

四、资格审查

1、营业执照副本；



中国农业发展银行河南省分行转授权书(正本)

〔2026〕基转1号

各市分行、济源市支行:

41006864260302

根据《中国农业发展银行直接授权书(〔2026〕基16号)》及《中国农业发展银行行长授权管理办法(2023年修订)》(农发银规章〔2023〕12号)相关规定,经省分行行办会审定,授权各二级分行行使相关经营管理权限(详见附件),济源市支行行使所有可转授县级支行权限及明确转授济源市支行权限。

本授权书自2026年3月1日起生效,至下一年度基本授权生效之日终止。你行应严格执行省行授权权限,严禁超授权、违规转授权,并严格检查监督辖内授权执行情况。

附件:中国农业发展银行河南省分行二级分行权限

中国农业发展银行
河南省分行(公章)



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附件

中国农业发展银行河南省分行 二级分行权限

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第一部分 信贷类业务

一、信用评级审批权限

(一) 客户信用评级审批权限。

1. 采用模型评级的客户信用评级。

符合以下情况之一，二级分行审批采用模型评级的客户信用等级：

- (1) 储备调控类客户信用评级。
- (2) L9 级（含）以下公用事业类客户信用评级。
- (3) L10 级（含）以下一般大中型企业、小企业、金融机构、机关事业单位客户信用评级。
- (4) L11 级（含）以下新组建企业、专业担保公司客户信用评级。
- (5) 涉及评级下翻且下翻后满足（2）-（4）情况之一的客户信用评级。

符合以下情况之一，由省级分行审批。

- (1) 同一评级年度内，重评结果高于原等级的客户信用评级。
- (2) 涉及评级上翻的客户信用评级。
- (3) 开展资金交易类业务的省级分行级金融机构客户信用评级。
- (4) 总行级战略合作客户。

2. 采用直接评定的客户信用评级。

二级分行审批仅办理中央政府储备和调控贷款第一类业务的客户信用评级（办理国家储备肉、糖、化肥、羊毛贷款业务的，仅限承担政府全额补贴的客户）。其中，仅有政策性挂账贷款的客户、中国储备粮管理集团有限公司的各直属企业，客户信用评级审批权限可转授权县级支行。

符合以下情况之一，由省级分行审批。

涉及国家秘密的客户、纳入小微企业租金贷模式的下游小微企业、仅办理城中村改造专项借款的客户、现有模型与客户情况不适用、总行相关规定明确由省级分行完成审批的客户信用评级。

（二）客户违约认定审批权限。

二级分行审批采取人工认定方式的客户违约认定。

（三）地方综合财力分析等级审批权限。

二级分行审批由县级支行和二级分行发起，地方综合财力分析等级结果为2级-5级的权限。

符合以下情况之一，由省级分行审批。

（1）涉及分析等级结果上翻的地区。

（2）在同一分析年度内，重评结果高于原等级的地区。

（3）县级支行和二级分行发起，地方综合财力分析等级结果为1级。

二、客户（非金融机构）授信限额审批权限

客户授信限额的审批权限可剔除低风险业务、城中村改造专项借款、新型政策性金融工具占用额度。

（一）单一法人客户（非金融机构）授信限额基础审批权限。

1. 低风险业务授信额度审批权限。

二级分行审批除国家储备肉贷款、国家储备糖贷款、国家战略物资储备贷款以及其他品种储备贷款支持的财政全额兜底的省级能源资源储备占用的授信额度外非金融机构单一法人客户的低风险业务授信额度，以及对应的客户统一授信限额及调整。

2. 非低风险业务授信额度审批权限。

2.1 一般单一法人客户授信限额审批权限。

仅有以下一项或多项的，由二级分行审批。

（1）仅有存量固定资产专项授信额度的客户。

（2）按余额法核定授信限额的客户。

（3）仅有利于办理在国家和省级粮食交易中心参与国家或地方政策性粮食拍卖、采用竞拍贷模式的调销贷款，且在 5000 万元人民币以下的粮棉油收购调销专项授信额度。二级分行审批前报粮棉油客户处备案。新准入客户（包括上年度未使用粮棉油收购调销贷款的客户）授信限额由省分行审批。

