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

-Xi Jinping
Using Financial Power to Elevate the Social Responsibility

Developmental sustainability needs to be based on responsibility, as building a long-lasting corporation needs to be based on bearing in mind people's well being. In the past year, facing numerous difficulties and challenges in the domestic and international economic environment, ABC resolutely implemented the Central Committee and State Council’s policy decisions and regulatory requirements, calmly dealt with complex situations, and actively guarded against and dissolved risks. As a large state-owned commercial bank in support of “Sannong” (agriculture, rural areas and farmers) development, ABC also innovated service means, contributed to poverty reduction, serving the real economy, strengthening ecological protection, improving people’s livelihood and so forth. We continued to uphold the responsibility of serving “Sannong”, to further “Sannong” financial services by channeling resources, innovate means and activate mechanism. Country loans increased by 208.5 billion yuan last year, while the growth of agricultural loan was 12% higher than the Bank average. Keep modern agriculture-financial services, new urbanization, water conservancy and other fields’ credits growing steadily. Intensify the financial poverty alleviation, to support in relocational poverty alleviation, industrial poverty alleviation and targeted poverty alleviation. We adhered to the idea of “Inclusive Finance”, taken various “Sannong” internet financial service platforms, advancing “Sannong” financial services.

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For the sake of fulfilling corporate social responsibility, Loyally play the important role of a large commercial bank in implementing state macro-control policies, RMB loans increased by 882.46 billion yuan, which is up 10.7% from a year earlier. Revolved closely around nation’s call for “Steady Growth and Structural Adjustment”, and increased investing in key projects. Last year, the total of our key project loans increased 238.6 billion yuan, which was up 7.4% from a year earlier. Actively supported the development of mass entrepreneurship and innovation of small and micro businesses, related loans’ balance broke through 100 billion yuan, and served over 300 thousand small and micro business customers. Faced with operational difficulties and increased credit risks, we took the initiative to help enterprises in temporary financial difficulties through refinancing and other risk resolving measures. Meanwhile, increased “reducing costs and cutting profits” reforms, helping enterprises through difficult times, such as reducing new real entities loan rate by 116 basis points, decreasing various service fees by 10.7 billion yuan.

We thoroughly carried out the idea of green development, implementing the “Addition and Subtraction” of green credit. Established the green credit index system, going priority to those industries that are low resource consumption, high value-added and eco-friendly, continuously reducing loans for “High Energy Consumption, High Pollutants, and Overcapacity” industries. The green credit balance of 2015 was 543.1 billion yuan, which increased by 15.6%. From the point of energy conservation and emissions reduction efficiency, the energy conservation and environmental protection projects that are supported by our bank can save 33.99 million tons of standard coal a year, and reduce 54.2 million tons of carbon dioxide. To create green financial products, we succeeded in issuing one billion USD green bonds in the London stock exchange, aiming to support green projects. We promoted green and low carbon operations, and devoted to bringing the idea of green development into the Bank’s management by strengthening energy conservation and consumption reduction in our daily management, so to build an environmental friendly “Green Bank”.

We continued to increase investment in areas related to people’s livelihood, focused on improving customer services, and building a bank that serves the public, Concentrate on shanty town reform, affordable housing and individual housing financial services. The total of shanty town loans increases by 64.3%. Individual housing loan growth rate was 14.4% higher than that of the Bank average. We launched “Farmers’ Settling Down Loan” which supports farmers that come into the city to live and work. Accelerate network financial innovations, constantly enriching network financial products, improving the construction of application systems, and focusing on the availability of financial services. By the end of 2015, financial transactions via-electronic channels has accounted for 95% if all transactions, as our customers’ experiences continue to improve. The greatest business does not focus on self-interest, rather, give priority to the people. In 2016, ABC will actively respond to new changes in the economic and financial environment, and focus on our social responsibilities. While pushing forward economic transformation and serve the real economy, we will continuously improve the quality and efficiency of our own development, and make greater contributions to the economical, social and environmental sustainable development. President of ABC.
Fulfilling Social Responsibility at a Higher Standard

Corporate social responsibility is a model of sustainable operation and development that is brought on by economic globalization. The better enterprises developed, the more attention paid to corporate social responsibility. President Mr. Xi Jinping emphasized that only when the development of an enterprise uphold the principles of ‘doing business in a responsible way’ can the enterprise go far. President Xi’s emphasis indicates the importance of corporate social responsibility.

Fulfilling social responsibility is the baseline of corporate operation. Enterprises chasing profits and value maximization must uphold the baselines of ethics and conscience, and fulfill the fundamental responsibilities economically, socially and environmentally. As a vital part of our social system, ABC adheres strictly to the Party’s disciplinary requirements and zero tolerance policy towards corruption, and understands that the responsibility for the operation of bank is equal. Firstly, we have established a distinct hierarchical, scientific and comprehensive risk policy framework. Secondly, we have optimized branch risk management organizational structure and position functions. Improved professional competence and execution abilities of risk management teams, and minimized negative effects of bank’s operation on the economy, society and environment, thus contribute to maintaining financial security and stability. Thirdly, we improved the anti-corruption punishing system, enriching discipline inspection efforts, strengthened the construction of discipline inspection teams. Fourthly, we carried out supervisors and inspectors, implemented audits, and reformed according to feedbacks of the central inspection group. By strengthening Party responsibility and corruption assessments, we ensured the purity of our leadership.

Innovation is the impetus of historical progress and the key to the development of this era. Thanks first among the “Five Developmental Philosophies”. For ABC, firstly, we need to innovate service objects, extending service tendentio to every corner and every operational entity, to expanding urbanization; consumption industry and other new industries. Secondly, innovate regulations and products, using the loans, leasing, insurance and other means to explore the industrial funds, capital pools and other capital tools, serving agricultural modernization and the new agricultural operating entities, irrigation and water conservancy projects and new types of urbanization. Thirdly, innovate collaboration models, creating risk sharing mechanisms and expanding financial coverage through collaborations with government financial departments and guarantee corporations. Fourthly, innovate service abilities, our BoEing Project realized the goals of “customer focused, fast product innovation, and comprehensively improve management abilities”, providing product services and management innovations with strong scientific power and improving our internet financial service abilities. The Trade Zone expansion. We reinforced customers,分支机构’s risk management organizational structure and empow improves the anti-corruption punishing system, enriching discipline inspection efforts, strengthened the construction of discipline inspection teams. Fourthly, we carried out supervisors and inspectors, implemented audits, and reformed according to feedbacks of the central inspection group. By strengthening Party responsibility and corruption assessments, we ensured the purity of our leadership.

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

Chairman of the Board of Supervisors of ABC
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ABOUT US

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

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

Scope of Business

ABC is mainly engaged in business operations as outlined below:

- Absorbing public deposits
- Issuing short-term, medium-term and long-term loans
- Transacting domestic and foreign settlements
- Handling bill acceptance and discount
- Issuing, cashing and underwriting government bonds as agent
- Trading government bonds and financial bonds
- Engaging in inter-bank lending and borrowing
- Trading or trading as agent in foreign exchange
- Settlement and sales of foreign exchanges
- Pursuing bankcard business
- Providing letter of credit service and guarantee
- Conducting collection and payment as agent
- Providing safe deposit box service
- Settling funds as agent
- Remittance and cashing business
- Acting as agent for policy banks, foreign governments’ and international financial institutions’ loan businesses
- Foreign governments and international financial institutions’ loans
- Loan commitment
- Organizing or paralel in syndicated loans
- Foreign exchange deposits
- Foreign exchange loans
- Foreign exchange remittance
- Foreign exchange borrowing
- Issuing, issuing as agent, trading or trading as agent foreign currency securities other than stocks
- Acceptance and discount of foreign exchange bills
- Trading in foreign exchange as proprietor or agent
- Credit investigation, consultation and witness business
- Financial consulting services for enterprises and individuals
- Transaction settlement and funds depository business for customers of securities companies
- Custody business for securities investment funds
- Custody business for enterprise annuities
- Custody business for industry investment funds
- Custody business for domestic securities investments of qualified foreign institutional investors
- Acting as agent in open-end fund business
- Telephonic banking, cell phone banking and online banking
- Financial derivative products trading
- Other businesses approved by relevant regulatory authorities, e.g. the Banking Regulatory Office under the State Council
- Insurance agency business
There is a "Population Geographical Boundary" from Heihe in Heilongjiang Province to Tengchong, in Yunnan Province. This line separates China into two parts, the southeast region accounts for 42.9% of land mass in China, with 94.4% of the country’s population; while the northwest area accounts for 57.1% of China’s land mass, but with only 5.6% of the country’s population. The Agricultural Bank set up a large number of institutions in China’s northwest areas, providing inclusive financial services for the vast majority of China’s ethnic groups and border areas. In Xinjiang, the Bank is the only financial institution with two provincial tier-one branches, one for Xinjiang Province, and one for Xinjiang corps. In China, the Bank has more than ten thousand branches and over 220,000 employees working long term in the countyside, in rural and remote areas.

By the end of 2015, ABC had 23,670 domestic branch organizations, including the head office (‘HO’), the HO Business Department, 3 HO franchise agencies, 37 tier-one (directly subordinate) branches, 362 tier-two branches (including the business departments of provincial branches), 3,513 tier-one sub-branches (including the business departments in municipal cities and of directly subordinate branches, and the business departments of tier-two branches), 19,698 grassroots operating agencies and 55 other organizations. Additionally, ABC has 9 overseas branches, and 3 overseas representative offices, 9 domestic shareholding subsidiaries (including 6 village banks).
As a G-SIB that is “oriented towards ‘Sannong’”, ABC does not pursue enormous profits, only strives to do good. The Bank has always acted as the implementer and defender of national macro-economic policies, always regarded the provision of good services to “Sannong” as its largest social responsibility and always focused on the creating value for shareholders as the cornerstone for fulfilling its social responsibilities.

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

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

Responsibility Management System

Corporate Governance

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

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

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

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

Under the senior management of head office, set up the Social Responsibility Management Committee. At branch levels, the Executive Committee of Social Responsibility is set up to promote the implementation of various tasks. The Corporate Culture Department at the head office is in charge of social responsibility, with the assistance of appointed employees in other departments of the head office and in the branches, who are responsible for conducting daily work related to social responsibility. In 2015, the Corporate Culture Department of the head office further enriched information disclosure related to social responsibility, strengthened blog, WeChat and other news media information disclosure.

