



中国农业银行
AGRICULTURAL BANK OF CHINA

大行

德广 伴您成长

2010

企业社会责任报告

Corporate Social Responsibility Report 2010





中国农业银行

AGRICULTURAL BANK OF CHINA

中国农业银行股份有限公司 2010年度企业社会责任报告

AGRICULTURAL BANK OF CHINA LIMITED
Corporate Social Responsibility
Report 2010

2011年3月

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大行

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

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

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



With Prudent Performance and Professional Ethics, Together We Achieve

The term “Prudent Performance” originated in *Commentary by Zuo Qiuming on the Spring and Autumn Annals, the Works of Mencius, Historical Records and the Works of Guan Zhong*. It signifies the drive for seeking great achievements and strong morality. The ambition and strong drive for excellence and great achievements from the people of Agricultural Bank of China (“ABC”) can also be interpreted as “Prudent Performance”, implying ABC’s status and identity as a large commercial bank.

The term “Professional Ethics” originated in *Chapter Twelve: Heaven and Earth -- Additional Chapters--Zhuang Zhou*. It means “nobility, wisdom and virtues”, referring to noble professional qualities and a high sense of social responsibility and great mission. This idea has been incorporated in the profound historical accumulation and extensive financial coverage of ABC.

“With Prudent Performance and Professional Ethics, Together We Achieve” means Agricultural Bank of China upholds its historical responsibility and mission in striving for great achievements and offering benefits to the people, in an effort to provide excellent services to society and customers. Thus, ABC joins hands with you in promoting economic and social harmony and progress.

企业文化核心理念

企 业 使 命： 面向三农 服务城乡 回报股东 成就员工

企 业 愿 景： 建设城乡一体化的全能型国际金融企业

企业核心价值观： 诚信立业 稳健行远

企业核心价值观指导下的相关理念：

(一) 经营理念： 以市场为导向 以客户为中心 以效益为目标

(二) 管理理念： 细节决定成败 合规创造价值 责任成就事业

(三) 服务理念： 客户至上 始终如一

(四) 风险理念： 违规就是风险 安全就是效益

(五) 人才理念： 德才兼备 以德为本 尚贤用能 绩效为先

Core Concepts of Corporate Culture

Corporate Mission: Strengthening Sannong (Agriculture, Rural Areas and Farmers) banking business, serving both urban and county areas, maximizing shareholders returns and assisting staff development

Corporate Vision: Developing a multi-functional international financial enterprise characterized by urban and rural integration

Core Corporate Values: Establishment with integrity, and operation with soundness

Related Concepts under the Guidance of Core Corporate Values:

- (A) Business philosophy:** Market orientation, focus on customers and efficiency-based goals
- (B) Management philosophy:** Details determine everything, compliance creates value, and success depends on responsibility
- (C) Service philosophy:** Customers first, and persistence
- (D) Risk philosophy:** Violation is risk and security brings profits
- (E) Talent philosophy:** Integration of integrity and high capabilities, integrity first, engagement on merits and capabilities, and priority in performance

报告说明

（一）报告范围

报告时间范围：2010年1月1日至2010年12月31日，特别注明时间除外。

报告发布周期：本报告为年度报告（上一年度报告发布时间为2010年7月）。

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

（二）报告参照标准

本报告参照《全球报告倡议组织（GRI）可持续发展报告指南》（2006版）及金融服务业行业补充指南等标准要求编写，同时符合中国银监会《关于加强银行业金融机构社会责任的意见》、中国银行业协会《中国银行业金融机构企业社会责任指引》、上海证券交易所《上海证券交易所上市公司环境信息披露指引》及《公司履行社会责任的报告》编制指引要求。

（三）报告数据说明

报告中的部分财务数据来自2010年度财务报表，本银行截至2010年12月31日止年度财务报表已经德勤华永会计师事务所审计。其他数据以2010年为主，主要来源于农业银行内部系统及各分支机构统计数据。本报告所涉及货币金额以人民币作为计量币种，特别说明除外。

（四）报告保证方法

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

（五）报告发布形式

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

（六）联系方式

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Notes to the Report

(A) Scope of the Report

Report period: January 1 to December 31, 2010, unless otherwise specified.

Report release: Annual report (the previous annual report was released in July 2010).

Report coverage: This Report covers the Head Office of Agricultural Bank of China Limited, its domestic tier-1 branches, branches directly managed by the Head Office, its training institutes and overseas operation.

(B) Reference Standards of the Report

This Report was prepared by reference to the standards of the 2006 *Sustainable Development Reporting Guidelines of Global Reporting Initiative (GRI)* and its Financial Service Sector Supplemental Guidelines, the *Opinions on Strengthening Social Responsibilities of Banking Institutions* issued by the China Banking Regulatory Commission, the *Guidelines on Corporate Social Responsibility of Banking Institutions released by the China Banking Association*, and the *Guidelines of Shanghai Stock Exchange on Environmental Information Disclosure of Listed Companies* and the Guidelines for the Preparation of the *Report on Performance of Corporate Social Responsibilities* of Shanghai Stock Exchange.

(C) Notes on the Data in this Report

Some financial data in this Report was originally included in the annual financial statement of ABC in 2010. The annual financial statement of ABC for the year ended December 31, 2010 has been audited by Deloitte Touche Tohmatsu Limited. Other data was mainly originated from the statistics of the internal system and ABC's branches and sub-branches in 2010. Unless otherwise stated, any monetary amount in this Report is denominated in RMB as the base currency.

(D) Assurance Method of this Report

Deloitte Touche Tohmatsu Limited is engaged to assure this Report in accordance with the *International Standard on Assurance Engagements 3000: Assurance Engagements Other Than Audits or Reviews of Historical Financial Information* and provide an independent assurance report.

(E) Release Form of this Report

This Report is released both in hardcopy and online. The online version is available on ABC's website www.abchina.com. This Report is published both in Chinese and English. Should there be any discrepancy between the Chinese and the English versions, the Chinese version shall prevail.

(F) Contact

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董事长致辞



董事长：项俊波
Chairman: Xiang Junbo

董事长致辞

责任为先 兼善天下

“大鹏一日同风起，扶摇直上九万里。”2010年，农业银行在社会各界大力支持下，克服重重困难，成功完成了A+H股公开上市，实现了从国有独资商业银行向大型公众持股银行的历史性转变，开启了改革发展的新纪元。

在经济金融全球化深入推进的历史背景下，上市公司应该自觉将社会责任纳入公司治理和经营战略的全过程。农业银行提出打造优秀大型上市银行，必须树立全球责任观念，认真履行企业公民的社会责任，积极推进经济、社会和环境的协调发展。

坚持财富创造，塑造价值银行

持续创造价值是大型上市银行的首要责任。2010年，农业银行按照既定的发展战略目标，始终秉承“以市场为导向，以客户为中心，以效益为目标”的经营理念，努力转变发展方式，积极发挥城乡联动的特色优势，全行价值创造力、市场竞争力、风险控制力和可持续发展能力大幅提升。2010年，全行实现净利润949.07亿元，增幅达到46%，平均总资产回报率为0.99%，加权平均净资产收益率为22.49%，成本收入比控制在38.59%，向广大股东、客户和全社会交出了一份满意的答卷。截至2010年末，农业银行主要财务指标达到国内先进水平，市值排名居全球银行业前10位。

坚持社会担当，塑造责任银行

中国著名教育家陶行知先生有句名言：“知责任，明责任，负责任。”农业银行以责任担当为己任，努力实现与社会的和谐相处、繁荣共进。

我们积极履行经济责任。认真贯彻落实科学发展观，有效执行国家宏观经济政策和产业振兴政策，大力扶持中小企业，有力促进了实体经济的发展。农业稳则天下安，农业丰促百业兴。农业银行加大对“三农”的支持力度，坚持股改不改支农方向，上市不减支农力度，服务“三农”和县域取得了新突破。截至2010年末，惠农卡发卡量达6,185.5万张，惠及2亿多农民。农业银行“服务三农的责任担当精神”荣获“新中国60年最具影响力十大企业精神”。



董事长致辞

我们积极履行社会责任。树立“客户至上、始终如一”的服务理念，向全社会提供快捷周到的金融服务。积极投身社会公益，努力扶贫济困、抗灾救灾和捐资助学，面对青海玉树地震、甘肃舟曲泥石流和西南干旱等重大自然灾害，农业银行以大爱无疆的胸怀，及时捐款捐物，为灾后重建优先提供金融支持和服务。

我们积极履行环境责任。大力倡导并实施低碳金融发展战略，将环保理念融入经营管理的各个环节。鼓励节能减排，减少碳足迹，致力打造环保型、友好型和节约型的“绿色银行”。

坚持和谐发展，塑造人文银行

“天下和静在民乐。”我们努力构建与社会各方的和谐关系，高度重视利益相关方的参与和诉求，致力与社会各方建立共识、互信，共建和谐社会。践行“诚信立业、稳健行远”的企业核心价值观，坚持依法合规经营。加强社会公众金融知识普及，提高信息披露的透明度，保护股东、客户及其他利益相关者的合法权益。

农业银行坚持以人为本，以“德才兼备、以德为本、尚贤用能、绩效为先”的人才理念吸纳和培养员工，广纳人才，增加就业岗位，启动了大学生村官招聘计划。深化人力资源综合改革，激励员工的价值创造，挖掘员工的潜在能力，为员工提供广阔的职业发展空间，实现员工与企业的共同成长。

蓦然回首，六十年峥嵘岁月稠。

农业银行开启了一个全新的发展时期，我们仍将“乐以天下，忧以天下”，怀着至诚之心，善尽经济、社会与环境责任，以品质铸造卓越，以和谐创造辉煌。

中国农业银行股份有限公司 董事长

Message from the Chairman

Implementing Responsibilities and Benefiting Society

In 2010, Agricultural Bank of China, with vigorous support from all walks of life, overcame difficulties and successfully had its A+H shares publicly listed, and achieved the historic transformation from a wholly state-owned commercial bank to a large publicly listed bank, witnessing a new epoch of reform and development.

In the historical background of economic and financial globalization, listed companies should consciously integrate social responsibility to corporate governance and business strategy as a whole. Agricultural Bank of China is determined to: build itself into a leading world-class listed bank; establish the idea of global responsibility; take on the social responsibilities of corporate citizenship; and actively promote harmonious economic, social and environmental development.

Adhering to wealth creation and shaping a bank of value

Sustainable value creation is the primary responsibility of major listed banks. In 2010, in accordance with its established development strategy and the concept of market-oriented, customer-centered and benefit-focused business practices, Agricultural Bank of China transformed its development mode, actively exerted characteristic advantages of urban and rural linkage, and improved its value creativity, market competitiveness, risk control and sustainable development capability to a big extent. In 2010, ABC had net profits of RMB94.907 billion, increased by 46%, with an average return on assets of 0.99%, a weighted average return on equity of 22.49% and a cost-to-income ratio of 38.59%. This provided its shareholders, customers and the community with a satisfactory answer. At the end of 2010, ABC's key financial indicators were in compliance with advanced domestic standards and its market capitalization ranked among the world top 10 banks.

Undertaking social responsibility and shaping a responsible bank

Mr. Tao Xingzhi, a famous Chinese educator, once said, "It is necessary to understand, clarify and undertake responsibility". ABC takes on its responsibility and strives to achieve harmonious prosperity and development with the society.



Message from the Chairman

We have taken initiatives to perform economic responsibility. Conscientiously implementing a scientific outlook on development, effectively implementing national policies for macro-economic and industrial promotion, and vigorously supporting SMEs, ABC has effectively promoted the development of real economy. The stability of the agricultural industry leads to the stability of society, and development of agriculture results in that of various businesses. ABC has reinforced its efforts in supporting Sannong (Agriculture, Rural Areas and Farmers) during its share-holding reform and IPO process. It continues to make new breakthroughs in supporting Sannong and county economies. At the end of 2010, the Bank had issued 61.855 million Farmer's Benefit Cards, covering more than 200 million farmers. Thanks to its Initiatives to Sannong Services, ABC has been awarded the "Top Ten Most Influential Enterprise Spirits in the 60 Years of New China".

We have taken initiatives to perform social responsibility. It adheres to the service-driven philosophy of "Customers First and Consistent Services", and provides rapid, flexible and considerate financial services to the community, the Bank also takes an active part in social welfare programs, such as supports to the poor and disaster relief, and donations and aid to education. The earthquake in Yushu, Qinghai, the landslide in Zhouqu, Gansu, the droughts in the Southwestern China and other natural disasters spurred donations, financial support and services from ABC in the spirits of great and unlimited love.

We have taken initiatives to perform environmental protection responsibilities. With great efforts in promoting and implementing low-carbon finance development strategies, we have integrated environmental protection ideas in all aspects of business and operation management. We advocate energy conservation, carbon trace reduction, and are committed to building an environment-friendly and energy-saving "Green Bank".

Adhering to harmonious development and shaping a bank of humanity

"Peace and stability lie in the satisfaction of the people". ABC strives to build a harmonious relationship with all sectors of the society, and attaches great importance to the participation and ideas of shareholders. It puts effort in establishing mutual understanding, trust and jointly building social harmony. Practicing its core values of *Establishment with Integrity and Operation with Soundness*, ABC adheres to legal and compliant business and operations. ABC focuses on popularizing financial knowledge, improving the transparency of information, and protecting the legitimate interests of shareholders, customers and other shareholders.

Message from the Chairman

Upholding its philosophy of putting people first, ABC attracts and cultivates talents with a strong sense of responsibility, morality and exceptional capabilities. More employment positions have been created and employees are recruited and promoted based on their capabilities and performance. It has initiated a recruitment program to employ 371 “village officials”, who used to be college graduates. In addition, ABC has furthered the comprehensive reform of human resources, motivating employees to create value, tapping the potential of employees, providing employees with broader career development space, and achieving the common development of employees and the enterprise.

Sixty memorable years

ABC has ushered in a brand-new phase of development. ABC will continue to “Share Weal and Woe with Customers”, and in the spirits of loyalty and integrity, we will make all efforts to perform our economic, social and environmental protection responsibilities, seek for excellence with quality and create prosperity and brilliance with harmony.

Xiang Junbo

Chairman

Agricultural Bank of China Limited

行长致辞



行长：张云
President: Zhang Yun

行长致辞

善尽企业责任 打造优秀银行

2010年，是农业银行改革发展史上一个新的里程碑。

一年来，我们积极应对复杂的外部经济环境，在成功实现IPO的同时，依托覆盖广泛的网点网络、庞大的客户基础及经营转型的持续努力，充分发挥城乡联动的独特优势，大力推进各项业务健康快速发展，全面完成了各项经营计划和三年、五年、十年发展战略目标的第一阶段任务。总资产、净利润、中间业务收入在三年内均实现了翻番，全行综合实力不断增强，资产质量持续好转，进入了建行60年来最好的发展时期。同时，我们瞄准优秀大型上市银行的标杆，积极履行社会责任，展示有担当、负责任的大行风范。

服务国家战略，促进经济发展。农业银行准确把握国家宏观调控方向，积极贯彻扩大内需、促进经济发展的一系列政策措施，稳健掌控贷款投放节奏，持续优化信贷结构，加强与国家部委、地方政府及大型企业的战略合作，着力支持国家重大基础设施建设、十大振兴规划产业和现代服务业发展。同时，加大对教育、医疗、住房等民生领域的金融服务力度，支持社会事业的快速发展。

深化“三农”服务，助力中小企业。农业银行始终将服务“三农”作为永恒主题，通过加大改革创新力度，致力于为广大农村提供广覆盖、多层次、全方位的金融服务，努力实现服务“三农”与商业运作的有机结合，取得了经济效益和社会效益的双丰收。2010年，全行县域地区贷款余额15,052.86亿元，增速26.1%，超过全行贷款平均增速6.3个百分点，“三农”金融服务的广度和深度持续提升。

农业银行充分发挥自身网点、网络、资金和专业优势，制定专门政策，创新金融产品，提高服务效率，积极支持中小企业发展壮大。构建了网络覆盖全国、服务遍及城乡的小企业金融服务专业化经营体系。2010年，小企业贷款比年初增加843.81亿元，增速高于全行平均水平2.6个百分点，被中国中小企业协会评选为“2010年度优秀中小企业服务机构”。



行长致辞

努力回馈社会，实现和谐共赢。农业银行积极满足广大客户多层次、差异化的金融需求，为客户提供优质、高效的服务环境，客户体验持续改善，客户满意度不断提升。着力改善中西部、贫困地区、边疆和民族地区的金融服务，促进城乡、区域协调发展。2010年末，西部地区贷款余额达10,890亿元，比上年增长21%。积极参与抗灾救灾、扶贫济困、慈善公益、志愿者服务等社会责任活动。在青海玉树地震、甘肃舟曲特大泥石流等自然灾害发生后，充分发扬“一方有难，八方支援”精神，密切关注灾情发展，紧急部署抗灾救灾工作。我们把服务上海世博会、广州亚运会作为履行社会责任、展示企业形象的重要窗口，圆满完成了各项金融服务保障工作，赢得了社会各界的广泛好评。

推进绿色信贷，实施低碳金融。农业银行秉承可持续发展的理念，将节约能源和保护环境视为义不容辞的责任。大力支持“绿色信贷”项目，对循环经济、环保工程、节能降耗等项目优先提供信贷支持和金融服务。严格信贷投放的环保标准，控制“两高一剩”行业的贷款。2010年末，本行12个“两高一剩”行业贷款增幅比全行法人贷款平均增幅低4.4个百分点。在全国率先推出清洁发展机制（CDM）顾问业务，延伸了低碳金融领域。同时，加快电子银行服务渠道体系建设，减少碳足迹。大力推广金穗环保卡，2010年底，金穗环保卡累计发行59.9万张，为“绿色消费”做出了新的贡献。

风正劲足，当扬帆破浪；任重道远，须扬鞭自奋。2011年，注定又是不同寻常的一年，不仅是国家“十二五”规划的开局之年，又是农业银行建行60周年，更是农业银行全面打造优秀大型上市银行的开局之年。农业银行将继续升华“大行德广 伴您成长”的品牌理念，致力于追求企业价值与社会价值“双赢”，朝着建设优秀大型上市银行的宏伟目标迈进！

中国农业银行股份有限公司 行长

Message from the President

Utmost Efforts in Performing Corporate Responsibility and Creating an Excellent Bank

The year 2010 witnessed a new milestone in the reform and development of ABC.

Over the past year, ABC has taken initiatives to respond and cope with complex external economic environment, and successfully launched its IPO. Leveraging on its most extended branch network, vast customer base and steadily reformed business model, ABC has given full play to its unique advantages of urban-rural synergy, made great efforts in promoting sound and rapid business development, and fully completed various business plans and carried out the first-phase tasks of its “3510 strategic vision” (3-year, 5-year and 10-year strategic development goals). ABC has doubled its total assets, net profits and income from fee- and commission-based services in just 3 years. ABC has continuously enhanced its overall strength, and improved its asset quality. ABC has entered the best period of development since its establishment 60 years ago. ABC has aimed to benchmark with excellent and large listed banks, and taken initiatives to perform its social responsibilities, demonstrating the prudent performance style of grand mission and responsibilities as a big bank.

ABC focuses on serving national strategy and promoting economic development. Unswervingly following the national macro-control direction, and taking initiatives to implement of the state’s policies of boosting domestic demands and promoting economic development, ABC has controlled the tempo of loans in a sound manner, continuously optimized the credit structure and strengthened strategic cooperation with ministries and commissions, local governments and large enterprises, made efforts in supporting the construction of major national infrastructure and the development of top-ten revitalization industries and modern service industry. Meanwhile, we have improved our financial services for education, healthcare, housing and other livelihood areas, supporting the rapid development of social undertakings.

ABC provides Sannong (Agriculture, Rural Areas and Farmers) services and helps SMEs. Taking Sannong as our perpetual target, through reform and innovation, we are dedicated to providing wide-coverage, multi-level and full-range financial services to rural areas, striving to achieve the organic combination of Sannong and business operations, and achieving both economic and social benefits. In 2010, the outstanding county loan balance of ABC was RMB1,505.286 billion at the growth rate of 26.1%, higher than the average growth rate of the whole bank by 6.3%.

ABC fully leveraged on its network, financial and professional advantages, developed specific policies, innovated financial products, improved efficiency and actively supported the development and growth of SMEs. We have built a professional rural and urban SME business service management system which covers the entire country. In 2010, the loans to small businesses increased by RMB84.381 billion year-over-year, with a growth rate higher than the bank-wide average by 2.6%. ABC was selected by China SME Association as the “Outstanding SME Service Institution 2010”.



Message from the President

ABC contributes to the community and achieves harmony and win-win cooperation. ABC takes initiatives to meet the multi-level and differentiated financial needs of its customers, and by providing its customers with a quality and efficient service environment, it has continuously improved customers' experience and satisfaction. ABC focuses on improving services in the central and western areas, poverty-stricken areas, border and ethnic minority areas, and promotes coordinated urban and rural regional development. At the end of 2010, ABC had loans outstanding of RMB1,089 billion at a year-over-year increase of 21%. It has taken initiatives to participate in various social responsibility activities such as disaster relief, support to the poor, charity and public welfare, and volunteer services. In connection with the earthquake in Yushu, Qinghai, the landslides in Zhouqu, Gansu, and other natural disasters, we have paid close attention to the development of the disasters and deployed emergency relief works in the spirits of "Help from All Sides When Disaster Struck." ABC delivers services to the Shanghai World Expo and the Guangzhou Asian Games as an important showcase for performance of social responsibility and display of corporate image. It has completed various financial services and safeguard efforts, well received by all walks of life.

ABC promotes green credit and implements carbon finance. Adhering to the idea of sustainable development, ABC takes energy saving and environmental protection as its compulsory duty. ABC has made efforts to support "green credit" projects and given priority to the credit support and financial services in promoting the recycling economy, environmental protection engineering, and energy saving and consumption reduction projects. It has implemented strict environmental protection standards on credit extensions, setting rigorous limits to "high-pollution, high energy consumption and over-capacity" industries. At the end of 2010, the growth of ABC loans to "high-pollution, high energy consumption and over-capacity" industries was lower than that of the bank-wide corporate loans average by 4.4%. It took the lead in launching consulting business in Clean Development Mechanism and extending low-carbon finance. At the same time, it has accelerated the construction of its e-banking infrastructure, reducing carbon footprints. ABC has made great efforts in promoting Kins Green Cards tailored for environment protection needs. At the end of 2010, it had issued 599,000 Kins Green Cards, making a new contribution to "green consumption".

It is necessary to keep improving. The year 2011 is another extraordinary year, which marks the first year of the "Twelfth Five-Year Plan" of the country, the 60th anniversary of the establishment of ABC and the first year of its comprehensive building towards a large excellent listed bank. It will continue to sublimate the brand philosophy of "with Prudent Performance and Professional Ethics, Together We Achieve", seek corporate and social value, and advance towards the grand goal of constructing a large listed bank.

Zhang Yun

President

Agricultural Bank of China Limited

监事长 Chairman of the Board of Supervisors



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



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战略愿景
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公司治理
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上市掠影

公司概况

公司简介

中国农业银行自1951年成立至今，已经走过了近60年不平凡的历程。2009年1月15日，按照国务院关于深化国有商业银行改革的总体部署，本行由国有独资商业银行整体改制为股份有限公司，迈进了建设现代化商业银行的新时期。2010年7月15日、16日，本行在上海、香港两地成功上市，实现了向大型公众持股银行的历史性跨越。通过股改和发行上市，农业银行公司治理更为健全，价值创造力、市场竞争力、风险控制力和可持续发展能力大幅提升，发生了根本性的变化。

作为一家面向“三农”、城乡联动、融入国际、综合经营的大型商业银行，本行秉承“诚信立业、稳健行远”的核心价值观，依托23,486个境内网点、8个海外机构及44万员工，充分发挥城乡联动的独特优势，向最广大客户提供全面、优质、高效的金融服务。受益于历史传承和服务“三农”的市场定位，本行立足广大县域地区，成为县域最重要的金融服务提供商和市场领导者。同时，凭借覆盖广泛的网点网络、庞大的客户基础及经营转型的持续努力，在城市地区的主流银行地位得到不断强化。2010年，本行主要财务指标达到国内先进水平，市值排名居全球银行业前10位；在《财富》杂志全球500强排名中，农业银行位列第141位；按2009年税前利润计，本行位列《银行家》杂志“世界银行1,000强”第14位。



北京建国门内大街69号农业银行总行办公大楼
Office Building of Agricultural Bank of China H.O., 69 Jianguomennei Avenue, Beijing

Corporate Overview

Corporate Profile

Since its establishment in 1951, ABC has made a number of great achievements. On January 15, 2009, in accordance with the overall arrangements of the State Council on furthering the reform of state-owned commercial banks, ABC was restructured from a state-owned commercial bank into a joint stock company limited, ushering in a new era of building a modern commercial bank. On July 15 and 16, 2010, ABC was listed in both Shanghai and Hong Kong, achieving a historic leap towards a large public holding bank. Through shareholding reform and the subsequent IPO, it has witnessed a substantial change by improving corporate governance, value creativity, market competitiveness, risk control and sustainable development.

As a large commercial bank focusing on Sannong (Agriculture, Rural Areas and Farmers) ¹, urban-rural synergy, and international integration, ABC adheres to the core values of establishment with integrity and operation with prudence and stability. It leverages on 23,486 domestic branch outlets, 8 overseas institutions and 440,000 employees, giving full play to the cutting-edge of urban and rural synergy, and providing its customers with comprehensive, quality and efficient financial services. Benefiting from the historical heritage and market positioning of serving Sannong, ABC has become the most important financial service provider and market leader at county level. At the same time, with an extensive coverage network, solid clientele base and business transformation, it has continuously enhanced the status of a mainstream bank in urban areas. In 2010, the main financial indicators of ABC took the lead in China, and its market capitalization was among the world's top 10 banks, ranked at the 141st place in Fortune Magazine's Global Top 500 Enterprises. In terms of profits before tax in 2009, ABC ranked at the 14th place in The Banker Magazine's World Top 1,000 Banks.

