金融服务可及性

Access to Finance

本行在董事会设有“三农”金融与普惠金融发展委员会，负责制定普惠金融业务发展战略规划、基本管理制度，审议普惠金融年度经营计划、考核评价办法等。在高管层设有三农及普惠金融事业部管理委员会，负责协调落实董事会普惠金融业务发展的战略决策和整体部署。

The Bank has established the County Area Banking Business and Inclusive Finance Development Committee within its Board of Directors, responsible for formulating strategic plans and basic management systems for inclusive finance, as well as reviewing annual business plans and evaluation measures. At the executive level, there is the County Area Banking and Inclusive Finance Division Management Committee, which is responsible for coordinating and implementing the strategic decisions and overall plans made by the Board of Directors regarding the development of inclusive finance.

本行将“三农”普惠作为三大战略之一，一体推进普惠和“三农”金融。2025年，贯彻落实金融监管总局、人民银行《关于印发银行业保险业普惠金融高质量发展实施方案的通知》要求，召开全行支持民营经济暨普惠金融工作会，进一步提高政治站位、强化责任担当，明确全年普惠金融业务经营目标，对未来五年普惠金融发展作出规划部署。本行持续优化普惠金融服务体系，巩固完善普惠信贷体系，逐步健全普惠保险体系，稳步构建高质量综合普惠金融体系，进一步巩固本行在普惠金融领域供给总量最大、客户覆盖最广、可持续发展能力领先的领军地位，促进共同富裕迈上新台阶。

The Bank regards Rural and Inclusive Finance as one of the three major strategies, and promotes the strategy in an integrated manner. In 2025, to implement the requirements set forth in the *Notice on Implementation Plan for Promoting High-Quality Development of Inclusive Finance in the Banking and Insurance Sectors* issued by the National Financial Regulatory Administration (NFRA) and the People's Bank of China (PBOC), the Bank convened a bank-wide meeting on supporting the private economy and promoting inclusive finance. This meeting further elevated the Bank's political stance, reinforced its sense of responsibility, defined the annual operational targets for inclusive finance business, and outlined a development plan and deployment for inclusive finance over the next five years. The Bank continuously optimized its inclusive financial service system, consolidated and improved its inclusive credit system, progressively enhanced its inclusive insurance system, and steadily built a high-quality, comprehensive inclusive financial system. These efforts further solidified the Bank's leading position in the inclusive finance sector in terms of total supply, breadth of customer coverage, and sustainable development capabilities, contributing to new strides in promoting common prosperity.

制度保障

Policy Support

报告期内，本行制定《中国农业银行2025年信贷政策指引》、《中国农业银行2025年普惠金融信贷政策指引》，继续对普惠金融领域实施差异化信贷政策。对单户授信1,000万元以下普惠客户，实施差异化客户分类政策，除建筑行业外，不设置行业信用限额刚性管控目标。优化授信管理政策，科学合理确定小微企业授信理论值。对符合无还本续贷条件的客户“应续尽续”，缓解小微企业还款压力。实施经济资本与内部资金转移定价优惠政策，提升经营行愿贷积极性。

During the reporting period, the Bank formulated the *Agricultural Bank of China 2025 Credit Policy Guidelines* and the *Agricultural Bank of China 2025 Inclusive Finance Credit Policy Guidelines*, to further the implementation of differentiated credit policies for inclusive finance. For inclusive finance customers with individual credit lines below RMB10 million, a differentiated customer classification policy is applied. Except for the construction industry, no binding industry credit limits are imposed. We optimized the credit granting management policy, reasonably determining the theoretical credit limits for micro and small enterprises (MSEs). For eligible customers meeting the conditions for loan renewal without principal repayment, the Bank ensured full and timely renewal to alleviate the repayment pressure on MSEs. We implemented preferential policies for economic capital and internal fund transfer pricing to enhance the willingness of operating branches to lend.