Internal Risk Management

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

Selected Key Topics of Social Responsibility

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

1. Serving “Sannong”
   - Promoting agricultural modernization
   - Resolving the rural financial access
   - Helping farmers thrive

2. Supporting the Real Economy
   - Strengthening the credit support to poverty regions
   - Implementing the sustainable financial innovation
   - Promoting the poverty alleviation

3. Alleviating Poverty
   - Strengthening the credit support to poverty regions
   - Implementing the sustainable financial innovation
   - Promoting the poverty alleviation

4. Taking Delight in Public Welfare
   - Caring for the disadvantaged
   - Promoting financial literacy
   - Implementing “Sunlight Procurement”

5. Employee Development
   - Protecting the rights and interests of employees
   - Employee capacity development
   - Employee care

6. Optimizing Services
   - Rolling out a brand new IT blueprint
   - Implementing Internet financing, improve customer experience
   - Innovate products and meet customer requirements
   - Strictly protect the rights and interests of customers

7. Environmental Protection
   - Issuing green credits in response to climate change
   - Green Credit Encouraging Green Development
   - Advocating Green Living On the New Road of Environmental Protection Development

8. Economy

9. Society

10. Environment
Participation of Stakeholders

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

Expectations & Appeals

- Increase efforts to support rural economy.
- Promote the implementation of national strategies.
- Save the countryside financially.
- Promote mass entrepreneurship and innovation.
- Achieve the steady growth of farmers.
- Expand employment.
- Operate in good faith and comply with laws and regulations.
- Maintain financial stability.
- Strengthen comprehensive risk management system.
- Create sustainable value returns.
- Improve corporate governance.
- Strengthen the management of investor relations.
- Disclose information completely, truthfully and accurately.
- Safeguard the legal rights and interests of employees.
- Create diversified passage for career development.
- Improve sales, incentive and benefit system.
- For collaboration.
- Jointly construct the environment of “civilized consumption”.
- Conduct educational projects that promote financial literacy.
- Provide quality financial services.
- Maintain the rights and interests of shareholders.
- Increase the values of shareholders.
- Improve procedures in order to protect the rights of shareholders.
- Ensure the values of shareholdes.
- Enhance the visibility of investors’ hotline, return every call ASAP, and make sure small and medium investors’ rights and interests are fully protected and heard.
- The Belt and Road Initiative.
- River Economic Belt Project.
- “Learning to catch up and surpass” activities.
- Actively develop many forms of financial literacy educational activities geared towards the public, in order to improve the public’s ability to identify and prevent against financial risks.
- Actively participate in welfare projects, continuously innovate welfare models, increasing public awareness of welfare.
- Provide quality financial services.
- Establishing “Sunshine Procurement Project”.
- Intensively sign employment contracts in order to protect workers’ legal rights.
- Improve employee professionalism and overall abilities by implementing “Learning to catch up and surpass” activities.
- Advance environmental and social risk management.
- Implement green credits.
- Advance social responsibility.

Responses & Methods

- Direct our resources towards mass entrepreneurship and innovation movement through innovations in products and methods, fully supporting development of entrepreneurs.
- Continue to improve corporate risk management governance framework, make sure its transparency, scientific and fully-encapsulated.
- Operate in good faith and comply with laws and regulations.
- Maintain financial stability.
- Strengthen comprehensive risk management system.
- Create sustainable value returns.
- Improve corporate governance.
- Strengthen the management of investor relations.
- Disclose information completely, truthfully and accurately.
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Stakeholders

- Government
- Supervisory Authority
- Shareholders and Investors
- Customers
- Employees
- Suppliers and Partners
- Public and Community
- Environment
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44 Forcefully Pushing Forward Targeted Poverty Alleviation and Poverty Eradication
RESPONSIBILITY PRACTICES
ENHANCE THE CAPACITY OF SERVING “SANNONG” THROUGH COMPREHENSIVE FINANCIAL SERVICES

Since 2015, ABC firmly established and implemented the developmental philosophy of innovation, harmony, openness and sharing, and gave priority to “Sannong” related credits and loans. The Bank intensified the innovation of serving “Sannong”, pushed forward the comprehensive reform of “Sannong” financial departments, took full advantage of staff, outlets and other resources, and actively introduced new policies and measures, that offered financial support for “Sannong”. ABC aimed to solve problems related to strengthening innovation, and realized the developmental philosophy of innovation, harmony, openness and sharing.

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Decision on Accelerating the Development of Water Conservancy Reform</th>
<th>Opinions on Accelerating the Scientific Innovation of Agriculture and Continuously Enhancing the Ability of Guaranteeing Agricultural Supply Security</th>
<th>Opinions on Accelerating Agricultural Modernization and Further Enhancing the Vitality of Rural Development</th>
<th>Opinions on Comprehensively Deepening Rural Reforms and Pushing Forward the Acceleration of Agricultural Modernization</th>
<th>Opinions on Accelerating Innovative Reform and Agricultural Modernization</th>
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<tr>
<td>2012</td>
<td>Issued Notice on Ongoing Construction of Rural Credit Construction Projects</td>
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<td>2013</td>
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<td>2014</td>
<td>Issued Notice on Ongoing Construction of Rural Credit Construction Projects</td>
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<td>2015</td>
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Response from ABC

- By the end of 2015, the balance of agricultural loans was 2580 billion yuan.
- By the end of 2015, the balance of rural urbanization was 1230.38 billion yuan.
- By the end of 2015, the balance of farmers’ loans was 167.70 billion yuan.
**CREATIVELY PROMOTING AGRICULTURAL MODERNIZATION**

The Fifth Plenary Session of the 18th Central Committee calls for vigorously promote agricultural modernization, and embark upon a road of modern development that's efficient, with safe products, economic resources and environmentally friendly. ABC responded actively to the decision by establishing the concept of innovative agricultural industrialization, launched the innovative service model of internet-based agricultural industrial chain financing. Based on historical trade data from the “ERP” systems of leading enterprises, providing bulk, automatic, and convenient internet loan services for small and micro businesses, benefiting hundreds of small and micro businesses.

**AGRICULTURAL MODERNIZATION**

Focus closely on new agricultural operating entities

ABC’s credit balance and balance of credits used for agricultural leading enterprises was 343.66 billion yuan and 217.01 billion yuan, with an increase of 9.3% and 5.0% on a year-to-year basis respectively. The loan balance for agricultural industrialization leading enterprises was 168.3 billion yuan. The bank’s service coverage rate for national-level and provincial-level level leading enterprises was 62% and 61%, respectively. ABC provided comprehensive financial services for 2,701 leading enterprises, that is 1,162 more than that of 2014.

Correct agricultural industrial chains

Aid more than 10 million farmers in totality engage in agricultural industrialization, launched the innovative service model of internet-based agricultural industrial chain financing. Based on historical trade data from the “ERP” systems of leading enterprises, providing bulk, automatic, and convenient internet loan services for small and micro businesses, benefiting hundreds of small and micro businesses.

Cover the agricultural industrial clusters

Issued Agricultural Bank of China 2015 “Sarium®” Credit Policy Guidelines, developed 14 regional credit products related to agricultural clusters, covering 11 agricultural industrial clusters and 8 agricultural product clusters.Presently, credit policies related to agriculture amount up to 11, with an increase of 289 billion yuan.

Commendably strengthens key areas of service

- The bank has established collaborative relationships with 77 foreign national agricultural science and technology parks. ABC supported 271 leading enterprises in agricultural science and technology industries, with a loan balance of 84.15 billion yuan, and provided major credit support for 94 national-level seed industry backbone enterprises, such as Yuan Longping High-tech Agriculture Co., Ltd and Hefei Hangye Seed Co., Ltd.
- The total balance for 2,456 leading enterprises in 13 major grain-producing areas was 134.5 billion yuan, registering a growth rate of 8.4%, accounting for 62% of ABC's all used credits for leading enterprises.

**COORDINATING TO BOOST NEW URBANIZATION**

The 13th Five-Year Plan of the central government proposed to propel people-focused new urbanization, this is an important strategic arrangement for breaking the binary structure of rural and urban areas, an driving rural and urban integration. It is estimated that by 2020 China’s population urbanization rate will reach 60%, which means over 480 million farmers will migrate to cities yearly. This is of great importance to the expansion of consumption demands, the stabilization of the real estate market, and the expansion of investments in urban infrastructure and public service facilities. As a large state-owned commercial bank involved in both urban and rural areas, the Bank actively practices the concept of coordinated development, insist on the two-wheel drive development strategy of urban and rural areas, provided good financial services for new urbanization. The Bank’s service coverage rate for national-level and provincial-level leading enterprises was 168.3 billion yuan. The Bank's service coverage rate for new urbanization was 217.01 billion yuan. The Bank's service coverage rate for new urbanization was 217.01 billion yuan.

**DIFFERENTIATED STRATEGIES Propel New Urbanization Constructions**

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

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

<table>
<thead>
<tr>
<th>Measures</th>
<th>Main Contents</th>
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<tbody>
<tr>
<td>Releasing “the Belt and Road Initiative, “Collaborative Development of Beijing, Tianjin &amp; Hebei Region” and “Yangtze River Economic Belt Project”</td>
<td>Actively support urbanization construction projects such as infrastructure expansion, industrial transfer projects and land development and infrastructure construction.</td>
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<tr>
<td>Further defined the key areas of new urbanization constructions.</td>
<td>Support urbanization construction projects in various areas, such as land consolidation, characteristic small towns and urbanization of small or medium towns.</td>
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<td>Support urbanization construction projects such as transformation of the old-styled, drug-ridden towns and renovation and upgrading of old towns in eastern and western regions.</td>
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<tr>
<td>Strengthen financial innovation through PPP model</td>
<td>Strengthen financial innovation through guarantees and product services, focused on serving local governments involved in urbanization constructions, large state-owned enterprises, private enterprises, engineering contracting enterprises, rural economic cooperative organizations. The PPP model involved with the new entities in urbanization constructions.</td>
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<td>Fully financial service products innovations for new urbanization constructions</td>
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</tr>
</tbody>
</table>

**Differentiated Strategies Propel New Urbanization Constructions**

- Address the Belt and Road Initiative, “Collaborative Development of Beijing, Tianjin & Hebei Region” and “Yangtze River Economic Belt Project”.
- Actively support urbanization construction projects such as infrastructure expansion, industrial transfer projects and land development and infrastructure construction.
- Support urbanization construction projects in various areas, such as land consolidation, characteristic small towns and urbanization of small or medium towns.
- Support urbanization construction projects such as transformation of the old-styled, drug-ridden towns and renovation and upgrading of old towns in eastern and western regions.
- Strengthen financial innovation through PPP model.
- Fully financial service products innovations for new urbanization constructions.
SUPPORTING THE CONSTRUCTION OF BEAUTIFUL AND LIVABLE COUNTRYSIDE

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

Under the guidance of ABC’s “China Agricultural Bank, Cultivating Beautiful China” branding, Zhejiang Branch’s Business Department thoroughly served “beautiful countryside” constructions, and built up the “beautiful rural credit” brand. “Beautiful countryside credit” are offered to village constructions directly, focusing on projects such as comprehensive improvement of rural land, new energy resources development and utilization such as methane and solar energy in rural areas, rural housing renovation, rural domestic sewage disposal management, comprehensive improvement of mass village environment, protection of ancient villages, and ecotourism. Such brand continuously improves the rural infrastructure and living environments. Since 2015, Zhejiang Branch approved and granted 13.46 billion yuan for countryside constructions in 111 towns and 4,928 villages in the province, supported the construction of 1.35 million square meters of new farmers’ housing, 2.2 thousand MJ of rural land renovation, and 3,659 KM of river improvements, benefiting over 1,670 thousand farmers.

Zhejiang Branch Promoted the Construction of Beautiful Countryside

Support rural housing renovations. There is a residential area in Chunan County in the Town of Fenkou, occupying 8.16 MU, with 25 newly-built apartment buildings. It is Fenkou Town’s Wanye District Jing Xi Yuan Community, it has 143 sets of placement housing. Residents mainly come from villages near Fenkou Town, mainly consists of families in poverty, houseless families, and families living in dilapidated buildings, and with some villagers who want to improve the conditions of rural housing. “The House Purchasing Loan Project” of Chunan County Fenkou Sub-branch made it affordable for farmers to have a house. The sub-branch processed 85 housing purchasing loan applications during the first phase, and granted 64 loans that amounted up to 73.3 million yuan. During the second phase, the sub-branch processed 43 loans, a total of more than 5 million yuan, with almost all of them in place.

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

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

As of the end of 2015, farmers related loans totaled up to 167.70 billion yuan, that is an increase of 13.09 billion yuan in comparison to the year before, and an increase rate of 8.5%.

