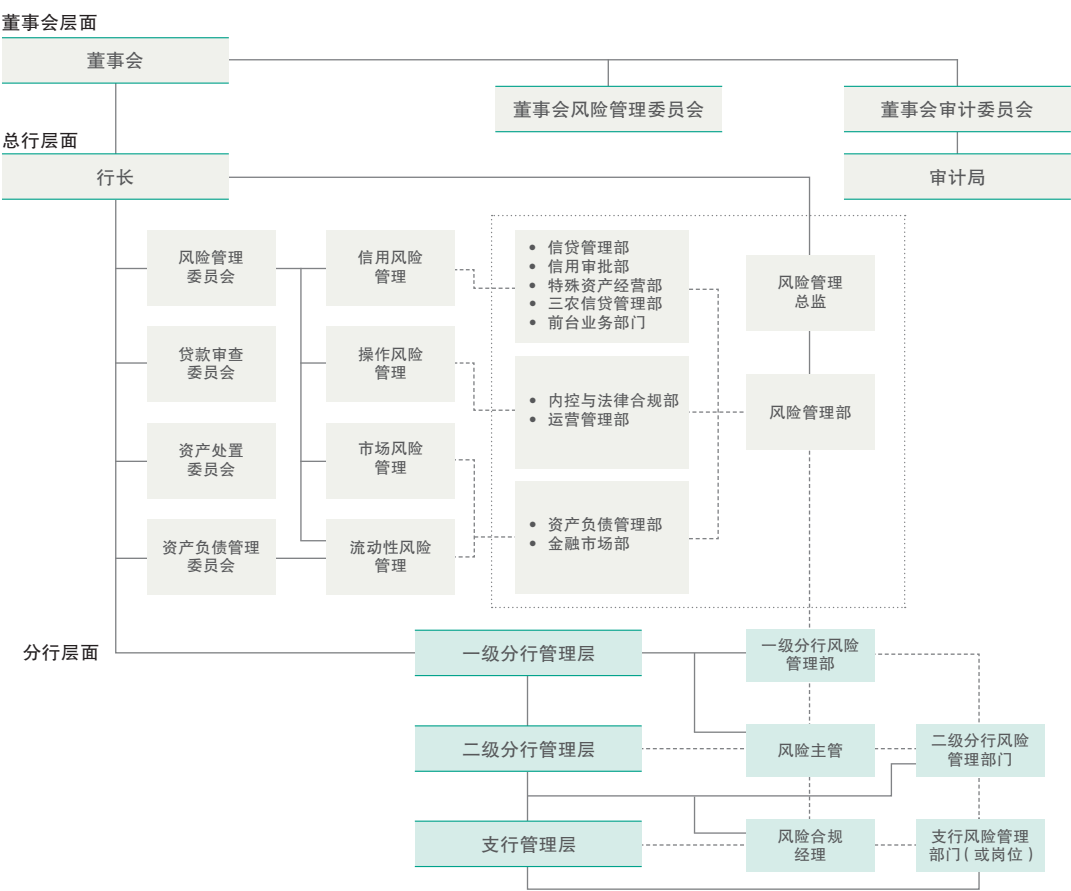
For further details of corporate governance, please refer to the Annual Report 2011 of Agricultural Bank of China Limited.

公司概况

风险管理

2011年，本行以稳健型风险管理战略为指引，继续推进全面风险管理体系建设，健全完善风险管理政策制度体系，初步构建起“横向到边、纵向到底”的风险管理组织体系。

风险管理架构



风险管理重要进展

2011年8月，出台风险偏好陈述书及配套管理办法，从定性和定量两方面对全行稳健风险偏好进行系统、清晰的陈述。

完善风险管理组织架构体系。分设信用审批部，优化信贷管理部职能。将资产处置部更名为“特殊资产经营部”，立足提升不良资产经营价值。

出台《行业信贷风险限额管理办法》，制定下发《中国农业银行国别风险管理办法》，优化基层机构关键风险点监控指引，建立健全政策制度体系。

加强重点领域风险管控。加强地方政府融资平台和房地产贷款风险管理，提高准入标准，上收审批权限，实施限额管理。限制“两高一剩”行业贷款投放，根据国家区域和产业战略布局调整信贷资源配置。

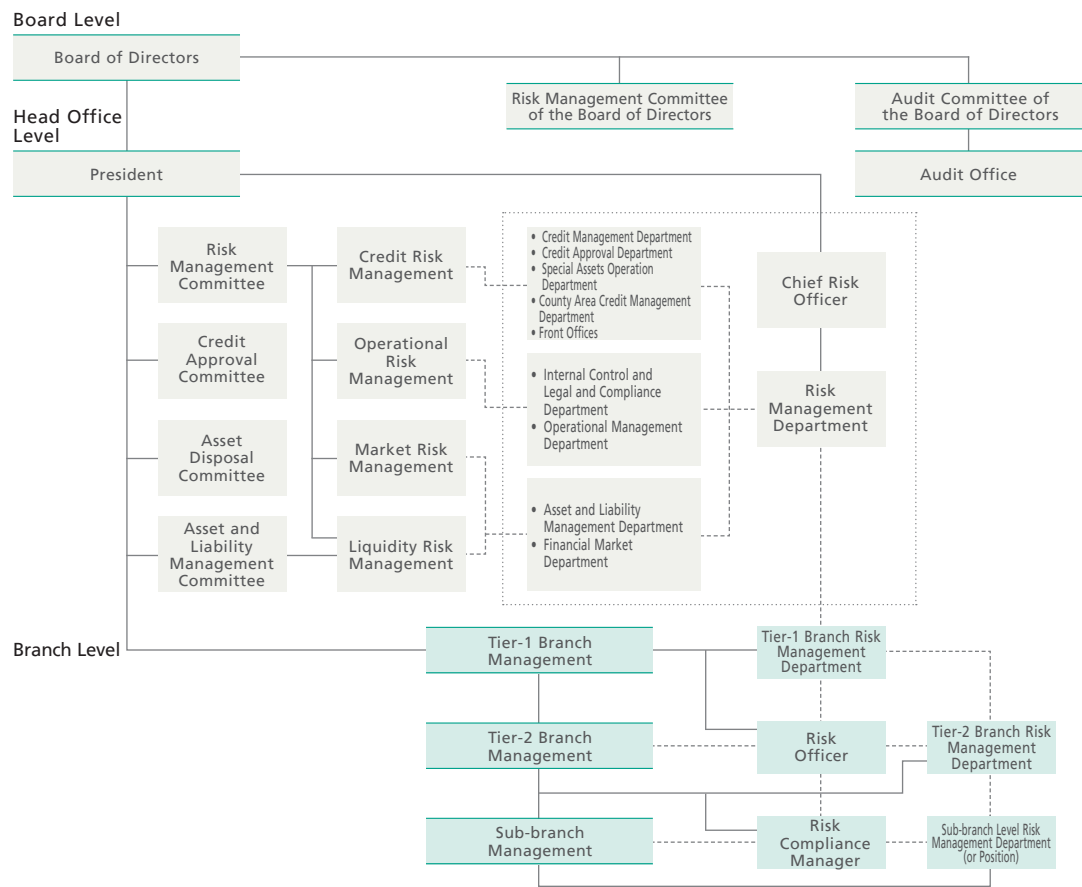
加快推进实施巴塞尔新资本协议。全面上线非零售内部评级系统，完成零售评级系统的试点推广，立足打造先进的风险管理工具，增强业务经营的稳健性。

Corporate Overview

Risk Management

In 2011, in accordance with its sound risk management strategy, ABC continued to advance construction of a comprehensive risk management system. The Bank improved risk management policies and mechanisms, and established a comprehensive risk management framework.

Risk Management Structure



Major Progress in Risk Management

Our risk preference statement and supporting administrative measures drafted in August 2011 laid out a systematic and clear declaration of the soundness of the Bank's approach to risk preference based on qualitative and quantitative analysis.

Improvements have been made to the organizational framework for risk management. The Credit Approval Department was established and functions of the Credit Management Department optimized. The Asset Disposal Department was renamed the Special Assets Operation Department so as to enhance the operating value of non-performing assets.

Administrative Measures for Industry Credit Risk Limits and Administrative Measures of Agricultural Bank of China for Country Risks were promulgated; monitoring guidelines on key risks for grassroots institutions were optimized; and sound policies and systems were established.

We enhanced risk management and control in key areas such as local government financing platforms and real estate loans; raised access standards; centralized the approval process; and implemented quota management. We limited the issue of loans to industries with high energy consumption, high pollution and overcapacity, and adjusted credit resource allocation according to national regional and industrial development strategies.

The Bank accelerated the implementation of the New Basel Capital Accord, launched a non-retail internal rating system, completed pilot testing of a retail-level rating system, and endeavored to develop advanced risk management tools and strengthen sound business operations.

公司概况

责任治理

责任组织体系

本行社会责任工作由董事会直接领导，2011年，在高管层下成立社会责任管理委员会，对全行社会责任工作进行统一规划与部署，总行办公室牵头组织实施。

责任进展

2011年，本行持续推进社会责任管理，定期组织、参与社会责任培训及活动。报告期内，共开展各类社会责任培训4期，参与各项社会责任沟通论坛、活动近20次。

社会责任培训情况表

地点	参训人员	培训内容
武汉	总行及各一级分行、部分二级分行相关人员	<ul style="list-style-type: none"> • 银行业履行社会责任解读 • 社会责任指标体系建设的相关思考
北京	总行有关人员	<ul style="list-style-type: none"> • 《中国企业社会责任报告编写指南(CASS-CSR2.0)》解析 • 企业社会公益责任的战略选择与传播
北京	总行有关人员	<ul style="list-style-type: none"> • 如何识别利益相关方 • 如何界定报告议题 • 社会责任报告编制流程
北京	总行有关人员	<ul style="list-style-type: none"> • 企业社会责任(ISO26000)核心内容及应用知识培训

社会责任主要沟通活动情况表

时 间	沟 通 内 容
2月	邀请北京大学社会责任有关学者对本行社会责任报告编制工作进行指导
3月	参加“中国扶贫基金会·2011年新长城教育扶贫经验座谈会” 参加“银行业社会责任座谈会”
4月	参加“中国绿化基金会·生态中国年度颁奖盛典”
6月	参加银行业社会责任报告发布、评比、总结等系列会议
8月	邀请中国传媒大学等有关学者共同探讨本行品牌建设及社会责任实践
9月	参加全球报告倡议组织及上海证券交易所主办的“‘为什么上市公司应发布可持续发展报告’主题研讨会”
10月	邀请德勤会计师事务所为本行总部及一级分行有关人员开展社会责任专业培训
12月	参加第六届21世纪亚洲金融年会暨《2011年亚洲银行竞争力排名研究报告》发布仪式及“2011中国企业公民论坛” 参加“第一财经·企业社会责任榜评选颁奖盛典” 邀请中国社会科学院等有关机构专家、学者共同开展社会责任报告编制工作座谈

Corporate Overview

Corporate Responsibility

Corporate Responsibility Framework

ABC's Head Office is in charge of ensuring social responsibility compliance under the leadership of the Board of Directors. In 2011, the Social Responsibility Management Committee was set up under the Senior Management to oversee and plan the implementation of social responsibility mechanisms.

Progress through Responsibility

ABC continued to promote social responsibility management in 2011, regularly organizing and participating in social responsibility events and training programs. During the report period, ABC conducted 4 social responsibility training sessions and attended nearly 20 communication forums and events related to social responsibility.

Table of Social Responsibility Trainings

Location	Participants	Training details
Wuhan	Relevant personnel from the Head Office, all tier-1 branches and some tier-2 branches	<ul style="list-style-type: none"> • Interpretation of social responsibility fulfillment for banks • Discussions on building a social responsibility index system
Beijing	Relevant personnel from the Head Office	<ul style="list-style-type: none"> • Analysis of <i>Guidelines on Preparation of Corporate Social Responsibility Report of Chinese Enterprises (CASS-CSR2.0)</i> • Strategic selection and implementation of corporate social responsibility policies
Beijing	Relevant persons from the Head Office	<ul style="list-style-type: none"> • How to identify the interests of stakeholders • How to define issues in compliance reporting • The preparation process for social responsibility reports
Beijing	Relevant persons from the Head Office	<ul style="list-style-type: none"> • Core contents of ISO26000 corporate social responsibility standards and their application in knowledge training

Main Social Responsibility Communications and Activities

Date	Event
February	Social responsibility scholars from Peking University invited to guide the Bank in preparing its social responsibility report
March	Participated in the Symposium on Experience for New Great Wall Education Poverty Alleviation 2011 held by the China Foundation for Poverty Alleviation Attended Symposium on Banks' Social Responsibility
April	Attended China Green Foundation's Ecological China Annual Award Ceremony
June	Attended a series of meetings on the production of social responsibility reports by banks
August	Invited scholars from institutions including Communication University of China to discuss the Bank's brand building and social responsibility practices
September	Attended the seminar Why Listed Companies Should Release Sustainable Development Reports, sponsored by Global Reporting Initiative and the Shanghai Stock Exchange
October	Invited Deloitte & Touche LLP to conduct professional training on social responsibility for relevant personnel from the Head Office and tier-1 branches
December	Participated in the launch ceremony of the sixth 21st Century Annual Finance Summit of Asia and the <i>2011 Asian Banks Competitiveness Ranking Research Report</i> , as well as Chinese Corporate Citizenship Forum 2011 Attended the China Business News Corporate Social Responsibility Award Ceremony Invited experts and scholars from such institutions as the Chinese Academy of Social Sciences to hold a joint symposium on the preparation of social responsibility reports

公司概况

利益相关方沟通

本行以影响程度和重要性为依据，识别出利益相关方，并通过多种沟通方式了解其对本行的期望，综合自身运营管理情况及对利益相关方决策的影响程度，识别出具有实质性的议题，对各利益相关方给予积极回应。

利益相关方	沟通机制	期 望	回 应
 政府	<ul style="list-style-type: none"> 政策指引 专题汇报 日常沟通 	<ul style="list-style-type: none"> 服务“三农” 落实国家宏观调控政策 税收稳定增长 扩大就业 	<ul style="list-style-type: none"> 提升“三农”金融服务能力 服务国家产业结构调整 支持中小企业发展 加大民生金融力度 实施绿色信贷，支持节能减排 创造更多的税收 广泛提供就业岗位
 监管机构	<ul style="list-style-type: none"> 规范性文件 现场检查 非现场监管 工作通报 风险提示 	<ul style="list-style-type: none"> 稳健运行，合规经营 完善风险管理体系机制 维护金融稳定 	<ul style="list-style-type: none"> 依法合规、诚信经营 加强全面风险管理体系建设 加强内控体系建设 推进反洗钱工作
 股东与投资者	<ul style="list-style-type: none"> 股东大会 董事会公告 路演 业绩发布会 日常沟通 	<ul style="list-style-type: none"> 持续卓越的投资回报 确保国有资产保值增值 全面、及时的信息披露 强化内部机制建设 	<ul style="list-style-type: none"> 创造可持续价值回报 及时、准确披露信息 召开股东大会、业绩发布会 健全完善公司治理 实施精细化管理
 客户	<ul style="list-style-type: none"> 客户满意度调查 培训推介会 产品宣传介绍 95599客服中心 客户联谊 	<ul style="list-style-type: none"> 服务渠道多元化 服务产品多样化 提升服务质量与效率 加强战略合作 	<ul style="list-style-type: none"> 加强网点建设，提升服务品质 加大产品创新力度 提升电子化服务水平 开展金融知识教育宣传 签署战略合作协议
 员工	<ul style="list-style-type: none"> 员工调查 信息公开机制 领导慰问 工会 职代会 	<ul style="list-style-type: none"> 改进经营管理 创造良好的职业发展平台和成长机会 合理的待遇和福利 保障员工合法权益 	<ul style="list-style-type: none"> 完善的精细化管理 加强培训体系建设 创新竞争性人才选拔机制 推进人力资源综合改革项目落地 完善薪酬激励与福利体系 保障员工合法权益
 供应商与合作伙伴	<ul style="list-style-type: none"> 招标采购会 采购供需座谈会 研讨会 业务交流 	<ul style="list-style-type: none"> 理解沟通、公平采购 诚信履约、互惠双赢 共创和谐的金融服务环境 	<ul style="list-style-type: none"> 建立公平合作机制 采购信息公开透明 促进良好合作关系
 社区	<ul style="list-style-type: none"> 金融服务进社区 金融知识宣传 社区公益活动 	<ul style="list-style-type: none"> 关注社区发展 支持社区建设 	<ul style="list-style-type: none"> 共建文明社区环境 开展社区志愿者服务活动 提供优质金融服务
 公众与媒体	<ul style="list-style-type: none"> 媒体信息披露 相关方沟通 	<ul style="list-style-type: none"> 信息公开透明 承担企业公民责任 	<ul style="list-style-type: none"> 及时客观的信息披露 服务“三农”，支持实体经济 支持绿色信贷，支持节能环保 投身公益事业，促进社会和谐

Corporate Overview

Communication with Stakeholders

ABC identified key stakeholders based on their importance and degree of influence, and learned of their expectations of the Bank through various channels. ABC summed up its operations management structure and the degree of impact it has on stakeholders in their decision making, identified substantive issues, and actively responded to stakeholders.

Stakeholders	Communication Mechanism	Expectations	Response
 The government	<ul style="list-style-type: none"> Policy directives Work reports Daily communication 	<ul style="list-style-type: none"> Serve Sannong Implement national macro economic policies Stable tax revenue growth Expand workforce 	<ul style="list-style-type: none"> Enhanced Sannong service capabilities Promoted structural adjustment of national industries Supported SME development Strengthened banking services essential for Peoples' Livelihood Issued green loans and supported energy conservation and emission reduction efforts Increased tax revenues Provided more job opportunities
 Regulators	<ul style="list-style-type: none"> Normative documents On-site inspections Off-site supervision Work bulletins Risk alerts 	<ul style="list-style-type: none"> Sound operation and compliance management Improve risk management systems and mechanisms Maintain financial stability 	<ul style="list-style-type: none"> Operated with integrity in compliance with laws and regulations Strengthened comprehensive risk management systems Strengthened internal control systems Promoted anti-money laundering
 Shareholders and investors	<ul style="list-style-type: none"> General meeting of shareholders Announcements by the Board Road shows Financial results releases Daily communication 	<ul style="list-style-type: none"> Excellent and ongoing returns on investment Ensure value maintenance and appreciation of state-owned assets Comprehensive and timely information disclosure Strengthen internal mechanisms 	<ul style="list-style-type: none"> Created sustainable returns Disclosed information in a timely and accurate manner Held general meeting of shareholders and operational performance conferences Improved corporate governance Implemented detail-focused management
 Customers	<ul style="list-style-type: none"> Customer satisfaction survey Training events Product publicity 95599 Customer Service Center hotline Customer Networking 	<ul style="list-style-type: none"> Diversification of service channels Diversification of services and products Improve service quality and efficiency Strengthen strategic cooperation 	<ul style="list-style-type: none"> Strengthened branch network and improved service quality Increased product innovation Upgraded electronic services Conducted financial education publicity campaigns Signed strategic cooperation agreements
 Employees	<ul style="list-style-type: none"> Employee survey Information distribution mechanisms Leadership concerns Trade union Workers' Congress 	<ul style="list-style-type: none"> Improve management Create satisfactory career development opportunities Reasonable remuneration and welfare Safeguard the legal rights and interests of employees 	<ul style="list-style-type: none"> Sound detail-focused management Strengthened the training system Innovation in employee selection process Comprehensive reforms to human resources program Improved incentives, compensation and benefits Safeguarded legal rights and interests of employees
 Suppliers and partners	<ul style="list-style-type: none"> Holding meetings Forums on procurement, supply and demand Seminars Business exchanges 	<ul style="list-style-type: none"> Understanding and communicating; fair procurement policies Operational integrity and mutual win-win arrangements Creating a harmonious environment for financial services 	<ul style="list-style-type: none"> Established mechanisms for fair cooperation Ensured open and transparent procurement information Promoted beneficial cooperation
 Communities	<ul style="list-style-type: none"> Financial services in communities Promotion of financial education Social welfare activities 	<ul style="list-style-type: none"> Focus on community development Support community construction 	<ul style="list-style-type: none"> Jointly constructed a model community environment Community volunteer service activities Ensured quality of financial services
 Public and media	<ul style="list-style-type: none"> Press releases Communication with relevant parties 	<ul style="list-style-type: none"> Clear and transparent information Uphold corporate citizenship responsibility 	<ul style="list-style-type: none"> Timely and objective information disclosure Served Sannong and supported the real economy Supported green loans, energy saving and environmental protection Promoted public welfare and social harmony

服务“三农”支持实体经济 Serving Sannong and Supporting the Real Economy

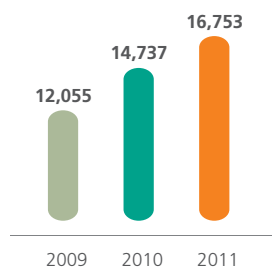


Developing Sannong Financial Services	44	深化“三农”金融服务
Implementing National Macroeconomic Policy	52	贯彻落实国家宏观调控
Supporting SME Development	58	扶持中小企业发展
Strengthening Banking Services Essential for Peoples’ Livelihood	60	加大民生金融力度

服务“三农”支持实体经济

近三年涉农贷款余额
Balance of agriculture-related loans
in the last three years

单位：亿元
Unit: RMB100 million



农业银行作为一家横跨城乡的大型国有控股银行，忠实践行肩负的经济责任。2011年，在国家加强和改善宏观调控的过程中发挥积极作用，加大“三农”信贷投入，深入探索大型银行服务“三农”的新模式，有力支持了农业发展、农村繁荣和农民增收。

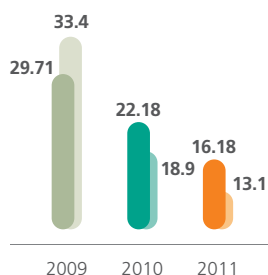
深化“三农”金融服务

2011年，本行针对农业产业化、农村城镇化等重点领域实施“六项核心计划”，大力推进金穗惠农金融服务“村村通”¹工程，探索大型商业银行服务“三农”的有效模式，不断提升县域机构网点的服务能力。

六项核心计划

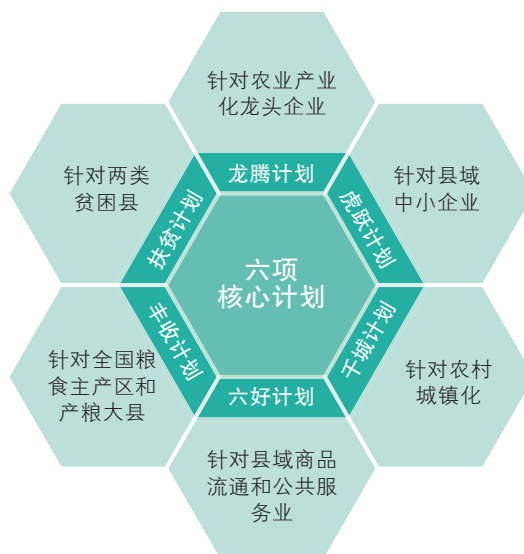
涉农贷款与全行平均贷款增速对比
Comparison of growth rates between
agriculture-related loans and average
loans of ABC

单位：%
Unit: %



● 全行贷款增速（不含境外）
Growth rate of the ABC's loans
(excluding overseas loans)

● 涉农贷款增速
Growth rate of agriculture-related
loans



注：

¹ 金穗惠农金融服务“村村通”工程，即以惠农卡为载体，以电子渠道为平台，以流动服务为补充，以实现全国行政村金融服务基本覆盖为目标，为广大农村地区惠农卡持卡客户提供足不出村、方便快捷的基础性金融服务。

Note:

¹ Huinong Cross-Village Project of financial services means providing the holders of Huinong Card in rural areas with quick and convenient basic financial services as well as mobile services via Huinong Card and electronic channels so as to achieve basic coverage of financial services in administrative villages across the country.