（4）对客户仅有粮棉油收购调销专项授信额度，采用粮食收购贷款信用保证基金模式或地（市）级及以上政府性融资担保机构担保或房地产抵押或国有企业担保等符合要求的风险防控措施，二级分行审批前报粮棉油客户处备案后，可执行以下授信

限额审批权限：

①洛阳、三门峡、焦作、南阳等 4 家二级分行审批 8000 万元人民币以下的客户。

②新乡、濮阳、漯河、平顶山、驻马店市、信阳、安阳、开封、许昌等 9 家二级分行审批 6400 万元人民币以下的客户。

③周口、鹤壁、商丘等 3 家二级分行审批 4000 万元人民币以下的客户。

新准入客户(包括上年度未使用粮棉油收购调销贷款的客户)授信限额由省分行审批。

对有以下情况之一的二级分行，取消该项转授权。

一是辖内客户存在上年度未实现年度“双结零”；

二是上年度以来粮棉油贷款出现 1 亿元以上不良贷款或不良贷款“双升”。

2.2 普惠型小微企业单一法人客户授信限额审批权限。

二级分行审批 1000 万元人民币以下提供全额房地产抵押(工业房地产除外)、抵质押价值较上年不弱化，或由地(市)级及以上政府性融资担保机构全额担保的，且授信限额不超过上年的存量普惠型小微企业客户授信限额。二级分行审批普惠型小微企业的授信限额，相应贷款发放前需报备省分行主管处室同意。

(二) 省内集团客户(非金融机构)授信限额基础审批权限。

1. 低风险业务授信额度审批权限。

二级分行审批除国家储备肉贷款、国家储备糖贷款、国家战略物资储备贷款以及其他品种储备贷款支持的财政全额兜底的

省级能源资源储备占用的授信额度外省内集团客户及成员企业的低风险业务授信额度,审批低风险业务授信额度**对应的**省内集团客户统一授信限额及调整,以及**对应的**成员企业统一授信限额及调整。

2. 非低风险业务授信额度审批权限。

仅有以下一项或多项的,由二级分行审批,其中二级分行担任主办行的,由主办行审批;省级分行担任主办行的,可由省级分行主管前台业务部门指定一家二级分行审批;总行担任主办行的除外。

(1) 仅有存量固定资产专项授信额度且全部为已审批贷款占用的授信额度。

(2) 按余额法核定客户授信限额。

(3) 对二级分行辖内集团客户仅有粮棉油收购调销专项授信额度,采用粮食收购贷款信用保证基金模式或地(市)级及以上政府性融资担保机构担保或房地产抵押或国有企业担保等符合要求的风险防控措施,二级分行审批前报粮棉油客户处备案后,可执行以下授信限额审批权限:

①洛阳、三门峡、焦作、南阳等4家二级分行审批8000万元人民币以下的客户。

②新乡、濮阳、漯河、平顶山、驻马店、信阳、安阳、开封、许昌等9家二级分行审批6400万元人民币以下的客户。

③周口、鹤壁、商丘等3家二级分行审批4000万元人民币以下的客户。

新准入客户(包括上年度未使用粮棉油收购调销贷款的客户)授信限额由省分行审批。

对有以下情况之一的二级分行，取消该项转授权。一是辖内客户存在上年度未实现年度“双结零”；二是上年度以来粮棉油贷款出现1亿元以上不良贷款或不良贷款“双升”。

(4) 二级分行审批本行辖内集团客户仅有利于办理在国家或省级粮食交易中心参与国家或地方政策性粮食拍卖、采用竞拍贷模式的调销贷款，且在5000万元人民币以下的粮棉油收购调销专项授信额度。二级分行审批前报粮棉油客户处备案。新准入客户(包括上年度未使用粮棉油收购调销贷款的客户)授信限额由省分行审批。