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

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

**Active Built B-B-C Rural Financial Ecosystem**

**Briefing of the “Four ‘Rong’” Financing Platform**

<table>
<thead>
<tr>
<th>Module</th>
<th>Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Rong Tong”</td>
<td>Strive to provide inclusive financial services, focusing on improving basic financial services and opening up “last mile” of serving common people.</td>
</tr>
<tr>
<td>“Rong Zi”</td>
<td>Strive to provide internet financial services, focusing on laying a solid foundation for “Sannong” development funds, and crack the problem of financing difficulties for farmers.</td>
</tr>
<tr>
<td>“Rong Zhi”</td>
<td>Strive to provide public integrated services with social forces comprehensively involved, focusing on improving the capacity of serving “Sannong” and make efforts to improve the life quality of farmers.</td>
</tr>
<tr>
<td>“Rong Shang”</td>
<td>Strive to provide e-business services for “Sannong”, focusing on improving rural commodity market circulation efficiency, and solve the “hard to buy and hard to sell” problems for farmers.</td>
</tr>
</tbody>
</table>
ABC makes its contribution to foster the new impetus of real economy.

Loans and advances in total  Unit: billion yuan
Loan balance of small micro enterprise  Unit: billion yuan

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

“Improve financial services, and make financial services accessible for the real economy, especially for small and medium enterprises, small and micro businesses.”
——Xi Jinping
INVESTING IN WATER CONSERVANCY TO SOLIDIFY FOUNDATIONAL DEVELOPMENT

Water conservancy plays an important role in driving economic development. To invest more in water conservancy constructions, the Bank held a special meeting with the Ministry of Water Resources, strengthened collaboration between the Bank and the government. The Bank continuously intensified support for 13 major grain production areas and 1600 major grain producing counties around the country, actively supported large grain conservancy projects such as key water control projects in large agricultural production bases, new water-saving irrigation technology, and rural livelihood water conservancy projects, etc. By the end of 2015, 32 branches of ABC had signed agreements with local Department of Water Resources, provincial-level water affairs companies and water conservancy investment companies, provided 735 billion yuan of intentionality credits. Developed and introduced a series of policy products such as water conservancy construction loan, actively provided comprehensive financial services.

In Leshan City’s Shawan District by the Dadu River, farmer named Yuxi Wang said goodbye to the shabby house which he lived in for many years, and relocated to modern resettlement housing. “Dadu River separates the village from the outside world. Transportation is difficult, villagers lived on farming and boating, and were poverty-stricken. Now, a hydropower station has been built, the whole village has been relocated, farmers moved into new houses. Some villagers used their compensation money to start their own businesses, some have gone to work in nearby factories, their lives have been improved. Sichuan Branch continuously intensifies financial support, and vigorously promotes the recreation of another Dujiangyan, hoping to turn blueprint into reality. By the end of 2015, at the end of "The Twelfth Five-Year Plan”, the branch had cumulatively granted 72.98 billion yuan worth of loans for water conservancy projects, supported 14 key water-control projects, 5 water source protection projects, 15 urban-rural water supply projects, and 131 rural hydropower development and utilization projects. These water conservancy financial supports have ensured that 40% of Sichuan’s counties have stable yields despite drought or excessive rain, farmland irrigation area is over 12 million MU, and the quality of over 60% of drinking water can be guaranteed. At the very beginning of the project in 2012, ABC granted us a total of 1.74 billion yuan of loans. For the past two years, service team of ABC have provided personalized services, ensured the construction of the power station have proceeded as scheduled.

In Guangxi, the Dadu River Angu Hydropower Station was completed in 2015. The main dam is located down stream of Xunjiang River in the Xijiang River system.

Sichuan Branch Helped the Recreation of Another Dujiangyan.

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Jiong Sun, Manager of the Dadu River Angu Hydropower Station

In Guangxi, the Dadu River Angu Hydropower Station was completed in 2015. The main dam is located down stream of Xunjiang River in the Xijiang River system.
How ABC Supported Water Conservancy Constructions in 2015

Credit Approval: 54.29 Billion Yuan
Loan Balance: 7.35 Billion Yuan
Loan Balance: 21.38 Billion Yuan

63.892 Billion Yuan
(Increased 8.0 Billion Yuan on Year-to-year Basis)

32.90 Billion Yuan
(Increased 8.8 Billion Yuan from the Beginning of the Year)

232.25 Billion Yuan
(Increased 18.2 Billion Yuan from the Beginning of the Year)

50
Supported 50 New Projects in the 172 National Major Water Conservancy Projects

315
New Water Conservancy Customers

34
Supported key water source engineering and major water saving and supply projects

35
Support large irrigation projects

Support significant water diversion projects

Support water conservancy projects that better people’s livelihood

Support backbone rivers and lakes governance projects

Support large irrigation projects

Regulated 238.61 billion KWH of power
Benefited 137.04 million mu of cultivated areas
Benefited 420.60 billion cubic meters of water

According to incomplete statistics, these projects

1305
Supported 1305 medium to large water conservancy projects

12 Billion Yuan

7.2 Billion Yuan

Granted credit for Songhua River regulation Project

34 35

How ABC Supported Water Conservancy Constructions in 2015

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

What water conservancy construction projects did ABC support?

How Will ABC Support Water Conservancy Construction in the Future?

Innovate Financial Products

Decrease the entry criteria
Increase credit lines
Extend credit time limit
Delegate authority for examination and approval

Use financial instruments, such as credit, rental, bond, funds and guarantee comprehensively, adopt asset securitization, PPI, RFI and other models, constantly increase the financial support for water conservancy

Improve Approval Process

List water resources fees, sewage treatment fees, tap-water fees and other fee collection rights as qualified collaterals, enrich water conservancy enterprises’ collateral security tools

Expand Forms of Guarantee

Expand Financing Channels

Support significant water diversion projects

Support large irrigation projects

Support water conservancy projects that better people’s livelihood

Support key water source engineering and major water saving and supply projects

Support backbone rivers and lakes governance projects

Support large irrigation projects

Support water conservancy projects that better people’s livelihood

Support significant water diversion projects

Support large irrigation projects

Support water conservancy projects that better people’s livelihood

Support key water source engineering and major water saving and supply projects

Support backbone rivers and lakes governance projects
PROMOTING THE COOPERATIVE DEVELOPMENT OF “INTEGRATION OF BEIJING-TIANJIN-HEBEI REGIONS”

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

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

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

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

Major Projects Supporting the Cooperative Development of “Integration of Beijing-Tianjin-Hebei Regions”

<table>
<thead>
<tr>
<th>Project</th>
<th>Status</th>
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<tbody>
<tr>
<td>Put 35 projects on the key support list of the cooperative financing program for the construction of the new city and its surrounding project</td>
<td>Government nearly 30 billion yuan</td>
</tr>
<tr>
<td>Offered exclusive support for the direct underground line project between Beijing Railway Station and Beijing West Railway Station</td>
<td>Government cumulatively 2.5 billion yuan of loan</td>
</tr>
<tr>
<td>Offered over 200 billion yuan of unsecured credits for the cooperative projects</td>
<td></td>
</tr>
<tr>
<td>Obtained centralized payment service qualifications in 13 districts and county governments including Douding, Changping, Huangping, and Huizhou</td>
<td>Managed cumulative credit line amounting to 1.4 billion yuan</td>
</tr>
<tr>
<td>Served as the main underwriting bank for government bonds</td>
<td>Underwrote 1.46 billion yuan of bonds cumulatively</td>
</tr>
<tr>
<td>As for new changes in the positioning of the capital, the Bank focused on supporting key industries such as Shougang Group, BAIC, Jingtou Estate, Beijing Energy and Investment Holding Co., Ltd, Beijing Enterprises Group, (CHD), BMES, Group, Ji Shuang Group, etc.</td>
<td>Granted over 144 billion yuan of credits and lended 21 billion yuan of loans</td>
</tr>
<tr>
<td>Constructing the new airport</td>
<td>Lied in the biggest syndicated loan, which met the financial need of 60 billion yuan, and the Bank’s allocation rate was 36%, which is far higher than other banks</td>
</tr>
</tbody>
</table>

LAYING OUT CONNECTING CONSTRUCTIONS FOR “THE BELT AND ROAD INITIATIVE”

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

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

Shanxi Province has proposed the creation of a new starting point of the Silk Road Economic Belt, namely around such goal, Shanxi Branch have been accelerating the financial services for the construction of the Silk Road Economic Belt. From promoting road constructions to promoting enterprises to “Go Global”, the Bank have been transforming the mode of financial services from purely credit support to a double-wheeled model featuring the combination of investments and loans. Focusing on the key Silk Road Construction projects, Shanxi Branch was the first to be involved in the construction of Xi’an railway, highway and aviation projects, supported establishing Xi’an into the departure point out to the sea when goods go “from west to east”, and the convergent point for “connecting with the east going out to the west.

Shanxi province planned that by 2025, highway within the province will total up to 8000 km, the Bank has intensified financial support to the leading enterprises in the highway industry in Shanxi Province in the form of syndicated loans and bank loans. By the end of 2015, the loan balance for highway industry amounted to 29.60 billion yuan. In terms of railway, Shanxi Branch granted 30 billion yuan worth of credits to Xi’an railway Administration and enterprises engaged in railway projects such as Xi’an, Xi’an, Heping, Xicheng, fixed assets credits totaled to 10.98 billion yuan.

ABC Launched “The Belt and Road Initiative” Transnational Interbank Cash Transportation

To promote mutual trading within the countries along the “The Belt and Road Initiative”, ABC transported 1 billion Vietnamese Dong from Laos Capital Branch of Vietham Bank for Agriculture and Rural Development to Yunnan Branch. This represented the beginning of the transnational interbank cash transportation in the “The Belt and Road Initiative”, and will facilitate much more convenient cash trading between banks in the two nations.
Listed Trading of RMB and Tajikistani Somoni

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

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

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

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

In the afternoon of May 20th, 2015, ABC grandly held the graduation ceremony of Tajikistani Financial Executive Seminar in Beijing.

In September, 2014, under the witness of President Xi Jinping and President Emomali Rahmon, ABC signed The Supporting Cooperative Agreement in Agricultural Fields with Tajikistani Agricultural Investment Bank. ABC will offer 0.6 billion RMB credit lines to the Tajikistani Agricultural Investment Bank, with the business principles of mind, provide them with the financial products and risk management training, and help boost the economic and trade cooperation between China and Tajikistan. ABC became the first Chinese large commercial bank that participates in the financial cooperation between China and Tajikistan, and the pioneer in commercial bank collaborations between the two countries. Under the background of comprehensively deepening the strategic partnership between China and Tajikistan, this seminar represented a significant way in implementing the two presidents’ instructions, and is a practice of ABC serving “The Belt and Road Initiative” major strategy and the financial cooperation between China and Tajikistan.

This seminar provided opportunities for broad communication on a series of major currency and financial topics in the financial industry between the two countries.