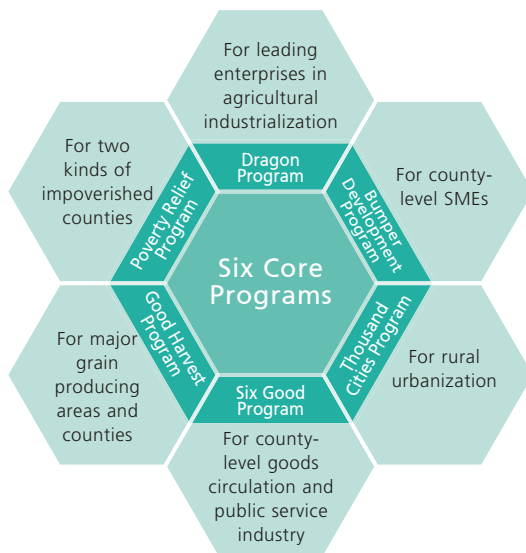
Serving Sannong and Supporting the Real Economy

As a large state-controlled bank focused on integration of urban and county areas, ABC strives to fulfill its economic responsibilities and in 2011 played an active role in helping the state strengthen and improve macroeconomic controls. The Bank made significant contributions to agricultural development, rural prosperity and increasing farmers' income by raising credit availability for Sannong and exploring new business models in this area.

Developing Sannong Financial Services

In 2011, ABC carried out 6 core programs in key areas including agricultural industrialization and rural urbanization. The Bank promoted the Huinong Cross-Village Project to expand financial services¹, examined effective business models for large commercial banks serving Sannong, and constantly improved services in county-level outlets.

Six Core Programs



农业银行县域网点、人员占比图

Implementation coverage in terms of outlets and ABC employees at county-level:

指标 Indicator	2009	2010	2011
县域机构占比(%) Percentage of county-level agencies (%)	53.91	53.90	54.06
县域人员占比(%) Percentage of county-level employees (%)	46.13	46.63	46.72

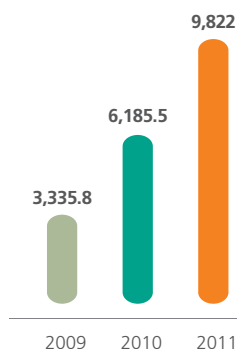


本行荣获2011中国金融机构金牌榜—年度最佳“三农”服务银行奖项
ABC won a place on the Chinese Financial Institutions Gold Medal List 2011 with the Award for the Best Banking Service for “Sannong” of the Year

服务“三农”支持实体经济

近三年惠农卡发卡量
Number of Huinong Cards issued
in the last three years

单位：万张
Unit: 10,000 cards



近三年农户贷款和农户小额贷款余额
Balance of farmers' loans and farmers' small-amount loans in the last three years

单位：亿元
Unit: RMB100 million



¹ 农户贷款余额包含农户小额贷款、农村个人生产经营贷款

¹ Balance of farmers' loans include farmers' small-amount loans, and loans to personal production and business in rural areas

积极拓展农户金融服务范围

2011年，本行将惠农卡作为改善农户金融服务的重要载体，惠农卡发卡量达9,822万张，较年初增加3,636万张，惠及农民超过3亿，将新农保、新农合代理范围扩大到全国1,205个县，创新出财政直补担保贷款等多种农户贷款品种，有效发挥了金融惠农和富农的重要作用。



本行内蒙古分行深入牧民家中为农牧民办理惠农卡

Employees from Inner Mongolia Branch helped herders apply for Huinong Cards in their homes

案例

湖北分行“新农保”代理为农民打造贴身金融服务

“以前到镇上取养老保险，光车费就要10多元，路上还要耽搁1个多小时。像我们这把年纪的人就更不方便了！现在走路不用5分钟，在自家门口就可以取到了。”湖北洪湖市周坊村67岁的胡腊珍老人讲起了本行新农保服务站的好处。在周坊村，有480多位村民能像胡腊珍老人那样在自家门口领取养老金，享受到本行贴心的金融服务。

吉林分行推出农户财政直补资金担保贷款

吉林省每年向农民发放粮食和农资直补资金近70亿元。吉林分行据此创新了“综合直补担保贷款”产品，2011年共为9.87万农户发放贷款11.79亿元。舒兰市七里乡村民宋海斌得到7.3万元直补贷款后，激动地说：“真没想到，用财政直补资金担保还可以贷款，我拿这钱正好可以承包15垧水田，一年下来最少也能有十几万的赚头”。

Serving Sannong and Supporting the Real Economy

Expanding the Scope of Financial Services for Rural Households

In 2011, ABC focused on leveraging Huinong Cards to improve financial services for more than 300 million farmers, with issuances reaching 98.22 million cards by the end of 2011, up by 36.36 million from the beginning of the year. The Bank expanded its network of agencies providing new rural pension and insurance services and new rural cooperative medical care to reach 1,205 counties, and offered a range of loan products for farmers including direct subsidized guaranteed loans in a bid to benefit and enrich farmers through financial services.

Case Studies

As an agent for new rural pension and insurance services, the Hubei Branch provided essential financial services for farmers

"In the past it cost more than RMB10 and took more than an hour to withdraw my pension in town. It was even more inconvenient for those of our age. Now I can walk for less than five minutes to get it," said 67-year-old Hu Lazhen from Zhoufang Village, Honghu City, Hubei, speaking of the advantages of the Bank's service stations for the new rural pension and insurance schemes. In Zhoufang Village, more than 480 villagers like Hu Lazhen can now claim their pensions near their homes.

Jilin Branch launched direct subsidized guaranteed loans for farmers

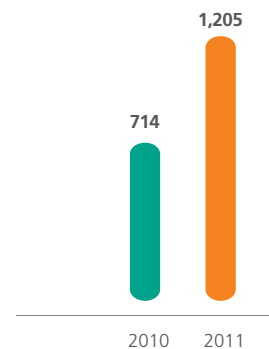
Every year, Jilin Province distributes direct subsidies for grain and farming materials worth nearly RMB7 billion. Jilin Branch accordingly developed a "comprehensive direct subsidized guaranteed loan" product and offered loans of RMB1.179 billion to some 98,700 farmers in 2011. After receiving a direct subsidized guaranteed loan of RMB73,000, Song Haibin, a villager from Qili Township of Shulan City, said "I did not expect that I could apply for a loan secured by the government's direct financial subsidies. I am now able to contract out 15 shang (about 150,000 m²) of paddy fields, which will bring me at least RMB100,000 in profits a year."

新农合和新农保代理县的数量

Number of county branches providing agency services for new rural cooperative medical care and new rural pension and insurance programs

单位: 个

Unit: Counties



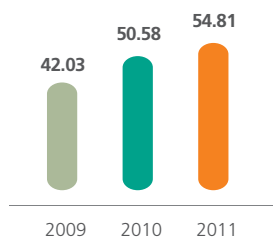
本行荣获2011年中国国际金融展“优秀‘三农’金融服务奖”

The Bank won the Excellent "Sannong" Financial Service Award at China International Finance Exhibition 2011

服务“三农”支持实体经济

国家级、省级农业产业化企业综合覆盖率
Comprehensive coverage rate of
national and provincial agricultural
industrialization enterprises

单位：%
Unit: %



本行董事在新疆深入企业开展调研
ABC Directors were conducting a research
on enterprises in Xinjiang

支持农业产业化

2011年，本行制定和实施服务农业产业化的《“龙腾计划”2011-2015年五年行动实施方案》，对国家级、省级龙头企业的服务覆盖率分别达到73%和52%，较年初提升1和4个百分点，支持了产业化龙头企业发展壮大，带动了产业链上的广大农民增收，有力地服务于国家“三化同步”战略的推进。

案例

新疆分行大力支持特色林果业发展

新疆素来以“瓜果之乡”而蜚声海内外。新疆分行立足特色林果资源优势，以特色林果基地为依托，以支持县域特色林果储藏加工型法人客户和林果种植大户为重点，不断加大对特色林果业的支持力度，带动当地果农增收致富。截至2011年末，新疆分行林果业贷款余额20.86亿元，其中林果业法人贷款余额18.91亿元，果农贷款余额1.95亿元。目前，林果业收入在全疆农民人均纯收入中比重达到30%以上，在主产区达到50%以上，成为新疆农户增收的新亮点。

甘肃武威分行助力十万户农民走上致富路

甘肃武威金苹果有限责任公司1994年成立，净资产不足100万元。17年来，甘肃分行对该公司提供信贷、本外币结算、现金管理、投融资、常年财务顾问等全方位的金融支持，2011年末公司净资产达到18,819万元，发挥龙头企业优势，使十多万农户户均增收800元以上，实现了较好的社会效益。

Serving Sannong and Supporting the Real Economy

Supporting Agricultural Industrialization

In 2011, ABC drafted and executed an implementation plan for the "Dragon Program" under the Five-Year Plan (2011-2015). The initiative is aimed at advancing agricultural industrialization and increasing the service coverage rate for leading national and provincial enterprises to 73% and 52%, respectively, up by 1% and 4% compared with early 2011. This measure boosted the development of leading industrialized enterprises, increased farmers' income share in the industry chain, and promoted the national strategy of industrialization, urbanization and modernization of agriculture.

Case Studies

Xinjiang Branch supports the development of a unique forestry and fruit industry

Xinjiang is known in China as "the home of fruits". Our Xinjiang Branch capitalized on the region's distinctive forestry and fruit resources, focused on supporting county-level fruit storage and processing enterprises along with large-scale fruit growers, and ramped up support for the local forestry and fruit industries in order to increase growers' income. As of the end of 2011, Xinjiang Branch reported a balance of RMB2.086 billion in loans to the forestry and fruit industries, including RMB1.891 billion in corporate loans and RMB195 million in loans to fruit growers. Revenues from the two industries have become a new growth driver for farmers' income in Xinjiang, accounting for more than 30% of farmers' per-capita net income, and more than 50% in main production areas.

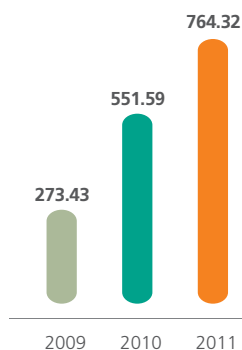
Gansu's Wuwei Branch helped 100,000 farmers along the road to riches

Gansu Wuwei Golden Apple Co., Ltd. was founded in 1994 with net assets of less than RMB1 million. Over the past 17 years, Gansu Branch has provided the company with all-round financial support including credit, trade settlement services in RMB and foreign currencies, cash management, investment and financing, and financial consulting. With net assets reaching RMB188.19 million at the end of 2011, Golden Apple took advantage of its status as a leading enterprise to increase social benefits, helping boost the income of over 100,000 farming households by an average of more than RMB800 each.

服务“三农”支持实体经济

近三年农村城镇化贷款余额
Balance of loans for rural urbanization
in the last three years

单位：亿元
Unit: RMB100 million



支持农村城镇化

2011年，本行重点支持县域城镇化过程中的基础设施建设和产业园区建设，累计发放城镇化贷款275亿元，为广大农民进城安居和就业提供保障。

案例

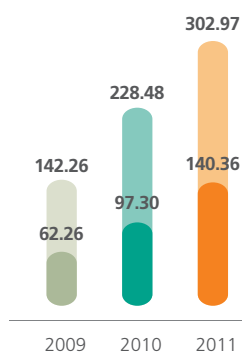
北京分行积极支持首都“城中村”改造项目

通州杨庄村，是北京50个城中村改造项目之一。为确保城中村改造的重点—安置房项目顺利竣工，截至2011年末，北京分行对该项目发放贷款3.7亿元，用于杨庄村新建的13万平米、共计1,197套村民回迁安置房项目建设，保障了工程的顺利完工。“春节前已经有60多户村民通过摇号拿到了钥匙，这一切与农行雪中送炭是分不开的。”项目开发单位负责人说道。



近三年电子机具布放数量
The number of electronic machines and
tools distributed in the last three years

单位：万台
Unit: 10,000 sets



- 全国电子机具布放数量¹
The number of electronic machines and tools distributed across the country¹
- 县域地区电子机具布放数量
The number of machines and tools distributed at county-level areas

提升农村基础金融服务覆盖面

2011年，本行把科技创新作为延伸“三农”金融服务网络的重要途径，在全国实施推进金穗惠农金融服务“村村通”工程，截至2011年末，在县域及县域以下农村地区配置ATM、CRS等现金类自助银行设备2.5万台、转账电话136.8万台、POS机20.1万台，设立助农取款服务点7.6万个，全国行政村覆盖率达38%，使广大农民“足不出村”就能持卡消费和办理取款、转账等金融业务。

案例

云南怒江分行惠农支付服务点惠及30万农民

“农行的服务真好，我们现在转着街顺便就把钱拿到手了，再也不用溜索、爬山，搭便车了。”在云南怒江福贡县鹿马登乡赤洒底村惠农支付点取钱的百姓阿恰加高兴地说。截至2011年末，云南分行在怒江傈僳族自治州已建成POS惠农支付服务点188个，惠及近30万农民。

注：

¹ 电子机具包括：现金类自助设备、自助服务终端、智能支付终端三大类

Note:

¹ Electronic machines and tools include: cash self-service devices, ATMs and intelligent payment terminals

Serving Sannong and Supporting the Real Economy

Supporting Rural Urbanization

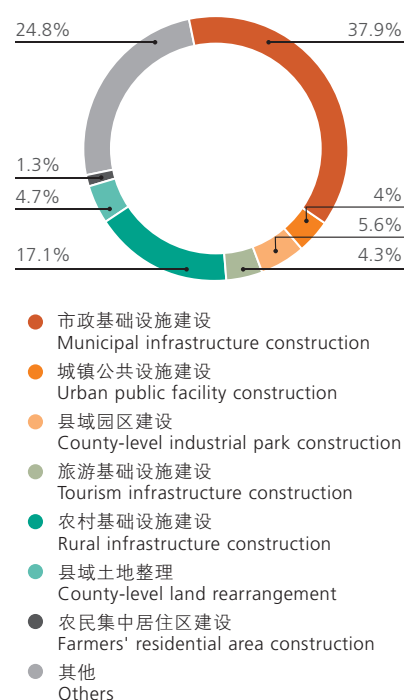
In 2011, the Bank focused on construction of infrastructure and industry parks to promote county-level urbanization, and issued related loans totaling RMB27.5 billion, allowing many farmers to settle and work in cities.

Case Study

Beijing Branch actively supported “urban village” renewal projects

Tongzhou’s Yangzhuang Village is one of 50 urban villages in Beijing undergoing a transformation. To ensure the smooth completion of the housing resettlement project – a key element of urban village transformation – ABC’s Beijing Branch had extended loans of RMB370 million to support the endeavor as of the end of 2011, funding the construction of 1,197 new resettlement houses in Yangzhuang with 130,000 m² of floor space. “With timely help from ABC, more than 60 rural households got keys to new homes in a lottery prior to the Spring Festival,” said the official in charge of the project development unit.

农村城镇化支持方向
Supported sections of rural urbanization



Increasing Provision of Basic Financial Services in Rural Areas

In 2011, the Bank leveraged scientific and technological innovation to extend its network of Sannong financial services and roll-out financial services nationwide as part of the Huinong Cross-Village Project. At the end of 2011, the Bank operated a total of 25,000 self-service banking devices such as ATMs and CRSs; 1.368 million payment transfer telephones and 201,000 POSs; and 76,000 withdrawal terminals for farmers in rural areas at or below county-level, covering 38% of village administrative units nationwide. The network allows farmers to use their cards to withdraw and transfer money without leaving their village.

Case Study

Nujiang Branch's payment terminals benefited 300,000 farmers in Yunnan

“Thanks to ABC, we can now withdraw money nearby, and no longer need to traverse mountainous terrain or hitch a ride,” said A Qiajia, who was withdrawing money from a payment terminal in Chisadi Village in Lumadeng Township, Fugong County, Nujiang City, Yunnan Province. At the end of 2011, ABC’s Yunnan Branch had served nearly 300,000 farmers after building 188 POS terminals in Nujiang Susu Autonomous Prefecture.

服务“三农”支持实体经济

专题

山西分行“村村通”工程改善农村支付结算环境

2011年，山西分行在全省以“惠农卡+转账电话”为模式推进金融服务“村村通”工程。“村村通”有效破解了农村地区的支付结算难题，使农民足不出村就可方便支取现金，农产品交易可以就地转账结算，日常消费可以直接刷卡，同时确保了各项涉农补贴资金及时、准确到账，提高了管理效率。截至年末，在全省21,303个行政村布放转账电话49,657部，机到村覆盖率达到98.84%；累计发放惠农卡682万张，卡到户覆盖率达到99.42%；累计发放财政补贴资金60.16亿元。

“村村通”工程得到社会各界的肯定，山西省委书记袁纯清同志三次做出重要批示，山西分行获得2011年全国金融机构服务“三农”最佳社会责任奖。



本行与长江三峡集团公司签署战略合作协议
The Bank signed a strategic cooperation agreement with China Three Gorges Corporation

贯彻落实国家宏观调控

2011年，在国家加强和改善宏观调控的背景下，本行按照“区别对待、有保有压、有扶有控”的总体思路，切实把握信贷投放的重点、力度和节奏，发挥好金融促进经济社会发展和优化资源配置的重要作用。

积极支持国家重点区域和项目建设

2011年，本行围绕国家重点战略规划，积极支持国家重点区域和重点行业项目建设。



本行与浙江省人民政府签约支持海洋经济发展
The Bank signed an agreement with the People's Government of Zhejiang Province to support the development of marine economy

案例

山东分行大力支持半岛蓝色经济区建设

2011年1月，国务院批复《山东半岛蓝色经济区发展规划》后，山东分行研究编制了整体金融服务方案，专门匹配信贷规模支持经济区建设，重点支持港口建设、核电、风电等项目，并开办了融资租赁、海域使用权抵押等新产品新业务。全年向山东半岛蓝色经济区新增贷款156.8亿元，占全部贷款增量的34%，贷款余额1,293.9亿元，增幅13.8%。



位于半岛蓝色经济区核心地带的烟台分行支持当地港口建设
Yantai Branch located in the center of Blue Peninsula Economic Zone supported the building of local ports

Serving Sannong and Supporting the Real Economy

Special Report

Shanxi Branch improved payment and settlement systems in rural areas with the Huinong Cross-Village Project

In 2011, Shanxi Branch promoted the Huinong Cross-Village Project through a "Huinong Cards and tele-transfer" scheme. The Huinong Cross-Village Project extends banking services to farmers so they can use cards to withdraw cash, transfer money, settle payments for agricultural transactions and make purchases – all without leaving their village. Moreover, the system facilitates timely and accurate transfer of various agricultural subsidies, thereby improving management efficiencies. As of the end of the year, Shanxi Branch had installed 49,657 transfer payment telephones in 21,303 administrative villages in Shanxi, clocking coverage of 98.84%; it issued 6.82 million Huinong Cards in total, logging coverage of 99.42%; and granted financial subsidies amounting to RMB6.016 billion.

The Huinong Cross-Village Project has won recognition from all corners of society. Yuan Chunqing, Secretary of the CPC Committee of Shanxi Province, has issued key guidelines for the project on three occasions. ABC's Shanxi Branch won the 2011 Best Social Responsibility Award for National Financial Institutions Serving "Sannong".

Implementing National Macroeconomic Policy

Against the backdrop of intensified and refined government macroeconomic controls in China, and in accordance with the ethos of "differential treatment, protection combined with pressure, and support combined with control", ABC in 2011 effectively regulated the priorities, intensity and progress of loan releases, and took full advantage of financial instruments to promote economic and social development and optimize resource allocation.