3. 省内集团成员企业授信限额审批权限。

(1) 省内集团客户统一授信限额转授权二级分行审批的，其成员企业的授信限额由二级分行审批。

(2) 符合“单一法人客户授信限额审批权限可转授权二级分行”范围的，其授信限额由二级分行审批。

(三) 跨省集团客户(非金融机构)授信限额基础审批权限。

1. 低风险业务授信额度审批权限。

二级分行审批除国家储备肉贷款、国家储备糖贷款、国家战略物资储备贷款以及其他品种储备贷款支持的财政全额兜底的省级能源资源储备占用的授信额度外跨省集团客户及成员企业的低风险业务授信额度，审批低风险业务授信额度对应的跨省集团客户统一授信限额及调整，以及对应的成员企业统一授信限额及调整。

2. 跨省集团客户成员企业授信限额审批权限。

符合“非金融机构客户单一法人授信限额审批权限可转授权二级分行范围”的，其授信限额由二级分行审批。

(四) 政策要求

	政策要求		权限要求
政策要求	1. 超测算值核定	(1) 按照《中国农业发展银行客户统一授信限额核定细则(2024年修订)》(农发银规章〔2024〕87号): ①对于统一授信限额和第三类业务授信限额(如需核定)不超过测算值的客户,可超测算值核定分项额度。原有权审批行为二级分行的,提至省级分行审查、审议和审批。 ②对于除政府储备调控授信额度项下业务外仅办理按风险度管理的粮棉油收购贷款、粮棉油调销贷款的单一法人客户,可超测算值核定客户统一授信限额或分项额度。原有权审批行为二级分行的,经二级分行调查、审查、审议、有权审批人同意后,报省级分行有权审批人审批。	上调审批层级
		(2) 按照《关于进一步明确客户统一授信限额管理要求的通知》(农发银办函〔2025〕281号): 对于总行及省级分行战略合作客户、总行名单制管理的重点客户,若确需且有合理原因,经审议后,在风险可控的情况下,可超测算核定统一授信限额,原有权审批行为二级分行的,须提至省级分行审批。	上调审批层级
	2. 超过集中度控制线	按照《关于进一步加强集团客户管理的通知》(农发银办〔2024〕69号): 严格控制单一集团客户区域授信集中度,对超出控制线的,原则上在该省不得审批新增授信业务,确需新增的报总行审批。为落实党中央、国务院批准的重大项目或专项任务等,总行有特别规定的,可从其规定。	上收总行审批
	3. 客户风险早期纠正硬约束	按照《中国农业发展银行客户风险早期纠正硬约束管理办法》(农发银规章〔2025〕87号): 对红色和黄色预警客户,由省行审批。	限制使用授权
	4. 其他	总行有明确文件规定的其他情形。如总行信贷制度政策文件或者关于限制使用授权等规定发生调整,授权相关要求相应调整。	/

三、流动资金贷款审批权限

如无特别说明,本部分流动资金贷款的审批权限是指新审批的线下流动资金贷款业务审批权限。不包括:无还本续贷、全部收回再贷、已审批贷款事项变更、贷款展期、贷款重组、存量管理业务等非新审批流动资金贷款;不含线上贷款业务;不含国际贸易融资表内业务等。均为单笔流动资金贷款业务的审批权限。

(一) 第一类业务流动资金贷款审批权限。

二级分行审批除国家储备肉贷款、国家储备糖贷款、国家储备化肥贷款、国家战略物资储备贷款、国家储备羊毛贷款、地方储备化肥贷款、地方储备糖贷款、地方储备肉贷款和其他品种储备贷款外第一类业务流动资金贷款。

(二) 第二类业务流动资金贷款审批权限。

1. 粮棉油收购贷款、粮棉油调销贷款审批权限。

符合以下情况之一,可由二级分行审批。

(1) 对非循环使用的粮棉油收购、粮棉油调销贷款,采用粮食收购贷款信用保证基金模式或地(市)级及以上政府性融资担保机构担保或房地产抵押或国有企业担保等符合要求的风险防控措施,二级分行审批前报粮棉油客户处备案后,可执行以下授信限额审批权限:

① 洛阳、三门峡、焦作、南阳等 4 家二级分行审批 8000 万元人民币以下的客户。

② 新乡、濮阳、漯河、平顶山、驻马店、信阳、安阳、开封、许昌等 9 家二级分行审批 6400 万元人民币以下的客户。

③周口、郑州、鹤壁、商丘等 4 家二级分行审批 4000 万元人民币以下的客户。

新准入客户(包括上年度未使用粮棉油收购调销贷款的客户)授信限额由省分行审批。

(2) 二级分行审批总行战略合作客户、省级分行战略合作客户(仅指单一法人客户或集团成员企业为总行或省级分行战略合作客户)且单笔 8000 万元人民币以下循环使用的粮棉油收购贷款。