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

——Former Chairman of ABC, Liu Shiyu

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

——The Director of Monetary Policy Department of the State Bank of Tajikistan, Tornikov

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

——Former Chinese Ambassador to Byrgyzstan, Wang Xizhen
The Yangtze River is the mother river of Chinese, and has played a very important role in supporting the development of Chinese nation. Promoting the development of the Yangtze River Economic Belt must consider the long-term interests of the Chinese nation, give priority to ecological and green development. The green water and hills can generate tremendous ecological, economic and social benefits, and keep our “mother river” eternally vital.……

“Speech from the President Xi Jinping during the symposium of “Promoting the Development of the Yangtze River Economic Belt”

Supporting the Key Areas of the Yangtze River Economic Belt

- The Yangtze River Economic Belt must adhere to the principle of ecological and green development. The green water and hills can generate tremendous ecological, economic and social benefits, and keep our “mother river” eternally vital.……

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Speech from the President Xi Jinping during the symposium of “Promoting the Development of the Yangtze River Economic Belt”

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

Supported Power Plant Construction

On the other hand, supported the construction differentiated credit policies and special rights. financing, country credit products and other ABC offered Jiangsu Branch international trade river.

broad hinterland, and promotes economic Belt helps excavate the huge potential of development of the Yangtze River Economic Belt must adhere to the principle of ecological and green development as prioritized strategy. This is not only respecting the law of nature, but also respecting the laws of economy and society. “
ABC issued Opinions on Supporting Hackerspaces and Promoting Entrepreneurship and Innovation, extending financial services to hackerspaces or fab labs, entrepreneurship cafes, innovation workshops and other new maker spaces, fully support various “makers”, university graduates, returnees to villages and rural women to start up businesses, and apply relatively favorable interest rate pricing conditions to high-quality innovative spaces and start-ups.

According to Opinions, ABC will continuously promote the construction of technological branches, gradually expand the coverage of technological financial businesses. Their focus will be mainly supporting traditional innovative entrepreneurship platforms such as the national independent innovation demonstration zones, state-level high-tech industrial zones and the new maker spaces.

ABC will actively promote a series of characteristic financial products, revolving around the scientific and technological corporations’ new assets, high growth, high risk” characteristics, develop and promote technological innovation loans, intellectual property rights pledge loans, equity pledge loans, and other special financial products, solve innovation start-ups’ problem of difficult to have guarantees.

The State Council’s Opinions on Policies and Measures of Promoting Mass Entrepreneurship and Innovation encourages banks to improve the professional level of financial services concerning entrepreneurship and innovative corporations. It called for continuous innovation of organizational structures, management methods, and financial products. Promote banks to further cooperate with other financial institutions, and give targeted equity and debt financing support to the entrepreneurial innovation activities.

Encourage financial institutions in the banking industries to offer one-stop systematic financial services including settlement, financing and consultations to entrepreneurial corporations. ABC actively carries out the national strategic deployment, helping and supporting the small corporations and supporting the real economy development, lift financial resources to public entrepreneurship and public innovation. With product innovation, mode innovation, differentiated credit management, reducing fees and other methods, fully supporting the development of the small corporations in “Mass Entrepreneurship and Innovation (Double Innovation)”.

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

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

Formulated Policies and Planted the Seed of Hope

Issued Credits to Help Poor Areas Harvest

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

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

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

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

Realize all-round well-off society in 2020.
Yanchuan County is located in the hinterland of the Loess Plateau in Northern Shaanxi, the birthplace of the first Red Army and the first place where the red army joining forces in Northern Shaanxi and also one of the key poverty alleviation counties designated in the 12th Five-Year Plan. On February 1, 2013, the eve of the Spring Festival of the Year of the Snake, President Xi Jinping went to Liangjia Village, in Wenanyi Town, Yanchuan County in Northern Shaanxi where he worked before, to visit and see folks before the new year. President Xi Jinping inquired Shi Chunyang, the Secretary of the Village Party branch, "What industries did the village have? How's the development?" “The village mainly developed planting and breeding industry such as planting apples and raising yams and chickens, and the loans come mainly from ABC, the Yanchuan Branch of ABC and ABC developed "Building the Bank and the Villages" movement, and the Bank extended valued families in hardship on Chinese New Year's Day, and other festivals." answered Shi Chunyang. President Xi smiled after he heard this story.

The main practice of Yanchuan County Branch: Implemented the "Four-in-One" financial service mode of "Channel benefits farmers, credit supports farmers, technology enriches farmers, and Party building promotes farmers". By doing so, we made a positive contribution to the income increase for farmers in the Old Liberated Area, and for rural economic development.

- **Channel benefits farmers.** For a long time, problems of "difficulties in withdrawing money" and "difficulties in completing settlements" for farmers were prominent, restricting the development of local economy. Early in 2009, relying on the new agricultural insurance system, the new rural cooperative medical and the agricultural financial benefits projects, the Branch strongly implemented "Yao Hua Hui Nong Tong Project", took an initiative to explore the "Yao Hua Hui Nong Tong Project", took an initiative to explore the "My shredded" models such as "Jesus Transferring Phone + Agent", "Branch + "Nongzong" Service Windows", "Mobile Bank" and "Self-Help Bank", established the new rural financial E-Internet and payment service channels based on service stations that benefiting farmers, spreading ABC's service channels into the country. With ABC's service network, farmers can get their pension funds and financial subsidy funds without leaving the villages, and they can also deal with transferring, consuming, withdrawals, insuring, financing, micro-credit self-help payments and other basic financial services, even mobile phone fees, recharge, electricity payments and other businesses, all can be realized by the Bank, which is fundamentally realizing "Providing Financial Services to All, and Getting Through the Last Mile of Rural Financial Services".

- **Credit Support for Agriculture.** In recent years, with the speeding up of the new rural construction, Yanchuan farmers are enthusiastic about developing planting and breeding industries such as red dates, apple planting and chicken and pig breeding, but they desperately lacked funding. Considering difficulties in loan guarantees for farmers, the Branch actively innovated guarantee methods, depending on the "One Country One Garden (Village)" featured industries, adopting "The Credited Country + Farmers" , "Trusty Money + Farmers" , "Cooperative + Farmers" , "Corporation + Farmers" and other modes, increased the intensity of granting farmers microcredits, and helped farmers increase income and become rich. The Branch managed to arrange a 70% interest payment policy for farmers' microcredits, using the funds for farmers, and to ensure farmers can get loans, use loans well and pay them back.

- **Party Construction Promotes Agriculture.** The Branch actively transformed party construction advantages into advantages of serving "Serving the People" combined characteristic industry-villages, with cultural resources villages and established party construction co-building villages, implemented "Bank - Village Co-Construction", helped farmers develop production, improve living conditions. After the Branch integrated with the Liangjia Village, formulated "The New Financial Service Plan for Liangjia Village in Winning Times", Yanchuan County. The Branch issued credits to support farmers developing planting and breeding, vegetable greenhouses and other featured industries, enhanced increasing income for farmers.

- **Science Strengthens Agriculture.** The local farmers not only lack capital, but also lack for technology and information. Thus, the Branch not only send money, but offered technology and information. The Party Branch, established "Benefiting Farmers Library" in Liangjia Village, equipped with a wide range of books, 2 Internet ready computers, subscribed magazines such as Farmers Science and Technology Journal. The library provided farmers with channels through which they can learn about policies, technologies and market information.
Liupan Mountain is the last mountain climbed by the red army on the Long March, and it is known because of Mao Zedong’s Qingpingyue • Liupan Mountain poem. Liupan Mountain is one of 14 concentrated destitute areas across the country. In 2000, Liupan Mountain area was approved as the first “Tourism Poverty Alleviation Test-Site”, which covered 21 towns including Ningxia’s Jingyuan, Xij, Haiyuan, Yuanzhou, etc., and with a population of 0.4 million poor people. Ningxia Branch took financial poverty alleviation as the most important task of serving “Sannong”, with Liupan Mountain’s Tourism Poverty Alleviation trial project as the main battlefield, and launched a financial anti-poverty battle. The Bank has always cared for the households within the test-site, and issued 7 billion yuan farmer loans, covering 0.14 million farmers, including 13,000 households that have officially filled as under privileged households. The Bank actively explored the way of credit poverty alleviation and commercial operations. The Bank signed an agreement to increase credits with the county governments, leading enterprises and cooperatives in the test-sites, established over 20 guarantee modes such as the “Government + Households”, “Corporate + Households”, “Civil Servants + Households”, “Cooperative + Households”, “The Farmers Coinsurance + Risk Deposit” and other guarantee modes, formed a credit increasing mechanism for the government, enterprises, and cooperatives, effectively solved the problem of farmers’ loan access and guarantee.

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

IMPROVING SUSTAINABLE FINANCIAL INNOVATION MODEL FOR POVERTY ALLEVIATION

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

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

The Differentiated Financial Product System for Poverty Alleviation

- Promoted contracted land management rights mortgage loans
  - Issued loans to 630 households, and 1.4 billion yuan in total

- Jiangxi, Hubei, Guizhou and other provinces promoted “Jin Sui Fu Nong Loan”
  - By the end of 2015, the loan balance was 90.51 billion yuan. Since the product launched in 2012, there are 319,900 households benefiting from the loans.

- Guansu promoted “Double Peasant Household Loans”
  - By the end of 2015, the loan balance was 4.97 billion yuan. Since the product launched in 2012, there are 419,600 households benefiting from the loans.

- Sichuan innovated and branched the enlarged immigrant poverty alleviation project loans.
  - By the end of 2015, the total loan is 6.77 billion yuan, supporting the building of 1.67 million immigrant housing, that’s 1.03 million yuan, and assisting 10.428 households in improving the quality of living.

- Sichuan built a series of “Backpack” financial product brands, reviewed and developed “Bashan Hui Nong Loan” and other products.
  - By the end of 2015, issued 1.4 billion yuan loans in Bashan poverty-stricken area.

- Inner Mongolia specifically developed “Bashan Fu Nong Loan” and “Bashan Qiangte Nong Loan”, especially for corporate and private sectors.
  - By the end of 2015, issued 13.45 billion yuan of “Bashan Fu Nong Loan”, and issued 2.34 billion yuan of “Bashan Qiangte Nong Loan”.

As of the end of 2015.

ABC has always kept the important mission of inclusive finance in mind, and proactively acted in 2015, to ensure the cost revenue and fixed asset plan in the county branches in poor areas. ABC fully promoted network transformation, reconstruction and efficient network layout adjustment work in poor areas, speed up the implementation of “Inclusive Finance at the Last Mile” project. The Bank invested 80 million yuan to set up and maintain the “Inclusive Finance at the Last Mile” machines in poverty-stricken areas, increased and branched moderately relief transferring fees for poor farmers at the Hui Nong service points, paved the way to the “Last Mile” of inclusive financial services in the poor rural areas.

**Establishing Differential Poverty Alleviation Financial Product System**

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

Metog is the most remote county in southwestern Tibet, in Tibetan it means “The Isolated Plateau”. On this piece of land, there are a group of ABC employees. They continue to provide mobile financial services with Backpacking through the Countryside. Visiting One House after Another. Before 2012, people had to walk to Metog and carried the items on their backs. In such difficult conditions, ABC employees in Metog overcame difficulties, climbed mountains and walked through the jungle. It took four or five days to walk to carry cash to Metog. Now they have kept the tradition of serving on foot. Every year they take to visit houses on a regular basis. Even in front of the cliffs, mudslides and flooding river, they never stopped the pace of serving “Jinnong”, the steep journey never extinguished their sincere wish to serve the people.

Since 2015, ABC has launched mobile financial services in financially uncovered villages and towns 7.5 times, and have issued 9.5 million yuan of agricultural loans. Through mobile services, ABC have established a profound friendship with the local people.

**Strengthening Basic Financial Service Abilities in Poverty-stricken Areas**

**“Backpack Bank” and “Horseback Bank” on the Plateau Island**

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

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

Transportation, water conservancy, power grid, and other infrastructure construction: 210.39 billion yuan (increased by 124.90%)

Small farmers credit loans: 38.34 billion yuan (increased by 53%)

Small and micro businesses: 97.69 billion yuan (increased by 167.90%)

Key enterprises and major projects: 153.02 billion yuan (increased by 152.20%)

Others: 61.52 billion yuan

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

Issued 49.57 million Hu Nong Cards in total, in 832 key counties of the State-supported impoverished counties.

Equipped 237 thousand sets of electric machines.