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



2010年7月15日，本行在上海证券交易所举行首次公开A股上市仪式
On July 15, 2010, ABC had its A Shares listed on Shanghai Stock Exchange



2010年7月16日，本行在香港联交所举行首次公开发行H股上市仪式
On July 16, 2010, ABC had its H Shares listed on Hong Kong Stock Exchange



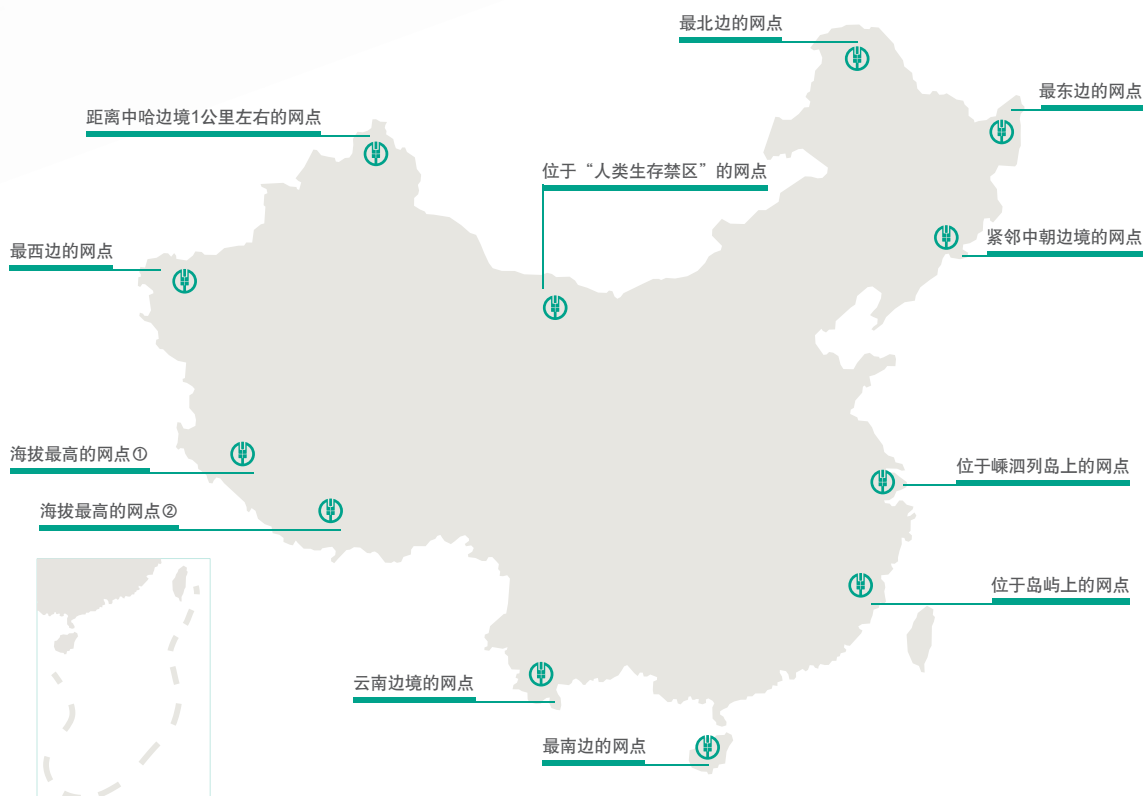
2010年7月18日，本行在北京人民大会堂金色大厅举行中国农业银行A+H股上市庆祝酒会
On July 18, 2010, the Bank Held Its A+H Dual Listing Celebration in the Great Hall of the People in Beijing



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公司概况

本行最具特色网点分布图



文字注释：

最北边的网点：根河支行中央街分理处（东经121.54° 北纬50.78°）

最东边的网点：佳木斯抚远支行营业室（东经134.29° 北纬48.37°）

最南边的网点：大东海支行营业室（东经109.53° 北纬18.22°）

最西边的网点：伊尔克什坦口岸营业所（东经73.97° 北纬39.71°）

紧邻中朝边境的网点：长白朝鲜族自治县天池支行营业室（东经128.20° 北纬41.42°）

距离中哈边境1公里左右的网点：吉木乃县口岸分理处（东经85.88° 北纬47.43°）

云南边境的网点：勐腊曼赛竜支行营业室（东经101.57° 北纬21.48°）

海拔最高的网点①：阿里地区革吉县亚热营业所（东经82.34° 北纬31.49° 平均海拔5,000米）

海拔最高的网点②：阿里地区措勤县江让营业所（东经85.01° 北纬30.74° 平均海拔5,000米）

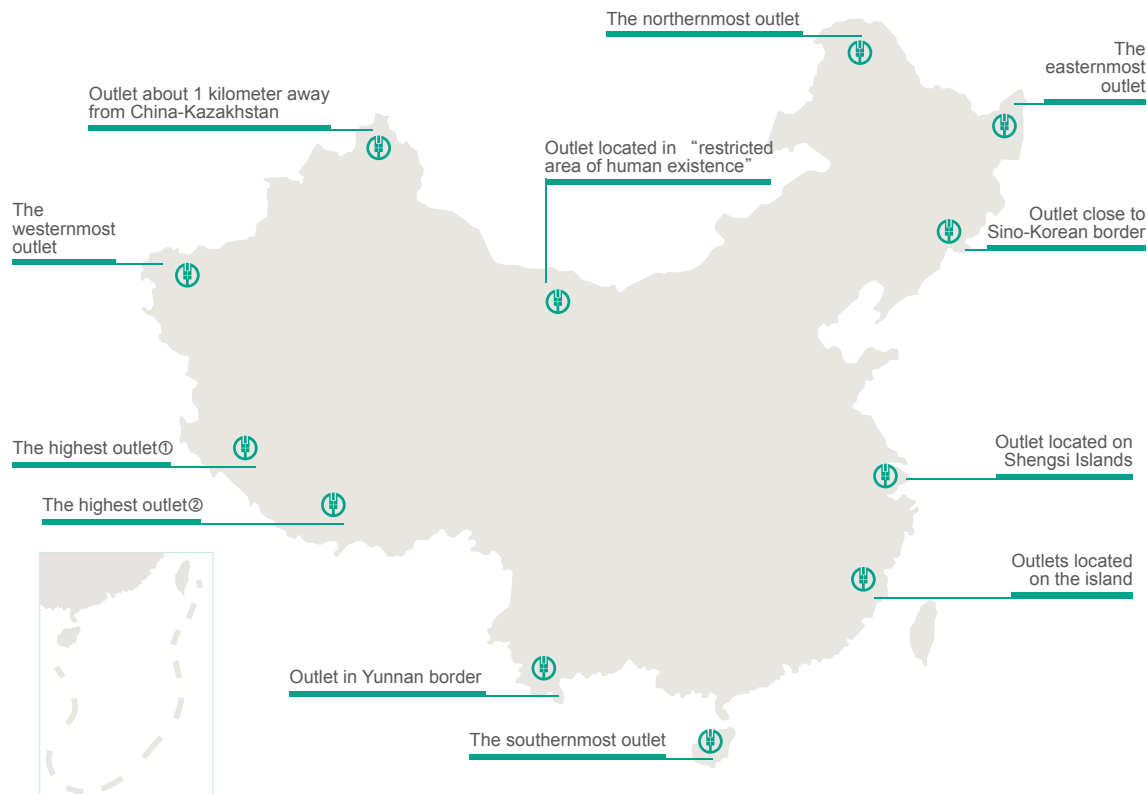
位于“人类生存禁区”的网点：阿拉善盟额济纳旗支行营业室（东经101.07° 北纬41.96°）

位于嵯泗列岛上的网点：嵯泗支行营业室（东经122.46° 北纬30.72°）

位于岛屿上的网点：平潭东大分理处（东经119.79° 北纬25.50°）

Corporate Overview

A Snapshot of the Agricultural Bank of China's Unique Footprint



Text of Notes:

- The northernmost outlet:** Zhongyang Street Office of Genhe Sub-branch (121.54°E, 50.78°N)
- The easternmost outlet:** Office of Jiamusi Fuyuan Sub-branch (134.29°E, 48.37°N)
- The southernmost outlet:** Office of Dadonghai Sub-branch (109.53°E, 18.22°N)
- The westernmost outlet:** Office of Yierkstan Port Sub-branch (73.97°E, 39.71°N)
- Outlet close to Sino-Korean border:** Office of Tianchi Sub-branch, Changbai Korean Autonomous County (128.20°E, 41.42°N)
- Outlet about 1 kilometer away from China-Kazakhstan Border:** Office of Jeminay County Port (85.88°E, 47.43°N)
- Outlet in Yunnan border:** Office of Mansailong Sub-branch, Mengla County (101.57°E, 21.48°N)
- The highest outlet:** Yare Office, Geji County, Ali Prefecture (82.34°E, 31.49°N, with an elevation of 5,000 meters above sea level)
- The highest outlet:** Office of Jiangrang Sub-branch, Cuoqin County, Ali Prefecture (85.01°E, 30.74°N, with an elevation of 5,000 meters above sea level)
- Outlet located in "the restricted area of human existence":** Office of Ejina Banner Sub-branch, Alxa League (101.07°E, 41.96°N)
- Outlet located on Shengsi Islands:** Office of Shengsi Sub-branch (122.46°E, 30.72°N)
- Outlets located on islands:** Dongda Office, Pingtan (119.79°E, 25.50°N)

公司概况

战略愿景

愿景

建设城乡一体化的全能型国际金融企业。

发展规划

2008年，中国农业银行提出了三、五、十年发展规划（简称“3510规划”）。2010年7月成功上市后，进一步提出了打造优秀大型上市银行的战略目标。

2010年，面对复杂的经济金融形势，本行以“3510规划”为总纲，认真贯彻落实国家宏观经济政策，在成功实现IPO的同时，大力推进业务经营发展，努力强化基础管理和风险管理，整体面貌发生了显著变化。2010年，总资产、净利润、中间业务收入与2007年相比，均实现翻番。

“3510”规划第一阶段（3年）目标完成情况

Completion of Targets at the First-phase (3 years) of the “3510” Plan

项目 Item	三年目标 3-year Targets	2008	2009	2010	是否完成 Completed
净利润增长率 Net profit growth rate	年均 Annual average 18%	17.6%	26.3%	46.0%	是 Yes
平均总资产回报率 ^① Return on average total assets ^①	0.9%	0.84%	0.82%	0.99%	是 Yes
成本收入比 Cost-to-income ratio	40%	44.71%	43.11%	38.59%	是 Yes
不良贷款率 Non-performing loan ratio	4%	4.32%	2.91%	2.03%	是 Yes
资本充足率 Capital adequacy ratio	≥11.5%	9.41%	10.07%	11.59%	是 Yes
核心资本充足率 Core capital adequacy ratio	≥8.5%	8.04%	7.74%	9.75%	是 Yes
拨备覆盖率 Allowance to non-performing loans	90%	63.53%	105.37%	168.05%	是 Yes

①平均总资产回报率=净利润/(年初资产总额+年末资产总额)/2。

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

Corporate Overview

Strategic Vision

Vision

Develop into a multi-functional international financial institution characterized by urban and rural integration.

Development Planning

In 2008, ABC issued its 3-year, 5-year and 10-year development plans (the “3510 Plan” for short). Upon public listing in July 2010, it further put forward its goal to create a world-class leading listed bank.

In 2010, responding to complex economic environment, ABC took the “3510 Plan” as its roadmap, conscientiously implemented the national macroeconomic policies, successfully achieved an IPO and vigorously promoted the development of business operations, and strengthened basic management and risk management, hence having an entirely remarkable change. In 2010, it doubled its total assets, net profits and income from fee- and commission-based business as compared with those in 2007.

打造优秀大型上市银行的六个维度：

Six dimensions of creating a world-class leading listed bank:



公司概况

业务发展战略

农业银行围绕“3510”发展规划，深入实施县域蓝海市场战略和五十家重点城市行发展战略，积极推进零售及对公业务转型，稳步加快国际化进程，业务发展战略更加清晰，城乡联动、融入国际的核心竞争优势更加凸显。

县域蓝海市场战略

2010年，以深化三农事业部制改革为重点，继续对县域和“三农”业务实施差异化的信贷管理、产品研发、绩效考核、资源配置等政策，巩固和发展了农业银行在现代农村金融市场上的领先优势。

重点城市行发展战略

为进一步提升城市业务竞争力，本行在金融资源富集和需求旺盛的重点城市，集中配置资源，倾斜政策授权，推动重点城市行率先发展。

关键绩效表

	2008	2009	2010
净利润 (亿元) Net profit (RMB100 million)	514.53	650.02	949.07
总资产 (亿元) Total assets (RMB100 million)	70,143.51	88,825.88	103,374.06
平均总资产回报率 ^① (%) Return on average total assets ^① (%)	0.84	0.82	0.99
不良贷款率 (%) Non-performing loan ratio (%)	4.32	2.91	2.03
拨备覆盖率 (%) Allowance to non-performing Loans (%)	63.53	105.37	168.05
资本充足率 (%) Capital adequacy ratio (%)	9.41	10.07	11.59
三农金融业务发放贷款和垫款总额 (亿元) Total county area loans and advances (RMB100 million)	8,322.78	11,934.13	15,052.86
惠农卡发卡量 (万张) Farmer's Benefit Cards issued (10 thousand pieces)	809.9	3,335.8	6,185.5
农户小额发放贷款和垫款总额 (亿元) Farmers' small-amount loans and advances (RMB100 million)	47	673	989
小企业发放贷款和垫款总额 (亿元) Small enterprises loans and advances (RMB100 million)	3,346	3,766	4,611
西部地区发放贷款和垫款总额 ^② (亿元) Loans and advances to West China ^② (RMB100 million)	6,582	9,016	10,890

Corporate Overview

Business Development Strategy

Focusing on the “3510” Development Plan, ABC implements the county-level Blue Ocean market strategy and the 50-Key-City Development Strategy, actively promotes transformation of retail and corporate banking, and steadily accelerates internationalization, hence further clarifying its business development strategy, and rendering its urban-rural synergy and integrated international competitive advantages more prominent.

County Blue Ocean Market Strategy

In 2010, focusing on the departmental reforms of Sannong, ABC kept on implementing differentiated credit management, product research and development, performance evaluation and resource allocation policies in the county-level businesses and Sannong businesses, and consolidated and developed its niche in the modern rural financial market.

Key-City Development Strategy

To further enhance the competitiveness of urban business, ABC has centralized its allocation of resources and adopted preferential policies for authorization in key cities with sufficient financial resources and demands, hence promoting those key cities to lead development direction as role models.

Key Performance Table

	2008	2009	2010
少数民族地区发放贷款和垫款总额 ^① (亿元) Loan and advances to the ethnic minority autonomous regions ^① (RMB100 million)	1,805	2,487	3,034
对外捐赠金额 ^② (万元) Amount of donations ^② (RMB10 thousand)	2,248	2,481	4,509
“两高一剩”行业贷款占比 (%) Proportion of loans to high pollution, high energy consumption and over capacity industries (%)	15.9	14.1	13.5
电子渠道交易笔数占总交易笔数的比重 (%) Proportion of the number of electronic channel transactions among total transactions (%)	42.8	49.8	56.3
金穗环保卡累计发放量 (万张) Number of Kins Environmental Protection Cards issued (10 thousand)	4.8	42.6	59.9

注：①平均总资产回报率=净利润/(年初资产总额+年末资产总额)/2。

②西部地区为国家实施西部大开发的12个省市自治区，包括内蒙古、广西、重庆、四川、贵州、云南、西藏、陕西、甘肃、青海、宁夏、新疆。

③少数民族地区包括内蒙古自治区、广西壮族自治区、西藏自治区、宁夏回族自治区、新疆维吾尔自治区。

④此数据为单位捐款数据，不包含员工捐款。

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

② West China refers to the 12 provinces, municipalities and autonomous regions of Inner Mongolia, Guangxi, Chongqing, Sichuan, Guizhou, Yunnan, Tibet, Shaanxi, Gansu, Qinghai, Ningxia and Xinjiang, which are the targeted areas of China's Western Development Strategy.

③ Ethnic minority autonomous regions refer to Inner Mongolia Autonomous Region, Guangxi Zhuang Autonomous Region, Tibetan Autonomous Region, Ningxia Hui Autonomous Region and Xinjiang Uyghur Autonomous Region.

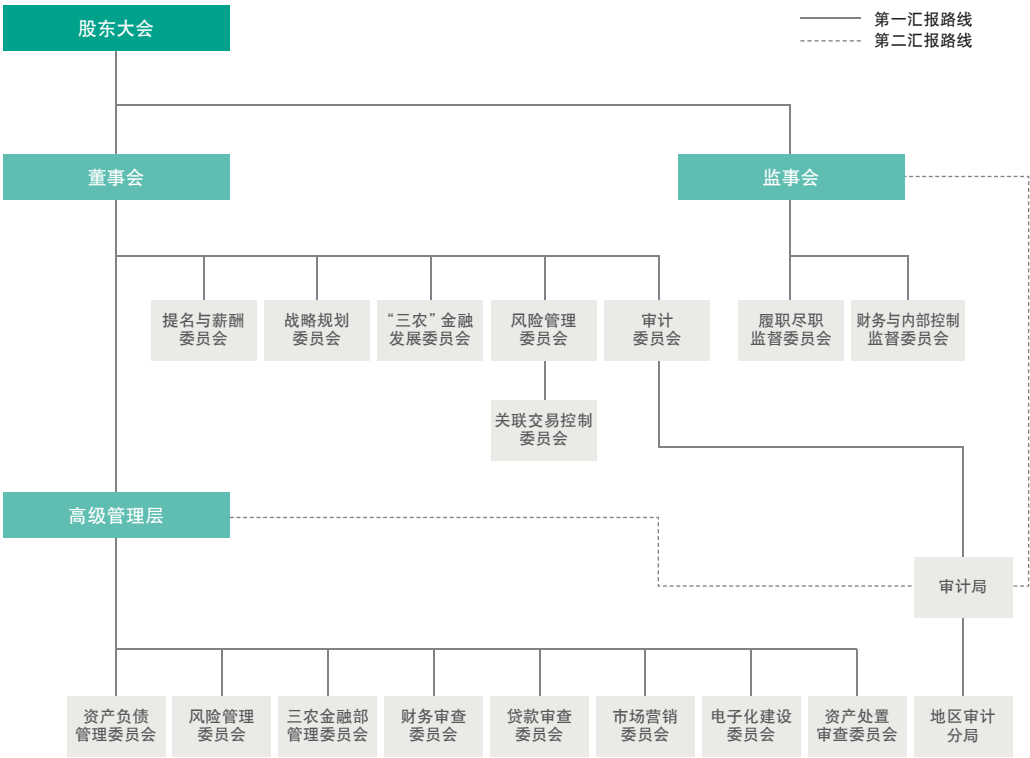
④ The data refers to corporate donations, exclusive of donations by employees.

公司概况

公司治理

2010年，本行以上市为契机，按照“统筹规划、整体构建、重点突破、协调推进”的总体思路，持续完善公司治理结构，初步建立了决策科学、战略明晰、执行高效、经营稳健、激励有效、监督有力的上市银行公司治理机制。

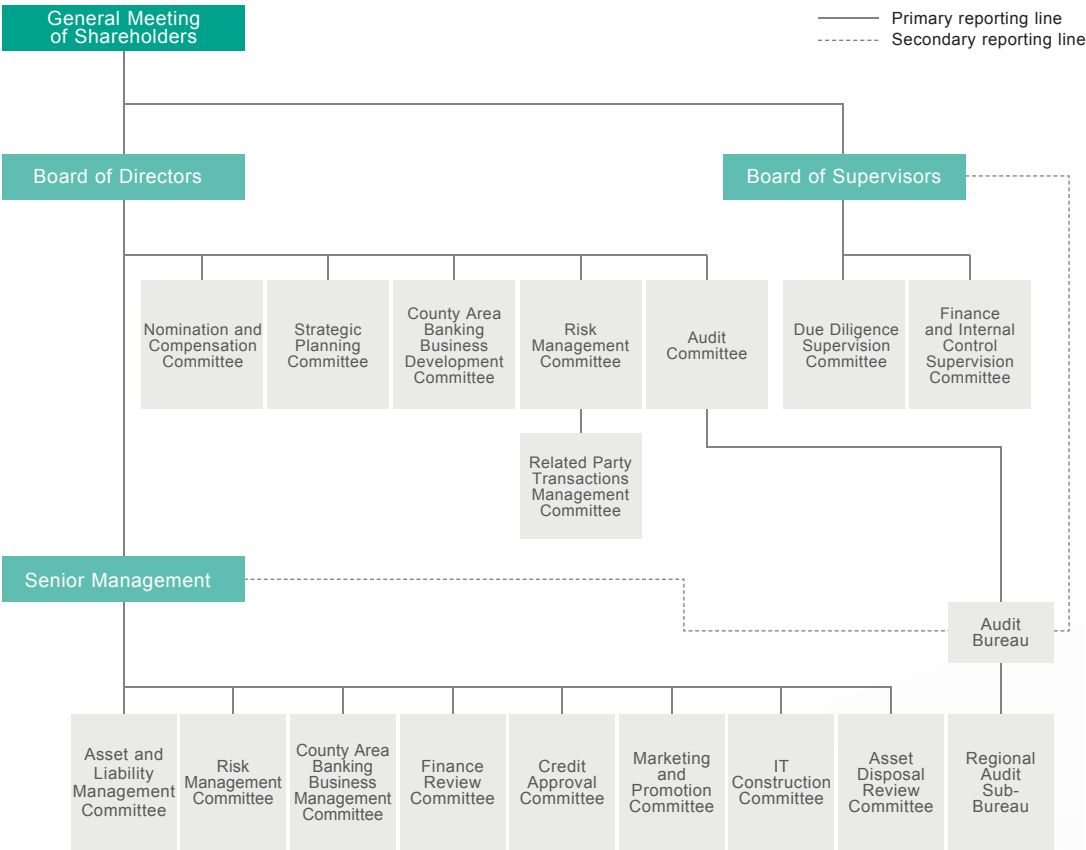
公司治理架构图



Corporate Governance

In 2010, leveraging on the opportunities brought by its public offering and upholding the philosophy of “holistic planning, overall development, major breakthroughs and coordinated enhancement”, ABC continued to improve its corporate governance structure, and gradually established a corporate governance mechanism characterized by sound decision making, strategic clarity, efficient execution, prudent operation, effective incentives and strong supervision.

Corporate Governance Structure



公司概况

公司治理进展



完善公司治理制度体系。依据《公司法》、《商业银行法》和两地上市规则，修订公司章程、股东大会对董事会授权方案及“三会”议事规则。



改善董事会履职环境。完善了议案沟通、情况通报、重大事项知会和决议督办等工作机制，保障本行重大战略和决策的有效实施。



加强监事会监督职能。对本行财务状况、经营决策、风险管理、内部控制、董事会与高级管理层的履职尽职情况进行监督。



提升信息披露水平。修订信息披露制度和定期报告编制办法，制定《内幕信息及知情人管理办法》、《独立董事年报工作制度》等一系列制度办法，完善信息披露机制。按规定进行了2010年信息披露，提高公司透明度。



加强投资者关系管理。完善了投资者沟通渠道，定期组织业绩发布和路演，努力赢得投资者的尊重和信任。



维护股东权益。召开了4次股东大会，7次董事会会议，13次专门委员会会议，保障股东对重大事项的知情权、参与权和表决权。

有关公司治理的详细内容，请参见中国农业银行股份有限公司2010年度报告

Corporate Overview

Progress in Corporate Governance



ABC improved its corporate governance system. Based on the *Company Law*, the *Commercial Banking Law* and the listing rules in Shanghai and Hong Kong, the Bank amended its (1) Articles of Association, (2) authorization procedures to the Board by the shareholders meeting, and (3) rules of procedure of the Board of Directors, the Board of Supervisors and Shareholders' meeting.



ABC improved the environment in which the Board of Directors exercises their duties, by improving the mechanisms of proposal communication, briefings, and notification of material matters and supervision on implementation of resolutions, and ensuring the effective execution of major strategies and decisions of ABC.



ABC strengthened the functions of the Board of supervisors, hence supervising the financial condition, business decision-making, risk management, internal control, and due diligence and performance of the Board of Directors and Senior Management.



ABC enhanced information disclosure. The Bank revised its information disclosure system and the preparation method of periodic reports, formulated a series of systems including *Administrative Measures for Insider Information and Insiders*, *Independent Director Annual Report System*, and improved the information disclosure mechanism. According to the relevant provisions, ABC completed information disclosure for 2010 and improved corporate transparency.



ABC enhanced its investor relationship management by improving communication channels for investors and regularly published its performance results and conducted road shows, therefore winning the respect and confidence of investors.



ABC safeguarded shareholders' rights and interests. It held four meetings of shareholders, seven meetings of the Board of Directors, and thirteen meetings of special committees, hence protecting shareholders' rights to be informed and to participate in and vote on material matters.

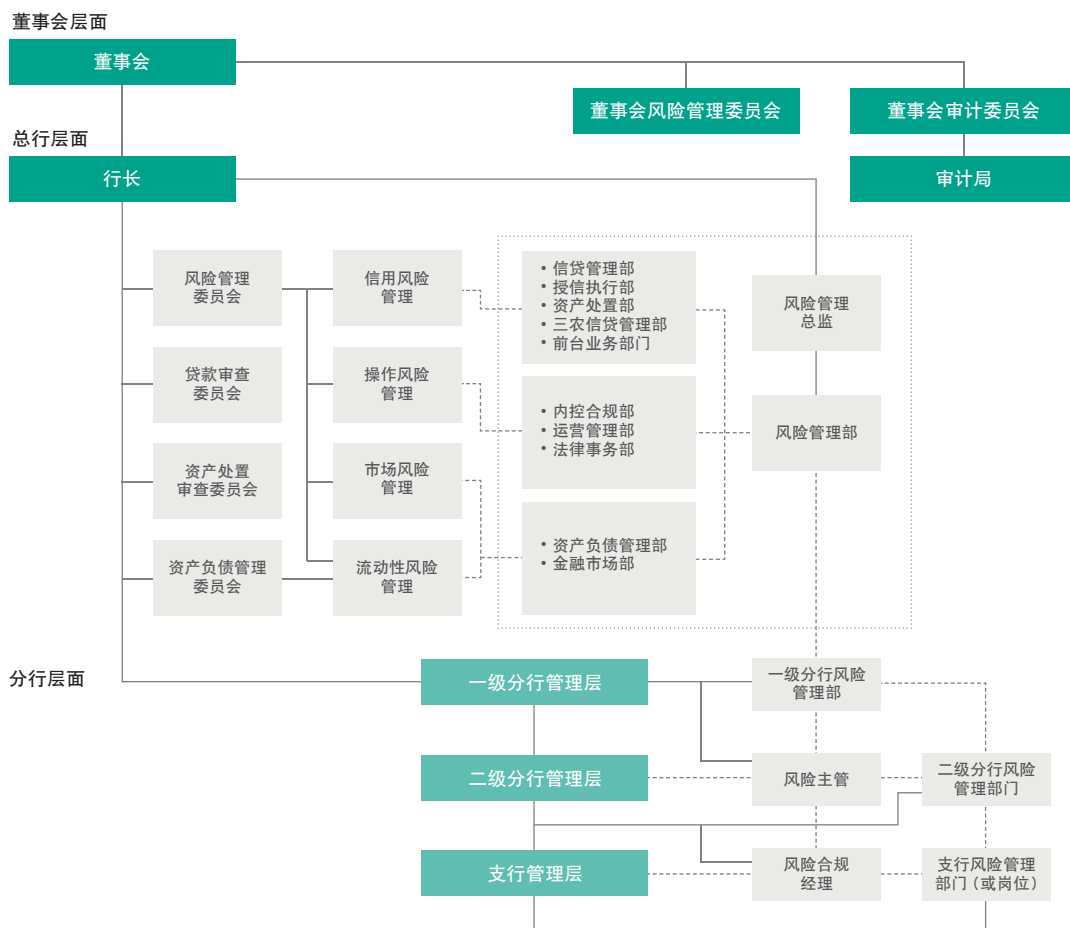
For details on corporate governance, please refer to the Annual Report 2010 of the Agricultural Bank of China Limited.

公司概况

风险管理

2010年，围绕《农业银行全面风险管理体系建设纲要》，持续加强全面风险管理体系建设，进一步完善风险管理的组织体系、制度体系、流程体系和技术体系。

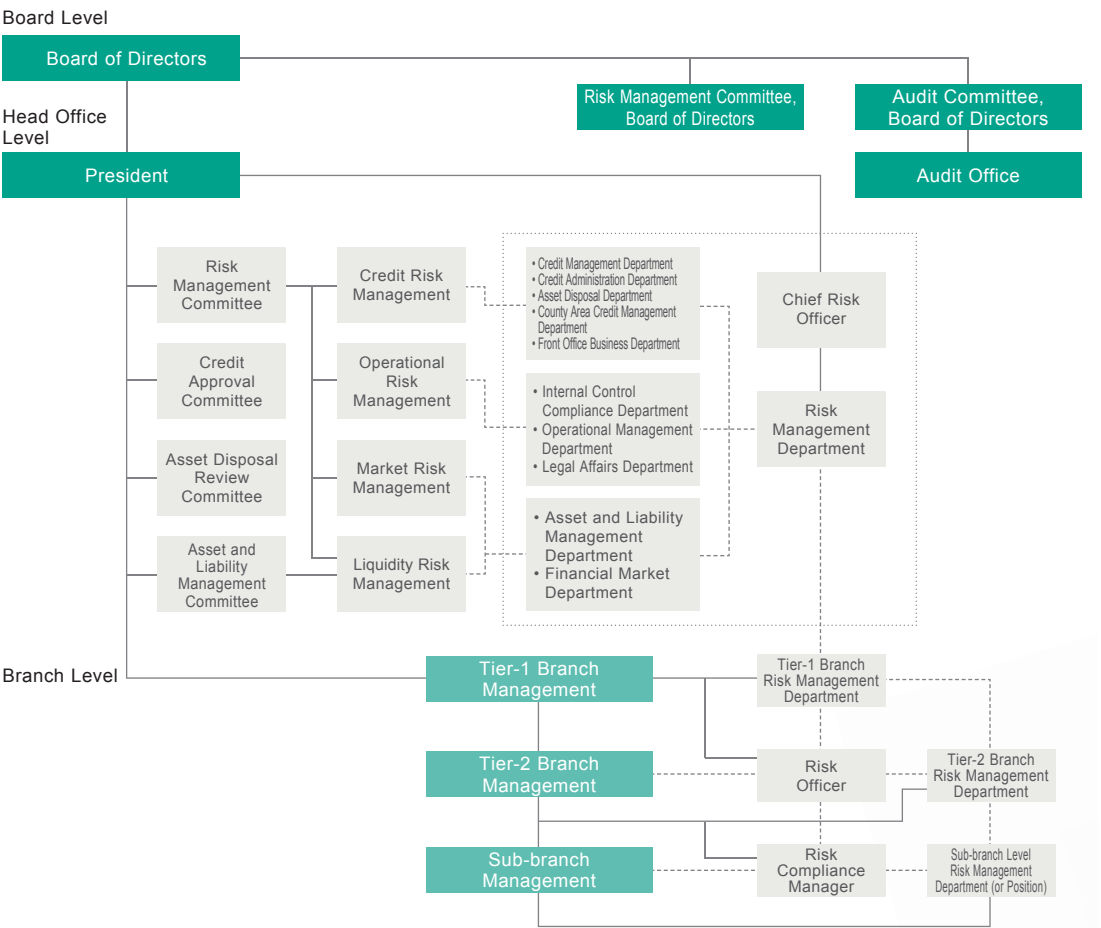
风险管理组织架构



Risk Management

In 2010, following the *Outline of Developing the Comprehensive Risk Management System of Agricultural Bank of China*, the Bank continued to strengthen the comprehensive risk management system, and further improved the organizational system, structural system, process systems and technological system for risk management.