Actively Supporting Development in Areas and Projects of Key National Importance

In line with key national strategies, the Bank energetically supported projects in areas and industries of key national importance in 2011.

Case Study

Shandong Branch supported development of the Blue Peninsula Economic Zone

After the State Council approved the Development Plan for the Blue Shandong Peninsula Economic Zone, our Shandong Branch in January 2011 drafted a comprehensive financial services plan, allocating a special loan quota to support construction of the Economic Zone – especially such projects as port facilities, nuclear and wind power plants – and launching a new range of maritime financial products including leases and mortgages for seawater usage rights. In 2011, Shandong Branch increased loans to Blue Shandong Peninsula Economic Zone by RMB15.68 billion, accounting for 34% of the total loan increment, and recorded a loan balance of RMB129.39 billion, up by 13.8%.

服务“三农”支持实体经济

积极服务国家产业结构调整

2011年，本行大力支持节能环保、新一代信息技术、高端装备制造、新能源、新材料等战略性新兴产业项目超过600个。同时，严格控制“两高一剩”¹行业贷款。

案例

湖南分行大力支持三一集团发展

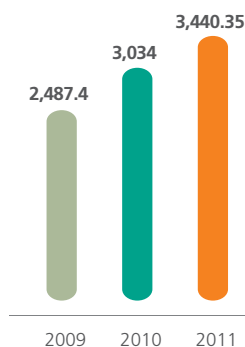
三一集团有限公司是中国工程机械行业的龙头企业。近年来，湖南分行加大对企业的支持力度，将服务领域扩展至贷款、回购担保型信用业务、国际结算、现金管理、投资银行业务、企业理财、个人业务等多个方面，着力支持三一集团全球业务的发展。2011年，对三一集团信用等级评定为AAA级，授予150亿元授信额度，截至2011年末，公司在湖南分行信用总额达到58.26亿元。目前，三一重工已经成为全球最大的混凝土机械制造商之一。



三一工业城一角
A profile of SANY Industry Town

少数民族地区贷款余额² Balance of loans to ethnic minority areas²

单位：亿元
Unit: RMB100 million



助力民族地区发展

2011年，本行继续致力于推动民族地区经济发展，重点支持民族区域特色农牧产业发展，促进民族地区经济发展方式转变和经济结构调整。

案例

宁夏分行“三个一”金融工程助力生态移民

2011年，宁夏分行根据《自治区“十二五”中南部地区生态移民规划》，对9个县（区）搬出、迁入生态移民实施“三个一”移民金融服务工程（扶持一户农业产业化企业、支持一个涉农项目、带动一片农户脱贫致富）。自2008年4月以来，已累计投放贷款3.7亿元，用于生态移民区农户从事种养殖业及农产品流通等，使广大移民“搬得出、稳得住、能致富”。

注：

¹ “两高一剩”统计口径包括钢铁、铜冶炼、电解铝、铅锌、水泥、火电、电石、焦炭、铁合金、纺织、化工、造纸等12个行业。

² 少数民族地区包括内蒙古、广西、西藏、宁夏、新疆。

Notes:

¹ Industries with high energy consumption and high pollution and overcapacity are comprised of iron and steel, copper metallurgy, aluminum smelting, lead and zinc, concrete, thermal power, calcium carbide, coke, ferroalloy, textile, chemicals and paper making.

² Ethnic minority areas include Inner Mongolia, Guangxi, Tibet, Ningxia and Xinjiang.

Serving Sannong and Supporting the Real Economy

Supporting National Industrial Restructuring

In 2011, the Bank issued loans to over 600 projects in emerging industries of strategic importance, including energy saving and environmental protection, next-generation information technology, high-end equipment manufacturing, new energy and new materials. Meanwhile, the Bank strictly controlled loans to industries with high energy consumption, high pollution and overcapacity¹.

Case Study

Hunan Branch gave essential support for the development of SANY Group

A leader in China's construction machinery industry, SANY Group Co., Ltd. has in recent years received increased support from our Hunan Branch, especially for the development of its global operations. ABC expanded its services to the company to include loans, repurchase of credit guarantees, international trade settlement, cash management, investment banking and corporate wealth management. In 2011, our Hunan Branch gave SANY Group a AAA credit rating and granted it a credit limit of RMB15 billion. By the end of 2011, SANY had total credit of RMB5.826 billion with the branch. The company is now one of the world's largest concrete machinery manufacturers.



贵州分行支持黄果树立交桥建设
Guizhou Branch supported construction of Huangguoshu Cloverleaf Junction



浙江分行支持秦山核电方家山项目
Zhejiang Branch supported Fangjiashan's Qinsan Nuclear Power Plant project

Aiding Development of Minority Areas

In 2011, the Bank continued to promote economic progress in ethnic minority areas by focusing on the development of local agriculture and animal husbandry, thereby stepping up local economic transformation and restructuring.

Case Study

Ningxia Branch promoted ecological migration with the "Three Ones" financial project

As part of China's Plan for Ecological Migration in the Middle and Southern Ningxia Autonomous Region During 12th Five-Year Plan Period, Ningxia Branch in 2011 rolled out the "Three Ones" financial services project, which aims to help one industrial agricultural enterprise, support one agriculture-related project and enrich one group of farmers so as to improve ecological migration in nine county areas. Since April 2008, ABC has issued total loans of RMB370 million to help farmers in ecological migration areas grow crops and raise livestock, as well as to promote circulation of agricultural products so farmers can "move out, settle down and become rich".

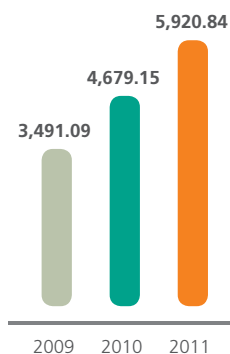
服务“三农”支持实体经济

近三年国际结算量

The volume of international settlement
in the last three years

单位：亿美元

Unit: USD100 million



服务客户“走出去”

2011年，本行跟随客户海外业务的步伐，持续构建境内外、本外币一体化的业务模式，进一步完善境外机构网络布局，将金融服务直接延伸到客户“走出去”的国家和地区。2011年，代理行数量达到1,350家，英国子行和首尔分行获批设立。



本行成为财政部在香港人民币国债发行联席牵头行及簿记行

The Bank became the joint lead bank and book-runner for RMB national debt issued in Hong Kong by the Ministry of Finance

案例

支持诚通集团实施“走出去”战略

中国诚通控股集团有限公司是国资委监管的大型企业，近年主动实施“走出去”战略。2011年，本行总部大力支持其俄罗斯项目的固定资产建设，对其下属子公司欧洲商业开发投资管理中心发放贷款，并作为主承销商为集团子公司——中国诚通发展集团有限公司在香港成功发行6亿人民币债券。

浙江温州分行积极支持出口企业渡难关

2011年，浙江温州不少外向型企业主都面临资金短缺的境况。面对这一现状，温州瑞安支行充分运用境内外资金市场利率、汇率及表外业务优势，积极拓展进出口押汇、跨境结汇通等外汇理财产品，帮助外贸企业制定风险规避理财方案，防范汇率风险并增加结汇收益。2011年，仅为当地某企业办理跨境结汇通业务，瑞安支行就为企业直接增加收益1,000余万元，获得了企业的信赖。

Serving Sannong and Supporting the Real Economy

Supporting the “Go-Global” Strategy

In line with the expansion of ABC's overseas services, the Bank continued to help further the internationalization of the RMB in 2011, enhancing its network of overseas institutions abroad in a bid to extend financial services to customers outside China. In 2011, the Bank had working relations with 1,350 agent banks and approved the establishment of subsidiaries in Britain and Seoul.

指标 Indicator	2009	2010	2011
贸易融资 (亿美元) Trade financing (USD100 million)	270.56	563.07	1,020.06
边贸人民币结算 (亿美元) Border trade RMB settlement (USD100 million)	52.66	71.13	94.46

Case Studies

Helping Chengtong Holdings “Go-Global”

As a large centrally-controlled state-owned enterprise, China Chengtong Holdings Group Ltd. has taken the initiative to implement the “Go-Global” strategy in recent years. In 2011, the Head Office provided key support for fixed asset construction at Chengtong's Russian project and provided loans to its subsidiary, the Center for Development of Trade and Control of Investment in Europe. As a lead underwriter, the Bank issued credit of RMB600 million in Hong Kong for Chengtong Holdings' subsidiary, China Chengtong Holdings Group Limited.

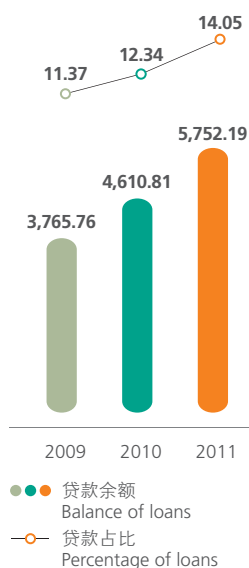
Zhejiang's Wenzhou Branch helped export enterprises weather downturn

In 2011, many export-oriented enterprises in Zhejiang's Wenzhou City were faced with funding shortages. In light of the difficulties, Wenzhou's Rui'an Branch took full advantage of interest rates, exchange rates and off-balance sheet business in the domestic and overseas fund markets to actively develop forex management products including inward/outward documentary bills and cross-border exchange settlement, thereby helping overseas trade enterprises devise risk avoidance and wealth management plans to hedge against adverse exchange rate fluctuations and increase income from exchange settlements. Rui'an Branch directly increased the revenues of one local enterprise by more than RMB10 million in 2011 solely through its cross-border exchange settlement business, thereby establishing a more intimate relationship with the company.

服务“三农”支持实体经济

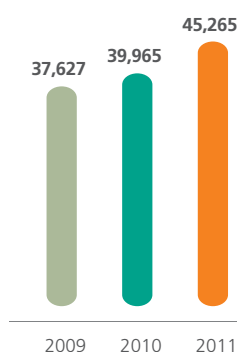
近三年小企业贷款余额和占比¹
Balance and percentage of loans to small enterprises in the last three years¹

单位：亿元 / %
Unit: RMB100 million/%



近三年小企业客户数量
Number of small enterprise clients in the last three years

单位：户
Unit: customers



注：

¹ 小企业贷款占比是指占法人客户贷款余额比重。

Note:

¹ Percentage of loans to small enterprises refers to the proportion of such loans within the overall balance of corporate loans.

扶持中小企业发展

助力小微企业健康发展

2011年，本行出台了《关于进一步支持小型和微型企业健康发展的政策措施》，提出支持小微企业实体经济发展，努力满足企业合理融资需求；降低企业融资成本，杜绝各项不合理收费；维持企业资金链安全等十二项措施，全力帮助小微客户渡过资金难关。截至2011年末，共为45,265户小微企业提供信贷支持，贷款余额5,752.19亿元。发放个人助业贷款1,100亿元，惠及数十万小微企业主和个体工商户。

案例

河南分行“小巨人”计划帮助小微企业发展壮大

为缓解中小企业融资难问题，河南分行实施“小巨人”企业培育计划，对成长型小微企业加大信贷支持。新乡迈科纳公司是借助“小巨人”计划成长起来的典型。“多亏加入了农行的‘小巨人’企业信贷培育计划，我公司2011年的新增产量将比过去6年的总产能还多！”迈科纳公司总经理王占平高兴地说。

创新中小企业金融产品

2011年，本行在加快推广“简式贷”、“智动贷”、“厂房贷”等小企业金融产品的基础上，积极开发产业链、供应链、物流链等贸易融资产品，推出“透支宝”、“联保联信”、“政府招标采购贷款”等十余项区域特色产品，引入金融租赁、股权投资基金等新型融资方式，助力中小企业拓宽融资渠道，并为高成长性、创新型中小企业提供投资理财、上市咨询等综合金融服务，支持中小企业健康快速发展。

案例

江苏无锡分行为中小企业“定制”金融产品

买卖宝信息技术有限公司是无锡一家从事移动电子商务业务的科技型中小企业。2011年公司销售快速增长，但流动资金短缺问题逐渐凸显，严重影响了客户订单交货。了解到企业困境后，无锡科技支行为买卖宝公司设计并发放了“股东信用保证贷款”300万元。“拿到贷款后，企业仅用两个月时间就实现了单月销售超千万元的业绩，全年销售有望超亿元。”公司总经理张小玮说。

Serving Sannong and Supporting the Real Economy

Supporting SME Development

Supporting the Healthy Development of SMEs

In 2011, the Bank rolled out *Policy Measures to Further Support the Healthy Development of Small and Micro Enterprises*, laying down 12 measures to help SMEs overcome financial difficulties and boost their real economic development, including reducing financing costs, eliminating unreasonable bank charges and helping to maintain their liquidity. As of the end of 2011, the Bank had provided a total of RMB575.219 billion in loans for 45,265 SMEs. We furthermore provided RMB110 billion in personal business loans for hundreds of thousands of SME owners and individually-owned businesses.



本行荣获2011年度优秀中小企业服务产品大奖
An ABC product was voted "Outstanding SME Service Product 2011"

Case Study

Henan Branch launched "Little Giant" scheme to help SMEs grow

To relieve SMEs' financing problems, Henan Branch launched the "Little Giant" corporate development plan to increase credit support for emerging SMEs. Xinxiang Mikena Machine Manufacture Co., Ltd. is a typical beneficiary of the program. "Thanks to ABC's "Little Giant" corporate credit development plan, our company produced more in 2011 than in the past 6 years combined," said the company's general manager Wang Zhanping.

Innovative Financial Products for SMEs

While accelerating the roll-out of financial products like "Easy Loan", "Self-service Revolving Factory Credit Facilities" and "Factory Loan" for small enterprises in 2011, the Bank also actively developed trade finance products, both for industrial chains and for supply chains and logistics. ABC launched more than ten products with regional-specific features like "overdraft loans", "united insurance and credit" and "loans for government procurement bids", as well as introducing financial leasing, equity funds and other new financing vehicles to help SMEs diversify funding sources. The Bank also provided investment and wealth management, listing consultancy and other integrated financial services for fast growing and innovative SMEs with the aim of nurturing their healthy and rapid development.

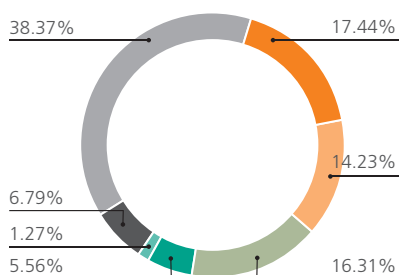
Case Study

Jiangsu's Wuxi Branch offered tailored financial products for SMEs

Wuxi MMB.CN Information Technology Co., Ltd. is a technology-focused SME engaged in mobile commerce (m-commerce) in Wuxi City. Though the company saw sales surge in 2011, a shortage of working capital weighed heavily on orders and deliveries. In light of this, our Wuxi Technology Branch extended a guaranteed shareholder loan of RMB3 million to MMB. CN. "After receiving the loan, the company saw monthly sales top RMB10 million within just two months and can expect full-year sales to trump RMB100 million," said the company's general manager Zhang Xiaowei.

服务“三农”支持实体经济

文化产业支持方向
Supporting cultural industries



- 文化、体育和娱乐业
Cultural, sports and entertainment industries
- 印刷业和记录媒介的复制业
Print and recorded media
- 文教体育用品制造业
Stationery and sporting goods manufacturing
- 广播电视传输服务业
TV industry
- 广告业
Advertising
- 会展
Events and exhibitions
- 旅游业
Tourism

加大民生金融力度

2011年，本行积极推进教育、医疗、住房、扶贫等民生领域的金融服务，并根据中央十七届六中全会精神要求，加大了对传统文化领域和创意文化产业的金融扶持。

支持文化产业发展

本行37家一级分行与当地文化厅(局)建立了合作关系，其中15家分行与当地文化主管部门签订了全面合作协议、意向性授信协议或为其提供了金融服务方案。截至2011年末，全行在传统文化领域和创意文化产业信贷余额425.56亿元，为民间资本注入打下基础，助推文化产业不断发展壮大。

案例

北京分行助力乐视网发展

北京分行全力扶持影视剧视频网站建设。了解到乐视网正处于快速发展期，版权采购资金遇到瓶颈，北京分行“文化创意产业金融服务中心”第一时间为客户量身定做金融服务方案，并给予信贷资金支持。现在，乐视网已经发展成为一家拥有完全自主知识产权、行业内领先的大型视频网站，客户粘性和视频播放时长指标均居业内前列。



本行客户经理上门为乐视网提供服务
ABC's customer manager provided door-to-door services for Letv.com

厦门分行支持大拇指公司发展

厦门分行为有效解决文化企业融资难问题，与厦门市大拇指动漫股份有限公司签署合作协议，开展信贷支持和帐户服务、结算服务、金融理财等一系列金融服务双轮驱动，大力助推企业发展，公司优秀的动画片产品已经在央视少儿频道播出。截至2011年末，该公司已生产广受社会认可的动漫产品9部，预估其可带来的经济价值达664万元。



大拇指公司办公区一角
Domoko Animation's office space

Serving Sannong and Supporting the Real Economy

Strengthening Banking Services Essential for Peoples' Livelihood

In 2011, the Bank pressed forward with developing financial services that are essential for peoples' livelihood in areas such as education, health care, housing and poverty relief. In the spirit promoted by the Sixth Plenary Session of the Seventeenth Central Committee, ABC also strengthened financial support for traditional and innovative cultural industries.

Supporting the Development of Cultural Industries

Thirty-seven of the Bank's tier-1 branches have established partnerships with local government cultural bureaus to date. Of these, 15 have reached comprehensive cooperation agreements and tentative credit authorization agreements with local cultural bureaus, or provided them with financial service plans. As of the end of 2011, the Bank reported a credit balance of RMB42.556 billion in loans to traditional and innovative cultural industries, laying a foundation for the infusion of private capital and constant growth in the sector.

Case Studies

Beijing Branch gave a helping hand to Letv.com

Our Beijing Branch gives comprehensive support for TV and movie video websites. When Letv.com ran into a funding bottleneck for copyright purchases, Beijing Branch's Financial Service Center for Cultural Industry Innovation immediately tailored a financial service plan for Letv.com and extended credit to the business. Letv.com has now developed into a leading video website with independently-owned intellectual property rights, and is an industry frontrunner both in terms of customer base and video play time.

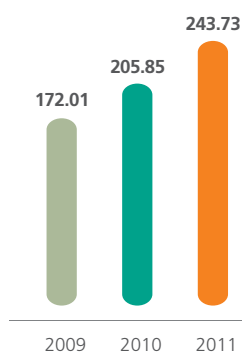
Xiamen Branch backed Domoko Animation

As part of efforts to resolve the financial difficulties facing cultural enterprises, Xiamen Branch signed a cooperative agreement with Xiamen Domoko Animation Co., Ltd. to provide credit support as well as a series of financial services including accounting, settlement and wealth management, helping to underpin the company's development. Domoko Animation's acclaimed cartoons are now broadcasted by CCTV Children. As of the end of 2011, the company had produced 9 widely popular cartoons that are estimated to have generated total economic value of RMB6.64 million.

服务“三农”支持实体经济

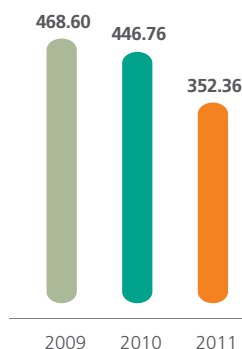
近三年医疗卫生贷款余额
Balance of loans to the health care industry in the last three years

单位：亿元
Unit: RMB100 million



近三年教育事业贷款余额
Balance of loans to the educational industry in the last three years

单位：亿元
Unit: RMB100 million



支持教育医疗事业

本行坚持把教育、医疗事业支持放在优先位次。近年来，不仅将普通高校列为重点客户，而且加大对县域及以下教育基础设施建设的支持力度，不断推动国家教育事业发展。助力国家新型农村合作医疗建设，积极增加医疗卫生信贷投放，从金融层面改善医疗结算方式，协助提升全民医疗服务水平。

案例

新疆兵团分行发放“金钥匙”助学贷款

“谢谢你们，谢谢兵团农行帮我圆了大学梦！”这是正在新疆大学读书的维吾尔族姑娘阿依夏木古丽，在开学举行的银校助学贷款发放签字仪式现场，第二次接过6,000元助学贷款时的肺腑之言。

截至2011年末，新疆兵团分行已累计为新疆大学等高校贫困生发放助学贷款1,892万元，资助人数2,634人次，其中少数民族学生占比达46%。

安徽分行为医院患者提供“一站式”服务

安徽分行主动为安徽省立医院提供门诊、挂号、住院与收费结算的一揽子金融服务方案，通过银医直联电子系统实现了所有银行卡、医保卡和诊疗卡的直接结算，为安徽省城200万患者提供“一站式”服务。



安徽省立医院签约挂号机等电子设备
Anhui Provincial Hospital sign-over registration machines and other electronic equipment

支持保障性住房建设

本行加大了对保障性住房的支持力度，将具备市场化运作条件，能实现社会效益和经济效益有机统一的保障性住房项目作为保障性住房信贷业务开展的重点。截至2011年末，全行对公租房、廉租房和棚户区改造的三类保障性工程贷款余额100.19亿元，全年新增贷款64.05亿元。

Serving Sannong and Supporting the Real Economy

Supporting Educational and Health Care Industries

The Bank has given priority to supporting educational and health care industries. To further the development of China's educational system, the Bank has in recent years prioritized tertiary institutions as key customers and strengthened support for the construction of educational infrastructure at county-level and below. Meanwhile, to help improve universal health care services, ABC aided in the roll-out of the new cooperative health care system in rural areas, increased credit supply for the health care industry and improved transaction systems for medical bills.