2. 除粮棉油收购调销外的其他流动资金贷款审批权限。

对全额抵押的,或由地(市)级及以上政府性融资担保机构全额担保的,或采取全国棉花交易市场出具的棉花仓单质押方式的粮棉油流通、粮棉油加工、粮棉油种植短期流动资金贷款,执行以下权限:

(1) 洛阳、三门峡等 2 家二级分行审批单笔 5000 万元人民币以下粮棉油流通贷款、粮棉油加工贷款、粮棉油种植贷款。

(2) 濮阳、信阳、安阳、许昌等 4 家二级分行审批单笔 4000 万元人民币以下粮棉油流通贷款、粮棉油加工贷款、粮棉油种植贷款。

(3) 郑州、开封、平顶山、漯河、鹤壁、新乡、焦作、商丘、周口、驻马店、南阳等 11 个二级分行审批单笔 1500 万元人民币以下粮棉油流通贷款、粮棉油加工贷款、粮棉油种植贷款。

新准入客户贷款由省分行审批。审批的同一客户同一业务分类的流动资金贷款,在 60 个自然日内相加视为一笔管理。

(三) 政策要求。

	政 策 要 求		权限要求
政策要求	1. 涉密贷款	涉密贷款（涉密贷款的定义与范围以总行相关规定为准） 由总行审批。 其中，党中央、国务院交办或批准的重大项目、专项任务以及国家级规划的重大项目、边境地区纳入省级规划的重点项目，向总行主管前台业务部门报备同意后可执行审批权限。	上收总行审批
	2. 超过集中度控制线	按照《关于进一步加强集团客户管理的通知》（农发银办〔2024〕69号）： 严格控制单一集团客户区域授信集中度，对超出控制线的， 原则上在该省不得审批新增授信业务，确需新增的报总行审批。 为落实党中央、国务院批准的重大项目或专项任务等，总行有特别规定的，可从其规定。	上收总行审批
	3. 中介机构参与项目	按照《防范中介机构拉拢腐蚀 严防廉洁风险工作方案》（农发银党办函〔2026〕3号）： 对员工四类关系亲属或近三年离职、退休人员所在中介机构参与的信贷项目， 一律上提一级审批。	上调审批层级
	4. 客户风险早期纠正硬约束	按照《中国农业发展银行客户风险早期纠正硬约束管理办法》（农发银规章〔2025〕87号）： 对红色和黄色预警客户，由省行审批。	限制使用授权
	5. 其他	总行有明确文件规定的其他情形。如总行信贷制度政策文件或者关于限制使用授权等规定发生调整，授权相关要求相应调整。	/

四、非新审批贷款业务审批权限

（一）贷款展期审批权限。

1. 由原贷款审批行审批。
2. 中央储备粮油贷款、国家储备棉贷款、国家临时存储粮油贷款、粮食最低收购价贷款、政策性挂账贷款，展期审批权限可转授县级支行。
3. 地方储备粮棉油贷款、地方储备粮油轮换贷款、地方调控粮油贷款到期后，如原储备、调控计划补贴政策在展期期限内仍能延续，由二级分行审批。

（二）已审批贷款事项变更审批权限。

二级分行审批仅涉及绿色信贷认定比例调减、绿色信贷退出、精准帮扶贷款退出的已审批贷款事项变更。

调出大食物观监测统计口径的贷款，原贷款审批行为省级分行的，由二级分行审批。

五、国际业务审批权限

国际贸易融资业务（含非融资性对外保函业务）审批权限。

（一）审批单笔业务基础权限如下：

单位：亿元人民币

机构等级	类别	L9 级及以上客户	L10 级及以下客户
洛阳、三门峡		1.8	1.35
许昌、安阳、濮阳、信阳		1.44	1.08
郑州、开封、平顶山、漯河、鹤壁、新乡、焦作、商丘、周口、驻马店、南阳		0.6	0.45