制定《普惠零售信贷业务管理办法》，完善普惠零售信贷经营和管理体系，有效防范普惠零售信用风险，推动普惠金融可持续高质量发展。

We established the *Management Measures for Inclusive Retail Credit Business* to improve the operational and management system for inclusive retail credit, effectively prevent inclusive retail credit risks, and promote the sustainable and high-quality development of inclusive finance.

制定《加力支持小微企业融资实施方案》，明确“保量、提质、稳价、优结构”发展目标，加大小微企业信贷支持，优化金融服务供给，科学合理确定小微企业贷款利率，加强重点领域金融支持。

We formulated the *Implementation Plan for Strengthening Support for Micro and Small Enterprise Financing*, clarifying the development goals of “ample quantity, improved quality, stable pricing, and optimal structure”. We aimed to increase credit support for MSEs, optimize the supply of financial services, set loan interest rates for MSEs reasonably, and strengthen financial support in key areas.

工作举措

Initiatives

- 做实支持小微企业融资协调工作机制
- Establishing a Robust Coordination and Working Mechanism to Support Financing for MSEs

健全完善总行、分行、支行和网点四级专班工作机制，主动融入并深入实施“千企万户大走访”专项行动，聚焦民营、外贸、科技、消费等重点领域，精准识别、高效对接小微企业真实、有效的融资需求，实现信贷资金直达基层、快速便捷、利率适宜。

We established and refined a four-level dedicated task force—spanning Head Office, branches, sub-branches, and outlets—to proactively participate in and advance the implementation of the “Visits to Thousands of MSEs” campaign. Focusing on key sectors such as private enterprises, foreign trade, technology, and consumption, we accurately identified and efficiently connected with the genuine and effective financing needs of MSEs, ensuring credit funds reach the grassroots level swiftly, conveniently, and at reasonable interest rates.

- 创新推出特色融资产品与服务模式
- Innovating Specialized Financing Products and Service Models

拓宽融资服务场景，上线科技型小微企业专属线上产品“科捷贷”，创新“微

捷贷·产业链融资”脱核供应链融资模式，面向稳岗扩岗企业推出“政担e贷·就业担保贷”，推广“退役军人创业贷”专项产品。优化信贷服务模式，初步建成AI智慧办贷新模式，迭代上线“抵押e贷4.0”、“商户e贷2.0”、“惠农e贷”等产品，稳步推进农户整村授信与批量建档工作。综合运用“续捷e贷”、“商e续”、“一键续贷”等多样化工具，切实减轻普惠客户还款压力。

We expanded financing service scenarios by launching the exclusive online product “Quick Loan for Science and Technology” for technology-based MSEs. We introduced the “Micro Quick Loan · Industrial China Financing” model, a supply chain financing model independent of core enterprises, and rolled out the “Government Guaranteed e-Loan· Employment Guarantee Loan” for enterprises stabilizing and expanding employment. We also promoted specialized products like the “Veteran Entrepreneurship Loan”. We optimized credit service models, preliminarily establishing an AI-powered intelligent loan processing system. We iteratively launched upgraded products such as “Mortgage e-Loan 4.0”, “Merchant e-Loan 2.0”, and “Huinong e-Loan”, while steadily advancing whole-village credit granting and batch documentation for rural households. By comprehensively utilizing diverse tools like “Quick Renewal for e-Loan”, “Renewal for Merchant e-Loan”, and “One-Click Loan Renewal”, we effectively alleviated the repayment pressure on inclusive finance customers.

- **构建综合化、全场景金融服务生态**
- **Building an Integrated, Omni-Scenario Financial Service Ecosystem**

搭建线上惠企服务生态，升级“普惠e站”综合服务平台，集成行业资讯“惠企讯”、优惠物流服务“惠企寄”及专属商务信用卡“惠企卡”等多元功能，

实现“金融+非金融”全场景服务一站式供给。构建线下“支行+网点”分层经营体系，优化网点小微信贷经营管理等级评定结果的运用机制，以标杆引领效应全面提升普惠金融服务质效。

We built an online enterprise-benefiting service ecosystem by upgrading the “Inclusive E-Station” integrated service platform. This platform integrates diverse functions such as industry information (“Huiqixun”), preferential logistics services (“Huiqiji”), and exclusive corporate credit cards (“Huiqika”), providing one-stop access to “Finance + Non-Finance” omni-scenario services. We established an offline hierarchical operating system based on “sub-branches + outlets”, and optimized the application mechanism for the rating results of MSE credit business operations and management at outlets. This approach leverages benchmark effects to comprehensively enhance the quality and efficiency of inclusive finance services.