Case Studies

XPCC Branch issues "Golden Key" student loans

"Thank you to ABC's XPCC branch for realizing my dream of going to college," declared Ayixiamuguli, a Uygur girl studying at Xinjiang University, after she received another RMB6,000 student loan at the student loan release and signing ceremony held at the start of the semester.

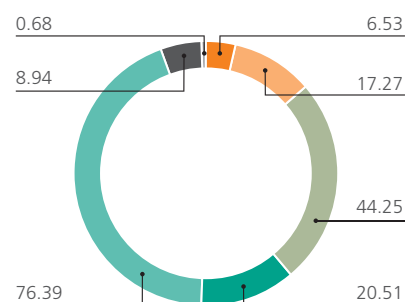
As of the end of 2011, XPCC branch had issued student loans totaling RMB18.92 million to 2,634 students from low-income backgrounds at Xinjiang University and other colleges, 46% of who were from ethnic minorities.

Anhui Branch provided a "one-stop" service for patients

Anhui Branch proactively designed a financial service package covering outpatient services, registration, hospitalization and payment settlement for Anhui Provincial Hospital. It provided "one-stop" banking services for 2 million patients in Anhui with its integrated bank-hospital electronic system capable of direct settlements using all types of bank cards, medical insurance cards and diagnosis and treatment cards.

2011年度保障性安居工程贷款结构图
Breakdown of loans for welfare housing projects in 2011

单位: 亿元
Unit: RMB100 million



- 廉租房建设贷款余额
Balance of loans for low-rent housing construction
- 公共租赁住房贷款余额
Balance of loans for public rental housing
- 经济适用住房开发贷款余额
Balance of loans for affordable housing developments
- 限价商品住房开发贷款余额
Balance of loans for reasonably-priced commercial housing developments
- 棚户区及垦区危房改造贷款余额
Balance of loans for renovation of dilapidated buildings in shantytowns and land reclamation zones
- 农村危房改造贷款余额
Balance of loans for renovation of dilapidated buildings in rural areas
- 游牧民定居工程贷款余额
Balance of loans for nomad resettlement projects

Supporting Construction of Welfare Housing

The Bank enhanced support for welfare housing, giving priority to projects ready for market-oriented operation and offering social and economic benefits. As of the end of 2011, ABC's loan balance for public rental housing, low-rent housing and shantytown renovation projects reached RMB10.019 billion, while new loans for the year totaled RMB6.405 billion.

服务“三农”支持实体经济

案例

湖北分行支持汉口城市广场保障性住房项目建设

湖北分行大力支持武汉市最大的保障性住房项目——华生汉口城市广场工程，该项目规划建筑面积85万平方米，南北两区能容纳近万户居民入住。截至2011年末，湖北分行累计投放贷款6亿元，该工程南区已有5,841户居民喜迁新家。



华生汉口城市广场效果图
Rendering of Huasheng Hankou City Plaza

重庆分行支持西永公租房项目建设

2011年，重庆分行优先办理重庆市最大的保障性住房项目之一——西永公租房，作为银团贷款的牵头行，对该项目投入贷款33.5亿元。项目建成后，可解决24,486户城镇中低收入居民的居住问题。



西永公租房实景图
Xiyong public rental houses

不断强化信贷扶贫力度

本行积极落实国家“十二五”扶贫开发工作计划，重视信贷扶贫工作，以带动贫困户增收、提高贫困地区劳动力素质、调整贫困地区产业结构为扶贫开发工作重点。2011年，在国家级、省级贫困县累计发放贷款2,644亿元，年末贷款余额4,399亿元，支持1,892家产业化龙头企业，带动386万户农户实现户均增收9,905元。

案例

西藏分行支持牧民增产增收

西藏分行以小额信贷为载体，重点对年人均纯收入低于1,700元（含）的农牧户、安居工程建设中的游牧民以及农房改造贷款实行了扶贫贷款利率，为进一步促进西藏农牧民增产增收，改善农牧民生活条件起到了良好的助推作用。截至2011年末，累计发放扶贫贷款55.71亿元，扶贫贷款余额达到21.93亿元，120万农牧民从中受益。

Serving Sannong and Supporting the Real Economy

Case Studies

Hubei Branch supports construction of Hankou City Plaza welfare housing project

Hubei branch gave full support to the largest welfare housing project in Wuhan, Huasheng Hankou City Plaza Project. With a planned construction area of 850,000 m², the north and south districts of the development can accommodate nearly 10,000 households. As of end-2011, Hubei Branch had issued total loans of RMB600 million for the project and 5,841 households had moved into new homes in its southern district.

Chongqing Branch supports construction of Xiyong public rental housing project

In 2011, Chongqing Branch gave priority to one of the largest welfare housing projects in Chongqing, the Xiyong public rental housing development. As a leading provider of consortium loans, Chongqing Branch issued loans of RMB3.35 billion for the project, which is set to benefit 24,486 medium and low-income urban households once completed.

Strengthening Support for Poverty Relief

In response to government poverty relief efforts as part of the 12th Five-Year Plan, the Bank prioritized credit support in this area, focusing in particular on stimulating income growth for deprived households and improving employment quality and industrial structures in poverty-stricken areas. In 2011, ABC issued total loans of RMB264.4 billion to impoverished county areas, bringing its year-end loan balance to RMB439.9 billion. Such loans benefited 1,892 leading industrialized enterprises and increased the income of 3.86 million farming households by an average of RMB9,905 each.

Case Study

Tibet Branch helped herdsmen boost production and income

Our Tibet Branch granted small-volume loans to farmers and nomads with an annual per-capita income of RMB1,700 or below as part of the ongoing welfare housing program, as well as offering loans for renovation of farmers' houses at poverty-relief interest rates, helping to further increase output and income among Tibet's farmers and nomads, and raising their living conditions. As of the end of 2011, ABC's total issuances and balance of poverty-relief loans reached RMB5.571 billion and RMB2.193 billion respectively, benefiting 1.2 million farmers and nomads.

绿色治理 助力节能环保
Green Governance for
Environmental Protection



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绿色治理 助力节能环保

本行秉承可持续发展理念，将节约能源和保护环境视为义不容辞的责任，积极倡导并实施低碳金融发展战略，将“绿色治理”理念贯穿到公司治理的各个环节中，致力于建设环保型、友好型、节约型的“绿色银行”。

推广绿色信贷

2011年，本行认真贯彻执行国家产业政策和环保政策，持续将“绿色治理”、“低碳金融”理念融入信贷政策、制度和流程之中，严格执行环保“一票否决制”，加快“两高一剩”行业信贷退出力度。

积极支持“绿色信贷”项目

本行大力支持以循环经济项目、节能环保工程、环保设备生产企业、污水处理企业为重点的“绿色工业”、“绿色农业”和第三产业发展，对落实先进工艺、能够节能降耗的项目，优先审批发放贷款，并将企业环保守法情况作为贷款审批的必备条件之一，实行环保标准“一票否决制”，2011年本行因环保因素否决贷款106笔，涉及贷款41.57亿元。

截至2011年末，全行支持节能环保项目¹599个，贷款余额881.68亿元，既推动了银行信贷业务的可持续发展，又促进了“十一五”节能减排目标的实现。



浙江分行支持的浙江东白山风电场
Zhejiang Dongbaishan Wind Farm
supported by Zhejiang Branch

案例

黑龙江大庆分行支持高效农业技术推广应用

黑龙江大庆分行积极支持节水灌溉、旱作农业、深松深耕等高效节水技术的推广应用，力助大庆市实施“抗旱保收田”战略，扶持该市“玉米膜下滴灌”科技含量较高的节水灌溉项目，为5家膜下滴灌企业贷款3,220万元，促进了农业科技水平的提高。目前，大庆市“抗旱保收田”已达631万亩，其中，喷灌370万亩、膜下滴灌166万亩、水田95万亩，全市近60%的耕地不用再看老天“脸色”。

天津分行支持大港沙井子风电场项目建设

2011年，天津分行累计为天津国电洁能电力有限公司发放固定资产贷款2.5亿元，支持该公司建设天津大港沙井子风电场一期工程项目风机33台，均已并网发电，每年将向当地提供清洁、绿色的可再生电能9,730万千瓦时，与相同发电量的火电相比，相当于每年可节约燃煤3.46万吨、减少二氧化碳排放约6.24万吨。

注：

¹ 节能环保项目包括新能源开发或利用项目、清洁发展机制项目、资源综合利用项目、节能减排技术改造项目等。

Note:

¹ Energy-saving and environmental protection projects include projects relating to new energy development or utilization, clean development mechanism, resource efficient utilization, energy conservation and emission reduction technology reform.

Green Governance for Environmental Protection

In accordance with the concept of sustainable development, the Bank considers energy-saving and environmental protection as a duty, actively advocates and implements a low-carbon finance development strategy, applies the concept of “green governance” to all sectors of the Bank, and devotes itself to the construction of an environmentally friendly and energy-saving “green bank”.

Promoting Green Loans

In 2011, the Bank carefully executed national policies on industrial transformation and environmental protection, diligently integrated the idea of “green governance” and “low-carbon finance” into credit extension policies, systems and procedures, strictly implemented the “one-vote veto” mechanism of environmental protection policies, and accelerated the process of withdrawing loans for industries with high energy consumption, high pollution and overcapacity.

Actively Supporting “Green Loan” Project

The Bank eagerly supported the development of the “green industry”, “green agriculture” and tertiary industries that focus on recycling, energy-saving and environmentally friendly projects, environmental protection equipment manufacturing and sewage disposal. The Bank prioritized checking and approval of loans to projects with advanced technologies in energy saving and consumption reduction. The Bank also took into consideration the level of compliance that enterprises’ exhibited with environmental protection laws and regulations as a requisite for loan approvals, and implemented the “one-vote veto” mechanism of environmental protection policies. In 2011, the Bank rejected 106 credit applications totaling RMB4.157 billion due to non-compliance with environmental protection standards.

As of the end of 2011, the Bank granted a total of RMB88.168 billion to 599 energy-saving and environmental protection projects¹, which helped promote sustainable development of its credit business and also drew it closer toward the energy conservation and emission reduction goal specified in the “11th Five-Year Plan”.

Case Studies

Heilongjiang Daqing Branch supported application of high-efficiency agricultural technologies

To help Daqing City implement an “anti-drought fields” strategy, Heilongjiang Daqing Branch vigorously supported the application of high-efficiency water conservation technologies, such as water-saving irrigation, dryland farming, deep plowing and scarification, and specifically favored water-saving irrigation projects using “Corn Membrane Drip Irrigation” technology. It provided RMB32.2 million in loans to 5 enterprises engaged in membrane drip irrigation technology, which helped improve the level of agricultural technology. At present, Daqing has 6.31 million mu of “anti-drought fields” comprising of 3.7 million mu of sprinkler-irrigated fields, 1.66 million mu of membrane drip-irrigated fields and 950,000 mu of paddy fields. As a result, nearly 60% of cultivated fields will no longer be affected by rainfall conditions.

Tianjin Branch supported construction of Dagang Shajingzi Wind Power Project

In 2011, Tianjin Branch provided RMB250 million in fixed asset loans to Tianjin Guodian Jieneng Power Co., Ltd. for its Tianjin Dagang Shajingzi Wind Power Project. All 33 wind turbines built in the first phase of the project were connected to the grid and are expected to generate 97.3 million KWH of clean and renewable electricity every year for Tianjin. These wind turbines save 34,600 tons of fuel coal and reduce CO₂ emissions by around 62,400 tons each year when compared with the equivalent thermal power generating capacity.

绿色治理 助力节能环保

案例

山东分行支持皇明集团太阳能项目建设

皇明集团是从事太阳能热水系统、太阳能高温热发电、海水淡化、绿色低碳住宅开发等的大型集团公司。10多年来，山东分行向该公司累计投入10多亿元资金。截至2011年末，已发放1亿元贷款支持由皇明集团开发的全国首家以太阳光热、光电为主要能源的低碳微排社区——“皇明·蔚来城节能示范小区”建设。



皇明蔚来城项目效果图
Design model of Himin Weilai City Community

广东分行支持广州污水处理综合整治项目

2008年以来，广东分行积极支持广州市污水治理和河涌整治项目。截至2011年末，对广州市水务投资集团的贷款余额为16.33亿元，支持广州新建污水处理厂38座、污水泵站48座、市政污水管网1,094公里，新增污水处理能力236.58万吨/日，综合整治市内河涌121条。据环保部门监测，与2008年相比，2011年，仅广州中心城区减少污水直排漏排进珠江100万吨/日，河涌水质持续好转，水生态逐步恢复。

严控“两高一剩”行业贷款

本行将“两高一剩”行业作为信贷管理的分析重点和监控对象，通过提高准入门槛、强化额度管控、上收审批权限、推行名单制管理等手段，有效控制“两高一剩”贷款增量和增速。2011年，新制定多晶硅、平板玻璃、风电设备制造行业信贷政策，基本实现对“两高一剩”行业的全覆盖，“两高一剩”行业客户退出1,099户，涉及贷款444.27亿元。

践行低碳金融

提升电子化水平

本行融合发展信息技术与金融服务，不断提升电子化水平，为广大客户提供无纸化、低成本、高效率的金融服务。2011年，本行电子渠道业务分流率达到62.6%，即六成以上的业务通过电子渠道完成。2011年全年电子渠道的业务量相当于近29万名柜员或3万个网点的业务规模，节约了大量的人力物力，提高了业务效率，降低了能源消耗。

Green Governance for Environmental Protection

Case Studies

Shandong Branch supported Himin Solar's construction of solar power projects

Himin Solar is a large company engaging in solar water heating systems, high temperature solar power generation, seawater desalination and development of green low-carbon residences. Shandong Branch has issued loans of over RMB1 billion for Himin Solar over the past 10 years. As of the end of 2011, Shandong Branch had provided RMB100 million in loans to support Himin Solar's construction of "Himin Weilai City Energy-Saving Demonstration Community" – China's first low-carbon and minimum emission community that utilizes opto-thermal and photoelectric solar power as its main energy source.

Guangdong Branch supported sewage disposal and comprehensive improvement projects in Guangzhou

Guangdong Branch has lent its support to sewage disposal and river regulation projects in Guangzhou since 2008. As of the end of 2011, Guangdong Branch provided RMB1.633 billion in loans to Guangzhou Water Investment Group. Using these loans, Guangzhou has built 38 sewage treatment plants, 48 sewage pumping stations, 1,094 km of municipal sewage pipes, increased its sewage disposal capacity by 2.3658 million tons/day, and comprehensively regulated 121 rivers in the city. Central Guangzhou alone reduced the quantity of sewage directly draining or leaking accidentally into the Pearl River by 1 million tons/day in 2011 compared to levels in 2008, according to environmental protection authorities. Guangzhou's aquatic ecosystem is gradually recovering alongside continuous improvements in river water quality.

Strictly Controlled Loans to Industries with High Energy Consumption, High Pollution and Overcapacity

The Bank placed great importance to analyzing and monitoring industries with high energy consumption, high pollution and overcapacity. The Bank effectively controlled the rate and size of new loans granted to such industries by lifting access standards, intensifying management over credit line, centralizing approval authority and implementing list management measures. The Bank's newly formulated loan policies in 2011 basically covered all industries with high energy consumption, high pollution and overcapacity, including polysilicon, plate glass and wind power equipment manufacturing. In 2011, the Bank delisted 1,099 clients in industries with high energy consumption, high pollution and overcapacity with a repayment of RMB44.427 billion in total loans.

Implementing Low-Carbon Finance

Improving Technology Level

The Bank has continued to improve its technology level by integrating information technology into financial services. It aims to provide paperless, low-cost and high-efficiency financial services for customers. In 2011, the substitution rate of the Bank's electronic service channels over traditional channels reached 62.6%, meaning that more than 60% of its business was conducted through electronic service channels last year. The business volume achieved via electronic service channels in 2011 was equal to that of nearly 290,000 tellers or 30,000 branch outlets, which resulted in significant manpower and material resources savings, improved business efficiency and reduced energy consumption.

绿色治理 助力节能环保

支持清洁发展机制项目

2011年，本行继续推进清洁发展机制(CDM)财务顾问业务。2008年以来共对18个项目进行了准入和重点开发，项目地域范围涵盖四川、山东、广西、内蒙、湖北、贵州、云南等多个省份，涉及到水电、风电、生物质电三大业务领域。

案例

山东分行办理国内首笔碳信用交易融资业务

山东分行和新加坡分行共同为济南钢铁集团和全球500强企业来宝集团办理国内首笔碳信用交易融资业务，帮助中国企业的节能减排项目从国际交易机制中获益，进一步拓宽银行与企业合作的深度和广度。该笔碳信用交易融资业务融资总额达1,500万欧元，可实现225万吨的碳减排指标。

推广“金穗环保卡”

自2008年与中华环保联合会共同推出金穗环保卡以来，本行不断加大发卡力度。在保障持卡人环保权益，便利持卡人环保消费、实现持卡人环保公益愿望的基础上，本行积极开展各类活动，呼吁每一位消费者以“绿色消费”为己任，倡导个人生活中的环保行为。截至2011年末，金穗环保卡累计发行69.15万张，比2010年增加9.25万张。

坚持绿色办公

本行坚持倡导绿色办公，着力提高资源利用效率，努力降低资源和能源的消耗。

用科技力量打造无纸化办公模式，形成内部办公管理、风险管控、营销与业务管理等办公自动化系统，有效减少了纸张等易耗办公用品的使用量。

加快全行视频会议系统建设，本行视频会议系统已普及全辖各二级分行和部分支行。2011年总行召开视频会议168次。

在坚持“三公”采购原则的基础上，实施绿色采购和节能降耗办公方案，在基建装修、网点改造过程中选用绿色环保材料，减低对环境的污染。

在全行推广使用企业网银代发工资及电子工资单，减少纸张及打印设备消耗，绿色环保、安全便捷。

总行本部办公资源消耗情况表

Consumption of office resources by the Head Office of ABC

指标 Indicator	2009	2010	2011
人均用电(度/人) Electricity consumption per capita (kilowatt/per capita)	4,812.65	4,637.54	3,382.17
人均用水(立方米/人) Water consumption per capita (m ³ /per capita)	29.96	28.03	19.47
人均燃气量(立方米/人) Gas consumption per capita (m ³ /per capita)	53.56	52.68	45.26

Green Governance for Environmental Protection

Supporting Clean Development Mechanism (CDM) Related Projects

The Bank continued promoting its Clean Development Mechanism (CDM) financial consultancy business in 2011. Since 2008, the Bank granted loan approvals and provided support to 18 CDM projects which covered 3 main business areas of water power, wind power and bio-electricity. Those projects were located in administrative regions including Sichuan, Shandong, Guangxi, Inner Mongolia, Hubei, Guizhou, Yunnan.

Case Study

Shandong Branch handled the first carbon credit financing transaction in China

Shandong Branch and Singapore Branch jointly completed the first carbon credit financing transaction in China with Jinan Iron and Steel Group Corporation and Noble Group (a Global 500 enterprise), a development that enabled energy conservation and emission reduction projects by Chinese enterprises to benefit from international transaction mechanisms and helped cement cooperation between banks and enterprises. The carbon credit financing transaction, worth Euro 15 million, is expected to reduce CO₂ emissions by 2.25 million tons.

Promoting "Kins Environmental Protection Cards"

The Bank has vigorously promoted "Kins Environmental Protection Cards" since it and All-China Environment Federation jointly launched the financial cards in 2008. In the spirit of protecting cardholders' environmental protection right and interests, facilitating cardholders' environmental protection consumption and realizing cardholders' environmental protection wishes, the Bank held various activities where it encouraged consumers to uphold "green consumption" as their own duty and advocated environmental protection behavior in daily life. As of the end of 2011, the Bank had issued 691,500 Kins Environmental Protection Cards, up by 92,500 from 2010.

Promoting a Green Office

The Bank made great strides to improving resource utilization efficiency, and reducing resource and energy consumption.

The Bank continued moving toward a technology-based paperless office and established office automation systems for internal office management, risk management and control, marketing and business management, effectively reducing consumption of paper and other office supplies.

The Bank accelerated the installation of a video conferencing system, which so far has now been installed in all tier-2 branches and a number of sub-branches. The Head Office held 168 video conferences in 2011.

While adhering to the "open, fair and impartial principle" for purchasing, the Bank adopted green procurement and energy-saving and consumption-reduction schemes for its operations and selected environmentally friendly materials in its infrastructure construction, decoration and outlet renovations in order to reduce pollution.

In order to reduce consumption of paper and printing devices, the Bank also advocated the payment of salaries through corporate online banking and use of electronic payrolls, which is environmentally friendly, safe and convenient.

绿色治理 助力节能环保



大连分行开展植树造林活动
Dalian Branch carried out tree-planting and afforestation activities

开展环保活动

全行员工从自身做起，积极组织参与植树、青年志愿者等各类公益环保活动，以实际行动践行绿色环保理念，改善生态环境。2011年，本行组织义务植树活动2,870次，参与员工4.6万人，植树28.1万株。

案例

湖南株洲分行发行公共自行车市民卡



本行员工在向市民推介自行车市民卡
ABC's employees are recommending public bicycle cards to citizens

为倡导绿色健康出行，湖南株洲分行发行公共自行车市民卡。持卡人可以在株洲市任意一个租车点，租借自行车享受3小时内免费的绿色出行，该卡同时还具备金融功能。截至2011年末，已发行市民卡44,324张。

案例

深圳分行举办“Go Green新活再生”系列环保公益活动

2011年11月，深圳分行推出“Go Green新活再生”系列环保公益活动。其中“废旧电池换领环保购物袋”活动共收集废旧电池1,973节，送出环保购物袋近4,000个；“环保标签随手贴”活动在深圳分行共张贴环保小标贴5,881个，赠送客户3,211个，对节约水电起到了很好的提醒作用，仅该行本部12月的水电费比11月节省约7万元。



青岛分行员工7年坚持义务环保

青岛分行员工王德洋每次在青岛浮山登山晨练时，都带上装垃圾的袋子，随时捡拾游客丢弃的杂物。7年间，他带下山的垃圾至少有3吨。现在，部分登山的市民开始自觉的带走自己制造的垃圾。



王德洋带领群众在“浮山环保百人行动”中捡拾垃圾

Wang Deyang is leading citizens to collect garbage in the “A Hundred Men’s Environmental Protection Activity in Fushan Mountain”

Green Governance for Environmental Protection

Environmental Protection Initiatives

The Bank encouraged employees to actively participate in a variety of environmental protection activities like tree planting and youth volunteer activity, in order to fulfill the philosophy of maintaining and improving a green ecological environment. In 2011, the Bank organized 2,870 voluntary tree-planting activities during which 46,000 employees planted 281,000 trees.