（二）国际贸易融资双优业务由二级分行审批。

（三）总行、省级分行战略合作客户以及央企客户，集团客户授信限额已由总行审批的，成员企业国际贸易融资业务由二级分行审批。

六、线上业务审批权限

（一）农发智贷“中储e贷”审批权限。

1. 信用评级、客户授信限额审批权限。按照政策规定，由线上自动化生成的，不涉及审批权限；采用线下内部评级系统进行客户信用评级、信贷管理系统测算核定客户授信限额的，按照“信用评级审批权限”、“客户授信限额审批权限”执行。业务可转授权的，客户信用评级与授信限额审批权限一并转授权。

2. 信贷类业务相关权限。

（1）业务方案审批权限。按照“流动资金贷款审批权限”执行。

（2）无还本续贷、贷款展期、已审批贷款事项变更、贷款重组审批权限。按照“非新审批贷款业务审批权限”执行。

3. 放款监督核准权。按照“放款监督核准权”执行。

（二）农发智贷智农（粮）贷业务审批权限。

1. 信用评级、客户授信限额审批权限。由农发智贷平台评级模型、授信模型自动化决策的，不涉及审批权限。采用线下评级、核定授信限额的，按照“信用评级审批权限”、“客户授信限额审批权限”执行。业务可转授权的，客户信用评级与授信限额审批权限一并转授权。

2. 无还本续贷、贷款展期、已审批贷款事项变更审批权限。全部由省级分行审批。符合“非新审批贷款业务”中无还本续贷、贷款展期、已审批贷款事项变更可转授权范围的，由二级分行审批。

3. 放款监督核准权。按照三级行管理的省级分行，由二级分行审批。

七、非贷款类信贷业务审批权限（不含国际、线上、基金业务）

（一）银行承兑汇票业务审批权限。

郑州市分行、开封市分行、洛阳市分行、三门峡市分行、平顶山市分行、许昌市分行、漯河市分行、安阳市分行、鹤壁市分行、新乡市分行、焦作市分行、濮阳市分行、周口市分行、驻马店市分行、南阳市分行、信阳市分行等 16 个二级分行审批银行承兑汇票低风险承兑业务和银行承兑汇票贴现业务。

（二）国内保函业务审批权限。

二级分行审批提供 100%保证金、以优质金融资产全额质押、优质金融机构提供全额担保的非融资类国内保函业务。

本权限不可转授县级支行。

八、政策性基金业务权限

包括政策性基金（中国农发重点建设基金、农发基础设施基金、农发新型政策性金融工具）相关权限（不含相关冒名案件、诉讼案件等权限）。

（一）基金投资管理权限。

1. 抵质押登记管理。

二级分行代表基金公司办理并签署投资项目抵质押登记有关法律文件。

本权限可转授县级支行。

2. 基金权益管理。

一是股东借款模式下，二级分行（含济源市支行）代表基金公司依据协议约定对借款人、项目主体、担保人进行合并（兼并）、分立、减少注册资本，实质性增加债务融资、资产转让或处分、股权变动、对外投资等可能影响债权实现的事项进行审议。本权限不可转授县级支行。

二级分行根据审议意见对外发表意见、出席会议，签署相关法律文件并加盖行名章或基金公司合同专用章。本权限可转授权县级支行。

二是股权投资模式下，二级分行（含济源市支行）代表基金公司根据《公司法》、协议约定对基金权益可能造成重大影响的事项进行审议。本权限不可转授县级支行。

二级分行根据审议意见对外表决、出席会议，办理工商登记、签署相关法律文件并加盖行名章或基金公司合同专用章。本权限

可转授县级支行。

三是二级分行代表基金公司根据《公司法》、协议约定收取分红款、股权收购款、减资款、资金占用成本、借款利息、罚息、复利、违约金等费用（如有），收回投资资金或借款本金。本权限可转授县级支行。

四是发现股东借款项目的借款人或股权投资的被投资企业及其关联方存在侵犯基金权益的，依据协议约定，二级分行代表基金公司提出解除协议，要求借款人或被投资企业立即退回基金投资，并按照协议约定承担资金占用成本及/或违约金。本权限可转授县级支行。