Risk Management Structure



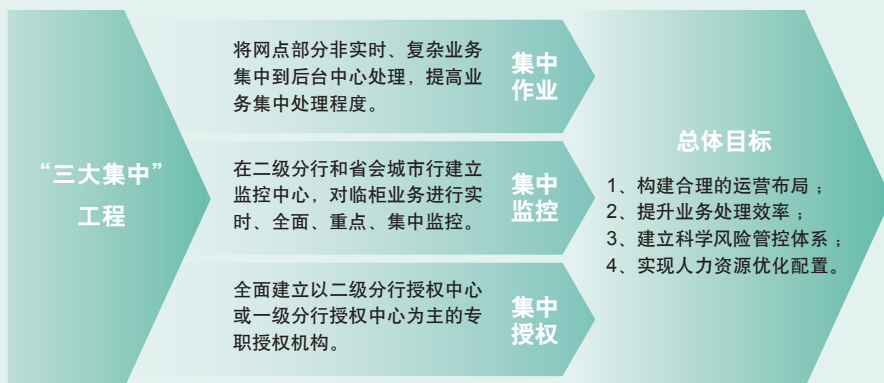
公司概况

风险管理进展

- 完善风险管理政策制度。在信用风险、市场风险、操作风险、流动性风险管理等方面，制定出台了一系列政策、制度、办法和操作指引。
- 优化风险管理组织架构。完成近3,000名县支行风险合规经理的派驻。
- 全面推进巴塞尔新资本协议实施。开发应用内部评级体系、信用风险加权资产计算引擎、操作风险评估等先进的风险管理工具。
- 认真落实银监会“三个办法、一个指引”的监管要求。对国家宏观调控的重点行业实施限额管理，组织了多轮政府平台、房地产等贷款风险排查，落实“三农”信贷产品停复牌管理，有效防控风险。
- 持续推进以“三大集中”工程为重点的柜面作业系统和业务流程优化改造，临柜业务风险防控能力得到增强。
- 扎实开展集中审计和重点审计。完成了“用3年时间，对37家分行集中审计一遍”的目标，并对典型问题进行深入整改。
- 推进合规文化建设。在全行员工中广泛开展合规文化建设活动，深植“合规创造价值”的理念。

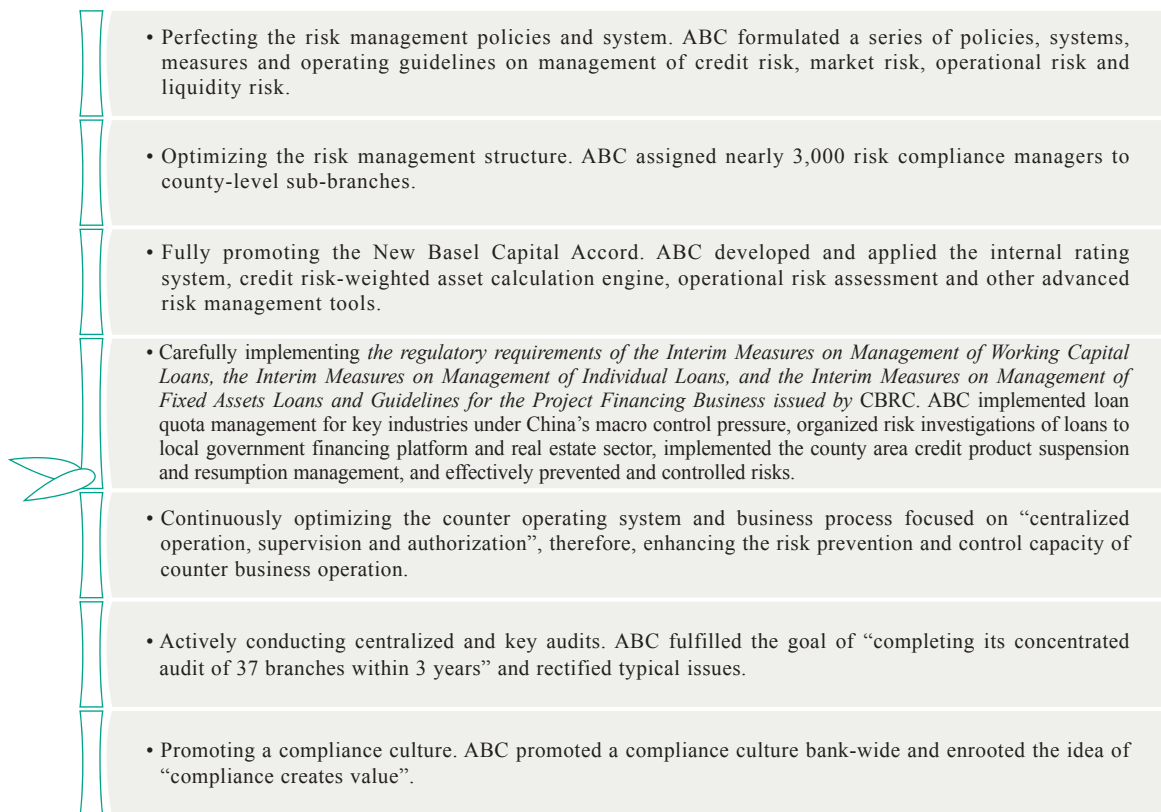
专题：全面推进“三大集中”工程

为实现风险的集中管控，提高业务处理效率和操作风险防控能力，2010年，以“集中作业、集中监控、集中授权”三大集中为重点，推进运营体系改造和建设步伐。



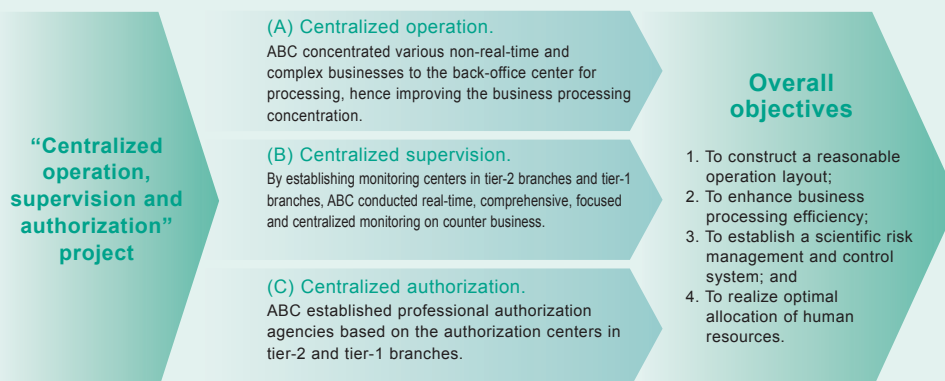
Corporate Overview

Risk Management Progress



Special Topic: Fully promoting the “centralized operation, supervision and authorization” project

For the purpose of realizing centralized control of risks and improving business efficiency and operational risk control capability, ABC prioritized centralized operation, supervision and authorization and promoted operating system reform and construction in 2010.



公司概况

上市掠影

2010年，本行成功实现A+H股同步上市，圆满完成国有大型商业银行股份制改革的收官之作

农业银行股份制改革横跨国有商业银行和农村金融两个领域，股改之路更为复杂和艰难。本行努力探索创新，初步破解了服务“三农”与商业运作的难题，为股改创造了条件。在IPO上市期间，周密部署、沉着应对资本市场持续低迷的考验，于2010年7月15日、16日成功在上交所及香港联交所挂牌上市，完成了由国有独资商业银行向大型公众持股银行的重大转变。

IPO Snapshots

In 2010, ABC went public in Shanghai and Hong Kong simultaneously, successfully drawing an end to the joint stock system reform of large state-owned commercial banks.

ABC was a large state-owned commercial bank that played a backbone role in China's rural financial system; therefore, its joint-stock reform was more complex and difficult than its peers. Thanks to its vigorous efforts, the Bank preliminarily explored a way to operate its "Sannong" business on a commercial basis, setting a solid foundation for its joint-stock reform. Despite continuous capital market downturn, ABC made careful arrangements and successfully listed on Shanghai Stock Exchange and Hong Kong Stock Exchange on July 15 and 16, 2010, respectively, transforming from a state-owned commercial bank to a large publicly held bank.

农业银行上市被誉为“世纪招股”，实现多项重要超越和创新。

Listing of ABC was praised as “Century Offering”, achieved a number of important development and innovation.

A+H发行规模全球第一、A股发行规模第一；

A+H IPO ranked first in the world by size, with A Share also ranking first by size;

开创“基石投资+业务合作”的全新模式，基石投资规模最大；

ABC created the brand-new model of "cornerstone investment + business cooperation", with the largest cornerstone investment;

A股发行制度改革后重启“绿鞋”和战略配售机制，A股战略配售规模第一，战略配售的投资者数量最多；

After the reform of A-Share offering, ABC restarted the "Green Shoe" option and strategic placement mechanism with the largest size in A-share strategic placement and the largest number of investors for strategic placement;

农业银行成功上市得到国内国际资本市场高度认可，荣获2010年中国证券市场年会“IPO创新奖”与“金鼎奖”、《国际金融评论亚洲》(IFR Asia)“亚洲区最佳股本交易奖”(Equity Deal)等一系列奖项。

The successful listing of ABC was well received by the domestic and international capital markets. ABC won a series of awards, including the "IPO Innovation Award" and "Golden Tripod Award" at China Annual Securities Market Conference of 2010 and the "Best Equity Deal of Asia of 2010" issued by IFR Asia.

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经济责任
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未来展望
Outlook





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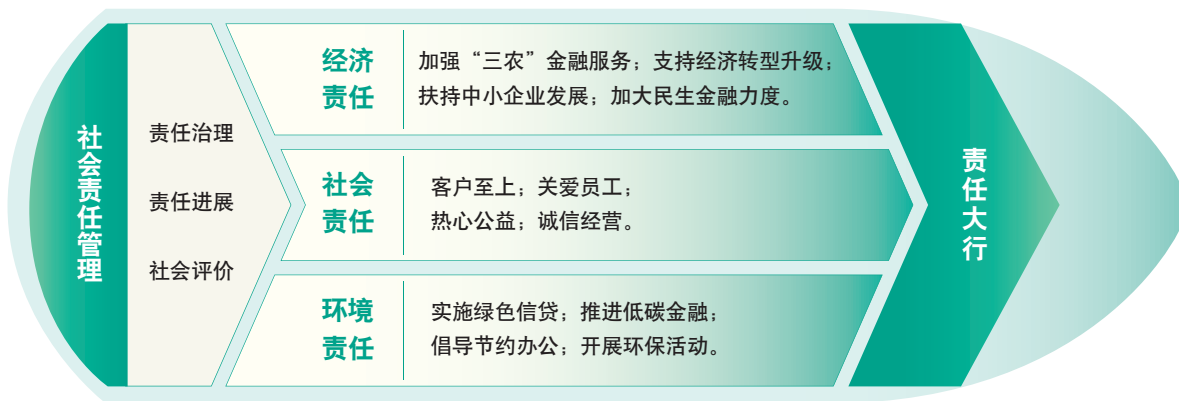
社会责任管理

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社会责任管理

本行通过对股东、员工、客户、政府和社区等利益相关者承担责任，努力实现与各利益相关方的和谐相处、繁荣共进。

本行履行的企业社会责任为广义概念，包括经济责任、社会责任、环境责任三大方面。经济责任是指为促进经济可持续发展所做的努力，主要体现在服务“三农”、支持国民经济发展、扶持中小企业、创造经济价值等方面；社会责任是指为促进社会可持续发展所做的努力，主要体现在服务客户、关爱员工、支持公益、救助贫困、构建社会和谐等方面；环境责任是指为促进环境可持续发展所做的努力，主要体现在绿色信贷、绿色办公等方面。

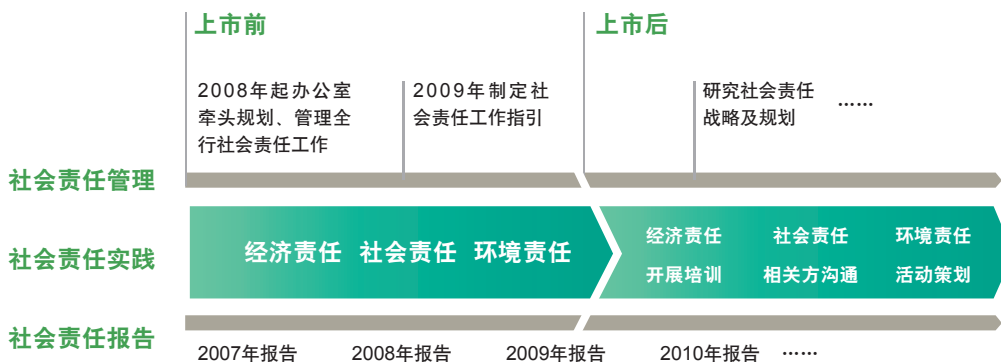


组织架构

本行社会责任工作是在董事会指导、高管层领导下，由总行办公室牵头统筹规划、管理与实施。办公室负责规划社会责任工作、集中全行社会责任信息并编写年度社会责任报告，总行各部门及各分行共同参与社会责任实践。

社会责任进展

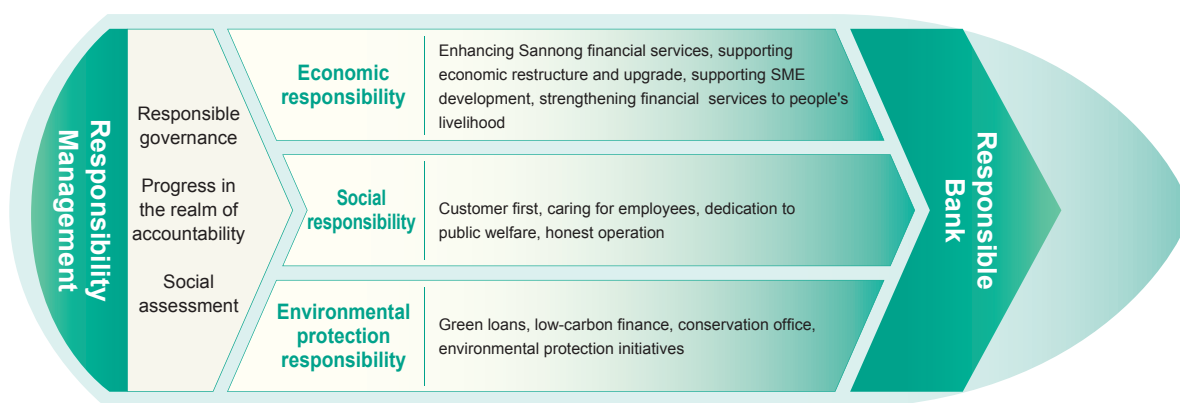
自2007年起，本行不断研究并推进社会责任管理体系建设，在社会责任管理、社会责任实践、社会责任报告编制方面均取得一定成效。



Social Responsibility Management

By performing responsibilities for its shareholders, employees, customers, the government, communities and all other stakeholders, ABC tried to achieve the harmony and prosperity with all stakeholders.

The corporate social responsibility fulfilled by ABC is in a broad sense, including economic responsibility, social responsibility and environmental protection responsibility. Economic responsibility refers to the efforts made to promote sustainable economic development, mainly reflected in serving the Sannong sector, supporting national economic development, assisting SMEs and creating economic value. Social responsibility refers to the efforts made to promote the sustainable development of communities, mainly reflected in serving customers, caring for employees, supporting public welfare, relieving poverty and building social harmony. Environmental protection responsibility refers to the efforts made to promote environmental sustainable development, mainly reflected in green credit and green office.

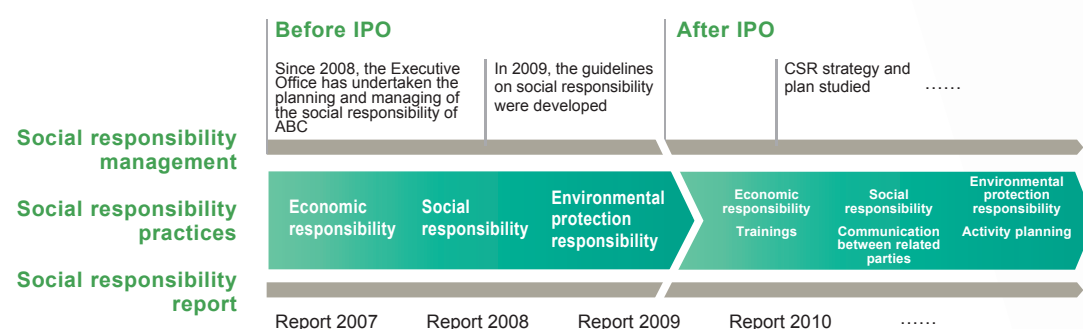


Organizational Structure

ABC has its social responsibility planned, managed and implemented by the Head Office under the guidance of the Board of Directors and the leadership of senior management. The Executive Office of the Head Office is responsible for planning social responsibility, collecting bank-wide social responsibility information, and preparing the annual social responsibility report. Various departments of the Head Office and branches participate in social responsibility practices.

Progress in Social Responsibility

Since 2007, ABC has been continuously studying and promoting the construction of a social responsibility management system, and achieved certain accomplishments in the management and practice of social responsibility and the preparation of the social responsibility report.



社会责任管理

2010年，通过优化社会责任管理、开展社会责任培训、加强社会责任沟通等方式，进一步推进社会责任工作。

2010年本行社会责任工作进展

优化社会责任管理	- 加强《中国农业银行社会责任工作指引》的落实 - 推进社会责任管理组织体系建设 - 着手构建社会责任指标体系
开展社会责任培训	- 聘请独立第三方开展社会责任培训 - 深入基层行开展社会责任工作调研及培训
加强社会责任沟通	- 参与10余次社会责任论坛及专题活动 - 与社会责任战略研究机构开展社会责任交流 - 与中国扶贫基金会、友成企业家扶贫基金会探讨社会责任公益实践 - 组织召开专题会议，与社会责任领域专家加强研讨 - 发布社会责任报告，并加强与利益相关方沟通

利益相关方沟通

本行充分考虑自身运营和管理对利益相关方的影响，不断完善沟通机制，加强与利益相关方交流，并将利益相关方的期望融入公司治理及日常业务经营发展中，实现与利益相关方的全面可持续发展。

利益相关方	沟通机制	期望	回应
政府	- 政策指示 - 工作汇报 - 日常沟通	- 服务“三农” - 促进经济社会和谐发展 - 稳健经营	- 提升“三农”金融服务能力 - 支持国家产业结构调整 - 支持中小企业发展 - 加大民生金融服务力度 - 经营业绩显著提升 - A+H股成功上市
监管机构	- 规范性文件 - 现场检查 - 非现场监管 - 通报 - 风险提示	- 稳健运行 - 合规经营 - 完善风险管理体制机制 - 实现金融稳定与金融创新	- 依法合规、诚信经营 - 贯彻落实监管要求 - 加强内控体系建设 - 推进反洗钱工作 - 推进全面风险管理体系建设和巴塞尔新资本协议实施 - 实现精细化管理

Social Responsibility Management

In 2010, ABC further promoted social responsibility through optimizing social responsibility management, training and communication.

Progress in Social Responsibility of ABC in 2010	
Social responsibility management optimized	• <i>Guidelines on Social Responsibility of ABC</i> implemented • Social responsibility management organization system promoted • Index-based system of social responsibility created
Social responsibility training conducted	• Independent third parties engaged to carry out training on social responsibility • Grassroots social responsibility research and training implemented
Communication of social responsibility strengthened	• More than 10 social responsibility forums and events attended • Social responsibility exchange with strategic research institutions conducted • Practices of social responsibility discussed with China Foundation for Poverty Alleviation and Yenching China Social Entrepreneur Foundation • Special topic workshops organized and discussion with experts in the field of social responsibility strengthened • Social responsibility reports published, and communication with shareholders strengthened

Communication between Stakeholders

ABC took full account of the impact of its own operations and management on stakeholders, continuously improved communication mechanisms, enhanced communication with stakeholders, integrated expectations of stakeholders into corporate governance and routine business development, and realized fully sustainable development with stakeholders.

Stakeholders	Communication Mechanism	Expectations	Responses
The Government	• Policy directives • Work reports • Daily communication	• Serving Sannong • Promoting harmonious economic and social development • Sound operation	• Enhancing Sannong service capabilities • Supporting national industrial structure adjustment • Supporting SME development • Increasing the efforts in financial services for people's livelihood • Significantly improving operation results • A+H shares IPO
Regulators	• Normative documents • On-site inspection • Off-site supervision • Bulletin • Risk alert	• Sound operation • Compliance management • Improving risk management systems and mechanisms • Achieving financial stability and financial innovation	• Operation in compliance with law and regulations and with integrity • Implementing regulatory requirements • Strengthening internal control systems • Promoting anti-money laundering • Promoting comprehensive risk management system construction and implementation of the New Basel Capital Accord • Achieving detail-focused management

社会责任管理

利益相关方	沟通机制	期望	回应
股东与投资者	- 股东大会 - 董事会议案 - 投资者论坛 - 路演 - 日常沟通	- 持续卓越的投资回报 - 确保国有资产保值增值 - 全面、及时的信息披露 - 强化内部机制建设	- 创造可持续价值回报 - 及时、准确披露信息 - 建立、健全公司治理 - 举办股东大会、业绩发布会
客户	- 客户满意度调查 - 培训推介会 - 产品宣传介绍 95599客服中心 - 客户联谊	- 服务渠道多元化 - 服务产品多样化 - 提升服务质量与效率 - 加强战略合作	- 加大产品创新与宣传力度 “公众教育日”普及金融知识 - 加强网点建设，提高服务效率 - 签署战略合作协议
员工	- 职工代表大会 - 员工敬业度调查 - 员工意见反馈 - 领导慰问	- 改进经营管理 - 创造良好的职业生涯规划 and 成长机会 - 较高的员工满意度	- 保障员工合法权益 - 人力资源综合改革项目 - 完善培训体系建设 - 完善薪酬激励与福利体系
供应商与 合作伙伴	- 招标采购会 - 采购供需座谈会 - 研讨会 - 业务交流	- 理解沟通、公平采购 - 诚信履约、互惠双赢 - 共创和谐的金融服务环境	- 建立公平合作机制 - 采购信息公开透明 - 改进工作，加强合作 - 促进良好合作关系，可持续发展
社区	- 金融服务进社区 - 金融知识宣传 - 社区公益活动	- 关注社区发展 - 支持社区建设	- 共建文明社区环境 - 开展社区志愿者服务活动 - 保障优质金融服务
公众与媒体	- 媒体信息披露 - 新闻发布会	- 推进经济、环境、社会可持续发展 - 承担企业公民责任	- 诚信稳健经营 - 支持节能减排，创新环保产品 - 投身公益事业，促进社会发展

(有关社会评价内容请参见附录)

Social Responsibility Management

Stakeholders	Communication Mechanism	Expectations	Responses
Shareholders and Investors	- General Meeting of shareholders - Proposals by the Board - Investors forums - Road shows - Daily communication	- Continuous excellent return on investment - Ensuring value maintenance and appreciation of state-owned assets - Comprehensive and timely information disclosure - Strengthening the construction of internal mechanisms	- Creating return of sustainable value - Timely and accurate disclosure of information - Establishing and improving corporate governance - Holding shareholders' meeting and performance release conference
Customers	- Customer satisfaction survey - Training promotion - Product publicity 95599 Customer Service Center - Customer Networking	- Service channel diversification - Service product diversification - Improving service quality and efficiency - Strengthening strategic cooperation	- Increasing product innovation and publicity "Public Education Day" and popularity of financial knowledge - Strengthening the network construction, and improving service efficiency - Signing strategic cooperation agreements
Employees	- Workers' Congress - Employees dedication survey - Employees feedback - Leadership concern	- Improving management - Creating fine opportunities for growth and career - Higher employees satisfaction	- Safeguarding the legal rights and interests of employees - Comprehensive reform program of human resources - Improving the training system - Improving the incentive, compensation and benefits system
Suppliers and Partners	- Tender inviting meetings - Forum on procurement, supply and demand - Seminars - Business Exchange	- Understanding and communicating, and fair procurement - Integrity-based performance and mutual win-win situation - Creating a harmonious environment for financial services	- Establishing the mechanisms for fair cooperation - Open and transparent procurement information - Improving work and strengthening cooperation - Promoting good cooperation and sustainable development
Communities	- Financial services in communities - Promotion of financial knowledge - Community public welfare activities	- Focusing on community development - Supporting community construction	- Jointly constructing a model community environment - Community volunteer service activities - Ensuring quality financial services
Public and Media	- Media information disclosure - Press Conferences	- Promoting sustainability of socio-economic development and environmental protection - Undertaking corporate citizenship responsibility	- Business with integrity and quality - Supporting energy conservation, emission reduction, and innovating environment-friendly products - Joining the public welfare and promoting social development

(For social assessment, please refer to the appendix)

社会责任管理

主要荣誉

2010年，本行在履行社会责任方面的良好表现赢得了国内外的广泛赞誉。

评奖机构	荣誉奖项
中共中央、国务院、中央军委	• 青海省玉树分行荣获“全国抗震救灾英雄集体”
中共中央、国务院	• 上海分行黄浦城隍庙分理处荣获“上海世博会先进集体”
中国人民银行	• 客户关系管理系统—2010年度银行科技发展奖
中国金融工会全国委员会	• 上海分行荣获“宣传世博 服务世博”优秀工会
中国银行业协会	• “中国银行业世博金融服务系列活动”组织奖
人民网	• 2010低碳中国领军品牌
中国企业文化研究会	• 新中国60年最具影响力十大企业精神
香港上市公司商会等	• 香港公司管治卓越奖
中国中小企业协会	• 2010年度优秀中小企业服务机构
金融时报社	• 年度最佳“三农”服务银行
中国社科院金融研究所	
Global Finance	• 2010中国之星 – 中国最佳农村金融银行 (Best Rural Finance Bank)

(荣誉一览表请参见附录)

Social Responsibility Management

Main Honors and Awards

In 2010, the Bank made outstanding performance in implementing social responsibility, well recognized at home and abroad.