Case Study

Hunan Zhuzhou Branch issued public bicycle cards for citizens

To advocate green commuting, Hunan Zhuzhou Branch issued public bicycle cards for citizens. Cardholders can rent bicycles for free at any bicycle rental stations for a three-hour ride. The cards also have financial functions. A total of 44,324 public bicycle cards had been issued to citizens as of the end of 2011.



本行悉尼代表处员工参加由悉尼市政厅组织的长跑活动，向当地市民传递绿色环保理念
ABC's employees in Sydney Representative Office participated in a long-distance race organized by Sydney Town Hall to promote the Bank's philosophy of maintaining a green environment to local citizens

Case Studies

Shenzhen Branch held "Go Green" environmental protection activities

In November 2011, Shenzhen Branch held "Go Green" environmental protection activities. During the "Exchanging Worn-out Batteries for Reusable Bags" activity, Shenzhen Branch collected a total of 1,973 expended batteries and handed out almost 4,000 reusable bags. Furthermore, during the "Pasting Environmental Protection Slogans" activity, 5,881 environmental protection slogan stickers were displayed in Shenzhen Branch and 3,211 were given to customers as gifts. These stickers are useful reminders to save water and electricity. As a result, Shenzhen Branch's electricity and water bill in December was about RMB70,000 lower than that of November.

Qingdao Branch employee's seven years of selfless environmental protection

Each time Wang Deyang, an employee of Qingdao Branch, goes to Qingdao Fushan Mountain for morning exercise, he would carry a bag to collect garbage littered by tourists. Wang has collected at least three tons of garbage over the past seven years, and his actions mean some citizens climbing the mountain are now beginning to remove their garbage.



厚德笃行 共创社会和谐
Contributing to Social Harmony
with Integrity



Customers First	78	客户至上
Caring for Employees	86	关爱员工
Corporate Transparency	88	诚信经营
Dedication to Public Welfare	90	热心公益

厚德笃行 共创社会和谐



陕西分行开设专门窗口服务世界园艺博览会
Shaanxi Branch opens Ad hoc windows
serving International Horticultural Exhibition

本行充分发挥网点网络、人才富集和资金雄厚的优势，积极开展诚信经营，致力于为国内外最广大客户提供卓越的金融服务，投身社会公益，与员工共享发展成果，促进社会和谐进步。

客户至上

秉承“客户至上 始终如一”的服务理念，大力加强客户服务体系建设，组织开展了网点“服务品质提升年”活动，不断提升服务质量和效率，提高客户满意度。

满足客户多元化金融需求

为了满足客户多样化的金融需求，建立22家“三农”产品创新基地，加大“三农”特色融资、专属渠道产品创新力度，加快推动IC卡等核心产品研发，不断丰富对公产品体系，全面提升差异化服务质量。2011年，总、分行分别投放新产品70项和873项，其中“三农”特色产品30项，市场响应和客户服务能力明显提升。

案例

首家推出国内旅游金融IC卡

2011年4月20日，本行正式推出国内首张旅游金融IC卡——张家界旅游卡，卡片服务功能更加强大，保密性能更加安全，技术操作更加智能化，同时提供同城本行提取超额还款免手续费的优惠。截至2011年末，该卡累计发行8,911张，受到持卡人普遍欢迎。



张家界旅游金融IC卡金卡及普卡卡样
Gold and standard Zhangjiajie Travellers'
Financial IC Cards

首家推出退役金专用卡

为实现对官兵提供从入伍服役到退役安置的全流程金融服务，本行首家推出退役金专用卡，提供免收工本费、异地支取手续费和简化开户激活手续等多项优惠政策。截至2011年末，共有37家分行发行此卡，发卡量达45万张，受到广大退役士兵的普遍欢迎。“有了农行的退役金专用卡，再也不用发愁揣着现金回家了，而且这张卡异地取款没有手续费，让我们退伍老兵走的很安心。”新疆石河子市公安消防支队新城中队退伍战士李远飞说。



Contributing to Social Harmony with Integrity

Leveraging its comprehensive branch network, abundant talent and considerable funds, the Bank strived to provide trustworthy and excellent financial services for domestic and overseas customers. To promote social harmony, it devoted itself to social welfare and shared the rewards of development with employees.

Customers First

Adhering to the service philosophy of "Customers First and Always", ABC greatly enhanced development of customer service systems. It carried out "Service Quality Upgrading Year" activity in an effort to improve service quality and efficiency as well as customer satisfaction.

Meeting the Diverse Financial Requirements of Customers

To cater to the diverse financial requirements of customers, the Bank established 22 product innovation centers for "Sannong", intensified innovation of special financing and exclusive channel products for "Sannong", quickened research and development of IC cards and other core products, continuously enhanced public product systems and comprehensively improved differentiated service quality. In 2011, the Head Office and branches launched 70 and 873 new products respectively, including 30 characteristic products specially designed for "Sannong". These new products marked a notable improvement of our customer service capacity and the ability to satisfy market demands.



深圳分行开设专门窗口服务大运会
Shenzhen Branch opens Ad hoc window serving the Universiade

Case Studies

Launching the first travelers' financial IC card in China

On April 20, 2011, the Bank officially launched the first travelers' financial IC card namely China-Zhangjiajie Travel Card that contained powerful functions, smarter operation, enhanced security, and incurs no charge for intra-city repayment of overdraft withdrawal at ABC. As of the end of 2011, 8,911 Zhangjiajie Travel Cards were issued and have won widespread acceptance.

Launching the first retirement pension card

In order to provide servicemen with a full range of financial services from enlistment to retirement settlement, the Bank issued the first retirement pension card offering multiple benefits including fee exemptions for card production and non-local withdrawals, simplified account opening and activation formalities. As of the end of 2011, 37 branches issued a total of 450,000 retirement pension cards. The cards were well received by retired soldiers. "With ABC's retirement pension cards, we are no longer bothered about carrying cash home. Besides, with this card, we don't have to pay for non-local withdrawal, which makes us feel at ease", said Li Yuanfei, a retired veteran of Xinjiang Shihezi Public Security Fire Control Detachment Xincheng Squadron.

厚德笃行 共创社会和谐

全面改善客户体验

本行按照“网点分类、功能分区、服务分层、客户分流、产品分销”的原则，持续深入推进网点转型，打造标准化服务平台，为广大客户提供优质、高效、舒适的金融服务环境。2011年，建设完工网点3,965个(含自助银行)，建成财富型网点1,620个。在2011年度中国银行业协会组织的评比中，共有9家网点获得中国银行业文明规范服务百佳示范单位称号。扎实推进“微笑行动”等四项主题活动，巩固网点文明标准服务和营销技能提升导入成果，客户体验和客户满意度全面提升。

1	2
3	4

- 1. 浙江湖州分行举办文明标准服务晨会pk赛
Zhejiang Huzhou Branch held civilized standard service morning contest
- 2. 青岛分行参加行风热线节目，自觉接受社会和客户监督
Qingdao Branch participated in Trade-Atmosphere Hot Line to accept the supervision from customers and the society
- 3. 宁波分行组织业务技术大练兵
Ningbo Branch organized business skill training
- 4. 新疆分行开展“微笑服务、赢在大堂”主题活动
Xinjiang Branch carried out thematic activity – “Win by Smile Service at Hall”



提供便捷的电子化金融服务

构建以网上银行、手机银行、自助银行为代表的电子交易渠道体系和以客户服务中心为代表的电子服务渠道体系以及覆盖12大行业的电子商务系统，优化业务流程，大力研发应用新产品、新技术，切实防范客户交易风险，满足客户多元化金融需求。截至2011年末，电子渠道交易笔数210.83亿笔，同比增长45.52%。

Contributing to Social Harmony with Integrity

Improving Customers' All-round Experience

Following the principle of "outlet classification, functional area, service stratification, customer diversification and product distribution", the Bank has intensified efforts to transform outlets in order to build a standard service platform that provides a quality, efficient and comfortable financial service environment to customers. In 2011, the Bank completed 3,965 outlets (including self-service banks) and 1,620 wealth outlets. In 2011, 9 outlets were recognized as "top 100 standard service outlets" by the China Banking Association. In addition, the Bank forged ahead with "smile action" and other three activities and consolidated sound standard services and marketing skills, which fully improved customers' experience and satisfaction.

Providing Convenient Electronic Financial Services

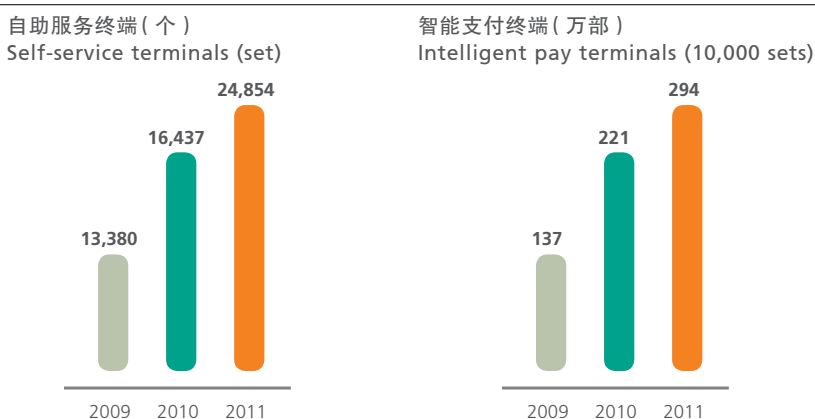
To meet the broadening financial demands of customers, ABC built electronic transaction systems represented by e-banking, mobile banking and self-service banking, electronic service systems represented by customer service center and electronic commerce systems covering 12 industries. The Bank also optimized operation flow, while vigorously researching and developing new products and technologies, and protecting customers from transaction risks. As of the end of 2011, ABC's number of e-banking transactions had increased 45.52% year-on-year to 21.083 billion.



香港分行企业网银系统正式上线
Hong Kong Branch's corporate e-Banking system commenced operation

近三年自助服务终端、智能支付终端数量

Number of self-service terminals and intelligent pay terminals in the last three years



厚德笃行 共创社会和谐

案例

推出中小企业网银“智锐版”

为有效解决面向中小企业的网上银行推广难问题，本行推出了面向中小企业客户的企业网银“智锐版”，产品具有安装简单、操作灵活、功能实用的特点。推出仅半年时间，智锐版新增客户15.7万户，占企业网银客户增量的三分之二。



本行举办“e市场 赢轻松”电子银行走进专业市场活动
The Bank developed “E-Market Brings Ease” e-banking to professional market

推进手机银行客户端建设

为拓展手机银行的服务功能，本行全年两次升级手机银行，新增消息定制、第三方存管、信用卡部分功能、基金、双利丰、银期转账等功能，有序推进手机银行客户端项目建设。截至2011年末，手机银行客户3,483万户，新增2,000万户；交易笔数5,881万笔，交易金额1,563亿元。

西藏分行城乡网点基本实现全联网

长期以来，西藏特殊的地理环境和相对滞后的基础设施建设，制约着金融服务业的信息网络建设。为缩小西藏城乡金融发展差距，本行高度重视和支持辖属西藏分行推进营业网点电子信息化建设。截至2011年末，西藏分行电子化网点达到209个，基本实现了所有城区网点、县支行及重点乡镇营业所的电子化，同步完成与全系统网点的互联互通，为本行在农牧区推广小额信用贷款、安居工程贷款、惠农卡、新型农村养老保险等业务提供了强大的技术网络支持，雪域高原各族人民特别是广大农牧民的基础金融服务得到显著改善。

Contributing to Social Harmony with Integrity

Case Studies

Launching online banking "Zhirui Version" for SMEs

In response to difficulties in promoting online banking to SMEs, the Bank launched Corporate Online Banking (Zhirui Version) for SME customers, featuring simple installation, flexible operation and practical functions. In only half a year, the Bank added 157,000 Zhirui Version customers, accounting for 2/3 of corporate online banking customers.

Promoting the development of mobile banking

The Bank developed mobile banking services and gradually promoted uptake of mobile banking by upgrading mobile banking services twice in the year and adding message customization, third party depository, part functions of credit card, fund, Shuang Li Feng and bank-futures transfer. As of the end of 2011, the Bank had 34.83 million mobile banking customers, an increase of 20 million; 58.81 million transactions and transaction value of RMB156.3 billion.



本行举办手机银行业务专项推广活动
The Bank held promotional activities for mobile phone banking

Achieving general networking between urban and rural outlets of Tibet Branch

Tibet's challenging terrain and underdeveloped infrastructure construction have largely hampered efforts by the financial services sector to build local information networks. To narrow the financial development gap between urban and rural areas in Tibet, the Bank attached great importance to and supported Tibet Branch in promoting construction of e-information outlets. As of the end of 2011, Tibet Branch had 209 electronic outlets, basically computerized outlets in cities, branches in counties and sub-branches in major townships and synchronously completed interconnection with the general system, providing strong technical support for the Bank in promoting such businesses as micro-credit loans, loans to welfare housing projects, Huinong Card, new rural old-age insurance and significantly improving the basic financial services of all ethnic groups especially farmers and herdsmen in the snowy plateau.

厚德笃行 共创社会和谐

畅通客户服务渠道

积极推动客服中心一体化建设，总行客服中心覆盖范围扩大到34家分行，形成总行客服中心（天津）、三农客服中心（成都）、客服中心（上海）和江苏、浙江、广东分行“3+3”客服体系。启动了“新一代”客服中心系统建设，持续完善客服系统功能，不断提高客户咨询及投诉的处理效率。截至2011年末，95599客服中心总呼入量达4.68亿通，转人工6,233万通，有效处理客户投诉5.3万余件。

专题

保障IT系统安全稳定运行



为了应对业务快速发展、巨大的交易量、频繁的产品投产上线带来的系统压力，2011年，本行着力推动全行一体化生产运行体系，采用高并发海量数据处理等世界领先技术，满足多系统、多任务并发数据的处理需求。建立核心双备份的网络系统，确保业务交易网络运行安全。积极推进标准化体系建设，通过ISO20000IT服务管理体系和ISO27001信息安全管理体系统认证，是国内首家通过双认证的数据中心。

通过信息科技系统的建设，在日均交易量破亿、交易峰值达到1.32亿笔的情况下，全行实现了信息系统总体运行平稳，生产系统标准可用率达99.98%，实现了零差错的服务目标。

Contributing to Social Harmony with Integrity

Smoother Customer Service Channels

The Bank actively promoted the integration of customer service centers and increased the coverage of the Head Office Service Center to 34 branches, forming the system of the Head Office Service Center (Tianjin), Sannong Customer Service Center (Chengdu), Customer Service Center (Shanghai) and customer centers in Jiangsu, Zhejiang and Guangdong. The Bank also broke ground on construction of a "next-generation" customer service center system and continued to improve the functions of customer service systems and enhance efficiency in handling customer consultations and complaints. As of the end of 2011, our 95599 Customer Service Center had handled 468 million incoming calls, answered 62.33 million incoming calls and dealt with over 53,000 customer complaints.

Special report

Ensuring safe and stable operation of IT systems

In response to the pressures of rapid business growth, large transactions and the frequent creation and launch of products, the Bank in 2011 focused on promoting integrated production and operation system and adopted world leading technologies including highly concurrent and massive data processing to meet the needs of multi-system and multi-task concurrent data processing. We established a core dual backup network system to ensure safe network operation of business transactions. We actively promoted the construction of standard systems and passed ISO20000IT and ISO27001 certification, the first data center in China to have passed certification of both systems.

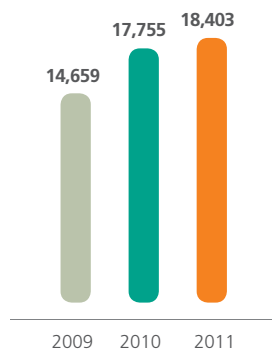
In handling an average daily trading volume exceeding 100 million transactions and reaching 132 million transactions at trading peak, the Bank's IT systems achieved information system and production system availability of 99.98%, realizing the service objective of zero errors.

厚德笃行 共创社会和谐

近三年提供就业岗位数量

The number of jobs offered in the last three years

单位：人
Unit: person



关爱员工

本行以“德才兼备 以德为本 尚贤用能 绩效为先”的人才理念吸纳和培养人才，深植优秀的企业文化，保障员工合法权益，努力为员工创造良好的工作环境，提供多元化的职业发展平台，实现员工与企业共同成长。

广泛提供就业岗位

2011年，通过校园招聘、劳务派遣用工、大学生村官招聘等多种途径向社会提供各类就业岗位18,403个，连续三年进入中华英才网中国大学生最佳雇主TOP50排行榜。

保障员工合法权益

2011年，本行深化员工参与民主管理工作，组织召开了第一届职工代表大会第三次会议，代表提案答复率100%；充分保障女职工权益，全系统共建立工会女职工委员会3,872个。持续完善员工福利体系，构建企业年金、补充医疗保险、带薪休假等多元化福利机制，切实维护员工的合法权益。

2009-2011年员工构成情况

Employee Makeup from 2009 to 2011

指标 Indicator	2009	2010	2011
员工总数(万人) Total number of employees (10 thousand)	44.1	44.4	44.7
其中：县域员工人数(万人) Of which: Number of county-level employees (10 thousand)	20.4	20.7	20.9
女性员工占比(%) Proportion of female employees (%)	42.7	43	43.3
少数民族员工占比(%) Proportion of ethnic minority employees (%)	7.87	7.93	8.04

Contributing to Social Harmony with Integrity

Caring for Employees

The Bank attracted and nurtured employees under the principles of "Integration of integrity and high capabilities, integrity first, engagement on merits and capabilities, and priority in performance", instilled excellent corporate culture, protected their legitimate rights and interests, encouraged employees to create a good working environment, and provided diversified career development platforms to achieve common development of employees and the Bank.

Greater Opportunities

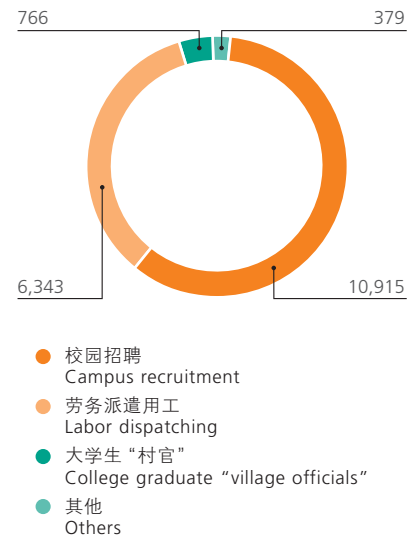
In 2011, the Bank offered 18,403 jobs through campus recruitment, labor dispatching and college graduate "village officials" recruitment and has been named by Chinahr.com as one of the "Chinese College Students Top 50 Employers" for three consecutive years.

Protecting Employees' Legitimate Rights and Interests

In 2011, the Bank engaged employees more in democratic management, held the third meeting of the 1st Workers Congress, with a proposal acceptance rate of 100%, fully protected the rights and interests of female employees and established 3,872 female employees committees. The Bank continues to improve employee welfare systems and construct diversified welfare mechanisms such as enterprise annuity, supplementary medical insurance and paid leave to maintain the legal rights and interests of employees.

2011年提供就业岗位结构分类
Structure classification of jobs offered in 2011

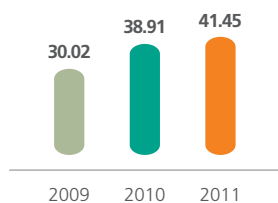
单位：人
Unit: person



厚德笃行 共创社会和谐

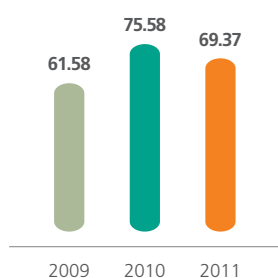
近三年全行管理类人员培训
Senior managers trained in the last three years

单位：万人次
Unit: 10,000 man-times



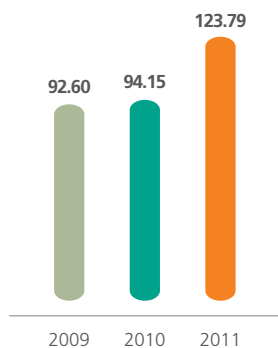
近三年全行专业类人员培训¹
Professional staff trained in the last three years¹

单位：万人次
Unit: 10,000 man-times



近三年全行操作类人员培训¹
Operating staff trained in the last three years¹

单位：万人次
Unit: 10,000 man-times



拓宽职业发展通道

2011年，本行在已经搭建起的管理、专业、操作三大序列“多通道”发展平台基础上，以信息科技专业序列人才为试点，启动了资深以上专业岗位体系建设，开展首批IT资深专员的选聘工作，拓宽员工发展路径；大力实施基层经历补课、从基层选调人才、行际间交流挂职、行内外交流等四项制度，共有277名干部员工参加总分行、省际间交流挂职，丰富了员工成长经历。

加大员工培训力度

继续加大员工培训力度，整合优化培训资源，建立网络学院，按照“按需培训”、“务实求效”的原则，实施分层分类培训，全面提升员工素质。2011年，共举办各类培训班3.9万期，培训各类员工241.3万人次，人均年受训4.93次。

加强企业文化建设

开展行庆60年和“企业文化深植年”活动，推进企业文化建设，加大培训力度，真正推动企业文化“内化于心、外化于行、固化于制”。2011年，开发了企业文化网络课程，对全行员工进行文化普及教育。

诚信经营

2011年，本行加强行业自律、坚持依法合规经营，严格内控管理，展示了负责任大行的形象。

加强行业自律

严格执行《中国银行业自律公约》以及其他相关公约的规定，开展了“百佳”、“千佳”示范单位创建和文明规范服务示范单位星级管理等活动，有效维护了正常的金融市场秩序，促进了银行业金融机构有序竞争、友好合作和健康发展。

注：

¹ 表中2009年专业类人员培训和操作类人员培训数据是根据2010年和2011年两项数据之比估计得出的。

Note:

¹ The data of professional staff and operating staff trained for 2009 in the table are estimated based on the ratio of the data of 2010 and 2011.