- **健全普惠金融业务长效发展机制**
- **Improving the Long-term Development Mechanism for Inclusive Finance Business**

健全普惠金融事业部体制，根据信贷规模增长、风险管理和业务发展需要，及时优化小微金融条线组织机构设置，加强人员力量配备。强化内部资源保障，持续在信贷规模配置、绩效考核、工资费用安排、内部资金转移定价及经济资本占用等方面向普惠金融领域倾斜。全面落实尽职免责机制，细化免责情形标准，建立常态化评价机制，定期开展免责执行效果评估，切实保护基层信贷人员履职积极性，营造“敢贷、愿贷、能贷、会贷”的良好氛围。

We enhanced the institutional structure of the Inclusive Finance Division. In line with the growth of credit scale, risk management, and business development needs, we optimized the organizational setup of the MSE finance division and strengthened its staffing. We reinforced internal resource allocation, consistently prioritizing the inclusive finance sector in areas such as credit quota allocation, performance evaluation, salary and expense arrangements, internal fund transfer pricing, and economic capital allocation. We fully implemented a mechanism for exemption from liability upon fulfillment of duties, refined the standards for exemption, established a regular evaluation system, and conducted periodic assessment of the mechanism's implementation effectiveness. These measures effectively protect the motivation of frontline credit personnel and foster a favorable environment that encourages them to "dare to lend, be willing to lend, be able to lend, and know how to lend".

金融服务可及性

Access to Finance

- 线下渠道
- **Offline Distribution Channels**

延伸三农普惠服务渠道。科学规划新迁建网点布局，重点向县域、城乡结合部及乡镇等关键区域倾斜，不断拓展金融服务的广度。持续实现县域地区全覆盖，是唯一一家在所有县级行政区设有网点的金融机构。

Expanding service channels for rural and inclusive finance. We scientifically planned the layout of newly established and relocated outlets, prioritizing key areas such as county regions, urban-rural fringe areas, and townships. We continuously expanded the breadth of our financial services, maintained full coverage over County Areas and become the only financial institution with outlets in all county-level administrative regions.

优化自助银行服务。持续优化金融服务硬件设施建设,包括自助银行、自助银行柜员机、自助查询机等智能设施，为客户提供现金汇款、转账汇款、活期转定期、余额查询等基础金融服务，有效延伸金融服务的触角，让金融服务更加便捷、高效。

Optimizing self-service banking services. Continued efforts were made to improve the deployment of hardware facilities for financial services, including intelligent facilities such as self-service banks, ATMs, and self-service inquiry machines. These facilities provide basic financial services such as cash remittances, transfer remittances, current-to-fixed deposits, and balance inquiries, effectively extending the reach of financial services to make them more convenient and efficient.

夯实无障碍适老化改造。完善网点适老化设施设备，设置无障碍通道、爱心窗口和爱心座椅，配备老花镜、放大镜、轮椅等。设立“金色港湾”适老休息区、“农情暖域”适老服务专区。

Strengthening accessible and aging-friendly renovation. Facilities and devices at outlets were optimized for the elderly, setting up accessible lanes, dedicated service windows and seats, and providing reading glasses, magnifying glasses, wheelchairs, etc. We also established designated aging-friendly rest areas named “Golden Harbor” and specialized service zones called “ABC Considerate Warm Space”.

- 线上渠道
- **Online Distribution Channels**

本行构建掌上银行、网上银行、微信银行等多渠道协同的线上服务体系，丰富和完善“金融+非金融”场景化服务模式，将服务触角延伸至金融服务普及率

较低地区、金融服务不足人群，为广大客户提供便捷、高效、优质的智能化线上金融服务。

We built an integrated online service system with multiple channels, including mobile banking, online banking and WeChat banking. We enriched and improved the scenario-based service model of "finance + non-finance”, and extended our service reach to areas with low financial inclusion and populations with limited access to financial services, so as to provide convenient, efficient, high-quality and intelligent online financial services.