Awarding Agencies	Honors and Awards
The CPC Central Committee, the State Council and the CPC Central Military Commission	Yushu Branch in Qinghai Province won the honor of "Heroic Group in Earthquake Relief"
The CPC Central Committee and the State Council	Huangpu Chenghuangmiao Banking Office of Shanghai Branch won the honor of "Model Institution Contributing to the Successful Hosting of Shanghai World Expo"
People's Bank of China	The Bank's Client Relationship Management System was awarded Science & Technology Development Award for Banks 2010
National Committee of Chinese Financial Workers' Union	Shanghai Branch was awarded the title of Excellent Labor Union in "Publicizing and Serving the World Expo"
China Banking Association	Best Organizer of "Financial Service Series Activities of China Banking Sector for the World Expo"
People's Daily Online	China Leading Low-carbon Brand 2010
China Corporate Culture Institute	Top Ten Most Influential Enterprise Spirits in the 60 Years of New China
Chamber of Commerce of Hong Kong Listed Companies	Hong Kong Corporate Governance Excellence Award
China Association of Small and Medium Enterprises	Excellent Service Institution for SMEs 2010
Financial Times and Financial Research Institute of Chinese Academy of Social Sciences	Annual Best Bank Serving Agriculture, Rural Areas and Farmers
Global Finance	Best Rural Finance Bank – Chinese Stars 2010

(For details of the list of honors and awards, please refer to the appendix)



Economic Responsibility

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经济责任

54	加强“三农”金融服务
62	支持经济转型升级
68	扶持中小企业发展
72	加大民生金融力度

经济责任

2010年，本行积极践行国有商业银行肩负的经济责任，以科学发展观统领全局，紧紧围绕国家经济社会发展目标，切实贯彻国家宏观经济政策，持续为国家、股东和社会创造经济价值，为保持经济平稳较快发展做出积极贡献。

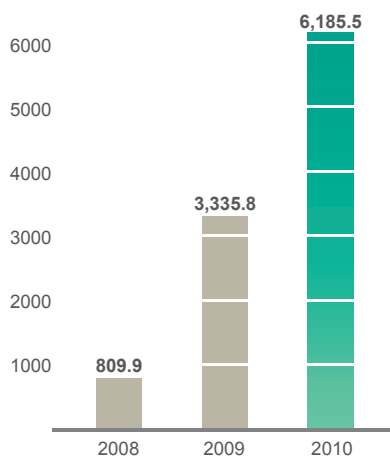
加强“三农”金融服务

2010年，本行坚持股改不改服务“三农”方向，上市不减服务“三农”力度，始终将服务“三农”放在改革发展的首要位置，持续加大“三农”和县域重点领域的资源投入，着力扩大农村金融服务覆盖面，拓宽“三农”金融服务渠道，大力支持农业产业化和农村城镇化，“三农”金融服务的广度和深度持续提升。在“三农”和县域金融服务方面的努力和成效得到了广泛认可。2007年至今，20多个省（市、自治区）的党政领导对农行服务“三农”工作给予了高度评价。2010年，本行“服务三农的责任担当精神”荣获“新中国60年最具影响力十大企业精神”。

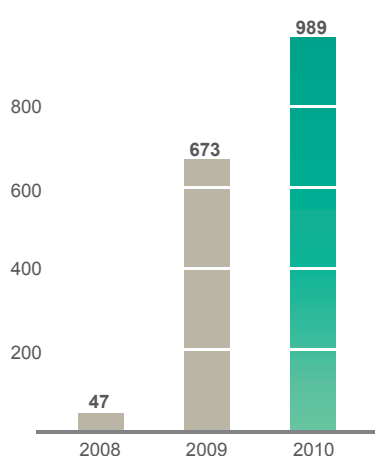
农户金融服务大幅增加

本行着力解决农民金融服务不足的问题，不断深化“以惠农卡为载体，以农户小额贷款为驱动”的农户金融服务模式，为广大农民群众提供支付、结算、信贷及新型农村合作医疗、新型农村社会养老保险代理等综合金融服务。自2008年4月发放惠农卡以来，发卡量和农户贷款余额快速增长，农户金融服务的覆盖面大幅提升。截至2010年末，本行共发放惠农卡6,185.5万张，覆盖了全国约四分之一的农户。为583万农户提供了小额贷款，余额达989亿元。通过惠农卡，为484个县的农民提供新农保资金归集、管理和发放服务；为313个县的农民提供新农合资金归集、管理和发放服务。

惠农卡发卡量 单位：万张
Amount of Farmer's Benefit Cards issued
Unit: 10,000 cards



农户小额贷款余额 单位：亿元
Farmers' small-amount loans and advances
Unit: RMB100 million



Economic Responsibility

In 2010, ABC actively undertook the economic responsibility of a state-owned commercial bank, guided the overall situation with a scientific outlook on development, focused on national economic and social development goals, effectively implemented national macroeconomic policies, and continuously created economic value for the state, shareholders and communities so as to make positive contribution to the stable and rapid economic development.

Enhancing Sannong Financial Services

In 2010, the Bank prioritized its Sannong services in its joint-stock reform, continued to increase resource input into Sannong sector and key fields of county areas, expanded rural financial service coverage, expanded Sannong service channels, vigorously supported agricultural industrialization and rural urbanization, and further broadened and improved Sannong financial services. These efforts and achievements were spoken highly of by the CPC and government leadership of more than 20 provinces (autonomous regions) since 2007. In 2010, ABC's dedication to serve Sannong won the Bank the honor of the "Top Ten Most Influential Enterprise Spirits in the 60 Years of New China."

Financial services to rural households substantially increased

ABC made great efforts in solving the problem of inadequate financial services to farmers, continuously furthered the financial service mode for farmers with "Farmer's Benefit Cards as the carrier, farmers' small-amount loans as the drive", and provided farmers with comprehensive financial services, such as payments, settlements, credit, and financial services related to the new rural Medicare and new rural social pension insurance. Since April 2008 when Farmer's Benefit Cards were first issued, the number of Farmer's Benefit Cards issued and outstanding farmers' loans grew rapidly. The coverage of financial services to farmers increased significantly. As at the end of 2010, ABC issued 61.855 million Farmer's Benefit Cards, covering about a quarter of the farmers in China, and provided 5.83 million rural households with small loans outstanding of RMB98.9 billion. Through Farmer's Benefit Cards, ABC provided farmers in 484 counties with new farmers' insurance fund collection, management and distribution services. The Bank also provided farmers in 313 counties with new rural cooperative medical fund collection, management and distribution services.



本行董事在江苏泰州开展三农金融服务调研
ABC Directors during Research and Investigation on Sannong Financial Services in Taizhou, Jiangsu



本行荣获“新中国60年最具影响力十大企业精神”
ABC awarded Top Ten Most Influential Enterprise Spirits in the 60 Years of New China

经济责任

案例：

广西上思县支行小额贷款帮助妇女创业

2009年底，广西上思县农村妇女潘冠琼、周俐和项光影联合向农行申请农村妇女创业贷款15万元，开展养猪—沼气—蔬菜—养鸭—养鱼等立体养殖。截至2010年底，养殖场建设了猪栏40间，年产猪仔360头，出栏肉猪360头；养鱼25亩，年产活鱼18吨；种植蔬菜20亩，年产蔬菜80吨；年产值达到40万元，人均纯收入达到7万元，迈出了创业致富的坚实步伐。



浙江嵊州支行“三农”服务分队深入农村宣传服务三农政策
A Sannong Service Team from Shengzhou Sub-branch, Zhejiang publicized the policies for Sannong in rural areas



新疆兵团分行通过惠农卡向兵团职工发放支农贷款
XPCC Branch released agriculture-supporting loans to its employees with Farmer's Benefit Cards

专题：支持新农保、新农合项目

新农保、新农合项目作为惠及9亿农民的民生工程，受到社会各界的广泛关注，尤其是资金的收缴和发放涉及千家万户，需要社会各方面特别是金融机构的积极参与。在大型国有商业银行中，农业银行在县域营业网点最多、网络覆盖最广、具有广泛的客户服务基础。截至2010年末，农业银行拥有12,661家县域机构，覆盖全国99.6%以上的县级行政区。针对农村地区的实际需求，农业银行为农村客户量身定做了金穗惠农卡产品，满足农民基本金融需求的同时，在代理结算等功能设计上与新农保、新农合业务的发展有效契合。惠农卡能实时实现保费缴纳、养老金发放、合作医疗费和就诊款项缴纳、医疗报销费用代发等服务功能，既方便了持卡人又有利于提高政府部门对参保、参合人员信息管理效率。

截至2010年12月末，农业银行取得新农保、新农合项目代理权的县支行共计714个，占全国2,850个农业人口县（市、区、旗）的25.1%；新农保、新农合代理项目带动发放惠农卡合计1,321万张，累计归集资金228.6亿元，累计发放资金157.4亿元。新农保、新农合项目为广大农民提供了便捷高效的服务，同时保障了新农保、新农合各项资金的安全运行。国家人力资源和社会保障部以及各级地方政府对本行工作给予了高度肯定。

Economic Responsibility

Case:

Shangsi County Sub-branch in Guangxi Province helped women start their own business with small loans

At the end of 2009, Ms. Pan Guanqiong, Ms. Zhou Li and Ms. Xiang Guangying in Shangsi County, of Guangxi Province jointly applied to ABC for a small business loan of RMB150,000 to carry out a three-dimensional farming program of pig-biogas-vegetables-duck-fish model. As at the end of 2010, they had constructed 40 pigsties with an annual output of 360 piglets, 360 slaughtered pigs; a fish farm with an area of about 4 acres with an annual fish output of 18 tons; and a vegetable planting area of about 3 acres with an annual vegetable output of 80 tons. This program brought an annual vegetable production value of RMB400,000, with per capita net income of RMB70,000, hence laying down a solid foundation for the future of their business.

Special Topic: Support for new rural social security and new rural cooperative medical care

As livelihood projects benefiting 900 million farmers, new rural security and new rural cooperative medical system projects received widespread attentions from communities. In particular, the collection and distribution of funds involved millions of households and required for the active participation of all sides of the society and financial institutions. Among large state-owned commercial banks, ABC had the largest number of outlets in counties, and the most extensive network coverage and extensive customer service infrastructure. As of the end of 2010, ABC had 12,661 county-level agencies, covering 99.6% of the county-level administrative regions. Targeting at the actual demand of rural areas, ABC provided rural customers with tailored Kins Farmer's Benefit Cards to meet the basic financial needs of farmers, and effectively matched the new rural security and new rural cooperative medical system businesses in terms of agency settlement and other functions. With Farmer's Benefit Cards, ABC may perform the functions of real-time payment and distribution of premiums, pensions and medical expenses, hence benefiting cardholders and facilitating the improvement of the information management efficiency of the government departments.

As at the end of December 2010, ABC had 714 of its county-level sub-branches obtaining the agency rights for new rural security and new rural cooperative medical systems, accounting for 25.1% of the 2,850 agricultural counties (cities, districts and banners) in the PRC. Led by new rural security and new agricultural cooperative agency projects, ABC issued 13.21 million pieces of Farmer's Benefit Cards, with an accumulative fund of RMB22.86 billion and issued cumulative loans of RMB15.74 billion. Through new rural security and new rural cooperative medical system projects, ABC provided farmers with rapid, flexible and efficient services, safeguarding the secure operation of funds of new rural security and new agricultural cooperatives. The Ministry of Human Resources and Social Security and local governments spoke highly of the work and performance of ABC.

经济责任

拓宽“三农”金融服务渠道

在稳定现有农村网点总量基础上，本行加快网点改造和转型，提高物理网点服务能力。在西部偏远农村，通过组建流动客户经理组、马背银行、汽车银行等形式，努力解决金融服务空白问题。通过加大ATM机、POS机、转账电话等自助机具的投放力度，发展电话银行、网上银行、手机银行等电子服务方式，试点推广助农小额取款业务，延伸服务渠道。截至2010年底，本行县域自助银行达到5,060个、自助服务终端6,000余台，ATM机2万余台、POS机13.71万台、转账电话94.7万台，自助机具数量在县域位列金融机构之首。

2010年3月和5月，本行在陕西安塞和安徽绩溪设立两家村镇银行，村镇银行总数达到4家，主要为农村地区的农户和中小企业提供各项金融服务。截至2010年末，4家村镇银行各项贷款余额2.62亿元，累计投放涉农贷款6.17亿元，有效支持了当地经济社会建设。



安徽绩溪农村商业银行成立
ABC Jixi village bank established in Anhui



陕西安塞农村商业银行成立
ABC Ansai village bank established in Shaanxi

案例：

重庆巴南区界石镇“农商通”便利农村小额支付

为解决边远地区农民取款难的问题，2010年，重庆分行与地方政府及中国移动公司合作，依托商务部“万村千乡市场工程”，在全市所有行政村的1万多家农村超市布放“农商通”信息机，为农民小额现金支取、转账结算提供便利。在巴南区界石镇海棠村，以往农户支取现金需要往返10公里，现在只需到布放农商通的农家店就可轻松完成，实现了取现不出村，有效改善了农村支付环境。

广西防城港分行通过转账电话开展农村小额现金服务

2010年，广西防城港分行创新农村小额现金业务，在农副产品店等农村商品流通网络安装转账电话，引导农户通过转账电话进行账户互转和收付现金。截至年末，该行面向农村安装转账电话197台，设立农村小额现金流转点33个，平均每300户惠农卡客户有1台转账电话服务，每2,000户惠农卡客户有1个小额现金流转服务点，基本实现农户“人不出村”就能享受便捷金融服务。

Economic Responsibility

Broadening the access to financial services for “Agriculture, Rural Areas and Farmers”

On the basis of stabilizing existing rural networks, ABC accelerated network reform and transformation and improved the physical network service capabilities. In remote rural areas, through establishing mobile customer manager groups, horseback banks, car banking and other forms of banking, ABC worked diligently to fill in the gaps in financial services. By increasing the number of ATM machines, POS machines, transfer telephone and other self-service tools, ABC developed telephone banking, Internet banking, mobile phone banking and other e-services, and ABC tried to promote the services of small amounts withdrawal and extend service channels. As at the end of 2010, ABC had 5,060 county-level self-service banking institutions, more than 6,000 sets of self-service terminals, more than 20,000 ATM machines, 137,100 POS machines and 947,000 transfer telephone sets, with its number of self-service machines ranking first in county-level financial institutions.

In March and May 2010, ABC established 2 village banks at Ansai Town, Shaanxi, and Jixi Town, Anhui, mainly providing farmers and small and medium-sized enterprises in rural areas with various financial services. As at the end of 2010, ABC's 4 village banks had a balance of various loans of RMB262 million, agriculture-related loans of RMB617 million, effectively supporting the local economic and social development.

Case:

The “Agro-business link” facilitating micro-payment in Jieshi Town, Banan District, Chongqing

To solve the difficult problem of withdrawal by farmers in remote areas, in 2010, the Chongqing Branch deployed “agro-business link” information machines at more than 10,000 rural supermarkets in all administrative villages of Chongqing in cooperation with local governments and China Mobile and by reliance on the Rural Retail Market Project of the Ministry of Commerce, providing farmers with petty cash withdrawal and transfer settlement. In the past, in Haitang Village, Jieshi Town, Banan District, farmers had to travel 10 kilometers to withdraw cash, and now they need only to go to the local countryside stores with the “agro-business link” to withdraw cash within their villages, hence effectively improving the payment environment in rural areas.

Fangchenggang Branch of Guangxi undertook rural petty cash transfer services through telephone

In 2010, Fangchenggang Branch of Guangxi developed its rural petty cash business, installed transfer telephones in agricultural and sideline products stores and other rural goods circulation networks and guided farmers for mutual conversion and transfer payment in cash in their accounts by telephone services. At the end of the year, this branch installed 197 rural transfer telephone sets, set up 33 petty cash flow points, and on the average, there is one transfer payment telephone per 300 Farmer's Benefit Card holders and one petty cash flow service point per 2,000 Farmer's Benefit Card holders, basically allowing farmers to enjoy rapid and flexible financial services within their villages.

经济责任

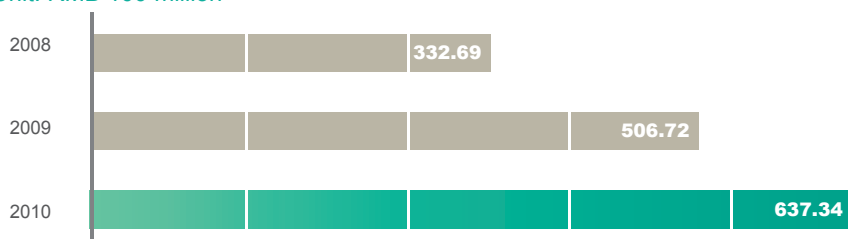
助推农村商品流通体系建设

2010年，本行加大对农村现代商业流通体系建设的支持力度，开发了“县域商品流通市场建设贷款”等创新型专项产品，着力改善商务部“万村千乡市场工程”、“双百市场工程”、供销社系统“新网工程”、骨干农资流通企业以及全国性大宗农产品交易市场的金融服务，积极支持其发挥在农村商业流通体系中的骨干作用。

本行县域商业企业贷款余额 单位：亿元

The Bank had a balance of loans of county commercial enterprises

Unit: RMB 100 million



支持农业产业化

本行围绕农业产业化企业金融需求提出了“龙腾计划”，与农业部签署《全面战略合作暨支持农业产业化龙头企业战略合作框架协议》，与11家农业产业化龙头企业签署了《银企合作备忘录》，针对性提供信贷、国际贸易结算、现金管理、财务顾问、资产管理、融资策划等综合金融产品和服务。截至2010年底，本行为894家国家级农业产业化龙头企业中的647家提供金融服务，贷款余额达549亿元，农业产业化龙头企业（包括国家级、省级及省级以下）贷款余额达1,392亿元。

案例：

山东寿光支行支持当地蔬菜产业发展壮大

近年来，山东寿光支行将当地7家产业化龙头企业作为支持重点，为其投入贷款集中购置良种、生态肥料、无公害农药等生产资料，按订单约定分发到生产基地、农户的手中，再为产业链条上的农户配套发放农户小额贷款，既支持了蔬菜生产企业的发展壮大，又较好地解决了蔬菜生产链条中的资金问题。

开展了寿光农产品物流园的非现金支付结算模式创新。在寿光农产品物流园内安装圈存（提）机6台、自动存取款一体机2台、查询机2台，为入场交易的菜商和菜农发行“金穗寿光农产品物流园卡”1.5万张，日均可减少现金交易量2,000万元以上，这一结算模式创新彻底改变了多年来大型批发市场传统的现金交易模式，在全国大型批发市场领域尚属首创。

为金锣集团提供综合金融服务

本行与金锣集团合作30余载，针对集团的多样化金融需求，不断优化综合服务方案，实施差异化服务，推动企业不断发展壮大。在本行大力支持下，金锣集团已在山东、黑龙江等地设有14个生产基地，直接带动3.2万人就业。2010年度，贷款支持金锣集团出栏180万头商品仔猪生产基地建设项目，直接拉动3,600个家庭实现规模养殖，每户年纯收入超过10万元。

Economic Responsibility

Boosting the construction of a rural goods circulation system

In 2010, ABC made more efforts in supporting the construction of a modern business circulation system in rural areas. The Bank developed innovative products such as “county goods circulation market construction loans”, vigorously improved the financial services for the Rural Retail Market Project and the Double Hundred Market Project of the Ministry of Commerce, the New Network Project of the supply and marketing systems.

In 2008, 2009 and 2010, ABC had outstanding loans of county commercial enterprises of RMB33.269 billion, RMB50.672 billion and RMB63.734 billion respectively.

Supporting agricultural industrialization

Focusing on the financial needs of agricultural industrialization enterprises, ABC put forward the “Development Program”, signed the “Strategic cooperation framework on supporting the leading enterprises in agricultural industrialization” with the Ministry of Agriculture and signed the *Memorandum of Bank & Enterprise Cooperation* with 11 leading enterprises in agricultural industrialization, provided tailored credit, international trade settlement, cash management, financial consulting, asset management, financing planning and other comprehensive financial products and services. As at the end of 2010, ABC had provided financial services to 647 of the 894 state-level leading enterprises in agricultural industrialization with outstanding loans of RMB54.9 billion, and the total outstanding loans to the leading enterprises in agricultural industrialization (including national and provincial level and below) of RMB139.2 billion.

Case:

Shouguang Branch of Shandong supported the development and growth of the local vegetable industry

In recent years, the Shouguang Branch of Shandong focused on 7 leading enterprises in local industrialization, offered loans to them for purchase of quality seeds, eco-fertilizers, nuisance-free pesticides and other production materials. As the materials were distributed according to the orders of production bases or farmers, the sub-branch made small-amount loans to the farmers in the industrial distribution chain. In this way, the sub-branch not only supported the development and expansion of vegetable production enterprises, but also solved the fund problem arising from the vegetable production chain.

ABC developed a non-cash payment settlement model for Shouguang Agricultural Product Logistic Park, with 6 bank transfer machines, 2 Automatic Teller Machines and 2 query machines installed, and issued 15,000 Kins Shouguang Agricultural Product Logistics Park Cards to vegetable traders and farmers, hence reducing cash transactions by more than RMB20 million a day. Such model completely changed the traditional cash transactions of the previous large wholesale markets, taking the lead in China.

Providing integrated financial services to Jinlue Group

ABC has cooperated with Jinlue Group for more than 30 years. Aiming at the diversified financial needs of the Group, ABC has continuously optimized integrated service solutions and implemented differentiated services, and supported enterprises to keep growing and developing. With the support of ABC, the Group has set up 14 production centers in Shandong, Heilongjiang and other places, directly providing jobs to 32,000 people. In 2010, ABC released loans to Jinlue Group for its construction of a 1.8-million-pig production base, directly driving 3,600 families to conduct scale cultivation, and each household obtained an annual net income of more than RMB100,000.

经济责任

支持农村城镇化

2010年，本行以全国百强县、千强镇为重点，支持县域城区道路建设和改造项目、市政交通枢纽工程；供水、供电、供气、供暖等基础设施建设；城镇污水垃圾处理、重点流域水污染防治项目等，推动农村城镇化发展。

案例：

河南新乡“新民居”农村住宅贷款项目

新乡市是河南省统筹城乡发展试验区，2006年开始启动新型农村住宅社区建设。结合农村住宅建设的金融需求，河南新乡分行推出“新农村民居建设贷款”。2010年发放新农村民居建设贷款8,260万元，830户农民搬进新居，有力推动了新型农村社区的建设。河南省政府对这一项目给予了充分肯定，省政府金融办发文在全省金融机构推广“新民居”项目经验。



广西桂林分行支持农村支付体系，实现袖珍银行“村村通”
Guilin Branch of Guangxi supported the rural payment system, realizing mini-banks in every village



云南文山分行在农资商户启动特约惠农活动
Wenshan Branch of Yunnan launched special farmer-aided activities in agro-businesses

支持经济转型升级

2010年，本行顺应国家经济结构调整，着力支持国家重大基础设施建设，促进汽车、钢铁、船舶等十大产业调整和振兴规划行业以及现代服务业发展。

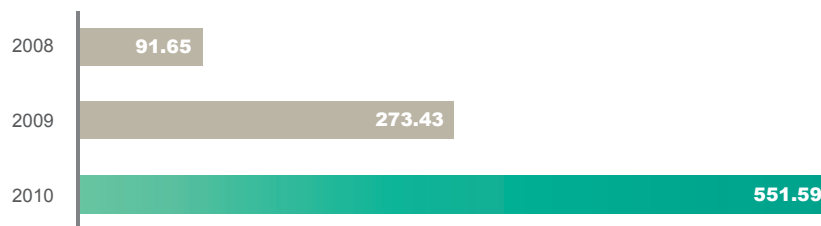
Economic Responsibility

Supporting rural urbanization

In 2010, ABC focused on China's top 1,000 counties and top 1,000 towns, and supported county urban road construction and renovation projects, municipal transportation center projects, water supply, electricity, gas, heating and other infrastructure projects, urban sewage and garbage, key water pollution control projects, hence promoting the development of urbanization in rural areas.

In 2008, 2009 and 2010, ABC had outstanding loans granted towards county rural urbanization of RMB9.165 billion, RMB27.343 billion and RMB55.159 billion respectively.

本行县域农村城镇化贷款余额 单位：亿元
The Bank had a balance of loans of county rural urbanization
Unit: RMB100 million



Case:

"New House" rural housing loan program in Xinxiang, Henan

Xinxiang City is an urban and rural development pilot area in Henan Province. In 2006, it started the construction of a new rural residential community. In consideration of the financial needs of rural housing construction, ABC Xinxiang Branch launched "new rural residential construction loans". In 2010, ABC released new residential construction loans of RMB82.6 million in rural areas. A total of 830 farmers moved into new homes, vigorously promoting the construction of new rural communities, and was spoken highly of by Henan Provincial People's Government. The Financial Office of Henan Provincial People's Government issued a document to financial institutions in the province to promote the experience of the "New House" Project.

Supporting Economic Restructure and Upgrade

In 2010, ABC followed the national economic restructuring, vigorously supported construction of major national infrastructure, and promoted restructuring and revitalization of 10 major industries such as automobile, steel and shipbuilding and development of modern service industry.

经济责任

支持国家重大基础设施建设

本行贯彻落实国家扩大内需的一系列政策措施，对城市轨道交通、公共交通、污水处理、供水、供暖、供气、铁路、机场、公路、港口、水利、电网等重大基础设施项目提供信贷支持。2010年总行审批通过城市建设的各项信贷业务金额1,710.26亿元。

案例：

支持南水北调工程

2010年，南水北调工程建设进度进一步加快。2010年，本行在有限的信贷资源条件下对南水北调工程建设尽力提供金融服务支持，为这项国计民生工程的顺利开展贡献力量。截至2010年底授信总额115亿元、贷款余额41.4亿元，其中2010年新增贷款19.3亿元。

支持京沪高速铁路项目

京沪高速铁路项目连接环渤海和长江三角洲两大经济区，是国家战略性重大交通工程，项目全长1,318公里。2009年12月，本行对京沪高铁公司发放固定资产贷款20亿元，用于2010年京沪高速铁路项目建设；2010年11月，对京沪高铁公司追加30亿元固定资产贷款额度，用于项目建设提前所需融资。



浙江分行支持甬台温铁路建设
Zhejiang Branch supported the construction of Ningbo-Taizhou-Wenzhou Railway



贵州分行支持“西电东送”工程构皮滩水电站
Guizhou Branch supported Goupitan Hydropower Station of “West-East Power Transfer” Project

支持十大产业振兴

2010年，加大汽车、钢铁、船舶等十大产业调整和振兴规划行业的支持力度，将行业龙头企业列为信贷支持重点，积极支持企业兼并重组和产业结构升级，特别是采用高技术、高附加值、低消耗、低排放的新工艺和新项目。2010年，汽车、装备制造、电子信息行业贷款增幅分别超过全行法人平均贷款增幅4.6、2.7和3.3个百分点。

支持现代服务业发展

积极贯彻落实国家关于产业结构调整的要求，不断加大对第三产业，尤其是文化、旅游、物流等现代服务产业的支持力度。近年来，第三产业法人贷款余额占比持续提升。2010年，第三产业法人贷款增幅达13.15%，余额占比51.68%。

Economic Responsibility

Supporting the construction of major national infrastructure

ABC implemented a series of national policies and measures for expanding domestic demands and provided loans to infrastructure projects including urban rail transit, public transport, sewage treatment, water supply, heating and gas supply, railways, airports, highways, ports, water conservancy and power grids. In 2010, the Head Office approved loans for urban construction totaling RMB171.026 billion.

Case:

Supporting the South-North Water Transfer Project

In 2010, South-North Water Transfer Project was accelerated. ABC tried to provide financial services to the Project despite limited credit resources, making contributions to the smooth progress of this project that is related to the national economy and to people's livelihood. As of the end of 2010, ABC extended total loans of RMB11.5 billion and loans outstanding of RMB4.14 billion, among which RMB1.93 billion was extended in 2010.

Supporting the Beijing-Shanghai Express Railway Project

The Beijing-Shanghai Express Railway Project connects the two economic zones of the Bohai Rim and the Yangtze River Delta. As a major national strategic transportation project, it is 1,318 kilometers long. In December 2009, ABC extended loans for fixed assets of RMB2 billion to Beijing-Shanghai Express Railway Co., Ltd. for its project construction in 2010. In November 2010, it extended loans for fixed assets of RMB3 billion to Beijing-Shanghai Express Railway Co., Ltd. for financing required for its project construction ahead of schedule.