Set up 171 thousand Hu Nong financial service points.

The coverage rate of administrative villages is 72.6%.

The sustainable financial modes for poverty alleviation are improving.

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

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

Launched “E-Agricultural Manager” E-business Platform

Issued “The Gold, Silver and Copper” loan cards

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

Strengthened the targeted support for Tibet, Xinjiang, and other ethnic minority areas, the original Sichuan-Shaanxi Soviet area, 8 city of Guizhou Province and other old revolutionary base areas.

By the end of 2015, the loan balance is up to 590.70 billion yuan in the key counties for poverty alleviation.

590.70

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

By the end of 2015, the loan balance is up to 590.70 billion yuan, increased by 152.20% than that of 2011. The growth is 152.20% higher than that the bank’s average at the same time.

29.74

The loan balance of the key counties for poverty alleviation is 29.74 billion yuan during “The 12th Five-Year Plan” period.

153.02

The loan balance of the key counties for poverty alleviation is 153.02 billion yuan during “The 12th Five-Year Plan” period.

61.52

The loan balance of the key counties for poverty alleviation is 61.52 billion yuan during “The 12th Five-Year Plan” period.

38.34

The loan balance of the key counties for poverty alleviation is 38.34 billion yuan during “The 12th Five-Year Plan” period.

97.69

The loan balance of the key counties for poverty alleviation is 97.69 billion yuan during “The 12th Five-Year Plan” period.

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

By the end of 2015, the loan balance is up to 590.70 billion yuan in the key counties for poverty alleviation.

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

Continue to increase the credit support

The basic financial modes for poverty alleviation are improving.
ENVIROMENT

Increase Green Credit
Supply and improve ecological civilization
Alas, the water is becoming increasingly dirty. I’m always picking up rubbish when trying to catch fish.

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

Since 2008, ABC was the first to open the “Clean Development Mechanism (CDM) Consultant Business,” gradually increased the support for green economy according to the regulations of the State. The green loan balance this year is 543.13 billion yuan, which accounts for 6.42% of the total loan balance. The loan balance of “High Energy Consumption High Pollution and Excess Production Capacity” industry is 536.46 billion yuan. Most importantly, they issued green bonds in London, and issued ABC’s Implementation Guide of Direction of Investment for Green Financial Bonds at the same time, Funds raised will be used for green projects related to environmental protection. In order to carry out the “Ten-Measure Action Plan to tackle Water Pollution,” they specially formulated Opinions on Implementing the State Council’s Action Plan for Water Pollution Prevention and Control. The water is no longer dirty stuff any longer.

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

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

As a leading bank for green finance, ABC has attached great importance to the cause of environmental protection, following the national green development strategy, and guiding the circular economy development with credits. Their differentiated credit management, ABC established and improved a long-term mechanism, strongly supporting environmental protection and energy conservation and emission reduction, strictly tightening the credit line for “High Energy Consumption, High Pollution and Excess Capacity” industries, guide the capital to flow into the environmental protection, energy conservation, clean energy, clean transportation and other related industries, promoting businesses’ transformation and structure adjustment.
ISSUE THE FIRST GREEN FINANCIAL DEBT IN RESPONSE TO CLIMATE CHANGE

According to the energy efficiency credit guidance that was issued by the China Banking Regulatory Commission (CBRC) in January 2015, ABC actively explored the credit asset securitization of credit asset pilot work on the basis of energy efficiency, expanded the financial sources of energy efficiency, formulated ABC’s Implementation Guide of Direction of Investment for Green Financial Bonds, established a scientific and effective green credit financial service system, and issued the first green bonds listed by a Chinese financial institutions on the London Stock Exchange on the morning of October 27th, 2015, issued equivalent of 1 billion U.S. Dollars of green bonds which were the first green bonds issued by a Chinese financial institution, and were also the first RMB green bonds issued by an Asian issuing body. In this procedure of bond-issuing, ABC employed Deloitte & Touche that has the third party certification qualification to evaluate the green bonds, meanwhile formulated and improved the management framework of the green bonds. The participation of the third-party makes the issuing of the green bonds by ABC more adjusted to the international market practices, and can gain recognition from foreign regulatory institutions and investors.

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

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

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

_The Former Chairman of ABC, Shiyu Liu_

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

_The CEO of London Stock Exchange, Ruiduo Luo_
GREEN CREDIT ESCORTING GREEN DEVELOPMENT

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

By the end of 2015, ABC’s green credit indicators have covered 16 industries credit policies, such as cement, steel, petrochemical, flat glass, wind power, photovoltaic, and so forth. By the end of 2015, 4935 customers, the loan balance is 543.13 billion yuan, the balance loans supporting water pollution governance in ABC is 5.22 billion yuan, the loan balance (medium and long-term) clean energy projects is 959.02 billion yuan.

ABC has always adhering to the concept of sustainable development, actively advocating and implementing the development strategy of green credit, take dissolving excess capacity, practicing green credit as the important points of fulfilling the Bank’s social responsibility, reforming the environmental transformation of “Blue sky, Green Ground and Clean Water” devotion to building an energy-saving and environmentally friendly ‘Green Bank’.

In April 2015, the State Council issued The Action Plan of Water Pollution Prevention. Also The Ten-Measure Action Plan to Tackle Water Pollution, and comprehensively mapped out work in 16 areas, such as controlling pollutants emissions, promoting economic structure transformation and upgrading, saving and protecting water resources and so forth. ABC issued a specific Credit Guidance concerning the water pollution control — the Opinion on Implementing the State Council’s Action Plan of Water Pollution Control (here in after “Opinion”), embedded the State Council’s strategic plans and specific requirements into ABC’s industrial credit policies, the standard of customer entry and exit, and the risk control mechanisms. This is also an important method of “Green Energy” layout in ABC.

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

More Green Credits, For “Water Safety”

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

Zhejiang Branch signed a strategic cooperation agreement with the Water Conservancy Department of Zhejiang Province in 2015. In the next 5 years, it will provide 30 billion yuan of intentional credits, helping Zhejiang province’s “Co-Governance of Five Water Bodies” Project, which is one of 172 national major water governance and transformation projects, and other irrigation and water conservancy project constructions.

Anqiu Branch spent 0.42 Billion Yuan in Drainage Network Access Projects Which Portends Fertile Farmland

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

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

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

- Major Fields

Industrial Pollution Control

- Strengthen the clean out efforts of corporates with water pollution amount not up to standards, such as the “Six Small and High” businesses, as well as papermaking, coloring, nitrogen fertilizers, nonferrous metals, printing and dyeing, agricultural byproducts processing, bulk pharmaceutical drugs manufacturing, leather, and non-ferrous and other high-water consumption high-water pollution industries.

Urban Water Pollution Governance

- Fully support the standard transformation of sewage and sludge treatment facilities and pipe network construction projects. Meanwhile, tighten water pollution prevention requirements in real estate projects.

Agricultural Rural Water Pollution Control

- Support drought-tolerant crops planting and agricultural source pollution control, urge customers to move rural designed naturally drained areas, support customers to build storage, handling and utilization facilities for livestock manure polluted water.

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The subtract of speech from Li Zhenjiang, the former member of the Party Committee, vice president of ABC.
Keep Up With National Development Trends
- Participated in a variety of meetings and trainings organized by Beijing Municipal Development and Reform Commission, understood national energy conservation and emissions reduction policies and developmental trends, completed Energy Saving Inspection Report, Energy Utilization Verification Report and other matters as required every year.

Formulate Green Operations Policies
- Organized to edit energy management system and related regulation methods, established and improved energy management system.

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

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

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

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

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

Focus on Promoting Printing Reform
- Used compound printing equipments that will dramatically reduce electricity consumption and exhaust emissions.

ABC implements green operation

Energy and environmental problems have become common concerns and long term resolving issues. We responded to the national call on energy conservation and carbon reduction, making energy operation principle in our “Green Development” and “Low Carbon financing”, practiced out corporate social responsibility.

Through concerted efforts like system constructions, energy saving assessments, saving energy via technical modifications, advocations and trainings, the effects of energy saving and emissions have been apparent. The electricity consumption of 2015 was 4.5 million degrees less than that of 2014, our water volume slightly increased. The standard coal emission reduced by 6000 tons, and greenhouse gas emission reduced by 18,60 thousand tons.

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

Multi-Policies Implementation Promotes Social Harmony

“Learning Catching-Up and Surpass” Creates Team Confidence and Enthusiasm

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

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

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

Data Internet Credit E-business Steward E-agriculture steward

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As the “Blue Engine” that drives ABC into the next 10 years, compared with the original core bank system ABIS system, BoEing system integrates and enriches customer information, all around accounting system concerning customers, employees, agencies and products, greatly improves the quick R&D ability of our products.

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

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

Case: Brief introduction of BoEing

BoEing adopted the independent R&D mode, and is boldly innovating. It integrated all kinds of products and services with the leading technological architecture and business architecture in the premise of continuously increasing high volume, completed the Processor Swaps of the core business system safely, and realized the transformation from the “Account oriented” to “Customer oriented”. While rebuilding the core system, BoEing also realized the comprehensive merging of the peripheral system and all branches’ specialized business systems, and transferred 0.46 billion customers and over 1 billion accounts.

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

Construction history of BoEing in ABC

October, 2009: Set-up BoEing project, launched the 6-year R&D journey.

June, 2010: BoEing project was officially set up, formally started the technological implementations.

December 2012: The first phase of the project went into operation, realized the pilot products going online, including the basic technology platform, basic applications, funds, bonds, private banks and other products.

May, 2013: The second phase of the project went into operation, realized the connection between R&D and BoEing.

October, 2013: The third phase of the project went into operation, realized the comprehensive merging of the peripheral system and all branches’ specialized business systems, and the transformation from the “Account oriented” to “Customer oriented”. While rebuilding the core system, BoEing also realized the comprehensive merging of the peripheral system and all branches’ specialized business systems, and transferred 0.46 billion customers and over 1 billion accounts.

October, 2015: Realized the complete switch and going online of credit card businesses, private deposits and credits, debit cards, credit cards and other private businesses.

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

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

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

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

8/10 at Beijing Branch, Wu Zhang

“Customer-oriented, Product Fast Innovation and Comprehensively Improving Management Abilities”

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

“Comprehensively Improving Management Abilities”

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

A teller at Beijing Branch, Wu Zhang

“Customer-oriented, Product Fast Innovation and Comprehensively Improving Management Abilities”

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

“Comprehensively Improving Management Abilities”
2015 was an important year in the Internet finance development layout of ABC. ABC comprehensively formulated Internet financial development plan for both urban and rural markets, built three platforms of services: Financial Services, Social Living Services and E-Business Services, fully launched Internet transactions, Internet financing, investing and financing information services, supply chain financing, five Internet special financial product lines. Comprehensively improved channel customer experiences, further promoted “Data Internet Credit”, and relying on “Kesa Huang Tong Services” as the core of Internet management type electric business services.

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

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

The Open Platform of “Rock Cloud” Successfully Put Into Production
On May 21st, 2015, with the collaboration of the head office’s technology and business departments and Shunchuan Branch, the open platform called “Rock Cloud” was successfully put into production. The open “Rock Cloud” platform is the technology infrastructure that allows ABC to open its Internet financial service abilities to the public. It can offer the head office, branches and the third application service with account services, payment services, mobile applications, speed-developed services and other open abilities. The successful production provided Internet financing supporting specialized business development of branches with valuable experiences, and laid a good foundation for “Rock Cloud” platform opening up to the public.

