中国农业银行普惠金融服务体系与政策要点

Agricultural Bank of China Inclusive Finance Service System and Policy Key Points

本行将全面深入推进“三农”普惠战略，完善普惠金融组织体系、打造长效机制、创新产品服务、推进生态建设、加强消费者保护，让基础金融服务更加普及、各类主体融资更加便利、服务乡村振兴更加到位、发展模式更加健康，努力打造成为国内普惠信贷供给总量最大、客户覆盖面最广、可持续发展能力领先的普惠金融领军银行地位。

The Bank will comprehensively and further advance the strategy of rural and inclusive finance; improve the organizational system for inclusive finance, establish a long-term mechanism, innovate products and services, promote ecosystem development, and strengthen consumer protection; deliver more accessible basic financial services, more convenient financing for various entities and more effective services for rural revitalization, and foster a healthier development model; and strive to build a leading position as a leading bank in inclusive finance with the largest supply of inclusive loans, the broadest coverage of customers and leading capabilities in sustainable development.

一、完善普惠金融服务组织体系

I. Improve the Organizational System for Inclusive Finance Services

本行在董事会设有“三农”金融与普惠金融发展委员会，负责制定普惠金融业务发展战略规划、基本管理制度，审议普惠金融年度经营计划、考核评价办法等。在高管层设有三农及普惠金融事业部管理委员会，负责协调落实董事会关于普惠金融业务发展的战略决策和整体部署。自上而下搭建条线化管理体制，总行按“一部八中心”建立普惠金融服务组织架构，一级分行单独设立普惠普惠金融事业部，分层分类推进普惠金融示范支行建设，提升网点普惠金融服务能力。

The Bank established the County Area Banking Business and Inclusive Finance Development Committee under its Board of Directors, responsible for formulating strategic plans and basic management systems, as well as reviewing annual business plans and evaluation measures for inclusive finance, and established the County Area Banking and Inclusive Finance Division Management Committee under Senior Management, responsible for coordinating and implementing the strategic decisions and overall plans made by the Board of Directors regarding the development of inclusive finance. A top-down line management system has been established. The head office has set up an inclusive finance service organizational structure based on "one department and eight centers". First-tier branches have

separately established inclusive finance departments to promote the development of inclusive finance model sub-branches in a layered and classified manner, thereby enhancing the inclusive finance service capabilities of outlets.

二、打造普惠金融服务长效机制

II. Establish a Long-Term Mechanism for Inclusive Finance Services

持续健全普惠金融发展“五专机制”，从信贷政策、资本管理、资源配置、激励约束、尽职免责等方面倾斜配置资源，不断完善“敢做、愿做、能做、会做”长效机制，构建起支持普惠金融发展的差异化政策制度、业务流程与经营模式。加快专业人才培养，对普惠金融从业人员实行资格认证，分层分类培养客户经理、产品经理等普惠金融人才队伍，为广大市场主体提供贴心、专业、精细的普惠金融服务。

We continuously optimize and improve the "Five Special Mechanisms" for inclusive finance development by allocating resources in areas such as credit policy, capital management, resource allocation, incentive and constraint mechanisms, and accountability exemption. We continuously refine the long-term mechanism of "dare to act, be willing to act, be able to act, and know how to act", and establish a comprehensive set of differentiated policies, business processes, and operating models that support the development of inclusive finance. We

continuously accelerate the cultivation of specialized system talent, implement qualification certification for inclusive finance practitioners, and foster a tiered and categorized workforce of relationship managers, product managers, and other inclusive finance professionals to provide considerate, professional and refined inclusive financial services to a wide range of market entities.

三、创新完善普惠金融产品服务

III. Innovate and Improve Inclusive Finance Products and Services

深度运用大数据、人工智能技术对小微市场主体实施多维度、多场景精准画像，持续推出并不断丰富信用类、增信类、产业链类三大数字化产品线，形成了拳头产品优势明显、总行通用和分行特色相互补充的产品体系。拓展覆盖网上银行、手机银行、微信等渠道的全天候、智能化线上服务，打造线上小微企业金融服务平台“普惠 e 站”。主动下沉服务重心，不断提升基础金融服务水平，目前全行 2.3 万家网点均可提供普惠金融服务，其中县域网点 1.26 万个，是全国唯一一家在全部县域都有网点的商业银行。

We deeply leverage big data and artificial intelligence technologies to implement multi-dimensional, multi-scenario precise profiling of micro and small market entities, continuously launch and further enrich three digital product

lines—credit-based, credit-enhancement-based, and supply chain-based. This has resulted in a product system characterized by prominent core product advantages, with general products from the head office complementing branch-specific features. We expand coverage of all-weather, intelligent online services across channels such as online banking, mobile banking, and WeChat to build the online financial service platform for small and micro enterprises "Inclusive E-Station". We proactively lower the service focus to continuously improve the level of basic financial services. Currently, all 23,000 branches across the bank provide inclusive financial services, including 12,600 outlets in County Areas, making it the only commercial bank with outlets in all county-level administrative regions in China.

四、建设普惠金融服务生态

IV. Build an Inclusive Finance Service Ecosystem

在相关政府部门大力支持下，引入工商、税务、会计、征信、流水等多元数据，进一步提升普惠金融服务精准性和有效性。与各级政府性担保机构、农担机构合作创新产品和服务模式，缓解普惠小微群体缺担保、缺抵押困难。与相关部门合作加强乡村振兴金融服务，围绕农业产业发展、农业科技、乡村旅游等领域开展信贷直通车活动。

With the strong support of relevant government departments, diverse data sources including business registration,

tax, accounting, credit reporting, and transaction flows were introduced to further enhance the precision and effectiveness of inclusive financial services. The Bank has collaborated with government-backed guarantee institutions and agricultural guarantee institutions to innovate product and service models, thereby alleviating the difficulties faced by inclusive micro and small enterprises in obtaining guarantees and collateral. The Bank has collaborated with relevant departments to strengthen financial services for rural revitalization and carry out "Credit Express" activities in areas such as agricultural industry development, agricultural technology, and rural tourism.

五、加强金融消费者权益保护

V. Strengthen the Protection of Financial Consumer Rights and Interests

坚持以人民为中心的价值取向，将消费者权益保护（以下简称“消保”）工作融入公司治理、企业文化建设和经营发展战略，以“大消保”理念深入推进“全行管消保，全行为消保工作负责”格局建设。积极开展“千企万户大走访”行动，开展金融知识宣传教育活动，提升消费者金融素养和风险防范能力。

Adhere to the people-centered value orientation, we integrate consumer interests protection (hereinafter referred to as "consumer protection") into corporate governance, corporate

culture construction and business development strategies. Guided by the concept of “comprehensive consumer protection”, we advanced the construction of the pattern of “the bank-wide management of consumers’ interests protection, and the bank-wide responsibility for consumers’ interests protection”. We actively carry out the "Visits to Thousands of MSEs" campaign, conduct financial knowledge education and publicity activities, and continuously enhance consumers' financial literacy and risk prevention capabilities.