掌上银行。推出“智能助手”服务，创新“对话即服务”交互形态，为客户提供更轻盈、更智慧的数字化金融体验。完善企业掌上银行服务体系，满足各类中小微企业多元化、智能化的移动金融服务需求。

Mobile banking. We launched the “Smart Assistant” service and the innovative interaction model of “conversation as a service” to provide customers with a lighter and more intelligent digital financial experience. We improved the corporate mobile banking service system to meet the diverse and intelligent mobile financial services needs of various medium, small, and micro enterprises (MSMEs).

网上银行。完善账户管理、投资理财、贷款融资、私行服务等个人网银服务体系，为新市民、普惠、县域等各类客群提供个性化、定制化线上金融服务。打造高效、智能、安全、便捷的企业网银，满足不同行业、不同规模企业客户个性化、专业化对公金融服务需求。

Online banking. We improved the personal online banking service system encompassing account management, investment and wealth management, loan financing, and private banking services, providing personalized and customized online financial services for diverse customer segments such as new urban residents, inclusive finance customers, and county area customers. We developed an efficient, intelligent, secure, and convenient corporate online banking platform to meet the personalized and specialized corporate financial service needs of enterprise clients across different industries and scales.

微信银行。开设“中国农业银行微银行”官方服务号，为广大客户提供动账提醒、借记卡定制、账户查询、贷款申请、生活缴费等简便易得的线上金融服务。推出“农行微服务”微信小程序，提供实时取号、网点预约、超柜预填单以及网点营业状态查询等辅助服务。

WeChat banking. We established the official service account "Agricultural Bank of China Micro-banking" to offer convenient and accessible online financial services such as account transaction reminders, debit card customization, account inquiries, loan applications, and utility bill payments for services to our customers. The "ABC Micro-services" WeChat mini-program provides auxiliary services, including real-time queue number generation, outlet appointments, pre-filling of super teller forms, and outlet operation status inquiries.

便民场景。围绕校园、食堂、政务、薪资、养老、出行等场景，在学校食堂资金监管、公务用餐资金结算、养老机构补贴发放等领域推出解决方案，持续丰富优化场景金融服务，不断改善客户体验，满足不同客户群体多样化、场景化服务需求。

Convenient service scenarios. Focusing on scenarios such as campuses, canteens, government services, salaries, elderly care, and transportation, we introduced solutions in areas including school canteen fund supervision, official dining fund settlement, and subsidy distribution for senior care institutions. We continuously increased and optimized scenario-based financial services, consistently improving customer experience to meet the diverse and contextualized service needs of different customer groups.

- 远程渠道
- **Remote Distribution Channels**

通过语音、文本、视频、新媒体等全媒体客服，触达客户。

Through omnichannel customer services encompassing voice, text, video, new media.

加强特殊客群服务。报告期内，升级长辈客户“一键通”人工服务，上线掌银操作视频指导。优化手语客服服务界面，开通文字消息推送功能。丰富特殊客户“网点一人上门+远程一人视频”服务的业务支持类型。开通藏语“现场+远程”农贷面谈，增加对阿里语、林芝语、那曲语等藏区方言的视频服务支持。

Enhancing the services for special customer groups. During the reporting period, we upgraded the “one-click direct access” human agent service for customers and introduced video guidance for mobile banking operations. We optimized the service interface for sign language customer service and activated the text message push function. We expanded the types of business supported by the “one on-site visit + one remote video session” service model for special customers. We launched a Tibetan language “on-site + remote” farmer loan interview service and added video service support for Tibetan dialects such as Ali dialect, Nyingchi dialect, and Nagqu dialect.