Fujian Branch Make General IC Card Recharge Mobile APP Online
Fujian Branch speed up extended industrial application of IC card, took the initiative to complete the mobile APP application development and online IC card recharging in different industries and succeeded in the business IC card recharge. Customers only need to download and install the APP on a mobile phone, put the IC card that needs recharged next to the phone, and the money in the designated or customized IC card account will be transferred to the IC card, realizing recharging bus, school, gas and other industries IC cards at any time and any place.

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

“Yin She Tong” System of Guizhou Branch Helped New Agriculture Insurance
On May 10th, 2015, the “Yin She Tong” system, designed and developed by Guizhou Branch completed going online in the province successfully. The online system greatly improved the convenience of insurance payments, payment issuing and premium withdrawn within the province.

The “Yin She Tong” system realized real-time docking of basic endowment insurance business system and social security business system, simplified the work process of new rural insurance agency business, avoided data inconsistency problems due to human error. From the time “Yin She Tong” system went online to the end of 2015, there have been 110,000 times transactions made.

“Yin She Tong” system going online facilitated the public, improved business efficiency, realized decreased operational costs, and deepened roots for collaboration with social security organizations. It reflects the powerful promotional role of science and technology to the business, and is a successful example of science and technology supporting and leading business.
INNOVATING PRODUCTS TO MEET CUSTOMER DEMANDS

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

INNOVATING PRODUCTS TO MEET CUSTOMER DEMANDS

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

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

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

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KEEping IN MIND CUSTOMER RIGHTS PROTECTION

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

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

Methods of Consumer Rights Protection

Legal thinking leads consumer rights protection

Take strengthening consumer rights protection as an important part of legal construction, coordinate, deploy and promote from multiple aspects such as improving rules and regulations, promoting legal implementation, enhancing supervision restrictions and forming powerful guarantee.

Take cost in the view of consumer rights protection

Actively promote to incorporate consumer rights protection into company governance, corporate culture and business development strategy.

Optimize organizational structure to accommodate consumer rights protection.

Strengthen the sense of customer rights protection.

Specify the importance of consumer rights protection in development plan. Highlight the significant position of consumer rights protection in development strategy.

Improve consumer rights protection system


Put consumer rights protection into awareness of the heads of the heads to the one-linemen. Strengthen internal assessment system, audit and other internal management of consumer rights protection.

Improve the working mechanism of consumer rights protection

Improving consumer complaints handling mechanisms, strengthen responsibility implementation of complaint handling, and actively use the diversified dispute settlement mechanism to safeguard consumers’ legal rights.

Optimize negative public opinion monitoring and information interaction mechanisms, effectively resolve the market hot issues, and improve customer service experience.

Build the system and procedure of consumer rights protection

Form sales links, strictly abide by national provisions of financial service charge, and establish a scientific and rational pricing principle and strategy. Value risk, fully respect consumers' informed and relevant rights, actively fulfill the disclosure duty, strengthen the appropriate assessment of financial consumers, and ensure "Safeguard Right to the Satisfied Person". Further sales links, carry out on-line monitoring, image spot check and on-site inspection, implement product and after service evaluation, improve consumer complaint handling mechanisms.

Establish and improve the financial literacy, and long-term mechanism

Have launched the bank-wide, multi-media and countrywide to: consumer publicity and educational activities in various forms, improve financial literacy, and consumer risk consciousness.

Promote the inclusive financial development

Develop and propagate the special products such as Kins Hui Nong Tong Card, Kins Hui Nong Tong, Kins Poverty Relieve and Hui Nong Loans. Adopt methods such as customer manager mobile service and telephone service, strive to help "Sannong" customers get essential and timely basic financial service.
Look at the boy
Looks like sixteen or seventeen years old
With brown face.
He wears a red hat
With eyes twinkling
What the feeling is while can’t see the world
If he feels insecure and helpless
Facing the blind in the darkness
What we can do to help them

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

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

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

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POPULARIZING FINANCIAL KNOWLEDGE AND IMPROVING FINANCIAL LITERACY

To further popularize financial knowledge and improve the financial security sense and literacy of common people, ABC actively launches various financial knowledge propaganda activities, popularizes financial knowledge to common people, improves their identifying and defending financial risks abilities, and nourishes citizens’ financial literacy and sense of safeguarding rights legally. In 2015, ABC mainly through new media channels such as Weibo, WeChat and official websites propagated the “Paying with Card in a Safe Manner”, “Consumer Rights Protection”, “Financial Knowledge into Thousands of Households” and other topics, including “Financial Payment Security Alliance”, “Staying Away from Credit Card Illegal Tricks”, “Secure Payment Alliance”, “Credit Card Online Payment Tutorial”, “Safety Tips on Away of Fake Card Fraud”, “Warm Tips of Credit Card Business Security”, “FeatureComic of Preventing the Telecommunications Fraud”, “Mobile Payment Security Investigation” and other activities.
In 2015, ABC continuously improved procurement management. Both the rate of procurement contract execution reached 100%, strengthened the supplier management, saved resources as far as possible, reduced pollution emissions, lowered risks, made win-win cooperation with suppliers, advanced green procurement and realized the low carbon development.

The Statistical Table of Vendor Number (Unit)

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Headquarter of Bank</td>
<td>2477</td>
</tr>
<tr>
<td>Yangtze River Delta</td>
<td>725</td>
</tr>
<tr>
<td>The Pearl River Delta Region</td>
<td>1253</td>
</tr>
<tr>
<td>Circum- Bohai Sea Region</td>
<td>1486</td>
</tr>
<tr>
<td>Other Regions</td>
<td></td>
</tr>
<tr>
<td>Western Region</td>
<td>1241</td>
</tr>
<tr>
<td>Northeast China Region</td>
<td>6163</td>
</tr>
<tr>
<td>The Central Region</td>
<td>2707</td>
</tr>
</tbody>
</table>

In total: 17450

Annotation: The table is classified according to ABC branches.

① Yangtze River Delta includes Shanghai, Jiangsu and Zhejiang.
② The Pearl River Delta Region includes Guangdong and Shenzhen.
③ Circum- Bohai Sea Region includes Beijing, Tianjin, Hebei, Shandong and Qingdao.
④ The central region includes Shanxi, Anhui, Jiangxi, Henan, Hubei and Hunan.
⑤ Northeast China region includes Liaoning, Jilin and Heilongjiang.
⑥ Western region includes Qinghai, Sichuan, Guizhou, Yunnan, Guangxi, Shanxi, Gansu, Qinghai, Ningxia, Tibet, Xinjiang and Inner Mongolia.
⑦ Other regions includes Xinjiang, Fujian and Hainan.

Footnote: Methods of Strengthening Supplier Management
- Formulate and issue the "Supplier Supervision and Evaluation Methods of ABC Procurement Projects" and the "Supplier Off-limits Management Approach of the ABC". Establish a normative and effective supplier evaluation, incentive mechanism of good faith performance, recursively punish supplies that damaged our bank's interest. Carry out the off-limits to the 13 suppliers successively to ensure the openness, fairness and impartiality, safeguard the rights and interests of ABC.
- Establish the supplier management through implementing special projects and due diligence supervision and inspection.
- Formulate the use of unified forms of contracts.
- Establish and improve the communication platform between the suppliers and demanders, establish a long-term effective and communicative mechanism and achieve win-win situation.
- Establish the communication and coordinated mechanism.
- Organize the seminars that are attended by the demanders of head office departments, further improve the performance management of ABC's procurement behavior.
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- Organize the seminars that are attended by the demanders of head office departments, further improve the performance management of ABC's procurement behavior.
- Establish supply and demand communication and coordinated mechanism.
- Organize procurement business training and procurement experts team construction.
- Further improve the performance management of ABC's procurement behavior.
- Formulate and issue the "Supplier Supervision and Evaluation Methods of ABC Procurement Projects" and the "Supplier Off-limits Management Approach of the ABC". Establish a normative and effective supplier evaluation, incentive mechanism of good faith performance, recursively punish supplies that damaged our bank's interest. Carry out the off-limits to the 13 suppliers successively to ensure the openness, fairness and impartiality, safeguard the rights and interests of ABC.
- Establish the supplier management through implementing special projects and due diligence supervision and inspection.
- Formulate the use of unified forms of contracts.
- Establish and improve the communication platform between the suppliers and demanders, establish a long-term effective and communicative mechanism and achieve win-win situation.
- Establish the communication and coordinated mechanism.
- Organize the seminars that are attended by the demanders of head office departments, further improve the performance management of ABC's procurement behavior.
- Establish supply and demand communication and coordinated mechanism.
- Organize procurement business training and procurement experts team construction.
- Further improve the performance management of ABC's procurement behavior.
There is a little prince in everyone’s heart
Stay in the deepest place
Whereas we often forget it
Forget our own original appearance
Slowly drift and figure obscure
Forget the dreams that ever had in old days
The people we loved, the things that we cared
If forget, only use the heart instead of eyes
Can we see clearly our own favorite appearances
In the vast stars and boundless universe
There are all sorts of brilliant luster, let a person too many things to see
There are thousands of roses
Decorate the view of bright lighted city
But the bright bustling
Can never contend against the roses that only belongs to you
Skyscraper
Does not equal to the heart of belonging, and the home of dream
People mountain People sea
Nobody can replace the unique you
In the heart of ABC people
There lives a little prince
But you
Are the roses that we love
Here is the ABC
Propagate its belief and morality, accompany you to grow
Never forget our original intention, accompany you to blossom.

Shenzhen Branch/Danxuan, Huang
HELPING EMPLOYEES GROW

ABC actively promotes the talents building of these major streams of management, profession and technology, tries to pursue the “Multi-paths” of employees’ career development. Issue the “Implementation Opinions of Training and Selecting Work of Strengthening and Improving the Outstanding Young Leading Personnel”. Build the platform and mechanism for outstanding young management personnel. Accelerate the construction of professional series team. Establish the post promotion mechanism of professional series team. Establish and improve the income protection mechanism of grassroots employees. Give priority to the compensation resources to lift at the grass-roots level. Establish a harmonious and fair income distribution relation. Constantly improve staff welfare system, establish enterprise pension system and supplement entry medical insurance system around the whole bank. Provide employees with periodic physical examination, major disease rescue, medical difficult rescue and other health security services. ABC strictly implement national labor laws and regulations, establish a legal, compliance and harmonious labor relationships, actively fulfill legal obligations, formulate “Measures of Labor Contract Management”, “Labor Dispatching Management Regulations” and other stipulations. Conclude the labor contract with employees according to the law, provide employees with remuneration, social insurance, rest and vacations, labor protection and other treatment and welfare policy, ensure employees’ legal rights.

EDUCATIONAL TRAINING STRENGTHENING COMPETITIVE SKILLS

In 2015, ABC closely focuses on national strategy, serving “Learning” and “Catching-up” and economic transformation, sticks on improving quality and efficiency, and designs the construction of ABC colleges. Broaden the idea of building a college, launch various level and different kinds of training, coordinate and optimize the way and contents of trainings. Constantly improve the wholeness, pertinence and effectiveness of educational training, establish a diversified learning platform for all employees in ABC, and further improve the professional capacities and comprehensive quality of employees. In 2015, ABC issued “Project Optimization Design of 2015 Post Vocational Training in Rotation”, “2015 Leading Personal Training Plan”, “2015 Key Employee Training Plan” and other plans, implement the requirement of “Learning and Catching-up” and improve the sense of carrying out educational training in ABC.