以上合同、协议及其他相关法律文件的签署权，可转授本级行分管投资业务的行领导。

（二）基金资金使用核准权限。

非首次且 500 万元人民币以下的资金使用核准权限由二级分行核准。本权限不可转授县级支行。

九、定价权限

按照总行、省行年度利率定价指引及总行、省行有关定价文件执行。

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十、放款监督核准权

（一）二级分行审批贷款（含国际贸易融资）的放款监督转授权二级分行核准。

（二）除国家储备肉贷款、国家储备糖贷款、国家储备化肥贷款、国家战略物资储备贷款、国家储备羊毛贷款、地方储备化肥贷款、地方储备糖贷款、地方储备肉贷款、其他品种储备贷款和市县储备糖、化肥、肉等储备贷款外的第一类业务流动资金贷款的放款监督可转授县级支行核准。

（三）由县级支行审批的展期业务，其放款监督可转授县级支行核准。

（四）二级分行放款监督核准岗由本行行长担任。由二级分行核准的放款监督，可转授权二级分行分管信贷的行领导核准。

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第二部分 非信贷类业务

一、资金业务审批权限

(一) 定价权限。

人民币存款、大额存单、结算性同业存款、非结算性同业存款定价权限，按照总行年度利率定价指引及其后续总、省分行有关定价文件执行。

(二) 参加地方政府存款招投标业务相关权限。

参加当地政府存款招投标业务，中标后签署相关协议（合同）。

本权限可转授县级支行。

二、国际业务审批权限

（一）对外付汇、结售汇和外汇买卖业务审批权限。

汇款和托收项下的对外付汇（包括已解付款项的退汇）；对客户结汇、售汇、外汇买卖。

本权限可转授外汇业务经办行行长（总经理），并可再转授分管行领导（分管副总经理）。

等值 200 万美元以下业务审批权限可转授经办行国际结算授权人员。

（二）国际结算业务手续费减免优惠确定审批权限。

根据业务量、同业惯例、综合成本及相关优惠政策，建立服务价格减免审批机制，以总行规定费率为最高标准，自行确定国际结算业务手续费，直至减免为 0。二级分行办理国际结算业务手续费减免前，需按照客户或单笔业务形成专题材料，上报省分行产业客户处审核同意。

本权限可转授辖内外汇业务经办行行长（总经理），并可再转授分管行领导（分管副总经理）。

（三）结售汇让点优惠确定审批权限。

在确保综合收益的情况下，参考业务量、同业惯例和总分行平盘价格等成本因素，并建立结售汇让点优惠审批机制，自行确定对客户结售汇价格。二级分行办理结售汇让点优惠前，需按照客户或单笔业务形成专题材料，上报省分行产业客户处审核同意。

本权限可转授辖内各外汇业务经办行行长（总经理）、并可再转授分管行领导（分管副总经理）。

（四）企业大额外汇存款利率确定权限。

企业大额外汇存款利率确定权限，按照总行年度利率定价指引、省分行年度利率定价实施方案，以及总行、省分行有关定价文件执行。

（五）合作办理远期结售汇权限。

向当地外汇管理局申请合作办理远期结售汇资格备案；与当地具备资格银行签订合作办理远期结售汇三方协议；向当地具备资格银行询价并签署、传递相关业务单据；代客办理合作远期结售汇业务并向总行平盘。

本权限可转授辖内各外汇业务经办行。

三、咨询顾问类业务权限

开办信息咨询类业务、现金管理类业务、常年财务顾问业务、投融资顾问业务，并可转授权县级支行。

客户在农发行贷款融资时免收投融资顾问服务费用；对所有农发行客户免收常年财务顾问费。

四、诉讼案件审批权限

（一）主诉案件审批权限。

1.审批标的额 5000 万元人民币（贷款本金，不含利息）以下的主诉案件（不含政策性基金）。

2.审批政策性基金标的额 1 亿元人民币（指投资或借款本金，不含资金占用成本或利息、违约金等其他主诉款项）以下的主诉案件。

3.采用公证债权文书、申请支付令、申请实现担保物权等手段清收不良贷款或政策性基金的主诉案件，行使撤销权和代位权之诉、执行异议之诉、追加被执行人等主诉案件，由诉讼案件管理行审批（仅二级分行为上述案件管理行的）。