Supporting the revitalization of ten industries

In 2010, ABC strengthened its support to the restructuring and revitalization of top ten industries such as automobiles, steel and shipbuilding, focused on industrial leaders in credit supports, took initiatives to support merger and reorganization of enterprises and industrial structure upgrading, especially high-tech, high value-added, low-consumption, and low-emission new technologies and new projects. In 2010, the growth of loans for automobiles, equipment manufacturing and electronic industries exceeded the average of corporate entities of such industries by 4.6%, 2.7% and 3.3% respectively.

Supporting the development of modern service industries

ABC took initiatives to implement state policies on industrial structure adjustment, steadily supported the tertiary industry, especially modern service industries such as culture, tourism and logistics. In recent years, ABC has continuously increased the proportion of corporate loans for the tertiary industry. In 2010, the outstanding corporate loans to the tertiary industry increased by 13.15% and the balance accounted for 51.68%.

经济责任

深化与政府及企业的合作

2010年，本行坚持互利共赢的原则，与国家有关部委及地方政府建立了良好的合作关系，并积极与中国电信、中石化和中铁等大型企业以及证券公司、保险公司、信托公司、财务公司等金融同业开展战略合作，寻求共同发展。



本行与中华人民共和国文化部签署全面战略合作协议
ABC signed a comprehensive strategic cooperation agreement with the Ministry of Culture



本行参与云南省跨境财金货币合作大通道建设
ABC participated in the construction of Yunnan Provincial Cross-Border Financial and Monetary Cooperation Channel

本行签订银政战略合作协议一览表（按签约顺序排列）

List of bank-government strategic cooperation agreements signed by ABC (In order of signing time of agreements)

- 2010年1月与新闻出版总署签订全面战略合作协议
January 2010, comprehensive strategic cooperation agreement with the Press and Publication Administration
- 2010年8月与文化部签订全面战略合作协议
August 2010, comprehensive strategic cooperation agreement with the Ministry of Culture
- 2010年12月与新疆维吾尔自治区人民政府和新疆生产建设兵团分别签订战略合作协议
December 2010, strategic cooperation agreement with the People's Government of Xinjiang Uyghur Autonomous Region and Xinjiang Production and Construction Corps.

Economic Responsibility

Strengthening cooperation with governments and enterprises

In 2010, ABC adhered to the principle of mutual benefits, established a sound cooperative relationship with relevant ministries and local governments, and had strategic cooperation with China Telecom, Sinopec, China Railway and other large enterprises, securities firms, insurance enterprises, trust enterprises, financial enterprises in the financial industry, seeking for a common development.

本行签订银企战略合作协议一览表（按签约顺序排列）

List of bank-enterprise strategic cooperation agreements signed by ABC (In order of signing date of agreements)

Customer Name	Customer Name
中国石油化工集团公司 China Petrochemical Corporation (Sinopec Group)	中国建筑材料集团有限公司 China National Building Material Group Corporation
中国航天科工集团公司 China Aerospace Science & Industry Corporation	中化化肥有限公司 Sinochem Fertilizer Corporation
中国电信集团公司 China Telecommunications Corporation (China Telecom)	中国船舶工业集团公司 China State Shipbuilding Corporation
中国中铁股份有限公司 China Railway Group Limited	中国联合网络通信集团有限公司 China Unicom Group Limited
中国葛洲坝集团公司 China Gezhouba (Group) Corporation	中国航天科技集团公司 China Aerospace Science and Technology Corporation
中国农业生产资料集团公司 China National Agricultural Means of Production Group Corporation	中国船舶重工集团公司 China Shipbuilding Industry Corporation
中国南车股份有限公司 China South Locomotive and Rolling Stock Corporation Limited	首钢集团 Shougang Group

经济责任

扶持中小企业发展

中小企业是吸纳就业、改善民生的重要载体，也是本行重点支持服务的对象。2010年，本行更加突出中小企业金融业务在全行业务发展中的战略地位，加快推进“六项机制”建设，不断健全服务网络，创新金融产品，优化业务流程，缓解了中小企业融资难问题，被中国中小企业协会评选为“2010年度优秀中小企业服务机构”。

健全小企业金融服务网络

2010年，继续推进小企业金融服务专营机构建设，形成了网络覆盖全国、服务遍及城乡的专业化经营管理组织体系，小企业专业化、标准化服务水平进一步提升。

案例：



江苏泰州分行支持“中国提琴产业之都”
Taizhou Branch of Jiangsu supported the “Chinese violin industry center”

北京分行建立“中小企业信贷广场”。与政府相关职能部门和担保公司、保险公司、评估公司和律师事务所等中介机构开展合作，形成中小企业金融一体化服务战略联盟，为中小企业融资提供了更加广阔的平台。

江苏无锡分行成立了江苏省首家科技专业支行。创新推出知识产权质押贷款、股权质押贷款、高新技术产品订单贷款、担保通、信用保险贸易融资等金融产品，有效解决了科技型中小企业融资难瓶颈问题。

推进中小企业金融产品和服务创新

针对小企业金融需求“短、小、频、急”的特点，着力加强产品创新和服务创新，研发推出“简式贷”和“智动贷”等新业务产品。同时通过帮助中小企业发行集合票据、开展融资租赁业务等方式扩大中小企业的融资渠道，灵活调节利率水平，优化信贷流程，努力为中小企业提供更加优质便利的金融服务。

Economic Responsibility

Supporting SME Development

SMEs, as an important carrier for job creation and livelihood improvement, are the Bank's important clients. In 2010, the Bank paid more attention to services for SMEs. The financing difficulty for SMEs was eased to a great extent due to a series of measures taken by the Bank, such as speeding up building its "six mechanisms", continuously improving the service network, innovating financial products and optimizing business processes. The Bank was selected by China Association of Small and Medium Enterprises as an "Excellent Service Institution for SMEs 2010".

Establishing and improving a sound financial services network for small enterprise

In 2010, ABC continued to promote the construction of small enterprise financial service institutions, formed a professional operation and management network covering the whole country, and enhanced professionalism and standardization of services.

Case:

Beijing Branch established a "SME Loan Plaza", conducting cooperation with relevant government departments and guarantee companies, insurance companies, evaluation firms and law firms and other intermediaries, hence forming a strategic alliance through merging SMEs financial services into a single unit providing SME financing with a broader platform.



本行四川资阳分行培育“孵化”助推小企业发展
ABC Cultivating, "Incubating" and Facilitating the Development of Small Enterprises in Ziyang, Sichuan Province

Wuxi Branch of Jiangsu established the first science and technology professional sub-branch in Jiangsu Province, and took the lead in introducing intellectual property mortgage loans, equity mortgage loans, high-tech product order loans, guarantee, credit insurance, trade financing and other financial products, hence providing an effective solutions to SME financing bottlenecks.

Promoting innovative financial products and services for SMEs

SME financial requirements are characterized as "short-tenor, small amount, high frequency and urgency". Considering these characteristics, the Bank strived to enhance innovation on products and services. "Simple Loans" and "Intellectual Loans" were rolled out especially for SME financing. At the same time, it helped SMEs issue collective notes and lease financing to expand their financing channels. And to improve service levels, the interest rates were more flexible and the credit processes were continuously improved.

经济责任

案例：

“简式贷”业务。采取灵活的授信和信用评级模式，简化业务流程，提高了小企业贷款的审批效率。“简式贷”荣获第四届中国中小企业节“优秀中小企业服务产品”荣誉称号，已成为破解小企业客户“融资难”问题的有力武器。截至2010年末已有15,314个小企业客户通过该产品获得了本行的资金支持。

“智动贷”业务。依托本行先进的电子银行系统，在授信额度内，小企业客户可通过营业柜台、网上银行、银企通平台和自助设备等渠道，自主、循环使用人民币贷款，实现贷款随借随还，同时也降低小企业客户的融资成本。



“工业厂房按揭贷款”业务。可为小企业客户提供贷款期限最高可至10年的长期贷款，有效缓解小企业客户购置固定资产的资金困难。工业厂房按揭贷款采用分期还款方式，大大减轻了企业的还款压力，使小企业客户能够在较长的时期内合理安排和调度企业资金，助力小企业迅速发展。

2010年11月，在国家科技部的直接领导下，宁波分行担任主承销的“宁波鄞州中小企业集合票据”启动，共有7家企业联合发行，发行规模约8亿元左右，将有效拓宽科技型中小企业的融资渠道，降低融资成本。

广东分行推出了“智道”小企业金融服务产品。在顺德、南海等地，推出了集体土地使用权抵押贷款和应收账款质押贷款，在粤西、粤北等地，专门设计了县域中小企业应收账款质押贷款、小水电贷款、林权抵押贷款等特色产品，受到中小企业的普遍欢迎。

内蒙古鄂尔多斯分行用“加减法”服务中小企业。“加法”——增加担保方式，扩大授信额度，扩大利率优惠，努力满足中小企业融资需求。“减法”——精简业务流程，减少不必要的客户资料，实行贷款“一次调查、一次审查、一次审批”。“农行的小企业贷款省时、省事、省钱！”说起自己办贷款的经历，内蒙古再回首生物工程有限公司总经理苏勇宁连用了三个“省”字。

Economic Responsibility

Case:

“Simple Loan” business: By adopting flexible credit line and credit rating modes, simplified business processes, the Bank improved the efficiency of small enterprise loan approval. “Easy Loans” was elected as “Outstanding SME Service Product” at the Fourth China SME Festival. It has become a solution for SME financing problems. At the end of 2010, 15,314 SME customers obtained financing support from the Bank through this product.

“Intellectual Loan” business: Relying on the Bank’s advanced electronic banking system, small enterprise customers can repeatedly and independently use RMB loans within the credit limits set up by the Bank through counter operation, online banking, bank-enterprise communication platforms, self-service facilities and other channels. It is of convenience for small enterprises to use and repay loans efficiently.

“Industrial plant mortgage loan” business: ABC can provide long term loans (maximum 10 years) to small enterprise customers, effectively alleviating the financial difficulties of small enterprise customers in purchasing fixed assets. The Industrial plant mortgage loans have adopted phased repayment, greatly reducing the enterprise’s repayment pressure, and enabling them to arrange and allocate enterprise funds rationally in a longer period of time for the benefit of their rapid development.

In November 2010, under the direct leadership of the Ministry of Science, Ningbo Branch started its principal underwriting of “Ningbo Yinzhou SMEs Collective Bills”, which was jointly issued by 7 enterprises, with an amount of about RMB800 million. It effectively broadened the financing channels of high-tech SMEs, hence reducing financing costs.

Guangdong Branch launched “Intelligent Way” small enterprise financial service products, including collective land use right mortgage loans and receivables mortgage loans in Shunde and Nanhai, and specifically designed the county-level SMEs receivables mortgage loans, small hydropower mortgage loans, forestry right mortgage loans and other specialty products in West and North Guangdong, which were well received by SMEs.

Ordos Branch of Inner Mongolia provided “plus and minus” services to SMEs, where “plus” means increasing the ways of guarantees and expanding credit lines and interest rate concessions for an effort to meet the financing needs of SMEs. “Minus” means simplifying business processes, reducing unnecessary customer information and implementing “single survey, single review and single approval” for loans. “ABC provides small enterprise loans in a time-efficient, trouble-saving and money-saving manner,” praised Su Yongning, General Manager of Inner Mongolia Zaihuishou Biological Engineering Co., Ltd.



经济责任

合力搭建中小企业融资平台

深入推进与国家工业和信息化部、科学技术部、中国中小企业协会、中央电视台、中国移动集团公司等政府部门、社会团体、企事业单位的沟通、协调与合作，发挥各自优势，融合资源，共同营造中小企业良好的融资环境。

案例：

本行总冠名“第四届中国中小企业节”，并与中国中小企业协会和大连市人民政府共同主办了“低碳经济金融服务论坛”，为推动中小企业转型升级创造了良好的平台。

海南分行与海南省文体厅签署了《文化产业战略合作框架协议》，建立与专业担保公司合作的中小企业贷款“绿色通道”，积极为文化产业中的中小企业提供针对性的金融服务。

厦门分行和厦门市经发局签订了《支持中小企业授信合作协议》，承诺在未来3年内每年安排不少于200亿元的信贷资金专项支持厦门市中小企业发展。

湖北分行积极组织参与小企业金融产品推介会、银企对接洽谈会等活动，先后与27家商会及其106家会员企业，签订了银企全面合作协议，并对其中67家核心企业意向性授信54亿元。

上海分行积极参加上海银行业送金融服务进园区暨银行青年进企业助发展活动，向全市同业发出了《服务园区、服务中小、承担责任、携手共赢》的金融服务倡议书。

加大民生金融力度

本行始终秉承力保民生、为民谋福祉的信念，关注国家、社会发展和人民生活改善。2010年，进一步加大教育、医疗、住房等民生领域的金融服务力度，积极支持农村青年和返乡农民工就业创业，以优质的金融服务推动经济发展和社会进步。

Economic Responsibility

Joining hands in building a platform for SME financing

ABC further promoted communication, coordination and cooperation with the Ministry of Industry and Information Technology, the Ministry of Science and Technology, Chinese SME Association, CCTV, China Mobile Group and other government departments, social organizations, enterprises and institutions and jointly created a favorable financing environment for SMEs by use of respective advantages and integration of resources.

Case:

To promote SME transformation and upgrade, the Bank sponsored “the Fourth China SME Festival”, and co-hosted “Low-carbon Economy Financial Service Forum” with China SME Association and Dalian Municipal People’s Government.

ABC Hainan Branch signed a *Strategic Cooperation Framework Agreement of the Cultural Industry* with Hainan Provincial Department of Culture and established a small and medium enterprise loan “green channel” with professional guarantee companies, thus playing an active role in providing SMEs in the cultural industry with tailored financial services.

Xiamen Branch signed a *Credit Cooperation Agreement Supporting SMEs* with Xiamen Municipal Economic Development Bureau, and promised to issue special funds no less than RMB20 billion each of the next 3 years to support the development of SMEs in Xiamen.

Hubei Branch took the initiative to organize and participate in the presentations of small enterprise financial products and bank-enterprise talks, signed ABC-enterprise comprehensive cooperation agreements with 27 chambers of commerce and its 106 member enterprises, intending to grant credit of RMB5.4 billion to 67 members thereof.

Shanghai Branch took an active part in activities in which Shanghai banking sector provided financial services to industrial parks, where young people at ABC entered the enterprises to offer help for their development, and a financial service proposal was released concerning “Serving Industrial Parks, Serving SMEs, Taking Responsibility and Joining Hands for Win-win Cooperation”.

Strengthening Financial Services to People’s Livelihood Projects

ABC has been adhering to the goal of securing people’s livelihood and benefiting the people, focusing on national and social development and the improvement of people’s living. In 2010, it further strengthened its efforts in providing financial services to the livelihood areas of education, health care and housing, and supporting the youth from the countryside and the returned migrant workers to get employed or establish enterprises and promoted economic development and social progress by provision of quality financial services.

经济责任

支持文教卫生事业

明确将教育、医疗、文化产业等作为信贷支持重点，先后制定了教育行业信贷政策、教育行业客户分类标准、县域医院贷款管理办法、县域高中贷款管理办法等规章制度，引导全行加大信贷投放，大力支持文教卫生事业发展。

文教医疗卫生行业贷款情况 单位：亿元

Loans to Cultural, Educational and Health Care Industries (Unit: RMB100 million)



注：文教医疗卫生行业贷款指国民经济行业分类中教育业；卫生、社会保障和社会福利业；文化、体育和娱乐业3个门类行业贷款。

Note: Loans to cultural, educational and health care industries refer to the loans to the three sectors of the national economy, namely education; health, social security and social welfare; and culture, sports and entertainment.

支持保障性住房建设

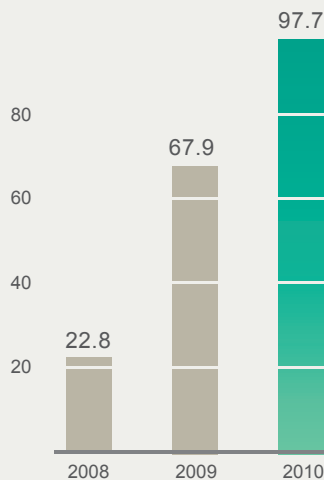
落实国家房地产调控措施，加快信贷结构调整，制定了积极支持保障性住房的信贷政策指引，加大以保障性住房贷款为主的“安居”系列住房贷款力度，有力支持了百姓安居事业。至2010年末，全行保障性住房贷款余额97.7亿元，比2008年末翻了两番。

案例：

浙江分行重点支持了杭州万家花园、下沙铭和苑等10多个经济适用住房项目，以及湖州爱山广场、温州小南街、绍兴越王城等50多个城中村改造拆迁安置房项目，2010年全年累计发放保障性住房开发贷款6.7亿元。

重庆分行大力支持公租房建设，2010年重点支持了大渡口3个经济适用住房建设项目，以及万盛区2个廉租住房建设项目。同时大力支持危旧房改造，截至2010年末，投放贷款30亿元支持了朝天门片区综合整治、嘉陵路危旧房改造、涪陵日化片区拆迁改造等项目。

保障性住房贷款情况 单位：亿元 Affordable Housing Loans (Unit: RMB100 Million)



Economic Responsibility

Supporting cultural, educational and health undertakings

ABC explicitly took educational, medical and cultural industries as the priority of its credit support. It formulated the credit policies for the education industry, the standards for customer classification in the education industry, the measures for the management of county-level hospitals and the measures of loans to senior high schools and other regulations and systems, hence guiding the increase of loans by the whole bank and making more efforts to support the development of cultural, educational and health undertakings.

Supporting the construction of affordable housing

ABC implemented national real estate regulations and control measures, accelerated credit structural adjustment, developed credit policy guidelines for proactive support to affordable housing. By the end of 2010, ABC had granted loans of RMB9.77 billion to support affordable housing, quadrupling the total at the end of 2008.

Case:

Zhejiang Branch supported more than 10 affordable housing projects such as Hangzhou Wanjia Garden, Xiashaminghe Garden, and more than 50 urban village transformation and resettlement housing projects such as the Huzhou Aishan Plaza, Wenzhou Xiaonan Street and the Shaoxing Yuewang Center. In 2010, ABC released loans of RMB0.67 billion for affordable housing development.

Chongqing Branch made efforts in supporting the construction of public rent housing. In 2010, it supported 3 affordable housing construction projects in Dadukou District, and 2 affordable housing construction projects in Wansheng District, as renovation of dangerous and old houses. As of the end of 2010, it had released loans of RMB3 billion to the projects of the comprehensive improvement of Chaotianmen District, the renovation of dangerous and old houses along Jialing Road, and the demolition and renovation of houses in Fulingrihua areas and blocks.



山东枣庄分行贷款支持15万平方米的“金城花园”保障性住房建设
Zaozhuang branch in Shandong province granted loans to support the development of the “Gold City Garden”, an affordable housing project with a total gross floor area of 150,000m²



河南新乡分行支持新农村民居建设
Xinxiang Branch (in Henan Province) supported new countryside residential housing construction

经济责任

支持农村青年和返乡农民工就业创业

落实推进与共青团中央关于支持农村青年创业就业合作协议的实施，总结试点经验，制定下发了《关于全面推进农村青年创业小额贷款工作的指导意见》，全面推广农村青年创业小额贷款项目，2010年全行累计发放农村青年创业小额贷款24.07亿元，支持64,968名农村青年创业，取得了良好的社会效益。



甘肃榆中支行启动农村青年创业小额贷款
Yuzhong Sub-Branch of Gansu started small loans for rural youth entrepreneurship



山西长治分行支持农村妇女创业
Changzhi Branch of Shanxi supported rural women's entrepreneurship

案例：

贵州安顺分行支持农村青年创业

安顺分行与当地团委紧密配合，为从事种植、养殖等经营的农村创业青年发放小额贷款，对团委推荐扶贫带动的农村青年创业项目，给予贴息优惠政策，且每循环一次享受一次，扶持了农村青年创业就业，仅镇宁支行2010年就发放农村青年创业小额贷款539万元，同时为借款人节约利息支出27万元。

Economic Responsibility

Supporting rural youth and returned migrant workers to get employed or to set up their own business

ABC implemented the cooperation agreement signed with the Central Committee of the Chinese Communist Youth League about supporting rural youth and returned migrant workers to get employed or to setup their own business. In the process, the Bank concluded pilot experience, and formulated and issued a *Guidance on Comprehensively Advancing Petty Loans to Self-employed Rural Youth*, promoting relevant experience to all branches. In 2010, the Bank issued RMB2.407 billion of petty loans to self-employed youth, which benefited 64,968 rural youths and achieved profound social benefits.

Case:

Anshun Branch of Guizhou supported rural youth to set up businesses

Anshun Branch worked closely with the local committees of the Chinese Communist Youth League, issued small loans to rural young entrepreneurs engaged in planting, breeding and other businesses. For those poverty alleviation projects recommended by the local committees of the Chinese Communist Youth League, favorable interest rate policies were applied for each recyclable loan. In 2010, Zhenning Sub-branch, alone, issued small loans totaling RMB5.39 million to young entrepreneurs in rural areas of rural youth, and saved interest expenses of RMB270,000 for borrowers.



Social Responsibility

Customers First
Caring for Employees
Dedication to Public Welfare
Honest Operation

社会责任

80	客户至上
86	关爱员工
92	热心公益
102	诚信经营

社会责任

“责任铸卓越，和谐共成长”。本行积极开展诚信经营，追求卓越品质，真诚服务顾客，注重员工全面发展，营造和谐的发展环境，积极参与社会公益活动，以多种方式回馈社会，履行企业社会公民应尽的责任。

客户至上

恪守“客户至上、始终如一”的服务理念，不断创新金融产品，改善服务环境，拓展服务渠道，健全客户服务体系，努力为客户提供快捷周到的服务。

满足客户多样化金融需求

为了满足广大客户多层次、差异化的金融需求，本行不断完善产品创新制度和流程，形成了“总行统筹、两级研发”的产品研发模式，建立了“三农”产品创新基地，丰富了金光道、金钥匙、金穗卡、金e顺和金益农“五金”产品体系，2010年末，“五金”系列产品达465项。

本行不断增强投行业务的市场竞争力和可持续发展能力，满足客户多样化的金融需求，规范常年财务顾问业务发展，积极探索“理财产品+信托受益权”等新型理财模式。

五金产品图示



Social Responsibility

“Excellence relies on responsibility, growth counts on harmony”. The Bank pursues honest operation, excellent service and comprehensive development of employees. It tries to create a harmonious development environment, actively participates in social welfare activities to repay the community in many ways and fulfill its corporate social responsibility.

Customers First

ABC adhered to the service philosophy of “Customers First and Consistence”, continuously innovated financial products, improved the service environment, expanded service channels, and improved the customer service system in an effort to provide rapid, flexible and considerate services to customers.

Meeting the diversified financial requirements of customers

In order to meet customers’ multi-level and differentiated financial requirements, the Bank unceasingly improved its product innovation system and process, formed a product research and development mode of “head office coordination, two-tier research and development”, and established a product innovation center for “Agriculture, Rural Areas and Farmers”. Its product system of Golden Way, Golden Key, Golden Harvest, Kins Cards and Golden Online was further enriched. At the end of 2010, the number of products in the system had reached 465.

ABC constantly enhanced investment banking products’ competitiveness and sustainability to meet customers’ diverse financial requirements. It standardized financial consulting business and actively explored new types of wealth management modes, such as “wealth management products plus beneficial right of trust”.

Graphical representation of the five Golden series of products



社会责任

案例：

新一代个人网上银行

为了进一步丰富个人网上银行功能，满足客户多样化金融需求，提高网上银行的安全性和便捷性，本行正式推出了新一代个人网上银行。2010年，对个人网上银行进行了升级改造，菜单、界面和业务流程不断优化，功能日益丰富，操作更加便捷，客户体验明显改善，荣获“最佳个人网上银行”等多项奖项。

“掌尚e达”手机银行

为节省客户窗口排队等候时间，为客户提供随时随地、随需随用的银行服务，本行正式推出了“掌尚e达”手机银行，形成了以账户查询、转账、缴费、漫游汇款、贷记卡还款、账户管理等六大基础功能。2010年，对手机银行功能进行升级改造，新增加了手机号转账、定活通、手机自助注册等功能，客户体验大幅提升，越来越受到广大客户的关注。

供应链融资

为了给核心企业及其上下游链属企业提供完善的融资方案，本行采用供应链整体授信的方式，依托核心企业的信用，为中小企业拓展新的融资渠道。产品覆盖产业链上产供销各环节，并与现金管理、投资银行等产品紧密结合，为客户提供一站式金融服务方案，受到中小企业广泛欢迎。



本行与新华社共同发行“金穗新华社读者卡”
ABC and Xinhua News Agency jointly issued the
“Kins Xinhua News Agency Reader Card”



本行在全国实施财富管理中心建设
ABC implemented the construction of wealth management
centers all over the country

提高网点综合服务能力

本行深入推进营业网点转型，优化网点布局，修订和细化营业网点形象建设标准，实施网点功能分区改造，为客户提供优质、高效、舒适的金融服务环境。深入开展“营销技能提升年”活动，实施文明标准服务导入和营销技能导入，员工服务意识和技能不断提高，网点综合服务能力明显增强，客户体验持续改善。2010年末，本行高端财富型网点1,088个，银行业协会授予的“文明规范服务千佳示范网点”102个。

Social Responsibility

Case:

New-generation personal online banking

To further enrich the personal online banking functions, meet the diversified financial needs of customers, and improve the security and convenience of online banking, ABC launched a new-generation of personal internet banking. In 2010, ABC upgraded and reformed personal online banking, constantly optimized its menu, interface and business processes, increasingly enriched its functions, improved its operations, and significantly improved the customer experience, hence winning various awards including “Best Personal Online Banking”.

Handy mobile banking

To save customers’ time spent at counters, and to provide accessible banking services anytime and anywhere, the Bank launched Handy Mobile Banking with six basic functions of account inquiry, fund transfer, payment, roaming remittances, credit card payments and account management. In 2010, the Bank upgraded its mobile banking, added new functions like account transfer via mobile phone number, flexible time-to-demand deposit, self-service registration, and more which significantly enhanced customers’ experience and increasingly drew customers’ attention.

Supply chain financing

To provide sound financing solutions to core enterprises and their upstream and downstream chain enterprises, ABC adopted the overall credit authorization for the supply chain, and by reliance on the credit of core enterprises, expanded new financing channels for small and medium enterprises. Its products cover all the aspects of production, supply and sales in the industrial chain, and combined with cash management, investment banking and other products, ABC provided customers with one-stop financial service solutions, which was well received by small and medium enterprises.

Improving the network service capacity

ABC further promoted the transformation of its outlets, optimized network layout, revised and refined the image construction standards of business networks, implemented functional area network transformation, and provided customers with quality, efficient and comfortable financial service environment. It undertook the activities of the “Marketing Skills Upgrading Year”, and introduced sound standard services and marketing skills, hence significantly improving the service awareness and skills of employees, obviously enhancing the comprehensive service capability of outlets, and continuously improving customer experiences. As at the end of 2010, ABC had 1,088 high-end wealth outlets, and 102 outlets were awarded by the China Banking Association “top 1,000 standard service outlets”.