ABC constructs the unified salary system, provides employees with sound salary system. Establish and improve the income protection mechanism of grassroots employees. Give priority to the compensation resources to lift at the grass-roots level. Establish a harmonious and fair income distribution relation. Constantly improve staff welfare system, establish enterprise pension system and supplement entry medical insurance system around the whole bank. Provide employees with periodic physical examination, major disease rescue, medical difficult rescue and other health security services. ABC strictly implement national labor laws and regulations, establish a legal, compliance and harmonious labor relationships, actively fulfill legal obligations, formulate “Measures of Labor Contract Management”, “Labor Dispatching Management Regulations” and other stipulations. Conclude the labor contract with employees according to the law, provide employees with remuneration, social insurance, rest and vacations, labor protection and other treatment and welfare policy, ensure employees’ legal rights.

Case: The Fifth Business Technology Competition

To lead the majority of staff to respond and implement the requirement of “Learning and Catching-up” and improve professional quality, stimulate the initiative and creativity of employees making contributions based on positions, and promote business development and competition achievement, ABC launched the Fifth Business Technology Competition from Sep 9th to Sep 11th, 2015 in Beijing. After a fierce competition, we got the rongs of total points of respective project and team. Through this competition, employees fully displayed their own excellent skills and good mental outlooks, led the majority of employees to learn business skills and strengthened professional quality, formed a dense atmosphere of “Learning and Catching-up”. It had a positive and significant influence on promoting reform, development, management and team construction of the whole work.

Form: Match Result of the Fifth Business Technology Competition

<table>
<thead>
<tr>
<th>Competition Event</th>
<th>Play Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency counting with machine, currency counting with one finger one paper</td>
<td>Currency counting with multi-fingers multi-paper</td>
</tr>
<tr>
<td>Counter business operations, remote authorization, job entry of operational background</td>
<td></td>
</tr>
</tbody>
</table>

Awards Setting

ABC granted awards

- All winners: the title of “Master Hand in Business Technology of ABC”
- The first candidate of competition event: the title of “ABC May 1st Labor Medal”
- The top three department of team score: the title of “ABC May 1st Labor Medal”

China Financial Union Awarded the Prizes

- Declare one candidate to All-China Federation of Trade Unions of Counter in Business operations competition project: the title of “National May 1st Labor Medal”

Team Results

- The representation team of Shandong, Shanghai and Sichuan branch respectively got the top three places in team total score.
Case: 2015 ABC Special Subject Study

By the end of 2015, there have been 1.71 million employees attending the trainings. The number of employees training projects was 0.41 billion times, cultivating 0.21 billion financial planners, the number of internal trainees of head office level was 1803, and the number of branch internal trainers was 5186. By the end of 2015, there have been 1.71 million employees attending the trainings. The number of classes was 1.178 times, and train 0.41 billion branches to hold the demonstration classes 2 times, guide branches to train over 2.7 billion grassroots employees training 14 times. There are 5257 personnel to attend the training of Agriculture Bank University Branches.

Financial Services Special/Training of Irrigation and Water Conservancy Construction

- Strengthen the sense of serving “Sinarmang”, improve the level of finance supporting the new operating business entities, and promote the level of profit making organization continuously upgrading, which firmly supports the modernization, large scale and intensification development of agriculture.
- Rely on the irrigative water conservancy construction investment and financing channels, strengthen the local management of irrigation and water conservancy project construction, and improve the comprehensive financial services of farmland water conservancy construction.
- Broaden the farmland water conservancy construction investment and financing channels, strengthen the local management of irrigation and water conservancy project construction, and improve the comprehensive financial services of farmland water conservancy construction.

New Employees and Staff of Foreign Institutions Training

- Train nearly 30 department managers from 16 foreign institutions.
- Train 272 new entrants for 2 weeks, and guide branches to train over 1670 new employees.
- Train 38 department managers from 14 foreign institutions.
- Organize the post qualification examination of foreign institutions, and enhance their ability and better qualify for jobs.
- Organize and implement the post vocational training of Agriculture Bank University Training Institute, deliver courses to the organizers and management personnel of respective branch in the form of public class.
- Improve the training management and teaching management, and promote the cooperation and communication between domestic and overseas institutions as well as mutual overseas institutions.

Training Management Personals

- Strengthen the ideological building, style construction and capacity building of respective leaders.
- Strengthen the ideological building, style construction and capacity building of respective leaders.
- Organize and implement the post vocational training of Agriculture Bank University Training Institute, deliver courses to the organizers and management personnel of respective branch in the form of public class.
- Improve the training management and teaching management, and promote the cooperation and communication between domestic and overseas institutions as well as mutual overseas institutions.

Training Leadership and Special Talents’ Ability Improvement

- Strengthen the ideological building, style construction and capacity building of respective leaders.
- Organize the post qualification examination of foreign institutions, and enhance their ability and better qualify for jobs.
- Organize the post qualification examination of foreign institutions, and enhance their ability and better qualify for jobs.
- Improve the training management and teaching management, and promote the cooperation and communication between domestic and overseas institutions as well as mutual overseas institutions.

Training of Grass-roots Staff Service Skills Upgrading

- Launch the demonstration classes of grass-roots key positions employee training, 14 times, there are 1275 employees attending training, Guide branches to train over 2.7 billion grass-roots employees.
- Hold the grass-roots staff select training on duty, attract 70 billion grass-roots employees voluntarily to sign up for training on duty.
- Organize the post qualification examination classification grading around the whole bank, which covers 14 positions, 2,001,000 trainings and 1.26 billion employees.
- Improve the grass-roots employees professional quality and business ability.
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Strengthening humanistic concern is the overall strategic deployment that ABC Party made according to the practice of the whole bank. Since launched in September 2013, ABC has completed lots of work up and down, effectively solved the practical work and life difficulties of grass-roots staff. Actively respond to the appeals of grass-roots staff, enhance the breadth staff’s sense of belonging, warmth and cohesion, and have a widespread and profound influence, win the wholehearted support and the consistent high praises of broad employees. Practices have proven that it is a strategy that boots on the ground, winning great popular support, and benefiting to the overall situation, and has the graveness and profound meaning. Now, the humanistic care work of the whole bank is in critical period of continuity and deepening improvement. How to promote humanistic care as a normalization, long-term phenomenon and durability work, and make it becoming a self-awareness and conscious action of respective branch, commitment, perseverance in grasping, which is a big question that need the whole bank paying high attention, thorough planning and practical driving.

_The Abstract of Speech from Wei Wang, Member of the Party Committee, Vice President of ABC_
APPENDIXES

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<td><strong>People's Bank of China</strong></td>
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<td><strong>2014 Bank Scientific Development Awards</strong></td>
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<td><strong>The Annual Inclusive Financial Institutions</strong></td>
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<td><strong>Happiness Project, Help Poor Mothers Action &quot;Love Collective&quot; Title</strong></td>
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<tr>
<td><strong>2015 Top 50 Best Employers of Chinese College Students</strong></td>
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<td><strong>ChinaHR.com</strong></td>
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<td><strong>2014-2015 Best Customer Experience of China Customer Contact Center</strong></td>
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<td><strong>China's Informationization Promoting Union</strong></td>
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<td><strong>2015 Top Ten Social Marketing Case in Financial Industry</strong></td>
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<td><strong>Best Bank Wealth Management Brand</strong></td>
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<td><strong>2015 Best Bank of Service Innovation</strong></td>
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<td><strong>2015 Asia's Best Financial Market Innovation Bank</strong></td>
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<td><strong>2015 Best Bank Wealth Management Brand</strong></td>
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<td><strong>2015 Best Small Businesses Credit Bank</strong></td>
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<td><strong>2013 Best Bond Traders of Shanghai Stock Exchange</strong></td>
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<td><strong>The 21st century business herald</strong></td>
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<td><strong>China Financial Certificate Authority</strong></td>
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<td><strong>2015 China Best Open Bank Financial Products</strong></td>
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<td><strong>2015 China Best Innovative Bank Financial Products</strong></td>
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<td><strong>The Best Bank of Serving “Sanxing”</strong></td>
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<td><strong>Best Cross-border RMB Settlement Bank</strong></td>
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<tr>
<td><strong>China's Informationization Promoting Union</strong></td>
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<tr>
<td><strong>2014-2015 China's Best Customer Contact Center</strong></td>
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<td><strong>The Advanced Unit of National Banking Law Risk Management</strong></td>
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<td><strong>2014 Best Financial Institutions of Social Responsibility</strong></td>
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<td><strong>2015 Best Internet Financial Bank</strong></td>
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</table>
INDEPENDENT ASSURANCE REPORT

To the Board of Directors of Agricultural Bank of China Limited

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

Key Data

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

- Total amount of donation (100,000 RMB)
- Total number of employee trainings (10,000 person times)
- Total number of county-level branch outlets
- Number of county-level branch outlets
- Electricity consumption per capita in office (kwh/person)
- Gas consumption per capita in office (m³/person)

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

Criteria

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

Responsibilities of the Board of Directors

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

Our Independence and Quality Control

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

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

Practitioner’s Responsibilities

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

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

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently the level of assurance in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion on any matter that would materially affect the key data in the 2015 Social Responsibility Report. Our work involves assessing the risks of material misstatement in key data in the 2015 Social Responsibility Report whether due to fraud or error and responding to the assessed risks. The extent of procedures selected depends on our judgment and assessment of the engagement risk. Within the scope of our work, we have only performed the following procedures in the Head Office of the Bank. We did not perform assurance work in other branches. The procedures we performed comprised:

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

Inherent Limitation

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

Conclusion

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

Restriction on Use

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

Supplementary Observations

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

We have the following observations:

Stakeholder Inclusiveness

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

Materiality

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

PricewaterhouseCoopers Zhong Tian LLP
Shanghai, China March 31rd, 2016
Social Performance

Balance of Farmer Loans (100 million):
the balances of petty loans for farmers, production and operation loans for rural persons, house building loans for the farmers in quake-hit areas, loans for farm machines, loans for farmers going abroad to work, loans for farmers purchasing or building houses, other "Three-farming", personal loans and other loans for production and operations.

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

Total Amount of Donation (10,000RMB):
amount of donations made for public welfare and other similar contributions. Donations for public welfare is made to the public welfare, as defined in the Law of the People's Republic of China on Donations for Public Welfare, through public welfare organizations or governments at county level or above.

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

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

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

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

Total Number of Employee Trainings (10,000 person times):
defined as the number of employee attending in the face to face trainings for which the ABC sends formal notices. The scope includes the headquarters, 37 tier-1 branches and 3 training colleges.

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

Environmental Performance

Water Consumption per capita in Office (m³/person):
total water consumption at the headquarters in 2015 divided by the number of employee at the headquarters.

Electricity Consumption per capita in Office (Kwh/person):
total electricity consumption at the headquarters in 2015 divided by the number of employee at the headquarters.