提升客户服务体验。针对借记卡同号换卡、开卡预约等业务，上线“远程预填单-线下办理”协同服务，提升金融服务便利性。升级“中国农业银行云客服”微信公众号，上线网点信息查询等常用功能，聚焦客户需求宣传金融知识及本行服务政策。

Enhancing customer service experience. For services such as debit card replacement with the same number and card application appointments, we launched a collaborative “remote pre-fill and offline processing” service to improve the convenience of financial services. We upgraded the “ABC Cloud Customer Service” WeChat official account by launching commonly used functions such as outlet information inquiries, to promote financial knowledge and the Bank’s service policies based on customer needs.

加快数智化客服建设。构建企业级知识库，打造智能问答能力，为智慧银行AI应用提供知识支持。应用大模型辅助客户意图识别，增强客服机器人对客户复杂问题的解析理解。在电话客服推广智能语音导航策略，以“一说即达”的便捷交互模式，替代传统按键选择操作，优化客户服务体验。

Accelerating the development of digital and intelligent customer service. We established a corporate-level knowledge base and developed intelligent Q&A capabilities to provide knowledge support for AI applications in smart banking. We employed large language models to assist in customer intent recognition, enhancing the customer service robots’ ability to parse and understand complex customer inquiries. In telephone customer service, we promoted intelligent voice navigation strategies, replacing traditional keypad selection operations with a convenient “say and connect” interactive mode, thereby optimizing the customer service experience.

- **面向金融服务不足地区和人群**
- **Serving underserved areas and populations**

切实打通金融服务基层的“最后一公里”。以惠农通服务点为抓手，推动金融服务向基层延伸。在农村商超、农资店等设立“金穗惠农通”服务点，为农户提供助农取款、转账、缴费等基础金融服务。在具备条件的惠农服务站，部署“一键通”95599 客服热线功能，推动服务向县域乡村地区下沉。在全国金融服务相对薄弱的乡村地区新设立惠农服务站，以固定团队、固定地点、固定时间的服务模式，为乡镇客户提供农户贷款、账户开立、社保医保代办、金融知识宣教等综合化金融服务。

Bridging the "last mile" in delivering financial services to the grassroots level. Leveraging Huinongtong service points as a key tool, we extended financial services to local communities. “Jinsui Huinongtong” service points were set up in locations like rural supermarkets and agricultural supply stores, providing farmers with basic financial services including cash withdrawals, funds transfers, and utility payments. At qualified Huinong Service Stations, we deployed the “direct access to staff’ 95599 customer service hotline function, further extending services to county and rural areas. We established new Huinong Service Stations in rural areas with limited access to financial services across the country. Using a service model with fixed teams, fixed locations, and fixed schedules, we provided comprehensive financial services to township customers, including farmer loans, account opening, social and medical insurance agency services, and financial literacy education.

赋能乡村与少数民族地区金融便利化。优化乡村版掌银功能，夯实线上服务“三农”基础，不断扩大县域及乡村客户覆盖面。建设蒙文、藏文、维文等民族

语言版本掌银，切实满足少数民族客群畅享线上金融服务。

Empowering financial accessibility in rural and ethnic minority regions. We optimized the functions of the rural version of mobile banking, strengthening the foundation for online services to support agriculture, rural areas, and farmers, and continuously expanded the coverage of county and rural customers. We developed mobile banking versions in ethnic languages such as Mongolian, Tibetan, and Uyghur to effectively meet the needs of ethnic minority customers in accessing online financial services.

本行坚决贯彻落实国家金融监管总局关于做好小微企业金融服务有关要求，加强对经营合规持续、经营场所固定、融资需求真实、信用状况良好、贷款用途依法合规的小微企业的金融支持力度，确保实现普惠型小微企业贷款增速不低于各项贷款增速。

The Bank resolutely implements the requirements set forth by the National Financial Regulatory Administration regarding financial services for MSEs. We continue to strengthen financial support for MSEs that maintain compliant and continuous operations, have fixed business premises, demonstrate genuine financing needs, possess good credit standing, and use loans in a legal and compliant manner. We ensure that the growth rate of inclusive loans to MSEs is no lower than the growth rate of total loans.