社会责任



本行推进网点标准化建设
ABC promoted network standardization



本行参加第18届中国国际金融展
ABC participated in the 18th China International Finance Exhibition

拓宽电子化服务渠道

2010年，本行陆续推出了网上银行集中版理财功能、3G版手机银行、跨行转账一体化、网上支付跨行清算等一系列功能强大、服务领先的创新产品和服务，为客户提供优质、安全、高效、稳定的电子服务渠道。2010年末，全行各类电子银行客户总数达1.5亿户，同比增长109.4%，其中手机银行客户总数达1,483万户，同比增长近4倍。

电子银行若干产品及服务

e点即通	个人网银推出跨行转账一体化功能，提供更为人性化的操作界面，提高了客户资金流转效率。
企业网银 小企业版	企业网银中小企业版成功上线，降低了客户使用门槛，权限设置更加灵活，满足了中小企业的需要。
手机银行	开发了WAP版和3G版手机银行，向客户提供53项服务。
电话银行	对29家分行完成版本更新升级，新增自助注册和快捷码功能，为“三农”客户特制了语音菜单。
电子商务	推出电子商务“领商e航”品牌，提供农林牧渔、基金保险、交通运输、公用事业等十二大行业电子支付解决方案。
电视银行	在天津、江苏、浙江、深圳等地开通电视银行服务，除提供查询、转账、投资理财等金融服务，还支持电视钱包充值、缴费支付等功能，提供更为贴近普通大众的金融服务。

Social Responsibility

Expanding electronic service channels

In 2010, ABC developed a series of vigorous and leading innovative products and services such as the online concentrated version banking finance function, 3G version for mobile banking, inter-bank transfer integration, and online payment and cross-bank settlement. It provided customers with quality, secure, efficient and stable electronic service channels. As at the end of 2010, ABC had 150 million e-Banking customers with a year-over-year increase of 109.4%, of which the total number of mobile phone banking customers was 14.83 million with a nearly 4-fold year-over-year increase.

2008-2010年电子银行客户数

Number of E-Banking Customers from 2008 to 2010

电子设备 Electronic Channels	2008	2009	2010
网上银行 (万户) Online Banking (10,000 customers)	1,232.6	2,256.2	4,130.4
手机银行 (万户) Mobile Banking (10,000 customers)	20.1	301.4	1,483.0
电话银行 (万户) Phone Banking (10,000 customers)	797.4	1,732.4	3,558.0

E-banking products and services

One Click Service	Launched integrated cross-bank transfer function for personal online banking, providing user-friendly interface and improved money transfer efficiency.
Corporate Online Banking (SMEs Version)	Successfully introduced SMEs version of corporate online banking, lowering the applying threshold for customers, making authorization more flexible, and better satisfying the needs of SMEs.
Mobile Banking (WAP)	Developed WAP version and 3G version for mobile banking, providing 53 services for customers.
Phone Banking	Updated the phone banking services in 29 branches, supplemented self-registration and shortcut functions, and developed a special voice menu for agro-related customers.
E-commerce	Introducing an e-commerce brand "leading e-banking business", providing e-payment solutions to 12 industries including agriculture, forestry, animal husbandry and fishery, fund, insurance, transportation, public utilities and more.
TV Banking	Launched TV banking services in Tianjin, Jiangsu, Zhejiang and Shenzhen, providing closer-to-public financial services such as: inquiry, transfer, investment and wealth management, TV wallet recharging and payment.

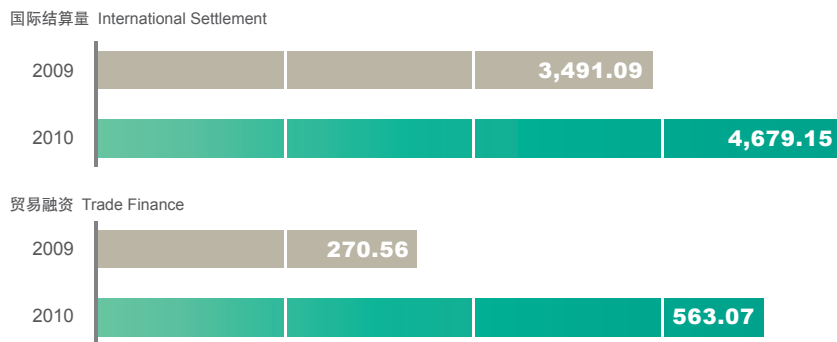
社会责任

服务客户“走出去”

本行不断完善海外机构布局，2010年新增悉尼代表处，推进纽约、伦敦、东京、首尔四家代表处升格为经营性机构。以央行扩大跨境人民币结算试点为契机，在全国23家一级分行开展跨境贸易人民币结算等金融服务。2010年末，境内能办理外汇业务的机构近9,000家，与1,262家外资金金融机构建立了代理行关系，覆盖全球110个国家和地区。

2010年，实现国际结算量4,679.15亿美元，同比增长34.03%，境内分行累计发放国际贸易融资563.07亿美元，同比增长108.1%。

2009-2010年业务发展情况 单位：亿美元
Business Development from 2009 to 2010
Unit: USD100 million



完善客服体系

本行积极推进以电子银行部、客户服务中心(天津)、客户服务中心(成都)、客户服务中心(上海)等“一部三中心”为重点的95599客服中心建设，健全客户响应与投诉的快速处理机制，努力提高客户满意度。截至2010年末，全行人工座席呼入量4,918万通，应答量3,516万通，电话平均接通率为71.48%，较2009年提高2.48个百分点。

关爱员工

本行以“德才兼备、以德为本、尚贤用能、绩效为先”的人才理念吸纳和培养员工，尊重员工的价值创造，保障员工的合法权益，挖掘员工的潜在能力，为员工提供广阔的职业发展空间，实现员工与企业的共同成长。

广纳人才增加就业岗位

2010年，通过校园招聘、社会招聘、海外人才引进、接收军转干部、县域大学生“村官”定向招聘等方式，向社会提供就业岗位17,755个。本行连续两年进入中华英才网中国大学生最佳雇主TOP50排行榜。荣获“第一财经·中国企业社会责任榜”优秀实践奖(员工关怀奖)、“前程无忧”最佳人气雇主奖。

Social Responsibility

Supporting customers “going overseas”

The Bank constantly improves its overseas operation. In 2010, it established the Sydney Representative Office, and promoted the conversion of New York, London, Tokyo, Seoul representative offices to operational institutions. Leveraging the opportunity of enlarging cross-boarder RMB settlement pilots by the central bank, the Bank initiated cross-boarder RMB settlement services in 23 tier-1 branches. By the end of 2010, it had nearly 9,000 institutions that were able to handle foreign exchange businesses, and 1,262 correspondents covering 110 countries and regions.



本行董事赴云南加强边境金融服务调研
Directors of the Bank in research and study on cross-border financial services in Yunnan

In 2010, the Bank realized international settlements volume of \$467.915 billion, a year-over-year increase of 34.03%. Its domestic branches accumulatively granted international trade finance of \$56.307 billion, a year-over-year increase of 108.1%.

Improving customer service system

The Bank actively promoted the construction of 95599 customer service centers, based on the e-Banking Department, and three customer centers in Tianjin, Chengdu and Shanghai, with improved customer response and fast complaint processing mechanisms to relentlessly improve customer satisfaction. At the end of 2010, the Bank handled 49.18 million incoming calls, answered 35.16 million incoming calls, with an average telephone connection rate of 71.48%, increased by 2.48% from 2009.

Caring for Employees

The Bank attracts and cultivates employees under the principles of “equal stress on integrity and ability, ethics-oriented, employing the capable and performance-first”, respects employees’ value creation, protects their legitimate rights and interests, taps their potentials, provides them with broad career prospects to achieve common development of employees and the Bank.

Recruiting talents and offering more jobs

In 2010, the Bank offered 17,755 jobs through campus recruitment, social recruitment, overseas talents introduction, acceptance of demobilized officers, and county-level college graduate “village officials” recruitment. The Bank was awarded by Chinahr.com “Chinese College Students Top 50 Employers” for two consecutive years, and won “Outstanding Practice Award” (Employees Caring Award) in the “China Business News • Chinese Corporate Social Responsibility Rankings”, and the “Most Popular Employer” by 51job.com.

社会责任

专题：大学生村官招聘

为响应国家号召，为大学生“村官”进一步成长提供平台，解决大学生“村官”期满后的有序流动，拓宽其职业发展通道，2010年，本行率先在全国范围内启动大学生“村官”招聘计划。

在招聘中，本行采取全程公开信息、地方组织部门审核、第三方考试等一系列措施，确保招聘公开、公平和公正，增强招聘工作的透明度和科学化。2010年，实际招聘大学生“村官”371人，其中，获得县区级及以上优秀大学生“村官”荣誉称号的占23.3%，中西部地区占67.8%。大学生“村官”招聘工作不仅为本行县域金融机构补充了优秀人才，也为有志于投身基层、投身“三农”的大学生村官提供了发挥才干的舞台。此项工作得到中组部的充分肯定，受到了大学生“村官”的普遍欢迎。



四川分行招聘的大学生“村官”王瑜
Wang Yu, college student “village official” recruited by
Sichuan Branch

四川分行招聘的大学生“村官”王瑜：

农行首开定向招录大学生“村官”先例，为我们实现人生价值提供了平台，期待更多像农行一样的国家机关和企业为大学生“村官”打开希望之门。



山西分行招聘的大学生“村官”郝新江
Hao Xinjiang, college student “village official” recruited
by Shanxi Branch

山西分行招聘的大学生“村官”郝新江：

我是一名残疾人，担心在体检时被刷下。体检后，人力资源部张老师对我说：“我们知道你身体上有些不便，但我们决定录用你，你要打消顾虑，好好干。”此刻，我感受到农行的博大胸怀。

Social Responsibility

2008-2010年员工构成情况
Employee Composition from 2008 to 2010

指标 Indicators	2008	2009	2010
员工总数(万人) Total number of employees (Ten thousands)	44.19	44.11	44.44
女性员工占比(%) Proportion of female employees (%)	42.50	42.66	42.98
少数民族员工占比(%) Proportion of ethnic minority employees (%)	7.78	7.87	7.93

Special Topic: Recruiting College Students Who Used to be Village Officials

In response to the government's appeal to provide a platform for further growth of college students who used to be "village officials", to realize their orderly flow upon expiration, and broaden their career path, in 2010, the Bank took the lead in launching a college student "village official" recruitment program across the country.

In the recruitment, the Bank took a series of measures such as whole procedure information exposure, local government examination and test organization by third parties, to ensure fair, impartial, transparent and scientific recruitment. In 2010, the Bank recruited 371 college student "village officials", among whom 23.3% achieved "outstanding village official" honors of county-level or above, and 67.8% came from the central and western regions. College student "village official" recruitments offered more talents for the Bank's county-level institutions, and provided a platform for college student "village officials" who are dedicated to "Agriculture, Rural Areas and Farmer" development. The program was well received by Organization Department of the CPC Central Committee as well as college student "village officials".

Wang Yu, a college student "village official" recruited by the Sichuan Branch said, "Agricultural Bank of China took the lead in recruiting college student 'village officials', providing us with a platform to realize our value in life. We expect that more state organs and enterprises like Agricultural Bank of China will create prospects for college student 'village officials'."

Hao Xinjiang, college student "village official" recruited by Shanxi Branch said, "As a handicapped person, I was worried about being rejected after the physical examination, but Mr. Zhang of the Human Resources Department said to me, 'The Bank has decided to recruit you', which greatly inspired me."

社会责任

保障员工合法权益

本行深化员工民主参与和管理工作，畅通员工诉求渠道，健全劳动合同管理制度体系，开展集体合同试点，切实维护员工的各项权益。2010年，召开了全行第一届第二次职工代表大会，征集职工提案179件，立案率91%，答复函均已送达提案人。全年签订女员工权益保护专项集体合同的比率达100%。

加大员工培训力度

本行以高管队伍、后备人才、专家型人才和岗位技术能手“四支队伍”为重点，继续组织开展大规模、宽领域、多层次、广覆盖的境内外培训，进一步提升了员工能力和素质。

2010年，举办各类培训班4.4万期，培训各类员工209.5万人次。加强高级管理人员轮训，全年办班54期，培训高管人员4,432人次；加快网络大学建设，各类课件访问次数达到1,275万次，累计学习时长达21,981小时，分别较2009年度增长16倍和25倍。

拓宽员工发展通道

积极推进岗位体系改革落地，建立涵盖管理、专业、操作三大类别、24个序列的岗位管理体系，大力推进干部选拔任用机制改革，加大竞争性选拔力度，实施“百千万后备干部工程”，建立健全来自基层一线的培养选拔链，实施“基层经历补课制度”，有效提升员工的综合能力和专业素质。2010年，通过公开选拔，逐级建立起三级行万名“后备干部库”以及涵盖8个语种共681名的外语人才库和189人的外派后备人才库。

追求卓越企业文化

2010年，正式向全社会发布了企业文化核心理念。通过开展企业文化宣讲、学习先进典型演讲等活动，将企业文化理念转化为全体员工的共同价值标准和行为准则。共举办5场巡讲报告会、2,300多次演讲比赛，20多万员工参加活动，增强了企业凝聚力，提高了广大员工主人翁意识和责任意识。



本行举办“庆祝建国61周年企业文化报告会”
"Reporting on Corporate Culture for Celebrating the 61st Anniversary of the Founding of the PRC"



本行在全系统内开展“践行文化理念、学习先进典型”演讲比赛
Speech contests on the "Cultural Concept of Practice and Learning from the Advanced"



吉林分行王静红荣获“CCTV2010年度三农人物”
Wang Jinghong from Jilin Branch was awarded the "Figure of Sannong (Agricultural, Rural Areas and Farmers) Issues CCTV 2010"

Social Responsibility

Protecting employees' legitimate rights and interests

ABC deepened the democratic and management participation of employees, eased employee claim channels, improved the labor contract management system, and developed experimental point for collective contracts and practically maintained the rights and interests of employees. In 2010 ABC held the second meeting of the 1st Workers Congress, where 179 proposals were solicited from employees, with an acceptance rate of 91%, and all replies thereto had been served to the proposers. In addition, ABC had 100% signing rate of special collective contracts for female rights protection of the year.

Strengthening employee training

With emphasis on the four teams, namely the senior management team, talent reserve, expert talents and post masters, ABC kept on organizing and conducting large-scale multilevel domestic and international trainings of wide scope and extensive coverage for further improvement of the capabilities and quality of employees.

In 2010, the Bank held a total of 44,000 sessions of training classes and had employees trained for 2,095,000 man-times. 54 sessions of rotary trainings altogether 4,432 man-times were held for senior managers. Online education was accelerated, where courseware was visited for 12,750,000 times and accumulated study time totaling 21,981 hours, a 16-fold and 25-fold increase from 2009, respectively.

Expanding employees' career path

The Bank actively promotes the implementation of position reform, establishes a position management system covering management, professional and operational three categories and 24 series, greatly boosts the reform of election and appointment mechanism, strengthens the competitive election, implements "Talent Reserves Project", establishes and improves the cultivation and election mechanism for basic-level employees, carries out "basic-level experience make-up system" to effectively enhance employees' comprehensive ability and professional quality. Through an open election in 2010, the Bank established the "Talent Reserves Pool", covering ten thousand members at three levels, a foreign language talent pool with 681 members in eight languages, and a talent reserves pool for overseas assignment with 189 members.

Pursuing excellent corporate culture

In 2010, the Bank officially released the core concept of its corporate culture to the public. Through various activities such as corporate culture publicity and holding speeches on learning from the advanced individuals, the Bank makes corporate culture the common value standard and the conduct code of the whole staff. A total of five rounds reports and over 2,300 speech contests were held, involving more than 200 thousand employees, which strengthened the corporate cohesiveness and employees' sense of masters and responsibility.



河北廊坊分行员工积极参加全民健身活动
Employees from Langfang Branch of Hebei Participating in Mass Fitness Activities

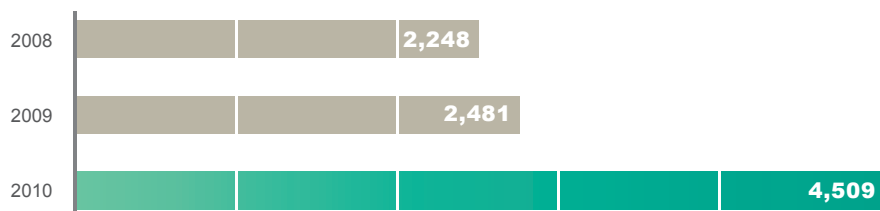
社会责任

热心公益

本行积极投身扶贫济困、抗震救灾、公益捐助、普及金融知识等社会公益活动，努力成就责任企业、诚信企业的社会形象。

2010年，本行捐助金额达4,509万元。

本行2008-2010年捐赠情况 单位：万元
Statistics of Donation by ABC from 2008 to 2010
Unit: RMB10 thousand



注：此数据为单位捐款数据，不包含员工捐款。
Note: The amounts above are corporate donations, exclusive of donations by our employees.

扶贫济困

努力为贫困地区脱贫致富提供信贷支持，以592个国家级、404个省级扶贫开发重点县为重点区域，利用自身信息和人才优势，开发地方特色资源、培育支柱产业。截至2010年末，在国家级和省级贫困县的贷款余额达3,596亿元，较年初增加807亿元。同时主动开展定点扶贫工作，向定点扶贫单位捐助资金601.47万元，及电脑、衣物、食品等。

案例：

定点扶贫

总行机关在河北献县和武强县，加大定点扶贫力度，积极探索扶贫方式创新，将变“输血”为“造血”贯彻于定点扶贫工作当中，将扶贫培训资金从10万元增加到18万元，依托两县培训中心，组织举办2010年度定点扶贫县（镇）长培训班。2010年共向两县提供扶贫资金230万元。

辽宁分行进一步加大对爱国抗日将领赵尚志故乡一朝阳县尚志乡的帮扶力度。捐助资金22万元用于当地红军中学教学信息化建设，直接受益学生达1,000人。为赵尚志烈士陵园引进配套项目，合计人民币100多万元，支持当地红色旅游产业发展。被辽宁省政府评为定点扶贫“标兵单位”。

支持小额信贷扶贫组织

2010年1月，本行与河北易县扶贫社、河南南召扶贫社、贵州兴仁县农村发展协会、青海同仁县乡村发展协会四家扶贫小额信贷组织签署合作协议，向四家小额信贷组织提供300万元批发贷款，由其发放给贫困地区的贫困农户，用于发展生产，拓宽了大银行服务贫困地区农户的新途径。

Dedication to Public Welfare

ABC has been taking initiatives to devote to public welfare activities, such as poverty relief, earthquake relief and popularization of financial knowledge in an effort to shape its social image as a responsible and fiduciary enterprise.

The amount of donation by us in 2010 reached RMB45.09 million.

Poverty relief

ABC has made great efforts to provide credit support to the poverty-stricken areas for getting rid of poverty and becoming prosperous developed special local resources and cultivated pillar industries by use of our information and talent advantages, with stress on 592 national impoverished counties and 404 provincial-level ones. By the end of 2010, the outstanding loans offered to the national and provincial impoverished counties totaled RMB359.6 billion, increased by RMB80.7 billion from the beginning of the year. Meanwhile, the Bank actively helped with poverty relief work in designated areas by donating funds RMB6,014,700, computers, clothes and foods to these poverty stricken areas.

Case:

Poverty relief in designated areas

The Head Office strengthened efforts in poverty relief in Xianxian County and Wuqiang County, Hebei as designated areas, and took initiatives to explore modes for innovation in poverty relief, and carried out change of “blood transfusion” to “blood creation” in our poverty relief work in the designated areas, increased the fund of poverty relief training from RMB100,000 to RMB180,000, organized and held trainings with the township heads from the designated poverty relief counties with the support of the training centers in the two counties. In 2010, ABC offered poverty relief fund totaling RMB2.3 million to the two counties.

Liaoning Branch further increased the poverty relief in Shangzhi Township, Chaoyang County, hometown of Zhao Shangzhi who was a patriotic general and died in the Anti-Japanese War, and donated RMB220,000 to the construction of electronic teaching information in a local Red Army Middle School, from which 1,000 students directly benefited. Complementary fund was introduced to Martyr Zhao Shangzhi Cemetery Park, totaling RMB1 million, which was used to develop the local revolutionary tourism industry. Therefore, Liaoning Provincial Government awarded Liaoning Branch “Model Unit” for designated poverty relief.

Supporting anti-poverty micro-credit organizations

In January 2010, the Bank entered into cooperation agreements with four anti-poverty micro-credit organizations, including Yixian Poverty-relief Association in Hebei Province, Nanzhao Poverty-relief Association in Henan province, Xingren County Rural Development Association in Guizhou province and Tongren County Rural Development Association in Qinghai province. The Bank offered these organizations RMB3 million wholesale loans which were allocated to poor farmers in the poor areas to support production providing a new way for large banks to serve poor farmers in impoverished areas.

社会责任

支持抗灾救灾

面对青海玉树地震、甘肃舟曲泥石流和西南干旱等自然灾害，本行迅速投身抗灾救灾工作，积极组织员工为玉树地震、西南干旱灾区捐款3,645万元，并做好灾后重建金融服务工作。

案例：

支持青海玉树抗震救灾



本行向地震灾区捐款1,000万元
ABC donated RMB10 million to the disaster-hit area



青海分行向玉树灾区捐赠物资
Donations made by Qinghai Branch to the disaster-hit areas in Yushu

青海玉树地震发生后，本行积极开展抗震救灾。2010年，本行以单位名义向玉树地震灾区捐款1,000万元，用于支持灾后重建。在电力供应中断情况下，本行受灾网点震后36小时内，设立“帐篷银行”恢复业务，成为灾区第一家恢复金融服务的银行。青海玉树分行被党中央、国务院、中央军委评为“全国抗震救灾英雄集体”，被中组部表彰为“抗震救灾先进基层党组织”。

2010年8月7日，甘肃舟曲发生特大泥石流灾害，全行员工及时伸出援助之手，累计向灾区捐款571万元。同时，全力做好灾区金融服务工作，灾害发生后，本行在金融机构中第一家恢复营业。



车迎新监事长赴舟曲灾区慰问
Che Yingxin, Chairman of the Board of Supervisors of the Bank, visited and sent donations to the mudslide-hit areas in Zhouqu

Social Responsibility

Supporting earthquake relief

Confronting the earthquake in Yushu Qinghai province, the mudslide in Zhouqu Gansu province, and the drought disaster in southwest China, the Bank quickly devoted itself to earthquake and disaster relief, actively organized its employees to donate RMB36.45 million towards the Yushu earthquake and southwestern drought, and offer financial services for post disaster reconstruction.

Case:

Supporting Yushu earthquake relief in Qinghai province

Upon the earthquake in Yushu Qinghai province, the Bank actively organized disaster relief work. In 2010, the Bank donated RMB10 million in the name of Agricultural Bank of China to support the post-disaster reconstruction in Yushu. Despite the electricity power cut, the Bank's earthquake-hit branches resumed their businesses by setting up tents within 36 hours, being the first bank resuming financial service within the disaster-hit area. The Qinghai Yushu Branch was awarded the title of "Heroic Group in Earthquake Relief" by the CPC Central Committee, the State Council and the Central Military Commission, and praised as "Advanced Grassroots Party Organization" by the Organization Department of the CPC Central Committee.



青海玉树分行“帐篷银行”办公场景
"Tent Bank" opened by Yushu Branch of Qinghai



上海分行帮助新区红十字会清点善款
Shanghai Branch assisted New Pudong District Red Cross
in checking donated fund

On August 7, 2010, a massive mudslide struck Zhouqu Gansu province. All the Bank's staff timely contributed a total of RMB5.71 million donations to the disaster-hit area. At the same time, the Bank did its utmost to provide financial services to the disaster-hit areas and took the lead in resuming business among all financial institutions after the disaster.

社会责任

案例：

支持西南地区抗旱救灾

2010年初，云南、贵州、广西、重庆、四川5省（市、自治区）发生百年不遇的特大旱情，本行全力投入抗旱救灾，向灾区捐款390万元，同时做好支持灾区的金融服务，优先安排信贷计划，支持水利枢纽工程、农资供应、龙头企业和农户生产自救，其中向云南、贵州、广西重点灾区发放贷款逾152亿元，及时有效地支持了灾区抗旱救灾工作。

开展捐资助学活动

本行积极开展多种形式的捐资助学活动，改善贫困地区办学条件。全年共助学支教229所，受益学生达3.2万人。本行190多个基层团组织与希望小学、农民工子弟小学和“太阳村”结对帮扶，捐款120多万元，捐书8,421册，近百名团员青年义务支教1-6个月。



福建云霄支行开展“帮扶助学”捐书活动
Yunxiao Branch of Fujian donated books to students



本行在云南怒江捐建的中国农业银行希望小学
A Hope Primary School donated by ABC in Nujiang, Yunnan Province

Social Responsibility

Case:



项俊波董事长深入广西田东县中平村了解抗旱情况
Chairman Xiang Junbo investigated the drought relief in
Zhongping Village, Tiandong County, Guangxi



贵州分行向旱区发放小额贷款
Guizhou Branch offered micro-loans to drought-affected areas

Supporting drought relief in southwest China

In early 2010, Yunnan, Guizhou, Guangxi, Chongqing and Sichuan provinces (municipalities, autonomous regions) suffered the worst drought in a century. The Bank devoted itself to drought relief and donated RMB3.9 million to the affected areas. To better support disaster relief, the Bank provided earmarked loans to the disaster-hit areas, assistance to hydraulic works, agricultural resource supplies, and self-relief by leading enterprises and farmers. More than RMB15,200 million loans were offered to the heavily-affected areas in Yunnan, Guizhou and Guangxi, timely and effectively supporting the drought relief work in the affected areas.

Supporting schools

The Bank actively made donations to schools to improve the schooling conditions in the poor areas, benefiting 229 schools and 32,000 students. More than 190 grassroots organizations of the bank tied together with Hope schools, migrant worker children's schools and "sun villages", donated more than RMB1.2 million and 8,421 books. Nearly 100 youth league members volunteered to assist teaching for one to six months.

社会责任

广泛普及金融知识

本行积极开展消费者金融产品知识普及活动，2010年，共开展金融知识普及活动5,617次，提高消费者识别和防范金融风险的能力，保障消费者权益。

案例：



海南琼海支行员工开展安全用卡知识宣传
Qionghai Branch of Hainan popularized the knowledge on the secure use of bank cards



新疆巴州分行开展“送金融知识下乡”活动
Bazhou Branch of Xinjiang held an activity for “popularizing financial knowledge to the rural areas”

积极参与志愿者服务

本行注重培育员工责任意识，鼓励员工参与社会责任相关活动，为城市发展、城镇管理、社区建设、抢险救灾以及大型社会活动等公益事业提供志愿者服务。据不完全统计，2010年本行有13.6万人次参与志愿者服务，18,748名员工义务献血377.2万毫升，48,246人参与义务植树1,606次，植树32万棵，用实际行动奉献社会。

Social Responsibility

Extensively popularizing financial knowledge

ABC took initiatives to popularize financial knowledge among people and held financial knowledge popularization activities for 5,617 times in 2010, thus, greatly enhancing consumers' capability for identifying and preventing financial risks as well as protecting their rights and interests.

Actively participating in volunteer services

ABC has attached great importance to cultivating employees' sense of responsibility by encouraging them to participate in social activities, and has provided volunteer services to urban development, city and town management, community construction, disaster relief and other large-scale social activities. According to partial statistics, in 2010, there were 136,000 man-times participating in volunteer services, 18,748 employees voluntarily donating 3,772,000cc of blood, 48,246 employees voluntarily planting 320,000 trees for 1,606 times. The Bank contributed to society through practical action.