Contributing to Social Harmony with Integrity

Broadening Career Development Path

In 2011, the Bank commenced the introduction of a senior-or-above professional post system and initiated the selection and recruitment of senior IT specialists to broaden employees' development path, based on the established "multi-channel" development platform of management, profession and operation and trials on IT talents. The Bank also vigorously implemented four systems of entry-level experience make-up, talent selection from the entry level, and temporary post exchanges between the Head Office and branches and communication inside and outside the Bank. A total of 277 cadres and employees participated in post exchanges between the Head Office and branches and across provinces, deepening the working experience of employees.

Strengthening Employee Training

The Bank continued to increase efforts in employee training, integration and optimization of training resources and the establishment of network institutes. Based on the principles of "on-demand training" and "being practical and seeking effect", the Bank implemented classification training to improve the quality of employees. In 2011, the Bank held a total of 39,000 training class sessions with employees trained for 2,413,000 man-times, averaging 4.93 times for each employee.

Promoting the Construction of Corporate Culture

By holding the 60th anniversary and "Corporate Culture Enrooting Year", the Bank promoted the formation of corporate culture and intensified training to put enterprise values at the heart, system and actions of the company. In 2011, the Bank developed relevant network courses to popularize corporate culture among employees.

Corporate Transparency

In 2011, the Bank strengthened self-discipline practices, operated in accordance with relevant laws and regulations and implemented strict internal control management – bolstering our image as a responsible big bank.

Strengthening Self-discipline

In strict accordance with the Self-discipline Convention of the Banking Industry of China and other relevant conventions, the Bank helped maintain normal financial market order and promoted orderly competition, friendly cooperation and healthy development of banking institutions by launching a campaign to establish "top 100" demonstration outlets and "top 1,000" standard service outlet star management activities.



河南分行建立廉洁从业教育基地
Henan Branch established trustworthy operation education base



甘肃分行举办《员工违反规章制度处理办法》知识竞赛
Gansu Branch held a quiz contest on *Measures for the Handling of Employees' Violations of Rules and Regulations*

厚德笃行 共创社会和谐



总行机关开展合规文化宣讲
The Head Office held compliance culture publicity

强化合规管理

严格按照中国银监会等国家五部委《企业内部控制基本规范及应用指引》的要求，在全行范围内开展了基础管理提升年、合规文化暨案防制度现场宣讲、案件风险排查等活动，全年共组织制度宣讲6,000多场次，知识竞赛900多次。同时，优化改造反洗钱系统，推进客户风险等级分类系统建设，进一步提升反洗钱科技化水平。

维护客户利益

充分尊重客户的知情权和选择权，介绍业务、推荐产品实事求是，注重风险提示。通过提升电子化技防水平、完善内控制度、严格信息查询等手段，保密客户信息，保障客户权益，有效维护客户利益。

专题

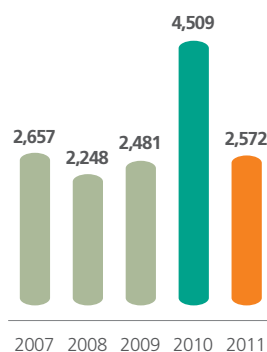
规范业务收费管理

2011年，针对社会公众比较关心的银行服务收费问题，积极落实有关服务收费政策，明确了业务收费管理的“四条禁令”，免除了人民币个人账户的11类34项服务收费，未新增任何收费项目和调高收费标准，对涉及民生的八类账户、农民客户、特殊客户群体以及小企业等均给予收费减免等优惠。

组织了三次大规模的收费专项检查活动，及时发现问题并落实整改，确保收费标准科学合理、有依有据。充分尊重客户知情权和选择权，切实提高收费服务透明度，对客户投诉实行“首问负责制”，积极做好沟通和解释工作，不断提高服务质量。

近五年对外捐赠额¹
Donation amounts in recent five years¹

单位：万元
Unit: RMB10 thousand



注：

¹ 对外捐赠金额为单位捐赠金额，不包括员工捐款

热心公益



本行捐助革命老区——山西武乡县红星杨小学学生食堂建设
The Bank contributed to the construction of student canteens in Hongxingyang Primary School, Wuxiang County, Shanxi – a historic revolutionary base



本行重庆分行深入谢家湾小学开展“农行文明伞进万家”大型公益活动
Chongqing Branch launched “ABC Civilization Umbrella to Tens of Thousands of Families” large public welfare activities in Xiejiawan Primary School

Note:

¹ The amount refers to corporate donations, exclusive of donations by employees

Contributing to Social Harmony with Integrity

Reinforcing Compliance Management

In strict accordance with the *Basic Norms and Implementation Guidelines for Enterprise Internal Control* of five ministries and commissions including China Banking Regulatory Commission, the Bank held activities such as Basic Management Upgrading Year, Compliance Culture and Prevention System On-site Publicity and Case Risk Inspection and organized over 6,000 regulation awareness activities and over 900 knowledge contests throughout the year. At the same time, the Bank optimized and upgraded anti-money laundering systems and promoted the development of customer risk rank classification systems to further improve anti-money laundering technologies.



四川分行开展公众反洗钱宣传
Sichuan Branch carried out public anti-money laundering promotion

Protecting Customer Interests

The Bank respects customer rights to information and choice, is practical in introducing businesses and recommending products, and pays attention to risk warning. It also keeps customer information confidential to protect customers' rights and interests and maintains customer benefits through improving IT-based prevention, perfecting internal control systems and strict information enquiries.

Special report

Regulating service charges

In 2011, in response to public concern over bank service fees, the Bank implemented relevant policy, defined "four bans" in service charges, canceled 34 service fees within 11 categories in RMB individual accounts, added no new charges and did not increase existing charges, and offered reductions and exemptions to eight types of accounts relating to farmers, special groups and small enterprises.

In addition, the Bank conducted three large-scale special inspection activities and quickly rectified issues uncovered by them to ensure valid and reasonable charging standards. The Bank will continue to fully respect customers' rights to information and choice, practically improve the transparency of charging services, adopt "initial consultation system" in customer complaints and actively communicate to constantly improve service quality.

Dedication to Public Welfare



本行冠名的“CCTV2011年度三农人物”活动颁奖典礼
The award ceremony of "CCTV People of Sannong 2011" sponsored by the Bank



本行举办剑桥奖学金项目签约仪式
The signing ceremony of Cambridge scholarship project held by the Bank

厚德笃行 共创社会和谐

2011年本行主要公益项目概览

公益项目类型	活动时间	活动内容
对外捐赠	2011-2012年	总行与友成企业家扶贫基金会签署捐赠协议，支持“香港青年内地服务学习计划”及“非物质文化遗产传承扶持计划”公益项目。
	2011年12月	总行组织员工自发向青海玉树、四川甘孜等高寒地带的游牧民捐赠御寒衣物200余斤。
	2011年3月	总行向华润慈善基金捐赠50万元，用于华润希望小镇建设。
	2011年8月	浙江分行向浙江省扶贫基金会大爱公益基金“大爱书屋”捐赠价值4.9万元的书籍。
	2010-2012年	河南分行对口帮扶开封兰考县固阳镇汪营村文化大院，工程将于2012年底前完工。
	2011年6-7月	海南分行与海南慈善总会共同为数百名贫困孤儿举办城市生活体验活动。
	2011年6月	天津培训学院向天津市少管所捐助图书2,000册。
捐资助学	2011年7月	总行与英国剑桥大学剑桥海外留学生基金会签署协议，自2012年起，连续三年，每年联合资助10名经济困难的国内优秀学子赴剑桥攻读硕士学位。
	2011年7月	总行向革命老区——山西武乡县红星杨小学捐资32万元，兴建学生食堂。
	2011年7月	上海分行与团市委签订“团中央青年就业创业见习基地”协议，为20名应届大学生提供基层实习机会。
	2011年8月	云南会泽支行每年出资10万元设立“金穗相伴”高考优秀学生奖励基金，用于奖励当年考取重点大学的优秀毕业生。
	2011年10月	香港分行联合香港明爱社会服务中心对香港玛丽曼女子中学开展“助学兴教”义工活动，帮助中学生了解香港银行业基础知识。
扶贫济困	2011年	总行向定点扶贫的河北献县和武强县各捐助100万元扶贫款。帮扶完成献县职业教育中心、教师进修学校远程教学站、武强县两所希望小学等项目建设。
	2011年	内蒙古分行先后定点帮扶乌盟商都县、锡盟正镶白旗等地区，为180户贫困家庭解决了春耕生产物资，为70户贫困家庭进行了危房、茅草房改造。
	2011年	吉林延边分行定点帮扶汪清县罗子沟太平村，投放农业生产贷款73万元。
	2011年	广东分行开展对口扶贫工作，结对帮扶贫困户共60户，为贫困村筹资捐款84.93万元。
	2011年	新疆分行对口帮扶喀什地区疏附县铁日果木乡托特库勒村农田灌溉机井和富民安居工程，有效改善了该村贫困户居住条件和生活环境。
普及金融知识	2011年3月	北京分行为丽泽地区拆迁客户举办“金融理财知识进社区”活动。
	2011年	河北海兴支行全年举办大型“送金融知识下乡”活动10余场，助力3,000多农户创业致富。
	2011年5月	山西分行组织青年员工，赴昔阳县大寨村举行“情系三农，惠泽城乡”送金融知识下乡活动。
	2011年11月	山东桓台支行组织30名员工骑自行车赴新城镇推介金融产品。
	2011年9月	大连分行组织全辖开展征信专题宣传月活动。
	2011年3月	青岛分行在中国石油大学、山东科技大学等四所高校举办电子银行营销宣传活动。
志愿者行动	2011年9-11月	福建分行2次组织200多名青年志愿者走上街头开展文明劝导活动。
	2011年10月	四川分行营业部组建“农行英语志愿者团队”服务第十二届中国西部国际博览会。
	2011年4月	陕西延安分行在枣园文化广场参加世园会金融服务动员大会，宣读世园会金融服务工作倡议书。
信贷扶贫	2011年10月	总行向中国扶贫基金会授信3亿元，支持小额信贷扶贫试点项目。
公益宣传	2011年4月	总行与公安部经侦局联合开展打击银行卡犯罪公益广告宣传活动。
	2011年8月	深圳分行开展以“绿色大运”为主题的团日活动，活动全程采用公交、地铁等绿色公共交通工具。

Contributing to Social Harmony with Integrity

Overview of the Bank's major public welfare projects in 2011

Type of public welfare projects	Time	Event
Donation	2011-2012	The Head Office and Youchange China Social Entrepreneur Foundation signed a donation agreement to support "Hong Kong Youth Service and Learning Program in Mainland" and "Intangible Cultural Heritage Inheritance Support Program" public welfare projects.
	December 2011	The Head Office organized employees to donate over 200 catties of clothes to nomads in high altitude and cold areas as Yushu in Qinghai and Ganzi in Sichuan.
	March 2011	The Head Office donated RMB500,000 to China Resources Charity Foundation for construction of China Resources Hope Town.
	August 2011	Zhejiang Branch donated RMB49,000 worth of books to "Great Love Bookstore" of Great Love Foundation of Zhejiang Foundation for Poverty Alleviation.
	2010-2012	Henan Branch supported the Culture Courtyard project of Wangying Village, Guyang Township, Lankao County, Kaifeng. The project will be finished before the end of 2012.
	June-July 2011	Hainan Branch and Hainan Charity Federation held city life experience activities for hundreds of poor orphans.
	June 2011	Tianjin Training Academy donated 2,000 books to Tianjin Juvenile Delinquent Rehabilitation Center.
Supporting schools	July 2011	The Head Office and Cambridge Overseas Trust signed an agreement to jointly support 10 domestic excellent students with financial difficulties to obtain master's degree from University of Cambridge each year in 2012-2014.
	July 2011	The Head Office donated RMB320,000 for the construction of student canteens in Hongxingyang Primary School, Wuxiang County, Shanxi – a historic revolutionary base.
	July 2011	Shanghai Branch and Shanghai Commission of Communist Youth League signed an agreement on "Central Committee of the Youth League Employment and Entrepreneurship Internship Base" to provide entry-level training opportunities for 20 undergraduates.
	August 2011	Huize Sub-branch of Yunnan every year invested RMB100,000 to establish the "Kins With You" award fund. The fund recognizes students for outstanding college entrance exam results, and rewards excellent students admitted to top universities for the year.
	October 2011	Hong Kong Branch and Hong Kong Caritas Social Work Services Division jointly held a voluntary activity of "supporting schools" in Marymount Secondary School to help students understand the basic operations of Hong Kong's banking sector.
Poverty relief	2011	The Head Office donated RMB1 million to Xian County and Wuqiang County of Hebei respectively, which are designated poverty relief areas. It also supported the construction of a vocational education center and distance teaching station of teachers' college for vocational studies in Xian County, as well as two hope primary schools in Wuqiang County.
	2011	Inner Mongolia Branch assisted designated areas as Shangdu County, Ulanqab League and Plain and Bordered White Banner, Xilin Gol League by providing spring ploughing production materials for 180 poor households and rebuilding dilapidated buildings and cottages for 70 poor households.
	2011	Yanbian Branch of Jilin offered poverty relief in Taiping Village, Luozigou Township, Wangqing County, and issued agricultural production loans of RMB730,000.
	2011	Guangdong Branch carried out poverty relief work in designated areas by supporting 60 poor households and raising RMB849,300 for poor villages.
	2011	Xinjiang Branch assisted in field irrigation motor-pumped well and welfare housing projects in Tuote Kule Village, Tieri Guomu Township, Shufu County, Kashi Region, effectively improving the village's living conditions and environment.
Popularizing financial knowledge	March 2011	Beijing Branch organized a "promoting financial knowledge to communities" event for relocated customers in Lize District.
	2011	Haixing Branch of Hebei held over 10 large activities for "promoting financial knowledge to the rural areas" and helped more than 3,000 farmers in starting up businesses.
	May 2011	Shanxi Branch organized young employees to hold "Love for Sannong and Rural Areas" financial knowledge to rural areas activities in Dazhai Village, Xiyang County.
	November 2011	Huantai Sub-branch of Shandong organized 30 employees to cycle to Xincheng Township to promote financial products.
	September 2011	Dalian Branch organized all sub-branches to hold a promotion month for credit reporting.
	March 2011	Qingdao Branch held e-banking marketing and promotion in China University of Petroleum, Shandong University of Science and Technology and other two universities.
Volunteer activities	September-November 2011	Fujian Branch twice organized over 200 youth volunteers to promote social services on the streets.
	October 2011	Office of Sichuan Branch organized the "ABC English Volunteer Team" to serve for the 12th Western China International Fair.
	April 2011	Yan'an Branch of Shaanxi participated in a financial services meeting for the International Horticultural Exposition at Zaoyuan Cultural Square and the financial services initiative of International Horticultural Exposition.
Anti-poverty credit	October 2011	The Head Office granted credit of RMB300 million to China Foundation for Poverty Alleviation to support poverty relief small loan pilot projects.
Public welfare promotion	April 2011	The Head Office and Economic Crime Investigation Department of the Ministry of Public Security jointly carried out public service advertising campaign against bank card crimes.
	August 2011	Shenzhen Branch held a group event themed on "Green Universiade", during which it adopted green public transport means such as buses and the subway.

厚德笃行 共创社会和谐

扶贫济困

在坚持做好信贷扶贫的同时，2011年，本行继续发挥自身实力优势，有计划、有针对性的开展了以总、分行定点扶贫和对外捐赠为主要形式的社会公益活动。总行机关扶贫开发办公室被国务院扶贫开发领导小组授予“全国扶贫开发先进集体”荣誉称号，并在“全国定点扶贫工作会议”上受到表彰。

案例

总行机关持续开展定点扶贫

总行机关以河北省武强县、献县两个国家级贫困县作为定点扶贫单位，2007年到2011年，累计捐资500多万元。其中，献县职教中心5年共培养各类技术工人4,000余人，带动农村富余劳动力转移9,000余人。



本行援建的武强中学运动场
The playground of Wuqiang High School
sponsored by the Bank



本行援建的献县职教中心数控培训车间
Numerical Control Training Workshop
of Xian County Vocational Education
Center supported by the Bank

支持灾后重建

采取信用扶持和无私捐助相结合的方式，全力帮助做好四川汶川及青海玉树地震、甘肃舟曲泥石流等重大自然灾害灾后重建工作。

案例

全力支持汶川地震灾后重建

“5·12”汶川地震3年来，本行累计向四川省39个重灾区发放灾后重建贷款655亿元，有力支持了灾区社会经济的全面恢复和发展。同时，积极向灾区累计捐款达1.84亿元，缴纳并捐助特殊党费6,064万元。

Contributing to Social Harmony with Integrity

Poverty Relief

In 2011, while maintaining anti-poverty credit, the Bank continued to leverage its advantages and carried out social welfare activities, mainly in the form of poverty relief and donations in designated areas organized by the Head Office and branches. The Poverty Relief Office of the Head Office was honoured as “Model Institution Contributing to Nationwide Poverty Relief” by the Leading Group on Poverty Relief of the State Council and was commended at the “National Work Conference on Poverty Relief in Designated Areas”.



陕西宝鸡分行5年来积极帮助移民村致富，得到了村民的感谢
Baoji Branch of Shaanxi received praise from villagers for its active efforts in helping the Immigrant Village prosper for five years

Case Study

The Head Office continued poverty relief efforts in designated areas

The Head Office donated a total of over RMB5 million to Wuqiang County and Xian County of Hebei – two counties designated as poverty relief areas – from 2007 to 2011. In particular, Xian County Vocational Education Center has taught over 4,000 technical workers and transferred 9,000 rural surplus laborers.

Supported Post-disaster Reconstruction

By combining credit support and donations, the Bank committed itself to helping reconstruction efforts after major natural disasters including the earthquake in Yushu, Qinghai, and the landslide in Zhouqu, Gansu.

Case Study

Fully supported post-earthquake reconstruction efforts in Wenchuan

Three years on from the Wenchuan earthquake, the Bank has supported the social and economic recovery and development of 39 heavily-affected areas in Sichuan by issuing a total of RMB65.5 billion in reconstruction loans as of May 12. Meanwhile, the Bank has donated a total of RMB184 million to the disaster areas, as well as paid and donated a special party fee of RMB60.64 million.

厚德笃行 共创社会和谐

案例

青海分行积极支持玉树灾后重建

2011年5月6日，青海分行在玉树县结古镇召开支持玉树灾后重建现场会，向牧民群众发放灾后重建贷款。



甘肃分行大力支持舟曲灾后重建

甘肃舟曲特大泥石流灾害发生以来，本行作为当地唯一一家大型国有商业银行，积极开辟信贷绿色通道，增加信贷品种，简化信贷手续，扩大授权种类和授信额度，放宽贷款利率，为舟曲灾后重建提供及时必要的信贷支持。一年来，已发放各类灾后重建贷款4,961万元。



捐资助学



2009年以来，总行个人金融部先后10余次赴北京太阳村看望社会特殊人员子女，并累计捐赠款物价值近15万元

Since 2009, the Personal Finance Department of the Head Office has visited the children of affected people in Taiyang Village, Beijing more than 10 times and donated a total of about RMB150,000



辽宁分行给尚志乡新考入大学的27名贫困学生发放助学金

Liaoning Branch provided grants to 27 poor students in Shangzhi Township who had been admitted into universities

Contributing to Social Harmony with Integrity

Case Studies

Qinghai Branch actively supported post-disaster reconstruction efforts in Yushu

On May 6, 2011, Qinghai Branch held the On-the-spot Meeting of Supporting Yushu Post-disaster Reconstruction at Jiegu Township, Yushu County and issued post-disaster reconstruction loans to herdsmen.

Gansu Branch offered full support for the reconstruction in Zhouqu

As the sole large state-owned commercial bank in Zhouqu, Gansu, the Bank has offered timely and necessary credit support for post-landslide reconstruction efforts in the area by actively opening credit green channels, increasing credit varieties, simplifying credit formalities, expanding authorization types and credit limits and relaxing lending rates. In one year, the Bank issued various post-disaster reconstruction loans of RMB49.61 million.