Gas Consumption per capita in Office (m³/person):
total gas consumption at the headquarters in 2015 divided by the number of employee at the headquarters.
<table>
<thead>
<tr>
<th>Indicator</th>
<th>Content</th>
<th>Adoption</th>
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<tbody>
<tr>
<td><strong>Strategy and analysis</strong></td>
<td>Provide a statement from the most senior decision-maker of the organization</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Provide a description of key impacts, risks, and opportunities</td>
<td>Adopted</td>
</tr>
<tr>
<td><strong>Organizational profile</strong></td>
<td>Report the name of the organization</td>
<td>Adopted</td>
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<tr>
<td></td>
<td>Report the primary brands, products, and services</td>
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<td></td>
<td>Report the location of the organization’s headquarters</td>
<td>Adopted</td>
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<td></td>
<td>Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.</td>
<td>Adopted</td>
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<td>Report the nature of ownership and legal form</td>
<td>Adopted</td>
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<td>Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries)</td>
<td>Adopted</td>
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<td>Report the scale of the organization, including:</td>
<td>Adopted</td>
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<td></td>
<td>Total number of employees</td>
<td>Adopted</td>
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<td>Total number of operations</td>
<td>Partly Adopted</td>
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<td></td>
<td>Total capitalization broken down in terms of debt and equity (for private sector organizations)</td>
<td>Partly Adopted</td>
</tr>
<tr>
<td></td>
<td>Total number of employees by employment contract and gender</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Total number of permanent employees by employment type and gender</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Report the total number of permanent employees by employment type and gender</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Report whether a substantial portion of the organization’s work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors.</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Report any significant variations in employment numbers</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Report the percentage of total employees covered by collective bargaining agreements</td>
<td>Adopted</td>
</tr>
<tr>
<td><strong>Identified material aspects and boundaries</strong></td>
<td>List all entities included in the organization’s consolidated financial statements or equivalent documents</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Report whether any entity included in the organization’s consolidated financial statements or equivalent documents is not covered by the report</td>
<td>Not Adopted</td>
</tr>
<tr>
<td></td>
<td>Explain the process for defining the report content and the Aspect boundaries</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>List all the material Aspects identified in the process for defining report content</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>For each material Aspect, report the Aspect Boundary within the organization</td>
<td>Adopted</td>
</tr>
<tr>
<td><strong>Stakeholder engagement</strong></td>
<td>Provide a list of stakeholder groups engaged by the organization</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Report the basis for identification and selection of stakeholders with whom to engage</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Report the organization’s approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting</td>
<td>Adopted</td>
</tr>
<tr>
<td><strong>Report profile</strong></td>
<td>Reporting period (such as fiscal or calendar year) for information provided</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Date of most recent previous report (if any)</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Reporting cycle (such as annual, biennial)</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Reporting cycle (such as annual, biennial)</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Report the reference to the External Assurance Report, if the report has been externally assured. GRI recommends the use of external assurance but its not a requirement to be in accordance with the Guidelines.</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Report the relationship between the organization and the assurance providers</td>
<td>Adopted</td>
</tr>
<tr>
<td></td>
<td>Report whether the highest governance body or senior executives are involved in seeking assurance for the organization’s sustainability report</td>
<td>Adopted</td>
</tr>
<tr>
<td>Indicators classification</td>
<td>Content</td>
<td>Adoption</td>
</tr>
<tr>
<td>--------------------------</td>
<td>---------</td>
<td>---------</td>
</tr>
<tr>
<td><strong>Economics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>G4-34</td>
<td>Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-35</td>
<td>Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-36</td>
<td>Report the process for determining remuneration: whether remuneration consultants are involved in determining remuneration and whether they prepare report directly to the highest governance body.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-37</td>
<td>Report the integration between stakeholders' and the highest governance body's role in the identification and management of economic, environmental and social impacts. If consultation is delegated, describe how and any feedback procedures to the highest governance body.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-38</td>
<td>Report the composition of the highest governance body and its committees.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-39</td>
<td>Report the nature and total number of critical concerns that were communicated to the highest governance body and the highest governance body's role in the identification and management of the issues.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-40</td>
<td>Report the processes for consultation between stakeholders and the highest governance body's role in the implementation of due diligence processes.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-41</td>
<td>Report the highest governance body's role in the identification and management of economic, environmental and social impacts. If consultation is delegated, describe how and any feedback procedures to the highest governance body.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-42</td>
<td>Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, whether such evaluation is independent and the frequency. Report whether such evaluation is self assessment or includes an external assessment.</td>
<td>Not Adopted</td>
</tr>
<tr>
<td>G4-43</td>
<td>Report the frequency of significant disruptions to the organization's integrity and the causes.</td>
<td>Not Adopted</td>
</tr>
<tr>
<td>G4-44</td>
<td>Report the frequency of significant disruptions to the organization's integrity and the causes.</td>
<td>Not Adopted</td>
</tr>
<tr>
<td>G4-45</td>
<td>Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks and opportunities, including the highest governance body's role in the implementation of the above procedures.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-46</td>
<td>Report the frequency of significant disruptions to the organization's integrity and the causes.</td>
<td>Not Adopted</td>
</tr>
<tr>
<td>G4-47</td>
<td>Report on the frequency of significant disruptions to the organization's integrity and the causes.</td>
<td>Not Adopted</td>
</tr>
<tr>
<td>G4-48</td>
<td>Report the processes for determining remuneration: whether remuneration consultants are involved in determining remuneration and whether they prepare report directly to the organization.</td>
<td>Not Adopted</td>
</tr>
<tr>
<td>G4-49</td>
<td>Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-50</td>
<td>Report the nature and total number of critical concerns that were communicated to the highest governance body and the highest governance body's role in the identification and management of the issues.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-51</td>
<td>Report the remuneration policies for the highest governance body and senior executives.</td>
<td>Not Adopted</td>
</tr>
<tr>
<td>G4-52</td>
<td>Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organization.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-53</td>
<td>Report whether remuneration consultants are involved in determining remuneration and whether they prepare report directly to the organization.</td>
<td>Not Adopted</td>
</tr>
</tbody>
</table>

**Note:** The adoption status (Adopted, Not Adopted, Not Applicable) indicates whether the organization has reported on the specific indicator, whether it has not reported on it, or whether it is not applicable to the organization.
<table>
<thead>
<tr>
<th>Indicators classification</th>
<th>Content</th>
<th>Adoption</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>G4-EN01</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>G4-EN01</td>
<td>Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-EN02</td>
<td>Significant actual and potential negative environmental impacts in the supply chain and actions taken. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-EN03</td>
<td>Percentage of new suppliers that were screened using environmental criteria. Partly</td>
<td></td>
</tr>
<tr>
<td>G4-EN04</td>
<td>Total environmental protection expenditures and investments by type. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-EN05</td>
<td>Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and the percentage of products sold and their packaging materials that are reclaimed by category. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-EN06</td>
<td>Total water discharge by quality and destination. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-EN07</td>
<td>Nox, Sox, and other significant air emissions. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-EN08</td>
<td>Total water discharge by quality and destination. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-EN09</td>
<td>Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organization's discharges of water and runoff. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-EN10</td>
<td>Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-EN11</td>
<td>Total number and volume of significant spills. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-EN12</td>
<td>Total number and volume of significant spills. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-EN13</td>
<td>Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-EN14</td>
<td>Total number and volume of significant spills. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-EN15</td>
<td>Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organization's discharges of water and runoff. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-EN16</td>
<td>Total number and percentage of operations that have been subject to human rights reviews or impact assessments. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-HR01</td>
<td>Average number of hours per year per person employee by gender, and by employee category. Not Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-HR02</td>
<td>Percentage of operations increasing during fiscal years, and overall, by gender and by employee category. Not Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-HR03</td>
<td>Total number of incidents of discrimination and corrective actions taken. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-HR04</td>
<td>Total hours of employee training on human rights policies or procedures concerning aspects of human rights that relevant to operations, including the percentage of employees trained. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-HR05</td>
<td>Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures taken to contribute to the elimination of all forms of forced or compulsory labor. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-HR06</td>
<td>Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures taken to contribute to the elimination of all forms of forced or compulsory labor. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-HR07</td>
<td>Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms. Not Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-HR08</td>
<td>Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms. Not Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-HR09</td>
<td>Total number and percentage of operations with significant actual and potential negative impacts on local communities. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-HR10</td>
<td>Total number of incidents of forced or compulsory labor. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-HR11</td>
<td>Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms. Not Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-LA01</td>
<td>Total number and percentage of operations with significant actual and potential negative impacts on local communities. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-LA02</td>
<td>Total number and percentage of operations that have been subject to human rights reviews or impact assessments. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-LA03</td>
<td>Number of grievances about the organization's cause-related marketing initiatives that address the organization's materiality criteria. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-LA04</td>
<td>Number of grievances about the organization's cause-related marketing initiatives that address the organization's materiality criteria. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-LA05</td>
<td>Total number of grievances about the organization's cause-related marketing initiatives that address the organization's materiality criteria. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-LA06</td>
<td>Total number of grievances about the organization's cause-related marketing initiatives that address the organization's materiality criteria. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-LA07</td>
<td>Workers with high incidence or high risk of diseases related to their occupation. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-LA08</td>
<td>Significant actual and potential environmental impacts on the supply chain and actions taken. Not Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-LA09</td>
<td>Significant actual and potential environmental impacts on the supply chain and actions taken. Not Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-LA10</td>
<td>Total number and percentage of operations that have been subject to human rights reviews or impact assessments. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-LA11</td>
<td>Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms. Not Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-LA12</td>
<td>Total number and percentage of operations that have been subject to human rights reviews or impact assessments. Not Applicable</td>
<td></td>
</tr>
<tr>
<td>G4-SO01</td>
<td>Percentage of operations with implemented local community engagement, impact assessments, and development programs. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-SO02</td>
<td>Percentage of operations with implemented local community engagement, impact assessments, and development programs. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-SO03</td>
<td>Percentage of operations with implemented local community engagement, impact assessments, and development programs. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-SO04</td>
<td>Percentage of operations with implemented local community engagement, impact assessments, and development programs. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-SO05</td>
<td>Percentage of operations with implemented local community engagement, impact assessments, and development programs. Adopted</td>
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<td>G4-SO06</td>
<td>Percentage of operations with implemented local community engagement, impact assessments, and development programs. Adopted</td>
<td></td>
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<td>G4-SO07</td>
<td>Percentage of operations with implemented local community engagement, impact assessments, and development programs. Adopted</td>
<td></td>
</tr>
<tr>
<td>G4-SO08</td>
<td>Percentage of operations with implemented local community engagement, impact assessments, and development programs. Adopted</td>
<td></td>
</tr>
</tbody>
</table>
Thank you for reading our Corporate Social Responsibility Report 2015. To provide you and other stakeholders with even more valuable information and improve our ability to fulfill CSR, we sincerely welcome any opinions and suggestions you may offer on the report via:

Fax: 010-85107284
Mail to: 69 Jianguomennei Street, Dongcheng District, Beijing
Postcode: 100005
Attention: Corporate Culture Department, the Agricultural Bank of China Limited

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

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

Very good     Good  Average     Below average

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

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

Which of the following stakeholder types apply to you?

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

Acknowledgement:

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

<table>
<thead>
<tr>
<th>Indicator classification</th>
<th>Content</th>
<th>Adoption</th>
</tr>
</thead>
<tbody>
<tr>
<td>G4-SO9</td>
<td>Percentage of new suppliers that were screened using criteria for impacts on society.</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>G4-SO10</td>
<td>Significant actual and potential negative impacts on society in the supply chain and actions taken.</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>G4-SO11</td>
<td>Number of grievances about impacts resolved.</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Product responsibility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G4-PR4</td>
<td>Percentage of significant product and service categories for which health and safety impacts are assessed for improvement.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-PR5</td>
<td>Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impact of products and services during their life cycle, by type of outcome.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-PR6</td>
<td>Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-PR7</td>
<td>Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling by type of outcome.</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>G4-PR8</td>
<td>Results of current measuring customer satisfaction.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-PR9</td>
<td>Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcome.</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>G4-PR10</td>
<td>Results of current measuring customer satisfaction.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-PR11</td>
<td>Total number of substantiated complaints regarding breaches of customer privacy and loss of customer data.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-EN22</td>
<td>Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>G4-EN23</td>
<td>Total number of substantiated complaints regarding breaches of customer privacy and loss of customer data.</td>
<td>Adopted</td>
</tr>
<tr>
<td>G4-EN24</td>
<td>Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>
Notes on the Report

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

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

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

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

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

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

Address: No. 69 Jianguomennei Avenue, Dongcheng District, Beijing 100005, PRC
Service hotline: 95599
Postcode: 100005
Fax: 86-10-85108214