天津南开支行开展献爱心主题志愿者活动
Nankai Branch of Tianjin held volunteer activities with the theme of "Showing Our Loving Hearts"



本行山东分行员工志愿参与济南市文明交通行动
Employee Volunteers from ABC Shandong Branch Participating in the Civilized Traffic Initiatives in Jinan Municipality

社会责任

专题：参与世博、服务世博

为提高上海世博会金融服务水平，本行以上海及周边城市和全国旅游城市、口岸城市为重点，从网点服务、投诉处理和电子化服务等环节入手，成立世博金融服务领导小组，制定了《世博会金融服务活动方案》等一系列活动方案，组织召开世博金融服务誓师大会，调动全行力量参与世博、服务世博。

世博期间，本行加强网点建设，加大自助设备投放，在有条件的营业网点外部增设无障碍通道，在营业大厅内配备了便民服务设施，提高世博会重点区域、核心商务区自助设备覆盖率。组织举办“世博金融服务内训师培训班”，提高上海分行及周边重点行员工的外汇业务、双语服务、风险控制和危机处理能力。建立周末值班制度，确保营业网点延时服务需要，世博园区及其周边的网点主动延长营业时间，满足客户的业务办理需求。完善个人外汇业务，设立外币兑换服务绿色通道，增设外汇业务办理网点，专设英语服务窗口，备足外币库存，满足日常兑付需要。

世博期间，上海分行组建了38支服务小分队，提供金融业务咨询、世博知识宣传、反假币知识介绍等志愿金融服务，并开展了世博“三五活动日”志愿服务工作以及“农行青年在行动”活动，全面履行窗口服务行业的承诺和应尽的社会责任。

世博期间，本行累计开展“送金融服务进社区、校区活动”97次，组织“三五活动日”志愿工作237次，组织世博会重点路段“文明出行”志愿活动119次，收到客户表扬134次；客服中心（上海）收到客户来电表扬111次，得到了社会各界的广泛好评，客户满意度大幅提升。

本行上海分行黄浦城隍庙分理处被中共中央、国务院授予“上海世博会先进集体”荣誉称号。



张云行长为世博会“中国农业银行青年志愿者服务团”授旗
President Zhang Yun presented the flag to “Youth Volunteer Service Team of ABC” for the Shanghai World Expo



世博会非洲联合馆形象大使称赞上海浦三路支行优质服务
The image ambassador to African Joint Pavilion praised the high-quality service provided by ABC Pusan Road Branch of Shanghai

本行积极参与广州亚运会 Participation in Guangzhou Asian Games



本行员工积极参加亚运火炬接力
Our employees participated in the relay of the Asian Games Torch



本行举行亚运金融服务誓师大会宣誓活动
The Launching Ceremony of Financial Service to the Asian Games

Special Topic: Participating in the World Expo and Serving the World Expo

In order to improve the financial service to Shanghai World Expo, focusing on Shanghai, neighboring cities and tourism cities and port cities throughout the country, ABC established the financial service leading group of the World Expo by starting with network services, complaint handling and electronic services, formulated a series of activity plans like “World Expo Financial Service Plan”, organized and held the World Expo Financial Service Launching Ceremony, to mobilize all its resources to participate in and serve the World Expo.

During the World Expo, ABC strengthened the network construction, increased self-service machines, built barrier-free channels outside the outlets where applicable, installed convenient service facilities in the business halls, and increased the quantity of self-service machines in important districts and core business districts around the World Expo Park. The Bank also organized an “Internal Trainer Class on Financial Services for the World Expo” to enhance the foreign exchange business, bilingual services, risk control and troubleshooting ability in Shanghai Branch and major neighboring branches around Shanghai. The Bank established a weekend duty system to meet the demand for extended service; the outlets in and around the World Expo Park also extended the business hours on their own initiative to meet customers’ demands. Moreover, the Bank improved the individual foreign exchange business, opened green channels for foreign currency exchange, increased outlets handling foreign exchange business, opened English service windows and prepared adequate foreign currency reserves to meet exchange demands.

During the World Expo, Shanghai Branch established 38 service teams to provide volunteer services on financial business consultancy, World Expo knowledge promotion and anti-counterfeit currency information introductions. Besides, in response to the local government’s call, the branch held volunteer activities on the fifth, fifteenth and twenty-fifth day of each month, and activities themed “ABC youth in service”, to honor its commitment as a service provider and fulfill social responsibility.

During the World Expo, ABC developed “financial services to community and campus” activity accumulatively for 97 times, organized the “Three-Five Activity Day” volunteer work for 237 times, the “Civilized Trip” on key roads to the World Expo Park for 119 times, and received praises from customers 134 times. Our Customer Service (Shanghai) Center was praised by customers via telephone 111 times and was well received from all walks of life, witnessing a significant increase in customer satisfaction.

Huangpu Chenghuangmiao Banking Office of Shanghai Branch was awarded the “Model Institution Contributing to the Successful Hosting of Shanghai World Expo” by the Central Committee of the Party and the State Council.



社会责任

诚信经营

本行切实践行“诚信立业 稳健行远”的企业核心价值观，奉行“细节决定成败 合规创造价值 责任成就事业”的管理理念，诚信、依法、合规开展各项经营管理活动。

完善内控合规管理

本行持续健全内控合规组织体系，进一步推动内控合规制度建设，积极推进横向岗位授权，全面启动合规文化建设活动，开展案件风险排查，消除案件隐患，保障各项业务经营管理依法合规。2010年，加大合规检查力度，集中完成了对37家一级分行非现场评价工作，内部控制总体水平显著提升，员工合规意识明显增强。

切实加强风险提示

认真履行风险提示义务，在推荐基金、外汇、保险等理财产品时，采用有效方式及时告知客户投资风险，在营业网点显著位置张贴风险提示信息，提醒客户谨慎投资。

扎实推进反洗钱工作

本行建立健全反洗钱内部管理机制，积极推进反洗钱制度建设，优化反洗钱信息管理系统，建立有效的反洗钱监测机制，加强可疑交易的审核和监测，严格履行大额交易和可疑交易报告义务，积极协助监管机构和司法部门实施反洗钱检查和调查，不断提高洗钱风险控制能力。

积极推行“阳光”采购

本行始终坚持竞争充分、公开透明原则，依法招投标，防止腐败和商业贿赂。2010年，强化与供应商沟通合作，进一步完善采购工作的制度体系，加强采购项目的集中管理，提高采购工作效率，控制大额采购项目的风险和防范采购案件的发生。

加强客户信息管理

本行切实履行信息披露和保密义务，严格执行“为储户保密”的原则，各营业单位不得向任何单位或个人提供有关客户账户的情况，并拒绝除法律另有规定之外的任何单位和个人查询、冻结、扣划客户存款。

Honest Operation

ABC practically carried out the core value concept of “Establishment with integrity and operation with soundness”, pursued the management philosophy of “Details determine everything, compliance creates value, and success depends on responsibility”, and operated the business in compliance with relevant laws and regulations.

Improving internal control and compliance management

ABC continues to improve its internal control and compliance system, further promotes internal control and compliance construction, actively boosts transverse post authorization, holds compliance cultural activities in all respects, and investigates and eliminates potential risk on a case-by-case basis to ensure all business operations are in compliance with laws and regulations. In 2010, the Bank intensified the compliance examination, and completed off-site evaluations to 37 tier-1 branches, remarkably improving the internal control quality and significantly strengthening employees’ sense of compliance.

Practically strengthening risk warning

ABC carefully fulfills its risk warning obligations, effectively notifying customers of investment risks at the time of recommending financial products such as funds, foreign exchange and insurance products, and posting warning information in notable positions throughout its outlets to inform customers of prudent investments.

Strongly promoting anti-money-laundering

ABC establishes and improves its internal control mechanism for anti-money laundering, actively promotes the construction of anti-money laundering system, optimizes its anti-money laundering information management system, sets up an effective anti-money laundering monitoring mechanism, strengthens the examination and monitoring of suspicious transactions, strictly performs its obligation of reporting block and suspicious transactions, and actively assists the regulatory bodies and juridical departments in anti-money laundering examinations and investigations, constantly improving the ability to control money laundering risks..

Actively implementing “open” procurement

Adhering to the principles of “full competition and transparent environment”, the Bank conducts tendering according to law to prevent corruption and commercial bribery. In 2010, the Bank strengthened communication and cooperation with suppliers, further perfected the procurement regulation system, intensified central procurement management, improved procurement efficiency, enhanced the risk control of high value procurement projects, and prevented the occurrence of procurement crimes.

Strengthening customer information management

ABC has fundamentally fulfilled the obligation of disclosure and confidentiality and strictly carried out the principle of “keeping secrets for customers”. No business unit or department may provide customer’s account information to any unit or individual, or receive any unit’s or individual’s inquiry, freeze, or deduction from or transfer a customer’s deposit, unless otherwise specified by law.



Environmental Responsibility

Implementing Green Loans
Promoting Low-Carbon Finance
Promoting Conservation Office
Taking Environmental Protection Initiatives

环境责任

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环境责任

能源和环保问题已成为全球共同关注并着力解决的重要问题。本行秉承可持续发展的理念，将节约能源和保护环境视为义不容辞的责任，积极倡导并实施低碳金融发展战略，致力于建设环保型、友好型、节约型的“绿色银行”。

实施绿色信贷

2010年，本行认真贯彻执行国家产业政策和环保政策，制定了《中国农业银行2010年信贷政策指引》等系列制度办法，持续将“绿色发展”、“低碳金融”理念融入信贷政策、制度和流程之中，切实提高全行信贷环保合规意识，努力构建信贷支持环保的长效机制，支持经济、社会和环境的可持续发展。

积极支持“绿色信贷”项目

本行大力支持以循环经济项目、节能环保工程、环保设备生产企业、污水处理企业为重点的“绿色工业”、“绿色农业”和第三产业发展，对推广先进工艺、节能降耗的项目，优先审批发放贷款。截至2010年末，全行支持节能环保项目贷款余额为597.13亿元，项目个数367个。

案例：

支持黄河三角洲高效生态经济区开发建设

2009年11月23日，国务院正式批复《黄河三角洲高效生态经济区发展规划》。据此，本行专门研究制定了《服务黄河三角洲高效生态经济区行动方案》，从生态环境保护、高效生态农业、基础设施建设、环境友好型工业、现代服务业等五大领域，筛选确定了100个重点支持的建设项目。2010年，山东分行向黄河三角洲区域新增贷款105.4亿元。

推动内蒙古绿色能源产业发展

根据国家能源及产业政策，针对内蒙古能源产业的特点，本行积极支持发展前景及经济效益较好的绿色能源项目，尤其是风电项目，有力地推动了内蒙古资源发展战略的升级转型。2010年，内蒙古分行支持节能环保项目14个（其中风电项目10个），授信余额53.5亿元。

支持循环经济发展

深圳绿色动力控股集团有限公司是专门从事循环经济可再生能源产业的大型国有集团公司。2010年4月，本行与该公司签订战略合作协议：自2010至2012年三年内，本行将向绿色动力控股集团提供25亿元意向性信贷支持额度，为绿色动力控股集团的发展提供配套融资服务。

Environmental Responsibility

Energy and environmental protection issues have become the world's major concerns. Taking the concept of sustainable development, the Bank deems energy saving and environmental protection as its obligatory responsibility, actively advocates and implements a low-carbon finance development strategy and devotes to construct an environmental-friendly and energy-saving "green bank".

Implementing Green Loans

In 2010, the Bank carefully carried out and implemented national policies on industrial transformation and environment protection, formulated a series of rules and regulations including Guideline of Agricultural Bank of China for Loan Policy 2011, persistently integrated the idea of "green development" and "low-carbon finance" into loan policies, regulations and workflows, substantially strengthened the sense of environmental protection into credit compliance, made great efforts to construct a long-term loan-extending mechanism that gives priority to environment-friendly projects, and supported the sustainable development of the economy, society and the environment.

Actively supporting "green loan" project

The Bank energetically supports the development of the "green industry", "green agriculture" and tertiary industries that focus on cyclic economy projects, energy-saving and environment-friendly engineering, environmental protection equipment manufacturing and sewage disposal. The Bank gives priority to the examination and approval of loans to projects with advanced technologies in energy saving and consumption reduction. As at the end of 2010, a total of RMB59,713 million was granted to 367 projects which supported energy-saving and consumption reduction.

Case:

Supporting the development and construction of high-efficiency eco-economic zones in the Yellow River Delta

On November 23, 2009, the State Council officially approved The Development Plan for High-efficiency Eco-economic Zone in Yellow River Delta, thereupon the Bank formulated Plan to Support High-efficiency Eco-economic Zone in Yellow River Delta, which selected and approved 100 important projects that could be categorized into five groups including ecological environment protection, high-efficiency agriculture, infrastructure construction, environment-friendly industry and modern service industry. And in 2010, a total loan of RMB10,540 million was granted by Shandong Branch to projects in the Yellow River Delta region.

Promoting green energy industry development in Inner Mongolia

Based on national energy and industrial policies and to address special characteristics of energy resources in Inner Mongolia, the Bank actively supported green energy projects that had good prospects and high economic benefits, such as wind power projects. This energetically promoted the upgrade and transformation of the resource development strategy in Inner Mongolia. In 2010, a total of 14 projects (including 10 wind power projects) were supported by Inner Mongolia Branch, with a credit balance totaling RMB5,350 million.

Supporting the development of a cyclic economy

Shenzhen Dynagreen Holding Group Co., Ltd. was a large state-owned corporation dedicated to cyclic economic projects including regenerative energy. In April 2010, the Bank entered into a strategic cooperation agreement with Shenzhen Dynagreen Holding Group Co., Ltd., upon which the Bank would offer an intentional loan of RMB2,500 million to Shenzhen Dynagreen Holding Group Co., Ltd. within three years from 2010 through 2012 to provide fund-raising support to the development of the company.

环境责任



江西分行大力支持三和峡水电站建设
Jiangxi Branch actively supported the construction of the
Sanhe Xiashan Hydroelectric Station



山东东营分行支持资源循环利用项目
Dongying Branch in Shandong province supported resource reuse
project

严格信贷投放的环保标准

本行与环保部门建立日常信息沟通机制，将企业环保守法情况作为贷款审批的必备条件之一，严格核查企业环保信息，实行环保标准“一票否决制”。2010年，本行因环保因素否决贷款42笔，涉及贷款27.22亿元。

控制“两高一剩”行业贷款

本行将“两高一剩”行业作为信贷管理的重点分析和监控对象，2010年，新制定了煤化工、焦化、造船行业信贷政策，已完成9个行业政策。通过提高准入门槛、强化额度管控、上收审批权限、推行名单制管理等手段，有效控制“两高一剩”贷款增量和增速。2010年末，本行12个“两高一剩”行业贷款增幅比全行法人贷款平均增幅低4.4个百分点，退出“两高一剩”行业客户792户，贷款129亿元。

推进低碳金融

为顺应低碳经济和节能减排新形势，本行持续推进低碳金融业务发展，努力减少金融服务碳排放，不断创新低碳金融业务品种，丰富拓宽服务领域及方式，积极引导支持企业节能减排，提高资源利用效率。本行在人民网主办的“发展低碳经济，引领绿色浪潮”主题活动中，荣获“2010低碳中国领军品牌”。

Environmental Responsibility

Strictly controlling environmental protection standards for credit approval

The Bank establishes routine communication mechanisms with environmental protection authorities, takes enterprises' performance in compliance with environmental protection law and regulations as one of the requisite conditions for approval of loan, and implements "one-veto" terms of environment protection. In 2010, the Bank vetoed 42 credit applications with total amount of RMB2,722 million due to incompliance with environmental protection standards.

Strictly Controlling loans granted to the high energy consumption, high pollution and over capacity industries

The Bank attaches great importance to analyzing and monitoring the high energy consumption, high pollution and over capacity industries. In 2010, new credit policies and regulations were made for coal chemistry, coal carbonization and shipbuilding industries with the total number of industrial credit policies increasing to nine. With the measures of lifting access standards, intensifying management over credit line, centralizing approval authority and implementing list management measures, the Bank has effectively controlled the increasing rate and amount of new loans granted to high energy consumption, high pollution and over capacity industries. At the end of 2010, the increment of new loans granted to 12 high energy consumption, high pollution and over capacity industries was 4.4% lower than the average increment of the bank-wide corporate loan. A total of 792 corporate clients within the high energy consumption, high pollution and over capacity industries exited from our client list with the repayment of RMB12.9 billion in total loans.

“两高一剩”贷款/全部法人贷款(%)
Loans to the high energy consumption, high pollution and over capacity industries/total corporate loans (%)



Promoting Low-Carbon Finance

In line with the new circumstances to build low-carbon economy and to save energy and reduce emissions, the Bank stepped up its efforts to promote low-carbon finance with emphasis on cutting down carbon emissions in financial service through product and service innovation as well as diversified modes in financial products. The Bank played an important role in guiding and supporting enterprises to save energy and reduce emission with the purpose of further improving resource utilization efficiency. The Bank was granted "China Leading Low-carbon Brand 2010" by People's Daily Online (www.people.com.cn) in the competition named "Developing Low-carbon Economy, Guiding the Green Trend".



环境责任

减少金融服务碳排放

本行积极加快电子银行服务渠道体系建设，不断创新业务品种，优化业务流程，致力于降低金融服务碳排放。2010年，电子银行客户总数达1.5亿户，电子渠道交易笔数占全行总交易笔数的比重为56.3%，比2009年增长6.5%，在降低纸张、油墨、水、电、油等资源消耗，减少碳排放，节省客户交通费用及时间等方面的综合作用日益突出。

支持清洁发展机制项目

2010年，为支持国内中小企业参与清洁发展机制（简称CDM）有关项目的开发建设，本行专门制定《清洁发展机制顾问业务操作规程》，当年新增CDM顾问项目5个（3个生物质发电项目和2个水电项目）。其中，由本行提供清洁发展机制顾问业务服务的山东金源生物质热电项目，已经通过联合国DOE的核查，即将提交联合国CDM注册委员会注册审批。目前本行的清洁发展机制顾问业务签约和储备项目约有20多个，其中正在运作的项目预计减排二氧化碳500万吨，这些项目不仅能够显著减少二氧化碳的排放，还能有效地促进当地经济的发展和农民的增收。

拓宽低碳金融服务领域

本行积极倡导与践行“绿色消费”理念，加大金穗环保卡发卡力度，2010年底，金穗环保卡累计发行59.9万张，比2009年增加17.3万张。同时，加大低碳服务创新，推出了“低碳基金托管”、“再生资源增值税退税账户托管贷款”等业务品种，拓宽了服务低碳经济的方式，有效地促进了能源节约与环境保护。

案例：

托管全国首只“低碳”基金

2010年3月，浙江分行与全国第一只“低碳”基金——浙商诺海创投基金成功开展托管业务合作，该基金主要投资于相关低碳经济领域。本行提供账户开立、资产保管、会计核算、定期出具托管报告、投资监督与核查等一系列托管服务，保证了该基金的成功发行与运作。

推出再生资源增值税退税账户托管贷款

为拓宽再生资源中小企业融资渠道，本行创新推出了再生资源增值税退税账户托管贷款产品。2010年底，安徽分行退税账户托管贷款余额为2,324万元，全年累计发放退税账户托管贷款14,214万元，提高了再生资源企业资金使用效率。

Environmental Responsibility

Reducing carbon emissions from financial services

The Bank makes great efforts to enlarge its network of e-Banking services channels, develop new products and optimize business workflows with the aim of reducing carbon emission from financial services. In 2010, the number of e-Banking customers reached 150 million, e-Banking transaction number accounted for 56.3% of total transaction numbers to the Bank, increased by 6.5% from 2009. These measures played increasingly comprehensive roles in reducing the resource consumption of paper, printing ink, water, power and oil, cutting down carbon emission as well as saving customers' traffic cost and time.

Supporting Clean Development Mechanism (CDM) related projects

In order to support Chinese SMEs to participate into development and construction of CDM-related projects, the Bank formulated Operating Regulations for Consulting Businesses under the Clean Development Mechanism in 2010, and have five new CDM projects (including three biomass power generation projects and two hydropower projects) approved. Shandong Jinyuan biomass thermal electricity project to which the Bank provided CDM consulting service had passed the UN DOE's verification and would be submitted to the UN CDM registration committee for examination and approval. Currently, the Bank has more than 20 CDM consulting projects that have been signed or to be signed. It is estimated that the CDM projects currently in operation can reduce 5,000,000 tons of carbon dioxide emissions. These projects can not only remarkably reduce carbon dioxide emissions, but also effectively promote local economic development and increase farmers' incomes.

Expanding low-carbon financial services

In line with the "green consumption" philosophy, the Bank has issued 599 thousand Kins Environmental Protection Cards in 2010, 173 thousands more than 2009. At the same time, efforts were made on low-carbon service innovation with many new low-carbon related products established including "Low-Carbon Fund Custody" and "Loan-extending based on custody of VAT return accounts of renewable resource companies". The Bank's efforts on enlarging service scope to low-carbon economy has made great contribution to energy saving and environment protection.

Case:

Providing custodian services to China's first "low-carbon" fund

In March 2010, our Zhejiang Branch established cooperation relationship with Zheshang Nuohai Venture Capital Fund, the State's first fund focused in low-carbon projects, to provide custodian services. With the support of our services of account opening, asset custody, accounting, regular report, investment supervision and verification, the fund achieved great success for its initial distribution and operation.

Developing Loan-extending on custody of VAT return accounts of renewable resource companies

In order to expand financing channels for SMEs engaged in renewable resources, the Bank innovatively developed the product that loans will be granted based on custody of VAT return accounts of renewable resource companies. At the end of 2010, the outstanding loan based on this product in our Anhui Branch amounted to RMB23.24 million with a total of RMB142.14 million granted, greatly increasing the capital utilization in renewable resource enterprises.

环境责任

倡导节约办公

按照国家“建设资源节约型社会”的要求，本行着力提高资源利用效率，以节约资源、能源，实现资源综合利用为重点，不断完善绿色办公相关制度，努力减少资源及能源的消耗。

办公无纸化

在全行推广综合办公信息系统（SOI），实现收文、发文、签报、督办、档案管理电子化运转，做到了各种公文“一次录入、永久存档，一人录入、全员共享”，既提高了工作效率，又节约了办公成本，有效减少了纸张等易耗办公用品的使用量。

会议视频化

加快全行视频会议系统建设，尽可能地采用视频会议方式召开各类日常性工作会议，节省会议差旅费开销，切实提高办公效率。目前，本行视频会议系统已普及全辖各二级分行和部分支行。

节能常态化

在全行上下大力开展厉行节约、勤俭办行活动，制定实施节能降耗办公方案，有效防止各类资源浪费；在基建装修、网点改造过程中选用绿色环保材料，降低对环境的污染；积极倡导“低碳生活”、“绿色出行”。

开展环保活动

全行员工从自身做起，积极参与各类公益环保活动，以实际行动践行绿色环保理念，保护地球家园。

案例：

宁夏分行积极参加义务植树、农田基础建设。2010年，共有4,800多人次参加各地植树造林以及农田基础建设，投入绿化费共计50余万元，其中参加环保植树项目5个。

2010年6月5日（世界环境日）当天，湖南分行组织50多名员工参加“保护母亲河，万人环城跑”公益活动，宣传环保知识，展示农行形象，以实际行动保护张家界母亲河——澧水河。

2010年3月27日，深圳分行办公大楼楼顶招牌灯光和办公室灯光于晚上8:30-9:30熄灭一小时，以表明对环保公益事业的支持。同时深圳分行还在行内发布了低碳办公系列小贴士，倡导大家节约办公能耗，构建节约型银行。

苏州分行为更好地迎接世博、宣传世博、服务世博，组织开展了骑自行车迎世博活动，让广大员工通过骑车接力赛方式，较好地感受、体验和宣传了世博“城市，让生活更美好”的主题精神。



浙江温州分行青年团员积极参与植树活动
Young Youth League members from Wenzhou Branch, Zhejiang province, plant trees



陕西咸阳分行开展“绿色家园，从我做起”
共同签约主题活动
Employees from Xianyang Branch, Shaanxi province, signed their names on the commitment letters with the theme of "green family to begin with me"

Environmental Responsibility

Promoting Conservation Office

In response to the requirements for “constructing a resource-saving society”, the Bank makes great efforts to improve its resource utilization efficiency, perfect green office-related rules and regulations and reduce resource and energy consumption, with stress laid on saving resources and energy, as well as realizing comprehensive resource utilization.

Paperless office

The Integrated System of Office Information system (SOI) has been promoted in the Bank and electronic operation of document management was achieved. All documents input by one person can be saved permanently and shared by all employees. This greatly improved work efficiency and reduces office expense, and also effectively reduces the consumption of such easily-consumed elements, such as paper.

Video conferences

The Bank has sped up the establishment of the video conference system for regular meetings so as to improve efficiency in office and save travel expense. So far, the video conference system has been installed in all tier-2 branches and some sub-branches.

Energy-Saving Concept

The Bank launched diversified activities to promote energy-saving concept across the bank, and formulated and implemented plans to reduce energy consumption and avoid resource waste. We also used green and environment-friendly materials in office renovation and outlet rebuilding. Great strides were taken to promote a concept of “low-carbon living” and “green travelling”.

Taking Environmental Protection Initiatives

We encourage our employees to actively participate in a variety of environmental protection activities to fulfill the philosophy of maintaining a green environment and protecting our earth.

Case:

Ningxia Branch actively participated in voluntary planting and farmland construction activities. In 2010, more than 4,800 man-times were involved in environment-friendly activities, and more than RMB500 thousand was invested in afforestation, including 5 tree planting projects.

On June 5, 2010 (the World Environment Day), more than 50 employees from our Hunan Branch participated into a public benefit activity with the name of “City-wide running with the aim of protecting the mother river”, to publicize environmental protection knowledge, display our image and protect Lishui River, the mother river of Zhangjiajie, in action.

On March 27, 2010, Shenzhen Branch turned off the advertising board on the top of its office building and all the lights in the building for one hour from 8:30 through 9:30 pm in support of environmental protection activities. Moreover, the Branch also distributed low-carbon office tips to its employees to remind them of saving resources and building an energy-saving bank.

With the purpose of showing our warm welcome to Shanghai World Expo, promoting the Expo around ordinary people and providing high-quality services to the Expo, employees in our Suzhou Branch conducted a bicycle relay activity to show our commitment to the spirit of the Expo that “City presents better life”.



Outlook

Appendix: Social Evaluations and Honors
Independent Assurance Report
Index of GRI Indicators (G3)

未来展望

附录：社会评价及荣誉奖项
独立鉴证报告
GRI指标索引 (G3)

未来展望

刚刚过去的2010年，农行人风雨兼程、辛勤耕耘，在建设现代商业银行、更好地履行企业公民社会责任方面迈出了重要步伐。2011年，在新的历史起点上，本行将围绕打造优秀大型上市银行目标，进一步深化改革、加快发展、夯实基础，力争在重点领域和关键环节取得新的突破，更为广泛深入地实现金融服务的社会功能，激发企业的社会价值创造潜能，努力实现社会贡献的最大化，以更加优异的业绩回馈国家、回馈股东、回馈客户、回馈社会，为服务民生、促进社会和谐贡献更大力量。

责任视点 Point of Responsibility	2011年关键目标 Key Objectives in 2011
责任管理 Responsibility Management	1. 研究制定农业银行社会责任战略规划，梳理社会责任指标 Analyze and formulate the Bank's strategic plan for social responsibility and reorganize its social responsibility targets; 2. 进一步完善社会责任管理体系，建立管理标准 Further improve its social responsibility management system and establish management standard; 3. 加强社会责任培训，提高全体员工的责任意识 Intensify training programs on social responsibility and strengthen the employees' sense of responsibility; 4. 促进与利益相关方的沟通与反馈 Enhance communication with stakeholders and listen to their feedbacks.
经济责任 Economic Responsibility	1. 进一步创新和深化“三农”金融服务 Step up financial innovation and promotion for Sannong (Agricultural, Rural Areas and Farmers) Business; 2. 围绕“十二五”规划，大力支持国家重点工程、中小企业和民生工程发展 Strengthen supports to national key projects, SMEs and projects for people's well-being in line with the 12th Five-year Plan; 3. 继续推进公司治理机制建设，维护股东权益 Continue to improve corporate governance so as to protect shareholders' benefits; 4. 进一步健全风险管理体系，强化全面风险管理 Further improve risk management system and strengthen risk management in all respects.

Outlook

In 2010, the Bank worked diligently and made great efforts to construct a modern commercial bank and to better fulfill its social responsibility. In 2011, with a new historical starting point and a view towards building a leading listed commercial bank, we will continue to deepen the reform, accelerate the development, strengthen the foundation, so as to make new breakthroughs in important areas and key points, and to realize the social function of financial services in a broader and deeper scope. Great effort will be made to encourage the bank to produce more social value, to maximize its contribution to society, and to create more returns for the state, our shareholders, clients and society as a whole. The Bank will do its utmost to serve the people and promote social harmony.