Supporting Schools



广西崇左分行为贫困山区孩子们奉献爱心
Chongzuo Branch of Guangxi cared for children in poor mountainous areas



山东临沂分行捐助价值12万元学习用品助学老区学子
Linyi Branch of Shandong donated school supplies worth RMB120,000 to support students in historic revolutionary areas

厚德笃行 共创社会和谐

开展消费者宣传教育

开展“普及金融知识万里行”、“金融消费者权益保护及公众教育日”、“百县千镇零售产品营销宣传”等活动，提高消费者识别和防范金融风险的能力，保障消费者权益。2011年10月，在由中央金融团工委、中国银行业协会主办的全国送金融知识下乡宣传服务站创建经验交流会上，本行陕西铜川耀州区支行营业部、河北海兴县支行、四川射洪县支行太和大道分理处荣获全国送金融知识下乡宣传服务站先进单位称号并受到表彰。



上海分行理财师参加新民网访谈对话开展金融教育
Shanghai Branch's financial planners took part in an interview and dialog for undertaking financial education on www.xinmin.cn



山西分行开展金融知识送大赛活动
Shanxi Branch held a financial knowledge event in Dazhai Village



贵州分行员工进村宣传“新农合”
Employees of Guizhou Branch visited villages to promote “new rural cooperative medical care”



浙江湖州分行员工向市民宣传反假币知识
Employees of Huzhou Branch of Zhejiang educated citizens on anti-counterfeiting measures in currency



黑龙江分行组织员工深入社区为百姓普及金融知识
Heilongjiang Branch organized employees to popularize financial knowledge in communities



河北承德分行开展送金融知识“三下乡”活动
Chengde Branch of Hebei held an activity to popularize financial knowledge to “rural areas”

志愿者在行动

本行青年志愿者是一支义务服务社会的先锋队 and 主力军。截至2011年末，全行青年志愿者注册人数达8,096人，全年参与服务达23,390人次，总服务时间超17万小时。

案例

江苏徐州分行员工孔斌自1992年至今，坚持20年义务献血，献血总量达到8.2万毫升，先后4次获得国家卫生部、红十字会、解放军总后勤部颁发的国家最高奖——无偿献血金奖。

Contributing to Social Harmony with Integrity

Conducting Consumer Publicity and Education

The Bank has enhanced the capabilities of our consumers in identifying and preventing financial risks and protected consumer rights and interests by launching activities such as "Long March of Popularizing Financial Knowledge", "Financial Consumer Rights and Interests Protection and Public Education Day" and "Retail Products Marketing and Promotion in Counties and Townships". Three offices – the Yaozhou Sub-branch of Tongchuan, Shaanxi; Haixing Sub-branch of Hebei; and Taihe Street Office of Shehong County, Sichuan – won the title of National Model Institution of Promotion and Service Station for Popularizing Financial Knowledge to Rural Areas at the National Experience Exchange Meeting of Establishing Promotion and Service Stations for Popularizing Financial Knowledge to Rural Areas, jointly held by the Central Financial Work Committee and China Banking Association in October 2011.

Volunteer Activities

The Bank's pioneering youth volunteers are the driving force of our social volunteering services. There were 8,096 registered youth volunteers and with volunteer service participation reaching exceeding 170,000 hours as of the end of 2011.

Case Study

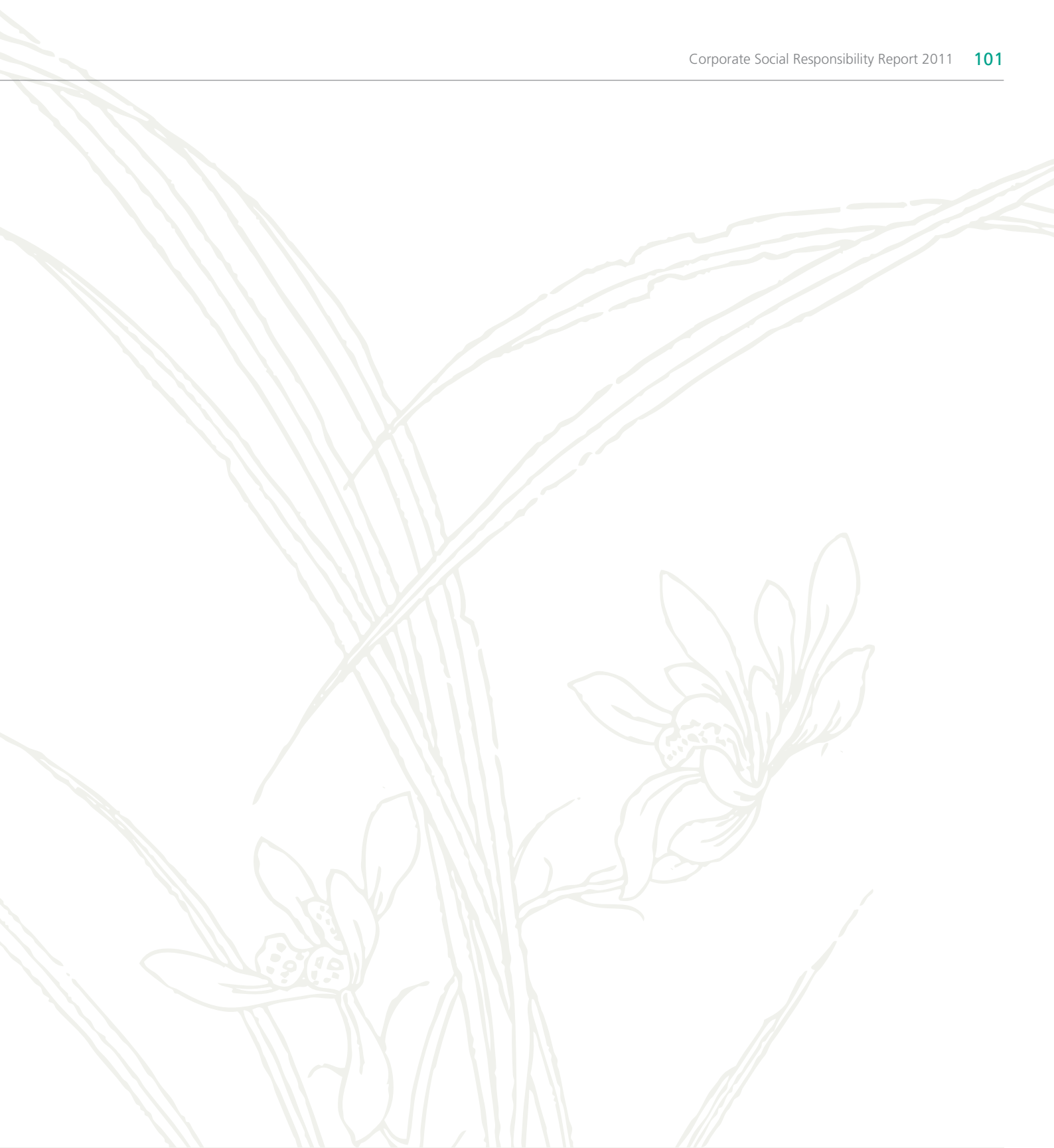
Kong Bin, an employee of Xuzhou Branch of Jiangsu, has been awarded the Gold Award for Voluntary Blood Donation – a top national award from the Ministry of Health, Red Cross Society of China and PLA General Logistics Department – on four occasions for voluntarily donating a total of 82,000cc of blood over 20 years beginning in 1992.



香港分行组织“探望独居老人 送圣诞温暖”义工活动

Hong Kong Branch organized a volunteer activity to visit and care for old residents on Christmas

未来展望 Outlook



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未来展望

2012年是实施“十二五”规划承上启下的重要一年，本行将按照中央提出的“稳中求进”工作总基调，秉承“诚信立业 稳健行远”的核心价值观，进一步将履行社会责任与本行的发展战略和日常经营更加紧密地结合起来，更好地支持实体经济发展，继续深化“三农”服务，强化城乡联动，夯实管理基础，坚持稳健经营，规范业务收费管理，切实提高可持续发展能力，全面推进银行与经济、社会、环境的持续协调发展。

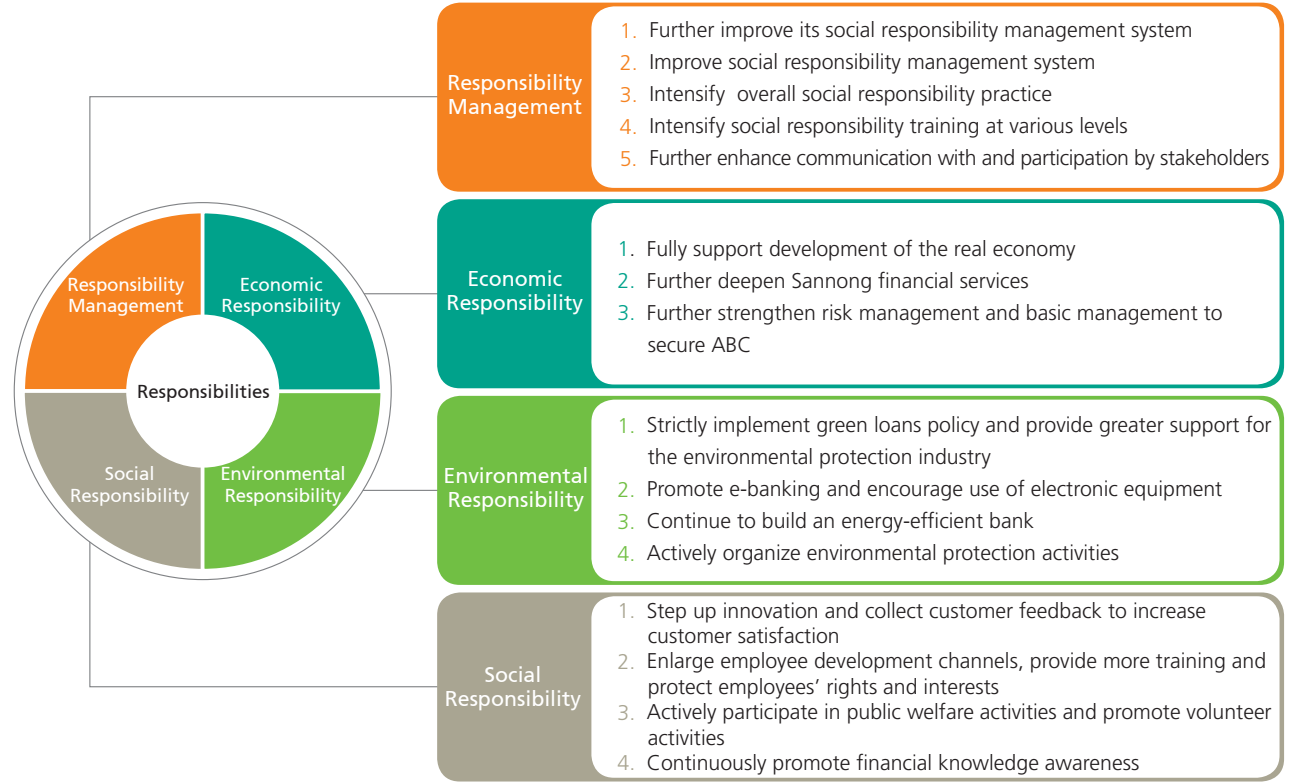
2012年关键目标



Outlook

With the start of the “12th Five-Year Plan” in 2012, ABC intends to fully meet its social responsibilities in line with the Bank’s development strategies and daily operations, improve support for the real economy, continue deepening Sannong services, strengthen urban and county area synergy, consolidate basic management, encourage steady operation, regulate service charges and substantially improve sustainable development capacity. These objectives will be met in accordance with the cornerstone policy of “making progress steadily” put forward by the Central Committee and our core values of “establishment with integrity, and operation with soundness”, and will ensure that ABC enjoys consistent growth in harmony with the economy, society and environment.

Key Objectives in 2012



附录

主要荣誉奖项

社会责任类：

评奖机构	荣誉奖项
中央国家机关社会治安综合治理委员会办公室	2011年度中央国家机关社会治安综合治理工作考评等级：优秀
国务院扶贫开发领导小组	总行机关扶贫开发办公室荣获“全国扶贫开发先进集体”荣誉称号
中国国际金融展组委会	优秀“三农”金融服务奖
中国银行业协会	中国银行业2010年度最佳社会责任规划奖
中国绿化基金会	2010生态中国贡献奖
中国中小商业企业协会	2011年度全国支持中小企业发展十佳商业银行
中国中小企业协会	2011年度优秀中小企业服务机构
中国社会科学院 中国经营报	2011卓越竞争力小企业金融银行
中国社会科学院 金融时报	年度最佳“三农”服务银行
北京市国家安全局	2011年度首都国家安全工作先进集体
第一财经日报	中国企业社会责任榜·杰出企业奖
华夏时报等	2010最强势风险控制银行
21世纪经济报道	最佳风险控制奖 第八届中国最佳企业公民奖 2011·亚洲最具社会责任银行奖
香港社会服务联会	香港分行荣获“商界展关怀”奖 (caring company)
中华英才网	“全国性银行十佳雇主”奖

Appendix

Main Honors and Awards

Social Responsibility:

Awarding Agencies	Honors and Awards
Office of Central Committee for Comprehensive Management of Public Security	Evaluated as "excellent" in comprehensive management of public security in 2011 by the Office of Central Committee for Comprehensive Management of Public Security
Leading Group on Poverty Relief of the State Council	The Head Office's Poverty Relief Office was honored as a "Model Institution Contributing to Nationwide Poverty Relief"
Organizing Committee of China International Financial Exhibition	Excellent "Sannong" Financial Service Award
China Banking Association	Best Social Responsibility Planning in China's Banking Industry 2010
China Green Foundation	Award for Contribution to Ecological China 2010
China Association For Small & Medium Commercial Enterprises	2011 Top 10 Commercial Banks Supporting the Development of SMEs
China Association of Small and Medium Enterprises	Outstanding Institutions Serving SMEs 2011
Chinese Academy of Social Sciences and China Business Journal	2011 Leading Small Enterprise Financial Bank
Chinese Academy of Social Sciences and Financial Times	Best Banking Service for "Sannong" of the Year
Beijing Municipal Bureau of State Security	Model Institution Contributing to State Security in Beijing 2011
China Business News	Outstanding Enterprise Award – China Corporate Social Responsibility Ranking
China Times	Best Risk Control Bank 2010
21st Century Business Herald	Best Risk Control Award, 8th China's Best Corporate Citizen Award 2011, Most Socially Responsible Bank in Asia
Hong Kong Council of Social Service	Hong Kong Branch was honored as a "caring company"
ChinaHR.com	Top 10 Employers as Banks in China

附录

品牌形象类：

评奖机构	荣誉奖项
中国企业文化研究会	“企业文化30年实践十大典范组织”奖
香港上市公司商会等	香港公司管治卓越奖
财富 / Fortune (中文版)	2011年“最具创新力的中国公司”称号
财资 / The Asset	China's Most Promising Companies 2011 (2011年最具潜力中国企业) Rising Star Domestic Bank, China (中国本土银行新星奖)
美国媒体专业联盟(LACP)	年度报告“远见奖”银奖
MerComm,Inc国际年报大赛	财务数据—荣誉奖
香港商报	2010年全球IPO投资者关系管理最佳银行
理财周报	2011年中国最佳银行财富管理品牌
上海证券报	金钥匙·安心得利·灵珑—金理财·2011年度优秀理财品牌
金融理财 金牌财富(北京)研究院	“金钥匙”品牌—“年度金牌影响力品牌”
中国法律与实务	中国金融机构业公司最佳法务组大奖
21世纪经济报道	2011年亚洲银行竞争力排行榜第三名

Appendix

Brand Image:

Awarding Agencies	Honors and Awards
China Corporate Culture Institute	Top Ten Organizations for 30 years of Corporate Culture Practice
Chamber of Hong Kong Listed Companies, etc.	Hong Kong Corporate Governance Excellence Award
Fortune (Chinese Edition)	2011 Most Innovative Chinese Company
The Asset	China's Most Promising Companies 2011 Awards – Rising Star Domestic Bank, China
League of American Communications Professionals (LACP)	Silver Vision Award for the 2010 Annual Report
ARC Awards by MerComm, Inc	Honors Award – Financial Data
Hong Kong Commercial Daily	2010 Best Investor Relations Management for IPO
Money Week	2011 Best Banking Wealth Management Brand in China
Shanghai Securities News	"Golden Key · An Xin De Li · Linglong" wealth management products – Golden Wealth Management – 2011 Best Wealth Management Product in China Award
Financial Money Golden Wealth (Beijing) Research Academy	"Golden Key" – "Annual Most Influential Brand"
China Law & Practice	Best Law & Practice Team in China's Financial Institutions
21st Century Business Herald	The third most competitive bank on the 2011 Asia Banks Competitiveness Ranking List

附录

业务经营类：

评奖机构	荣誉奖项
中华人民共和国财政部	2011年度记账式国债承销优秀奖
中华人民共和国审计署	全国内部审计先进集体
中国人民银行	一体化客户服务中心系统—科技发展三等奖 客户关系管理系统—科技发展三等奖
中国社会科学院 中国经营报社	2011卓越竞争力个人贷款银行
全国同业拆借中心	最佳衍生品交易奖 最具市场影响力奖
中国外汇交易中心	最佳衍生品做市商 最规范衍生品做市商 最大进步做市商 最佳技术做市商
中国金融认证中心	2011年中国网上银行综合实力奖
中国银行间市场交易商协会	优秀做市商
财资中国	中国财资十大综合大奖—最佳现金管理银行
欧洲金融EuroFinance	汇川奖—最佳现金与流动性管理奖
亚洲银行家	2011年亚太地区贸易融资最佳对手银行奖 2011年中国地区贸易融资最佳对手银行奖
证券时报	最佳银行投行 最佳财务顾问银行 最佳银团融资银行
第一财经日报	最佳个人贷款银行
首席财务官	最佳现金管理创新奖 最佳企业金融创新奖 最佳资产托管奖
和讯网	2011年度第九届中国财经风云榜“最佳资产托管银行”
东方财富网	2011年度最佳电子银行奖
《贸易融资》(Trade Finance)和 《全球贸易评论》(Global Trade Review)	山东分行和新加坡分行办理的国内首笔碳信用交易融资业务荣获“年度最佳交易”奖(Deals of the Year)和“2011年年度最佳交易”奖(Best Deals 2011)

Appendix

Business Growth:

Awarding Agencies	Honors and Awards
Ministry of Finance of the People's Republic of China	Honorable Award 2011 for Bookkeeping Government Bonds Underwriting
National Audit Office of the People's Republic of China	Internal Audit Model Institution in China
The People's Bank of China	ABC's integrated customer service center won the third Technology Development Award ABC's customer relations management system won the third Technology Development Award
Chinese Academy of Social Sciences China Business Journal	2011 Retail Loans Provider with Outstanding Competitiveness
National Inter-Bank Funding Center	Best Derivatives Award Bank with the Most Market Influence
China Foreign Exchange Trading Center	Best Derivative Market Maker Most Regulated Derivative Market Maker Greatest Progress Market Maker Best Technology Market Maker
CFCA	2011 Best China e-Banking Award
National Association of Financial Market Institutional Investors	Excellent Market Maker
Treasury China	Treasury China 10 Integrated Awards – Best Cash Management Bank
EuroFinance	HuiChuan – Awards of the Best Cash and Liquidity Management
The Asian Banker	The Leading Counterparty Bank in Asia Pacific for 2011 The Leading Counterparty Bank in China for 2011
Securities Times	Best Investment Bank Best Bank in Financial Consultancy Best Bank in Syndicated Financing
China Business News	Best Retail Loan Bank
CFO World	Best Cash Management Innovation Award Best Corporate Banking Innovation Award Best Assets Custody Award
Hexun	"Best Asset Custodian Bank" 2011 in the 9th China Finance and Economics Ranking
Eastmoney.com	2011 Best Electronic Bank
Trade Finance and Global Trade Review	The first carbon credit financing transaction in China handled by the Shandong Branch and Singapore Branch was awarded "Deals of the Year" and "Best Deals 2011".