（二）被诉案件审批权限。

1.审批标的额 50 万元人民币以下的被诉案件（不含政策性基金）。

2.农发行或代表基金公司作为无独立请求权第三人参加的被诉案件，或被追加为被执行人、被提起执行异议之诉、被第三人提起撤销之诉等被诉案件，由诉讼案件管理行审批（仅二级分行为上述案件管理行的）。

（三）诉讼案件上诉、再审、抗诉审批权限。

对诉讼案件提起上诉、申请再审或提请抗诉等事项，由诉讼案件管理行审批（仅二级分行为上述案件管理行）。

上文所述“诉讼案件管理行”根据诉讼管理相关规定确定。仲裁、破产清算案件审批权限按照上文所述权限执行。

（四）基金公司冒名登记案件办理权限。

以基金公司的名义或分支机构的名义办理冒名登记企业清退及维权事宜，签署清退及维权事宜涉及的相关法律文件，并加盖行名章或基金公司合同专用章，包括但不限于：向冒名登记相关单位或公众、第三方发布有关声明、函件；与相关方进行谈判、磋商；向主管工商登记部门、公安部门或地方政府主管单位反映冒名登记情况、提交相关资料并提出撤销登记、注销、吊销相关主体或变更相关登记等申请；向公安部门就冒名登记情况报案并配合公安部门调查取证，提交相关资料；就冒名登记单位及其他相关方的违约、侵权及其他违法行为聘请律师事务所，确定诉讼、仲裁或刑事控告方案，并提起诉讼、仲裁或刑事控告，案件办理具体权限与“基金公司案件代理权限”的授权内容一致；办理与冒名登记单位清退相关的工商变更登记手续；办理与冒名登记单位清退相关的其他事宜并代为签署、领取所有法律文件。

以上权限及相关合同、协议、其他相关法律文件的签署和加盖行名章或基金公司合同专用章的权限，可转授县级支行。

（五）基金公司案件代理权限。

以基金公司的名义或分支机构的名义按照诉讼管理相关规定代表基金公司处理基金涉诉案件。

本权限及相关法律文件的签署权和加盖行名章或基金公司合同专用章权限，可转授县级支行。

各级行根据诉讼管理相关职责行使案件代理权限。

五、财务事项审批权限

根据有关规定,预算审批权限可授权本级行主管财务负责人、计划财务部门负责人及其他授权人;重大财务项目及大额财务开支须经集体审议。

(一) 财务费用审批权限。

1.在省分行核定指标内,审批人员费用、公用费用、业务宣传费、业务招待费支出。

本权限可转授县级支行。

2.审批二级分行及县级支行50万元人民币(不含)以下营业办公用房修理费预算。

(二) 资本性支出审批权限。

1.审批辖内县级支行原值20万元人民币(不含)以下单项固定资产和土地使用权出租事项。

2.审批辖内除房屋建筑物和车辆外,单笔原值20万元人民币(不含)以下的固定资产的调拨、转让和单项资产净损失2万元人民币(不含)以下的固定资产报废事项。

3.在省分行核定的指标内,审批固定资产指标。

(三) 营业外支出审批权限。

审批依据法律法规、省级以上政府部门和总行有关规定列支且标准明确的国家重大水利工程建设基金、残疾人就业保障金等事项支出。

（四）其他财务事项审批权限。

1.审批单笔金额100万元人民币（不含）以下的其他应收财务款项挂账。

2.审批单笔金额 200 万元人民币（不含）以下的未决诉讼预计负债确认事项。

审批单笔金额 100 万元人民币（不含）以下的其他预计负债确认事项。

3.审批单笔金额 200 万元人民币（不含）以下的未决诉讼预计负债调整事项。未决诉讼预计负债调整后的账面价值 200 万元人民币（含）以上的，按照未决诉讼预计负债确认程序报省分行审批。

审批单笔金额 100 万元人民币（不含）以下的其他预计负债调整事项。其他预计负债调整后的账面价值 100 万元人民币（含）以上的，按照其他预计负债确认程序报省分行审批。