责任视点 Point of Responsibility	2011年关键目标 Key Objectives in 2011
社会责任 Social Responsibility	1. 加大金融产品和服务创新力度，保持较高的客户满意度 Step up product and service innovation to maintain high customer satisfaction; 2. 完善员工发展通道，为员工创造更多的职业培训机会，保障员工权益 Enlarge employee development channels, create more occupational training opportunities for employees, and protect employees' rights and interests; 3. 积极参与公益实践，推进志愿者行动，加强金融知识普及 Actively participate in public benefit activities, promote volunteer activities and popularize financial knowledge.
环境责任 Environmental Responsibility	1. 继续深入实施绿色信贷，创新低碳金融产品 Step up efforts on green credit construction and low-carbon product innovation; 2. 进一步加快推进电子化建设，减少碳足迹 Further accelerate e-Banking construction and reduce carbon emission; 3. 持续建设节约型农商行 Continue to build an energy-conservation bank; 4. 积极组织环保活动，开展环保项目 Actively organize environmental protection activities and projects.



附录：社会评价及荣誉奖项

社会评价

感谢农业银行向青海玉树地震灾区捐赠人民币壹仟万元整，为慈善事业做出贡献。

——中华慈善总会

农业银行为“绿化长江 重庆行动”活动捐款伍佰万元，感谢农业银行为长江两岸绿化和国家生态建设事业做出的重要贡献。

——全国绿化委员会、国家林业局、中国绿化基金会、重庆市人民政府

农业银行具有战略眼光，招聘大学生“村官”工作具有很强的导向性、示范性和创新性，是对中组部大学生“村官”计划的有力支持。

——中组部部务委员兼组织二局局长陈向群

感谢中国农业银行长期以来，尤其是近几年对我区“三农”工作、安居工程建设的大力支持。

——西藏自治区党委书记张庆黎

农业银行有一句广告词叫‘大行德广，伴您成长’，宁夏分行模范地实践了这一点。我代表自治区党委对宁夏分行积极服务“三农”，推动农村经济发展做出的重要贡献表示衷心感谢！

——宁夏回族自治区党委书记陈建国

玉树发生地震后，农业银行玉树分行是最早恢复营业的金融单位，你们急群众之所急，解抗震救灾之所难，全力以赴地开展工作，保障了抗震救灾的正常运转。为灾区恢复生活、生产提供了资金和服务支持，体现了农业银行强烈的社会责任意识。

——青海省省委书记强卫

感谢农业银行多年来对山西“三农”的支持。特别是2010年采取的四项措施，都是农民所盼、农业企业所需，省政府非常赞成，全力支持。

——山西省副省长刘维佳

Appendix: Social Evaluations and Honors

Social Evaluations

We would like to express our heartfelt gratitude to Agricultural Bank of China for devoting RMB10 million to the earthquake-stricken area in Yushu, Qinghai province, and other contributions the Bank made to charitable undertakings.

—— China Charity Federation

Our gratitude goes to Agricultural Bank of China for its RMB5 million donation to the program of “Take action to afforest the Yangtze River in Chongqing”, and its significant contribution to afforestation at both banks of the Yangtze River and other national ecological construction.

—— National Afforestation Committee, State Forestry Administration,
China Green Foundation, Chongqing Municipal People’s Government

Agricultural Bank of China’s strategic recruitment of college student “village officials” is strongly constructive, demonstrative and innovative and is a great support to the college student “village officials” Plan initiated by the Organization Department of the Central Committee of the Party.

—— Chen Xiangqun, Department Commissary and the Director General of
No. 2 Organization Bureau of the Organization Department of the Central Committee of the Party

I would like to deliver my thanks to Agricultural Bank of China for its long-term (particularly in recent years) great support to our work on agriculture-related issues and comfortable housing project construction.

—— Zhang Qingli, Secretary of the Party Committee in Tibetan Autonomous Region

Ningxia Branch of Agricultural Bank of China is a best model in implementing its slogan of Together We Achieve. I, on behalf of the Party Committee in Ningxia Hui Autonomous Region, express my heartfelt thanks to Ningxia Branch, ABC, for services they made to support agriculture, rural area and farmers as well as its great contributions to promote economic development in rural areas.

—— Chen Jianguo, Secretary of the Party Committee in Ningxia Hui Autonomous Region

After the Yushu earthquake, Agricultural Bank of China Yushu Branch is the first financial institution opening for business. The bank was eager to meet the needs of the masses and made great efforts to address all the difficulties to assure the smooth development of all the earthquake relief work. The fund and service ABC provided to support recovery in disaster areas reflect the strong sense of social responsibility.

—— Qiang Wei, Secretary of the Party Committee in Qinghai Province

Thanks to Agricultural Bank of China for its long-term support to agriculture-related issues in Shanxi. Particularly, the four measures taken by the Bank in 2010 met the needs of farmers and rural enterprises. We highly appreciate what ABC has done for rural residents and SMEs.

—— Liu Weijia, Vice Governor of Shanxi Province



附录：社会评价及荣誉奖项

农业银行在履行服务“三农三牧”、大力支持自治区农牧业和县域经济发展中，发挥了主要的金融服务支撑作用。

——内蒙古自治区政府副主席布小林

农业银行为实施千亿斤粮食产能工程，为保证今年春耕生产做出了积极努力，谨表感谢。

——黑龙江省副省长杜家毫

农业银行在服务“三农”上，不仅有明确的要求，而且有实实在在的举措和保障措施，成效明显。望持续推进，不断创新，再创新业绩。

——福建省副省长张志南

农业银行结合四川实际创造性开展工作，成为全省存款规模最大、新增贷款最多的银行，为支持灾后重建和加快发展作出了重要贡献。

——四川省副省长黄小祥

农业银行在支持教育事业上是“有眼光、有远见、讲政治的银行”，希望在新的一年里继续努力，为云南教育事业的发展做出新的贡献。

——云南省副省长高峰

2010年2月15日中央电视台新闻联播“记者新春基层行”栏目播出“农民新春不贴对联只挂横幅”的新闻，报道广西百色田东中平村村民春节期间不贴春联，专门拉起“感谢田东农行支持”横幅，感谢农行各项惠农政策给当地农民带来的实惠。

——广西壮族自治区百色市田东县中平村村民

Appendix: Social Evaluations and Honors

Agricultural Bank of China plays a leading role in providing financial services to agriculture-related and livestock husbandry-related economy as well as county economy in the autonomous region.

—— Bu Xiaoling, Vice Chairman of Inner Mongolia Autonomous Region

Agricultural Bank of China played a proactive role in guaranteeing this year's spring plowing production and in implementing the State's 100 billion grain production project.

—— Du Jiahao, Vice Governor of Heilongjiang Province

line with clear goals Agricultural Bank of China sets for rural financial services, it made practical and effective measures to achieve these goals. It is expected that ABC can continue to do this and achieve more success with product and service innovation.

—— Zhang Zhinan, Vice Governor of Fujian Province

Based on the actual situation in Sichuan province, Agricultural Bank of China took a variety of innovative measures to develop its business. It has become the biggest depository and new-loan lender in Sichuan, and has made significant contribution to the post-disaster reconstruction and economic development.

—— Huang Xiaoxiang, Vice Governor of Sichuan Province

Agricultural Bank of China has “political and farseeing insight” in supporting education development and is expected to continue making new contributions to Yunnan's education undertaking.

—— Gao Feng, Vice Governor of Yunnan Province

Traditionally, Chinese people paste couplets during the Spring Festival to express their New Year greetings. But in this Chinese New Year, a special report was broadcasted on a CCTV News with the theme that farmers in Tiandong Town of Guangxi province hang a banner of “Heartfelt gratitude goes to Agricultural Bank of China Tiandong Branch” to express their happiness with all the favorable policies ABC gives to them.

—— Farmer of Zhongping Village, Tiandong County, Baise, Guangxi Zhuang Autonomous Region

附录：社会评价及荣誉奖项

荣誉奖项一览表

社会责任类

评奖机构	荣誉奖项
中共中央、国务院、中央军委	• 青海省玉树分行荣获“全国抗震救灾英雄集体”
中共中央、国务院	• 上海分行黄浦城隍庙分理处荣获“上海世博会先进集体”
中国金融工会全国委员会	• 上海分行荣获“宣传世博 服务世博”优秀工会
中国银行业协会	• “中国银行业世博金融服务系列活动”组织奖
金融时报社 中国社科院金融研究所	• 年度最佳“三农”服务银行
中国电子商务协会 中国金融产业联盟	• 三农金融服务突出贡献奖
中国高新技术产业开发区协会 金融时报	• 2010中国低碳新锐银行奖
中国中小企业协会	• 2010年度优秀中小企业服务机构
第一财经	• 2010第一财经·中国企业社会责任榜 – 优秀实践奖
21世纪经济报道	• 第七届中国最佳企业公民大奖
凤凰网、凤凰卫视	• 最佳履行社会责任银行
首席财务官	• 最佳社会责任奖 • 最佳绿色银行奖
中华英才网	• 全国最佳雇主TOP50 • 金融行业最佳雇主TOP10 • 华北区最佳雇主TOP50
金融理财	• 2010年“金牌理财”TOP10最佳中小企业银行
Global Finance	• 2010中国之星—中国最佳农村金融银行 (Best Rural Finance Bank)

Appendix: Social Evaluations and Honors

Honors and Awards

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Social Responsibility

Awarding Agencies	Honors and Awards
The CPC Central Committee, the State Council and the CPC Central Military Commission	Yushu Branch in Qinghai Province won the honor of "Heroic Group in Earthquake Relief"
The CPC Central Committee and the State Council	Huangpu Chenghuangmiao Banking Office of Shanghai Branch won the honor of "Model Institution Contributing to the Successful Hosting of Shanghai World Expo"
National Committee of Chinese Financial Workers' Union	Shanghai Branch was awarded the title of Excellent Labor Union in "Publicizing and Serving the World Expo"
China Banking Association	Best Organizer of "Financial Service Series Activities of China Banking Sector for the World Expo"
Financial Times and Financial Research Institute of Chinese Academy of Social Sciences	Annual Best Bank Serving Agriculture, Rural Areas and Farmers
China Electronic Commerce Association and China Electronic Finance Industrial Alliance	Award for Outstanding Contribution in Financial Service to Agriculture, Rural Areas and Farmers
China Association of Science and Technology Industry Parks and Financial Times	China Low-carbon Outstanding Bank 2010
China Association of Small and Medium Enterprises	Excellent Service Institution for SMEs 2010
China Business News (CBN)	Outstanding Practice Award – 2010 Chinese Corporate Social Responsibility Billboard
21st Century Business Herald	7th China Best Corporate Citizen Award
Ifeng Phoenix Satellite Television	Best Social Responsibility Fulfillment Bank
CFO World	- Best Award for Social Responsibility - Best Award for Green Banking
ChinaHR.com	- Top 50 Employers - Top 10 Financial Employers - Top 50 Employers in North China
Financial Money	Top 10 Best Banks for SMEs 2010
Global Finance	Best Rural Finance Bank – Chinese Stars 2010

附录：社会评价及荣誉奖项

品牌形象类

评奖机构	荣誉奖项
中国企业文化研究会	• 新中国60年最具影响力十大企业精神
新华每日电讯社 中国名牌杂志社	• 品牌入选“中国优秀民族品牌大联展”
亚洲周刊	• 2010年10大银行荣誉奖
人民网	• 2010低碳中国领军品牌奖
WPP集团、BRANDZ	• 最具价值中国品牌50强之一
香港上市公司商会	• 香港公司管治卓越奖
财资	• 2010年度最佳交易奖
Finance Asia	• 中国区最佳交易 (Best China Deal)
《国际金融评论亚洲》(IFR Asia)	• 亚洲区最佳股本交易奖 (Equity Deal)
证券日报	• 2010年中国证券市场IPO创新奖 • 2010年中国证券市场年会金鼎奖
中国联合商报社	• 中国代理保险最佳银行 • 中国代理保险市场最具影响力品牌

业务经营类

评奖机构	荣誉奖项
中国总会计师协会 中国总会计师杂志社	• 财务管理成就奖
中国社科院、中国经营报	• 2010卓越竞争力个人贷款银行
中国人民银行	• 客户关系管理系统—2010年度银行科技发展奖
中国金融认证中心 (CFCA)	• 2010年中国网上银行综合实力奖
Euro Finance 《今日资金管理》杂志	• 2010年度最佳现金和流动性管理奖
证券时报	• 最佳债券承销银行 • 最佳创新银行投行 • 最具成长性银行投行 • 最佳债券承销项目
首席财务官	• 最佳资产托管奖 • 最佳电子银行奖
和讯网	• 最佳投资者公共关系上市公司 • 2010年最具成长性网上银行
网易	• 2010年度最受网民关注电子银行品牌
搜狐网	• 2010年最佳中小企业“加油站”

Appendix: Social Evaluations and Honors

Brand Image

Awarding Agencies	Honors and Awards
China Corporate Culture Institute	Top Ten Most Influential Enterprise Spirits in the 60 years of New China
Xinhua Daily Telegraph, China Famous Brand Magazine	Excellent Chinese National Brand
Asiaweek	Top 10 Honorable Bank Award 2010
People's Daily Online	China Leading Low-carbon Brand 2010
WPP Group, BRANDZ	Top 50 Most Valuable Chinese Brands
Chamber of Commerce of Hong Kong Listed Companies	Hong Kong Corporate Governance Excellence Award
The Assets	Best Deal 2010
Finance Asia	Best China Deal
IFR Asia	Best Asian Equity Deal
Securities Daily	- IPO Innovation Award with China Securities Market 2010 - Golden Tripod Award with China Securities Market 2010
China United Business News	- China Best Insurance Agency Bank - China Most Influential Brand in Insurance Agency Market

Business Growth

Awarding Agencies	Honors and Awards
China Association of Chief Financial Officers and Chief Financial Officers Magazine	Financial Management Achievement Award
Chinese Academy of Social Sciences and China Business Journal	Leading Retail Loan-Extending Bank 2010
People's Bank of China	The Bank's Client Relationship Management System was awarded Science & Technology Development Award for Banks 2010
CFCA	Best China E-Banking Award 2010
Euro Finance and Journal of Fund Management Today	Best Cash and Liquidity Management Award 2010
Securities Times	- Best Bond Underwriting Bank - Best Innovative Investment Bank - Excellent Investment Bank with the largest growth potential - Best Bond Underwriting Project
CFO World	- Best Asset Custody Award - Best E-Banking Award
Hexun	- Listed Company with Best Investor Public Relationship - Fastest Growing E-Banking 2010
NetEase	The Most Popular E-banking Brand among Netizens 2010
Sohu	Best Supporter for Small and Medium Enterprises in 2010

附录：社会评价及荣誉奖项

产品服务类

评奖机构	荣誉奖项
中国人民银行 中国国际金融展组委会	- 金钥匙 – 优秀金融品牌奖 - 金穗C卡（新捷蓝天卡）– 优秀解决方案奖
中国现金管理行业峰会组委会	最佳现金管理产品之星
中国中小企业协会	2010年度优秀中小企业服务产品
中国电子商务协会 中国金融产业联盟	金e顺 – 最具竞争力电子金融品牌奖
金融界	- 金穗喜羊羊与灰太狼联名卡 – 最具时尚力信用卡 - 金穗台湾旅游卡 – 最值得珍藏信用卡 - 金穗环保卡 – 最佳公益信用卡
金融理财	2010年“金牌理财”TOP10最佳零售银行 2010年“金牌理财”TOP10最佳托管银行
南方周末	最佳网上银行品牌创新奖

Appendix: Social Evaluations and Honors

Products and Services

Awarding Agencies	Honors and Awards
People's Bank of China and Organizing Committee of China Internal Financial Exhibition	- The Bank's Gold-Key Retailing Banking brand was awarded the Most Excellent Financial Brand. - The Bank's Kins C Card (New Bluesky Card) was awarded the Best Financial Solution Award
Organizing Committee of Summit Meeting of China Cash Management Industry	Star for Cash Management Products
China Association of Small and Medium Enterprises	Best Services and Products for SMEs 2010
China Electronic Commerce Association and China Electronic Finance Industrial Alliance	The Bank's Gold E-Banking brand is awarded the Most Competitive E-Banking Brand
Financial Circle	- The Kins Card with the theme of Sheep-Wolf was awarded the Most Fashionable Credit Card - Kins Taiwan Tourism Cards were awarded the honor of the Cards with the Largest Collection Value - Kins Green Cards were awarded the honor of the Best Public Welfare Credit Cards
Financial Money	- Financial Money -Top 10 Retail Banks 2010 - Financial Money -Top 10 Custodian Banks 2010
Southern Weekend	Best E-Banking Brand Innovation Award

独立鉴证报告



独立鉴证报告

中国农业银行股份有限公司董事会（以下简称“董事会”）：

我们受中国农业银行股份有限公司（以下简称“农业银行”）董事会的委托，对农业银行编制的自2010年1月1日起至2010年12月31日止的2010年度企业社会责任报告（以下简称“社会责任报告”）中的关键社会责任指标（以下简称“关键社会责任指标”）实施有限保证鉴证程序，并对社会责任报告是否遵循了全球报告组织（“GRI”）发布的《可持续发展报告指南（“G3”）》要求的实质性和包容性原则进行评价。

董事会的责任

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

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

我们的责任

根据与农业银行的约定，我们负责实施有限保证鉴证工作，对社会责任报告中的关键社会责任指标（详见社会责任报告第19页“关键绩效表”）进行有限保证鉴证，并对社会责任报告是否遵循了全球报告组织（“GRI”）发布的《可持续发展报告指南（“G3”）》要求的实质性和包容性原则进行评价，本报告仅为董事会编制（以下简称“独立有限保证鉴证报告”），除此以外，并没有其他责任。我们不会就我们的工作或本独立有限保证鉴证报告的内容，对任何第三方承担任何责任。

鉴证工作的基础

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

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

- 与贵公司负责收集、整理和披露信息的管理层和员工进行访谈，以了解在识别利益相关方、确定关键利益相关方所关注的重大问题方面的程序，以及编制社会责任报告流程的有关控制；
- 通过访谈、查阅相关支持性文件，了解贵公司与利益相关方的沟通机制，利益相关方的期望和需求，贵公司如何落实并回应这些期望和需求；
- 与贵公司确立2010年度企业社会责任报告独立有限保证鉴证工作所包括的关键社会责任指标及相关的评价标准；

独立鉴证报告

- 抽样测试贵公司2010年度关键社会责任指标与我们的工作成果一致性 & 编制社会责任报告流程的有关控制。

鉴证工作的局限性

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

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

同时，有限保证鉴证的范围不包括对农业银行社会责任报告中披露的关键社会责任指标 (详见社会责任报告第30-31页 “关键绩效表”) 以外的其他信息。

结论

根据我们上述的有限保证鉴证工作，我们并没有注意到任何重大事项，使我们相信在社会责任报告中披露的关键社会责任指标存在重大错报；及

根据我们上述的有限保证鉴证工作，我们并没有注意到任何重大事项，使我们相信农业银行编制的社会责任报告不符合GRI (“G3”) 要求的实质性和包容性原则。

其他观察

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

- 农业银行在社会责任报告编制过程中，可以考虑将相关识别、判断的方法与流程制度化并持续完善。
- 农业银行以更多量化的方式表达重要社会责任事项的管理水平，并完善相关指标的信息收集管理。

独立有限保证鉴证报告的使用

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

德勤华永会计师事务所有限公司

2011年3月29日



Independent Assurance Report



Independent Assurance Report

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

We have been engaged by the Board of Directors of Agricultural Bank of China Limited (“ABC”) to perform a limited assurance engagement over key social responsibility indicators (the “Key Social Responsibility Indicators”) included in the Corporate Social Responsibility Report for the financial period from 1 January 2010 and 31 December 2010 (the “Report”). We also evaluated ABC’s compliance with the principles of materiality and inclusivity as set out in Global Reporting Initiative (the “GRI”) G3 Sustainability Reporting Guidelines.

Responsibilities of the Board of Directors

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

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

Our Responsibilities

In accordance with our agreed terms of engagement with ABC, it is our responsibility to express a conclusion on the Key Social Responsibility Indicators (see “Key Performance Indicator Table” included on Page 19 of the Report) and ABC’s compliance with the principles of materiality and inclusivity set out in the GRI G3 Sustainability Reporting Guidelines, based on our work performed; and to report our conclusion solely to the Board of Directors, and for no other purpose. We do not assume responsibility towards or accept liability to any third parties for the contents of this Independent Assurance Report.

Basis of Our Work

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

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

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

Independent Assurance Report

- tested, on a sample basis, the consistency of the Key Social Responsibility Indicators with the findings of our work and the relevant internal controls over the compilation of the Report.

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Limitations of Our Work

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

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

Meanwhile, our work does not include an evaluation of other information disclosed in the Report other than the Key Social Responsibility Indicators (see "Key Performance Indicator Table" on Page 30-31 of the Report).

Our Conclusions

Subject to the limitation of our work, and the work performed and described in the Independent Assurance Report, nothing has come to our attention that causes us to believe that there were any errors that would have a material impact on the Key Social Responsibility Indicators disclosed in the Report; and

Subject to the limitation of our work, and the work performed and described in the Independent Assurance Report, nothing has come to our attention that causes us to believe that the Report was not prepared in compliance with the principles of materiality and inclusivity as set out in GRI G3 Sustainability Reporting Guidelines.

Other Observations

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

- ABC may consider improving the structure and related process for identifying relevant stakeholders, their expectations and needs, and key performance indicators for continuous enhancements.
- ABC may introduce more quantitative means for reporting on its management of social responsibility issues, and may improve the management of the gathering of information relevant to the Key Social Responsibility Indicators.

Restriction on Use

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

Deloitte Touche Tohmatsu CPA Limited

29 March 2011



GRI指标索引 (G3)

编号	内 容	披露页码
战略与分析		
1.1	最高决策者（如总裁、主席或相等的高位）就可持续发展与机构及其战略的关系的声明	P10-21, P28-30
1.2	主要影响、风险及机遇	P28-41
公司概况		
2.1	机构名称	P24-26
2.2	主要品牌、产品及（或）服务	P24-26, P80-82
2.3	机构的营运架构，包括主要部门、营运公司、附属及合营机构	P24-26
2.4	机构总部的位置	P6
2.5	机构在多少个国际营运，在那些国家有主要业务，那些国家与报告所述的可持续发展事宜特别相关	P24-26
2.6	所有权的性质及法律形式	P24
2.7	机构所供应的市场（包括地区细分、所供应的行业、客户（受惠者）的类型）	P24
2.8	机构的规模	P24-30
2.9	汇报期内机构规模、架构或所有权方面的重大改变	P24-25, P40-41
2.10	汇报期内所获得的奖项	P50, P122-126
报告参数		
3.1	信息汇报期（如财政年度/西历年）	P6
3.2	上一份报告的日期	P6
3.3	汇报周期（如每年、每两年一次）	P6
3.4	查询报告或报告内容的联络点	P6
3.5	界定报告内容的过程	P6, P46-48
3.6	报告的界限（如国家、部门、附属机构、租用设施、合营机构、供应商）	P6
3.7	指出任何有关报告范围及界限的限制	P6
3.9	数据量度技巧及计算基准，包括用以编制指标及其它信息的各种估计所依据的假设及技巧	P6
3.12	表列各类标准披露在报告中的位置（标示相关项目的页码及网站连结）	P132-138
3.13	在可持续发展报告附带的认证报告中列出机构为报告寻求外部认证的政策及现行措施	P6, P128-129

Index of GRI Indicators (G3)

No.	Contents	Pages
Strategy and Analysis		
1.1	Statement from the most senior decision maker of the organization (e.g., CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy	P10-21, P28-31
1.2	Description of key impacts, risks, and opportunities	P28-41
Organizational Profile		
2.1	Name of the organization	P25-27
2.2	Primary brands, products, and/or services	P25-27, P81-83
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures	P25-27
2.4	Location of organization's headquarters	P7
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report	P25-27
2.6	Nature of ownership and legal form	P25
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries)	P25
2.8	Scale of the reporting organization	P25-31
2.9	Significant changes during the reporting period regarding size, structure, or ownership	P25, P40-41
2.10	Awards received in the reporting period	P51, P123-127
Report Parameters		
3.1	Reporting period (e.g., fiscal/calendar year) for information provided	P7
3.2	Date of most recent previous report (if any)	P7
3.3	Reporting cycle (annual, biennial, etc.)	P7
3.4	Contact point for questions regarding the report or its contents	P7
3.5	Process for defining report content	P7, P47-49
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers)	P7
3.7	State any specific limitations on the scope or boundary of the report	P7
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report	P7
3.12	Table identifying the location of the Standard Disclosures in the report	P133-139
3.13	Policy and current practice with regard to seeking external assurance for the report	P7, P130-131

GRI指标索引（G3）

编号	内 容	披露页码
公司治理		
4.1	机构的管理架构，包括最高管治机关辖下专责特定事务的各个委员会，例如指定战略或组织监管的委员会	P32
4.2	描述最高管治机关的主席是否兼任行政职位（如有，请说明其在机构管理层的功能及如此安排的原因）	P10-21, P32
4.3	如机构属单一董事会架构，请指出最高管治机关中独立及（或）非执行成员的人数	P32
4.4	股东及雇员向最高管治机关提出建议或经营方向的机制	P32, P46-48, P86-90
4.6	避免最高管治机关出现利益冲突的程序	P32-38
4.7	如何决定最高管治机关成员应具备什么资格及经验，以领导机构的经济、环境及社会项目战略	P28-34
4.8	机构内部订立的使命或价值观、行为守则及关乎经济、环境及社会绩效的原则，以及其实施现况。（包括：1、在机构上下各部门（单位）及各地区的应用程度；2、在国际公认标准之间的关系）	P5, P10-21, P28-30
4.9	最高管治机关对汇报机构如何确定和管理经济、环境及社会绩效（包括相关的风险、机遇），以及对机构有否遵守国际公认的标准、道德守则及原则的监督程序	P32-38
4.11	解释机构有否及如何按谨慎方针或原则行事	P32-41
4.14	机构引入的利益相关群体清单	P46-48
4.15	界定及挑选要引入的利益相关者的根据	P46-48
4.16	引入利益相关者的方针，包括按不同形式及组别引入利益相关者的频密程度	P46-48
4.17	引入利益相关者参与的过程中提出的主要项目及关注点，以及机构如何回应，包括以报告回应	P46-48

Index of GRI Indicators (G3)

No.	Contents	Pages
Governance		
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight	P33
4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, their function within the organization's management and the reasons for this arrangement)	P10-21, P33
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members	P33
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body	P33, P47-49, P87-91
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided	P33-39
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics	P29-35
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation, including: • Are applied across the organization in different regions and department/units; and • Relate to internationally agreed standards	P5, P10-21, P29-31
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles	P33-39
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization	P33-41
4.14	List of stakeholder groups engaged by the organization	P47-49
4.15	Basis for identification and selection of stakeholders with whom to engage	P47-49
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group	P47-49
4.17	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	P47-49

GRI指标索引 (G3)

编号	内 容	披露页码
经济绩效		
EC1	机构产出及分发的直接经济价值，包括收入、营运成本、雇员赔偿、捐献及其它社区投资、留存盈利、支付与资本提供者及政府的款项	P28-30, P54-76, P92
EC2	机构活动因市场环境变化而引起的财务负担及其它风险、机遇	P10-21, P36-38
EC3	机构固定福利计划的赔偿界限	P86-90
EC7	机构在各主要营运地点聘用当地人员的程序，以及在当地社区聘用高层管理人员的比例	P86-90
EC8	机构透过商业活动、实物捐赠或免费专业服务，主要为大众利益而提供的基建投资及服务的发展及影响	P92-100
EC9	机构了解并说明其重大的间接经济影响，包括影响的程度	P54-76
环境绩效		
EN1	所用物料的重量及用量	P106-112
EN6	提供具能源效益或以可再生能源为本的产品及服务的计划，以及计划的成效	P106-112
EN7	减少间接能源耗量的计划，以及计划的成效	P106-112
EN18	减少温室气体排放的计划及其成效	P106-112
EN26	减低产品及服务的环境影响的计划及其成效	P106-112
社会绩效		
LA1	按雇佣类型、雇佣合约及地区划分的雇员总数	P24-26, P86-90
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