附录

产品服务类：

评奖机构	荣誉奖项
中国电子商务协会 中国电子金融产业联盟	金爵奖“2011年度电子金融行业优秀示范企业” 2011年度最具竞争力电子银行品牌 2011年度用户满意十大电子金融品牌
中国国际金融展组委会	2011中国国际金融展优秀展会活动奖 金钥匙·个人资金归集—2011中国国际金融展年度最佳产品奖
中国中小企业协会	2011年度优秀中小企业服务产品大奖
新华社参考消息报社 国际先驱导报	小企业“简式贷”产品荣获“2011先驱中国年度产品奖”
金融理财 金牌财富(北京)研究院	年度最佳企业网上银行 年度最佳私人银行杰出贡献奖
零点研究咨询集团	用户之声企业奖之“传播先锋”奖 用户之声企业奖之“产品创意”奖
银行家	“金穗惠农卡”—中国金融营销十佳产品奖 “行云·现金管理”—中国金融营销十佳产品奖
第一财经日报	最佳现金管理产品奖
证券时报	最佳电子服务银行 最佳银行网站
上海证券报	金钥匙·安心得利·灵珑—金理财·2011年度最佳银行产品收益奖 金穗环保信用卡—金理财·2011年度最佳公益信用卡
理财周报	2011年中国最佳银行理财产品 2011中国最安全信用卡
《贸易金融》杂志 中国贸易金融网	最佳外汇服务银行
《企业司库》杂志	中国铁建现金管理项目“金司库奖”
和讯网	2011年度最佳企业网银奖 2011年度最佳客户满意度金融服务网站
网易	2011年度最佳信用卡品牌

Appendix

Products and Services:

Awarding Agencies	Honors and Awards
China E-Commerce Association China E-Finance Industry Alliance	Golden Cup Prize – “Excellent Demonstration Enterprise in the e-Banking Industry of 2011” Most Competitive e-Banking Brand of 2011 Top 10 Customer Satisfaction e-Banking Brand of 2011
Organizing Committee of China International Financial Exhibition	Excellent Exhibition Award at China International Financial Exhibition 2011 Golden Key · Personal Fund Collection – Annual Best Product Award at China International Financial Exhibition 2011
China Association of Small and Medium Enterprises	Outstanding SME Service Product 2011
Reference News under Xinhua News Agency International Herald Leader	“Easy Loans” was awarded “2011 Herald Product Award”
Financial Money Golden Wealth (Beijing) Research Academy	Annual Best E-Banking Enterprise Annual Best Bank Contributing to Private Banking
Horizon Research Consultancy Group	Awards for Enterprises Listening to Customers’ Voice – “Dissemination Pioneer” Award Awards for Enterprises Listening to Customers’ Voice – “Product Innovation” Award
The Banker	“Kins Huinong Cards” – China’s Top 10 Financial Marketing Product “Xingyun · Cash Management” – China’s Top 10 Financial Marketing Product
China Business News	Best Cash Management Product Bank
Securities Times	Best e-Banking Service Best Bank Website
Shanghai Securities News	“Golden Key · An Xin De Li · Linglong” Wealth Management Products – Golden Wealth Management – 2011 Best Banking Product Revenue Award Kins Environmental Protection Cards – Golden Wealth Management – 2011 Best Credit Card Devoted to Public Interests
Moneyweek	2011 Best Banking Wealth Management Product in China 2011 Safest Credit Card in China
Trade Finance Magazine WWW.SINOTF.COM	Best Foreign Currency Exchange Service Bank
Corporate Treasurer	“Golden Treasurer Award” among China’s railway construction cash management projects
Hexun	Silver Award of 2011 Best Corporate Online Bank 2011 Best Financial Service Website based on Customer Satisfaction
NetEase	Best Credit Card Brand 2011

附录

社会评价

2011年，省农行围绕全省发展大局，加大信贷投放力度，积极调整信贷结构，着力推进金融创新，竭诚服务三农，各项工作富有成效，为我省经济平稳较快发展作出了积极贡献。谨此致以感谢。

——浙江省委书记赵洪祝

“这是一个好办法，是切实的便利群众的好事。”

(山西省内14个县3,322个行政村的300万农民“足不出村”就能享受到农行带来的现代化金融服务，可以办理刷卡消费、转账、小额取现等业务。“村村通”受到百姓欢迎。)

——山西省委书记袁纯清

实意支持县域，真情服务“三农”。希望农行广西分行再接再厉，为广西“富民强桂”新跨越再创新功。

——广西壮族自治区主席马飏

我司非常认可农行现金管理团队的服务，也希望以此为契机，进一步扩大合作领域，深化合作深度，共建良好的全面战略合作关系。

——中国南方电网有限责任公司

敬谢中国农业银行，点滴爱心 汇聚爱海 慷慨援助 共渡难关。

——青海省玉树藏族自治州则热福利院

中国农业银行剑桥奖学金项目是中英两国互惠合作的优良典范，符合两国政府大力倡导的促进公平教育机会的精神。

——英国驻华大使Sebastian Wood

在新疆兵团、农六师和农业银行兵团分行的关心和帮助下，牧场畜牧业生产基础设施不断加强，牧区生态环境、少数民族农牧民生产生活条件不断改善，北塔山牧场人居环境发生了翻天覆地的变化，我们全场农牧民从内心非常感激，农行就是我们的靠山。

——新疆生产建设兵团北塔山牧场副场长木合布力

农行的信贷支持，犹如一场及时雨，满足了我们扩大生产的融资需求，给我们台资企业注入了强劲的发展动力。

——获得农行贷款支持(创业园发展)的台湾农民陈清卯

在农行的大家庭有学不完财富，风雨同舟，共铸成长！

——河南分行招聘的大学生“村官”郝阿席

Appendix

Social Evaluations

In 2011, centering on the province's development as a whole, the ABC Zhejiang Branch achieved productive results and contributed greatly to the stable and rapid economic growth of our province by increasing loan approvals, actively adjusting the credit structure, vigorously accelerating financial innovations and sincerely serving Sannong. I hereby extend sincere thanks to the ABC Zhejiang Branch.

— Zhao Hongzhu, Secretary of the Party Committee of Zhejiang Province

"This is such a good measure that can really benefit people a lot."

(Three million farmers from 3,322 administrative villages in 14 counties of Shanxi province can enjoy modern financial services including bankcard use, and transfer and withdrawal of petty cash in their villages)

— Yuan Chunqing, Secretary of the Party Committee of Shanxi Province

ABC sincerely supports the development of county-level areas and serves "Sannong". I hope that the ABC Guangxi Branch contributes more to furthering progress of the regional project, "Enriching the People and the Province".

— Ma Biao, Chairman of Guangxi Zhuang Autonomous Region

We fully recognize services provided by your cash management teams, and would like to take this opportunity to expand areas of cooperation, deepen partnerships and establish a sound and comprehensive strategic partnership with you.

— China Southern Power Grid Co., Ltd.

We really appreciate all that you have done for us. It is your love and generosity that helped tide us over during difficulties.

— Ze Re Welfare Institute of Yushu Tibet Autonomous County in Qinghai Province

The Agricultural Bank of China Cambridge Scholarship is an excellent example of UK-China collaboration for mutual benefit. It is also very much in the spirit of promoting equality of opportunity in education, to which both our Governments rightly give priority.

— Sebastian Wood, British Ambassador to China

With the care and assistance of XPCC and its Agricultural Division No. 6 and the ABC XPCC Branch, husbandry infrastructure has been increasingly updated, the ecological environment of pasturing areas and the living conditions of minority farmers and herdsmen have been constantly improved, and great changes have taken place in the living environment of Peitashan pasture. All of our farmers as well as herdsmen appreciate what ABC has done for us and take ABC as our patron.

— Mu He Bu Li, Vice Director of Peitashan Pasture of XPCC

The credit support from ABC, like a timely rain, has met our financial need for expansion of production and significantly driven the development of Taiwan-funded enterprises.

— Chan Ching Mo, a Taiwan farmer who has received credit loan from ABC for development of a pioneering park

In the ABC family, we have infinite things to learn. Let's stand together through thick and thin to launch common growth!

— Hao Axi, a college-graduate "village official" recruited by ABC Henan Branch

独立鉴证报告



中国农业银行股份有限公司董事会(以下简称“董事会”):

我们受中国农业银行股份有限公司(以下简称“农业银行”)董事会的委托,对农业银行编制的自2011年1月1日起至2011年12月31日止的2011年度企业社会责任报告(以下简称“社会责任报告”)中的关键社会责任指标(以下简称“关键社会责任指标”)实施有限保证鉴证程序,并对社会责任报告是否遵循了全球报告组织(“GRI”)发布的《可持续发展报告指南(“G3.1”)》要求的实质性和包容性原则进行评价。

董事会的责任

董事会负责根据全球报告倡议组织(简称为“GRI”)发布的可持续发展报告指南(简称为“G3.1”)以及上海证券交易所发布的有关指引的披露建议编制社会责任报告,并对其中的表述(包括报告准则、报告局限性及报告所载的信息和认定)负全部责任。

董事会负责确定企业社会责任绩效表现和报告的目标,包括识别利益相关方以及确定利益相关方所关注的重大问题,负责建立和维护适当的社会责任绩效表现管理系统和用于生成社会责任报告中披露的绩效表现信息的内部控制系统,以及负责保留足够的记录。

我们的责任

根据与农业银行的约定,我们负责实施有限保证鉴证工作,对社会责任报告中的关键社会责任指标(详见社会责任报告第26页“关键绩效表”)进行有限保证鉴证,并对社会责任报告是否遵循了全球报告组织(“GRI”)发布的《可持续发展报告指南(“G3.1”)》要求的实质性和包容性原则进行评价,本报告仅为董事会编制(以下简称“独立有限保证鉴证报告”),除此以外,并没有其他责任。我们不会就我们的工作或本独立有限保证鉴证报告的内容,对任何第三方承担任何责任。

鉴证工作的基础

我们按照《国际鉴证业务准则第3000号:历史财务信息审计或审阅以外的鉴证业务(“International Standard on Assurance Engagements 3000”)》执行有限保证鉴证工作。我们在策划和执行有限保证鉴证工作时,均以取得一切我们认为必需的信息和解释为目标,使我们能获得充分的凭证作出结论。

企业社会责任报告独立有限保证鉴证工作的内容包括与主要负责企业社会责任报告信息编制工作的人员进行询问,并恰当地实施分析和其他证据收集程序。我们所实施的工作包括:

- 与贵公司负责收集、整理和披露信息的管理层和员工进行访谈,以了解在识别利益相关方、确定关键利益相关方所关注的重大问题方面的程序,以及编制社会责任报告流程的有关控制;
- 通过访谈、查阅相关支持性文件,了解贵公司与利益相关方的沟通机制,利益相关方的期望和需求,贵公司如何落实并回应这些期望和需求;
- 与贵公司确立2011年度企业社会责任报告独立有限保证鉴证工作所包括的关键社会责任指标及相关的评价标准;
- 抽样测试贵公司2011年度关键社会责任指标与我们的工作成果一致性及其编制社会责任报告流程的有关控制。

独立鉴证报告

公司概况
Corporate Overview

支持实体经济
Supporting Real Economy

助力节能环保
Protecting the Environment

共创社会和谐
Building Social Harmony

未来展望
Outlook

附录
Appendix

鉴证工作的局限性

我们的工作只为社会责任报告中的关键社会责任指标发表有限保证鉴证并对社会责任报告是否遵循了全球报告组织 (“GRI”) 发布的《可持续发展报告指南 (“G3.1”)》要求的实质性和包容性原则进行评价。有限保证鉴证为获取有限保证而实施的程序旨在确认信息的可信性，该程序的范围会小于为获取合理保证所实施的程序的范围。我们的工作和独立有限保证鉴证报告并不会就银行系统和程序的有效性 & 绩效信息发表意见。

此次有限保证鉴证工作的范围为农业银行总行本部。农业银行的其他分支机构及子公司活动的信息不包括在本次有限保证鉴证工作的范围内，且不会访问外部利益相关方。历史比较数据也不在本次有限保证鉴证工作范围内。

同时，有限保证鉴证的范围不包括对农业银行社会责任报告中披露的关键社会责任指标 (详见社会责任报告第26页 “关键绩效表”) 以外的其他信息。

结论

- 根据我们上述的有限保证鉴证工作，我们并没有注意到任何重大事项，使我们相信在社会 责任报告中披露的关键社会责任指标存在重大错报；及
- 根据我们上述的有限保证鉴证工作，我们并没有注意到任何重大事项，使我们相信农业银行编制的社会责任报告不符合GRI (“G3.1”) 要求的实质性和包容性原则。

其他观察

我们另有下列的观察，惟这些观察并不构成上述结论的一部份，我们亦不会就下列的观察发表任何保证或意见：

- 农业银行以影响程度和重要性为依据，识别出利益相关方，并通过多种沟通方式了解其期望，综合自身运营管理情况 & 对利益相关方决策的影响程度，识别出具有实质性的议题，对各利益相关方给予积极回应。我们建议，农业银行可以考虑进一步强化利益相关方沟通参与，优化实质性议题识别，建立更加完善的标准和程序，持续提高社会责任管理水平。
- 农业银行采取了一套较为完善的报告编制流程，收集相关信息，以支撑自身在经济、社会及环境方面的社会责任绩效披露。我们建议，农业银行可以考虑进一步完善社会责任绩效指标的口径及标准，优化工作流程，以更多量化的方式表达社会责任绩效。

独立有限保证鉴证报告的使用

本独立有限保证鉴证报告仅是为董事会编制社会责任报告之用，并不适合及不能用作其他用途。



德勤华永会计师事务所有限公司

2012年3月22日

Independent Assurance Report



To the Board of Directors of Agricultural Bank of China Limited (the "Board of Directors"):

We have been engaged by the Board of Directors of Agricultural Bank of China Limited ("ABC") to perform a limited assurance engagement over key social responsibility indicators (the "Key Social Responsibility Indicators") included in the Corporate Social Responsibility Report for the financial period from 1 January 2011 and 31 December 2011 (the "Report"). We also evaluated ABC's compliance with the principles of materiality and inclusivity as set out in Global Reporting Initiative (the "GRI") G3.1 Sustainability Reporting Guidelines.

Responsibilities of the Board of Directors

The Board of Directors is responsible for the compilation and presentation (including reporting guidelines, limitations, reporting data and relevant identification procedures) of the Report in accordance with the GRI G3.1 Sustainability Reporting Guidelines, and the recommendations of the relevant disclosure guidelines issued by Shanghai Stock Exchange.

The Board of Directors is also responsible for the determination of social responsibility indicators and reporting objectives, as well as identifying stakeholders and the material issues relevant to them, establishing and maintaining systems of internal controls for the management of social responsibility performance, how the reported performance data is derived, and maintaining adequate records.

Our Responsibilities

In accordance with our agreed terms of engagement with ABC, it is our responsibility to express a conclusion on the Key Social Responsibility Indicators (see "Key Performance Indicator Table" included on Page 27 of the Report) and ABC's compliance with the principles of materiality and inclusivity set out in the GRI G3.1 Sustainability Reporting Guidelines, based on our work performed; and to report our conclusion solely to the Board of Directors, and for no other purpose. We do not assume responsibility towards or accept liability to any third parties for the contents of this Independent Assurance Report.

Basis of Our Work

We conducted our work in accordance with *International Standard on Assurance Engagements 3000: "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information"* issued by the International Federation of Accountants. We planned and performed our work so as to obtain all the information and explanations that we considered necessary in order to provide us with sufficient evidence to form our conclusions below.

Our procedures performed included interviewing with ABC's personnel responsible for collecting, compiling and reporting the information, analyzing the information obtained, and other procedures relevant to the collection of the appropriate audit evidence. Specifically we:

- interviewed ABC's management and personnel responsible for collecting, preparing and disclosing information to understand the current procedures for identifying stakeholders, the material issues relevant to them, and the relevant controls over the compilation of the Report;
- performed enquiries and inspected related supporting documents to understand the expectations and needs of the stakeholders and how ABC responded to these expectations and needs;
- confirmed the Key Social Responsibility Indicators disclosed in the Report and the relevant assessment criteria with ABC's management;
- tested, on a sample basis, the consistency of the Key Social Responsibility Indicators with the findings of our work and the relevant internal controls over the compilation of the Report.

Independent Assurance Report

Limitations of Our Work

Our limited assurance work focused only on the Key Social Responsibility Indicators disclosed in the Report and ABC's compliance with the principles of materiality and inclusivity set out in the GRI G3.1 Sustainability Reporting Guidelines. We gathered evidence and confirmed its accuracy to support our limited assurance conclusion. In a limited assurance engagement, the evidence gathering procedures are less in scope than a reasonable assurance engagement. Accordingly, we do not express an opinion on the effectiveness of any of the ABC's application systems, business processes, and the related financial performance data.

We performed our limited assurance engagement over the internal controls and procedures at and information provided by the head office of ABC. Our work does not include the evaluation of the information and procedures at branches and subsidiaries of ABC nor involve interviewing with external stakeholders. Moreover, historical comparative data is not within the scope of our work.

Meanwhile, our work does not include an evaluation of other information disclosed in the Report other than the Key Social Responsibility Indicators (see "Key Performance Indicator Table" on Page 27 of the Report).

Our Conclusions

- Subject to the limitation of our work, and the work performed and described in the Independent Assurance Report, nothing has come to our attention that causes us to believe that there were any errors that would have a material impact on the Key Social Responsibility Indicators disclosed in the Report; and
- Subject to the limitation of our work, and the work performed and described in the Independent Assurance Report, nothing has come to our attention that causes us to believe that the Report was not prepared in compliance with the principles of materiality and inclusivity as set out in GRI G3.1 Sustainability Reporting Guidelines.

Other Observations

We had the following other observations which do not form part of the aforementioned conclusions and on which we will not express any assurance nor opinion:

- ABC has defined stakeholders and communicated to understand their expectation, identified material issues with the consideration of the effect of stakeholders' decision and business operation, and given positive responses to stakeholders. We propose that ABC may strengthen the identification and participation of stakeholders, and establish more perfect standard and procedure to identify material issues of social responsibility, which would help improve social responsibility management continuously.
- ABC has established a comprehensive reporting process to collect relevant information which could contribute to effective disclosure for social responsibility regarding of economy and social and environment. We propose that ABC may improve statistical definition and standard of indicators for social responsibility performance, and optimize the process of social responsibility report, review and collection to demonstrate more quantified social responsibility performance.

Restriction on Use

This Independent Assurance Report is intended solely for the use by the Board of Directors and is not suitable for any other purpose.



GRI索引(G3.1)

编号	内 容	披露位置
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1.2	主要影响、风险及机遇的描述	P8-16
公司概况		
2.1	机构名称	P30-31
2.2	主要品牌、产品和/或服务	P30-31; P78-84
2.3	机构的运营架构, 包括主要部门、运营公司、附属及合资企业	P34-37
2.4	机构总部的位置	P6-7
2.5	机构在多少个国家运营, 在哪些国家有主要业务, 或那些国家与报告所述的可持续发展事宜特别相关	P30-31
2.6	所有权的性质及法律形式	P30-31
2.7	机构所服务的市场(包括地区细分、所服务的行业、客户/受惠者的类型)	P30-31
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2.9	报告期内机构规模、架构或所有权方面的重大变化	P30-31; P34-37
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3.4	查询报告或报告内容的联络点	P6-7
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3.6	报告的边界(如国家、部门、附属机构、租用设施、合资企业、供应商)。详情参看GRI《边界规章》	P6-7
3.7	指出任何有关报告范围及边界的限制	P6-7
3.9	数据测量方法及计算基准, 包括用以编制指标及其他信息的各种估测所依据的假设及方法	P6-7
3.12	用表格确定各标准披露在报告中的位置	P118-125
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GRI索引(G3.1)

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公司治理		
4.1	机构的治理架构，包括最高治理机构下负责特定事务的各个委员会，例如制定战略或组织监管的委员会	P34-37
4.2	指出最高治理机构的主席是否兼任行政职位	P8-17; P34-35
4.3	如机构属单一董事会架构，请指出最高治理机构中独立和/或非执行成员的人数和性别	P34-37
4.4	股东及员工向最高治理机构提出指导或建议的机制	P34-37
4.5	对最高治理机构成员、高层经理及行政人员的报酬（包括离职安排）与机构绩效（包括社会及环境绩效）之间的关系。	P34-37
4.6	避免最高治理机构出现利益冲突的程序	P34-37
4.7	如何决定最高治理机构及其委员会成员的组成，应具备的资格及专长，包括对性别和其他多样性指标的考虑	P34-37
4.8	机构内部制定的使命陈述或价值观，行为守则，及关乎经济、环境及社会绩效的原则，以及其实施状况	P30-31
4.9	最高治理机构对报告机构如何确定和管理经济、环境及社会绩效（包括相关的风险、机遇），以及对机构是否遵守国际公认的标准、行为守则及原则的监督程序。	P34-37
4.10	评估最高治理机构本身绩效的程序，特别是有关经济、环境及社会的绩效	P34-37
4.11	解释机构是否及如何按预警方针或原则行事	P34-37
4.14	机构的利益相关方群体列表	P40-41
4.15	识别及决定选择谁成为利益相关方的根据利益相关方	P40-41
4.16	利益相关方参与的方法，包括按不同的利益相关方类型及组别的利益相关方参与频率	P40-41
4.17	利益相关方参与的过程中提出的关键主题及顾虑，以及机构回应的方式（包括以报告回应）	P40-41
经济绩效		
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EC2	气候变化对机构活动产生的财务影响及其风险、机遇	P8-16; P66-75
EC3	机构养老金固定收益计划所需资金的覆盖范围	P86-89
EC7	机构在重要运营地点聘用当地社区员工的程序，以及在当地社区聘用高层管理人员所占的比例	P86-87
EC8	机构通过商业活动、实物捐赠或免费专业服务等形式主要为公共利益开展的基础设施投资及服务及其影响	P44-65; P90-99
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读者意见反馈表

感谢您阅读本行2011年《企业社会责任报告》，为了向您及其他利益相关方提供更有价值的信息，促进本行提升履行企业社会责任的能力和水平，我们衷心的欢迎您能够对报告提出真知灼见，并通过以下方式反馈给我们：

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1、您属于以下哪类利益相关方？_____

A 政府 B 监管机构 C 股东和投资者 D 客户
E 员工 F 供应商与合作伙伴 G 社区 H 公众与媒体

2、您认为本报告是否完整覆盖了您对农业银行的期望？_____

A 是 B 否，您认为您还有哪些期望在本报告中没有反映？

3、您认为农业银行是否很好地回应了您的期望？_____

A 是 B 否，您认为您的哪些期望没有得到很好地回应？

4、您认为本报告的内容编排和版式设计是否方便阅读？_____

A 好 B 较好 C 一般 D 差

5、您对农业银行社会责任工作和本报告还有哪些意见和建议？

再次感谢您的参与！

Reader Feedback Form

Thank you for reading our Corporate Social Responsibility Report 2011. To provide you and other stakeholders with more valuable information and improve our ability to fulfill corporate social responsibilities, we sincerely appreciate your valued comments on the Report and invite you to provide feedback to us through the following means:

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Coordinator: Corporate Culture Department of Agricultural Bank of China Limited

1. What type of stakeholder are you? _____

A Government B Regulatory Institution C Shareholder and Investor D Client
E Employee F Supplier and Partner G Community H Public and Media

2. Do you think the Report completely covers your expectations for the Bank? _____

A Yes B No. What are the other expectations not covered in the Report?

3. Do you think ABC has responded positively to your expectations? _____

A Yes B No. What are the expectations not well addressed?

4. Do you think the content arrangement and layout design of the Report is convenient for reading? _____

A Very good B Good C Fair D Poor

5. Do you have any other suggestions about our fulfillment of social responsibilities and the Report?

Thank you again for your input.





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