4.审批二级分行和县级支行单笔合同年化金额 10 万元人民币（不含）以下的租赁项目预算，营业用房租赁事项除外。

（五）人民币结算业务收费减免权限。

审批辖内机构柜面和电子银行渠道人民币结算业务收费的减免事项。

六、工商登记和金融许可证相关权限

（一）工商登记权限。

办理本行和所辖分支机构的工商登记设立、变更、注销、年检等事宜。

本权限不得向县级支行转授。

（二）金融许可证权限。

办理本行金融许可证换领工作。

本权限可转授县级支行。

（三）业务经营范围。

办理粮食、棉花、油料、食糖、猪肉、化肥等重要农产品收购、储备、调控和调销贷款；办理农业农村基础设施和水利建设、流通体系建设贷款；办理农业综合开发、生产资料和农业科技贷款；办理棚户区改造和农民集中住房建设贷款；办理易地扶贫搬迁、贫困地区基础设施、特色产业发展及专项扶贫贷款；办理县域城镇建设、土地收储类贷款；办理农业小企业、产业化龙头企业贷款；组织或参加银团贷款；办理票据承兑和贴现等信贷业务；吸收业务范围内开户企事业单位的存款，吸收居民储蓄存款以外的县域公众存款，吸收财政存款；发行金融债券；办理结算、结售汇和代客外汇买卖业务；按规定设立财政支农资金专户并代理拨付有关财政支农资金；买卖、代理买卖和承销债券；从事同业拆借、存放；代理收付款项及代理保险；资产证券化；企业财务

顾问服务；经批准后可与租赁公司、涉农担保公司和涉农股权投资公司合作等方式开展涉农业务；经国务院银行业监督管理机构批准的其他业务。

本权限仅用于换领金融许可证使用，可转授县级支行。

41006864260302

第三部分 附 则

一、除特别说明外，上文所述授权权限数额均含本数。

二、除特别说明外，上文所述客户信用等级均含本级。

三、除特别说明“可转授”或“可差别转授”外，上文所述授权权限均不得转授。

四、本授权书载明权限可转授县级支行的，指二级分行可再转授县级支行，或省级分行可直接转授县级支行。

五、信贷类业务授权特别说明

（一）除特别说明外，按照农发行审批的单笔金额确定审批权限。

（二）对无管理职能二级分行转授权要求：除特别说明外，对无管理职能二级分行，可转授其低风险业务（含新审批、展期、放款监督核准权）及低风险业务授信额度审批权限，可按照一般二级分行转授其客户信用评级审批权限，其他权限按照县级支行权限进行转授权。

（三）流动资金贷款、非贷款类信贷业务审批权限和放款监督核准权限均包含本外币。结算所用货币与授权规定货币不一致时，审批权限金额可以按客户业务申请当日汇率中间价进行折算。对给予扩大授权的省级分行相关业务，其外币贷款审批权限与人民币贷款扩大同等倍数。

（四）转授权二级分行审批的业务，由二级分行行长审批。

（五）客户统一授信限额（不含低风险业务授信额度）

审批时，统一授信限额与各分项授信额度由同一级机构审批，有权审批行层级按照统一授信限额与各分项授信额度有权审批行的最高层级确定。

（六）本授权书中的“央企”是指国务院国资委管理的中央企业，中央金融企业和中国国家铁路集团有限公司、中国邮政集团有限公司、中国供销集团有限公司、新疆生产建设兵团企业可比照“央企”执行。

（七）减少信用证金额或缩短信用证期限，不增加农发行责任和风险的进口信用证修改，由开户行行长审批。

六、自本授权书生效之日起，中国农业发展银行河南省分行转授权书（〔2025〕基转1号）、中国农业发展银行河南省分行授权调整书〔2025〕调1号、中国农业发展银行河南省分行授权调整书〔2025〕调2号废止。

中国农业发展银行南阳市分行转授权书 (正本)

〔2026〕基转1号

各县、市、区支行:

根据《中国农业发展银行河南省分行转授权书(〔2026〕基转1号)》及《中国农业发展银行行长授权管理办法(2023年修订)》(农发银规章〔2023〕12号)相关规定,经市分行行办会审定,授权各县级支行行使相关经营管理权限(详见附件)。本授权书自2026年3月23日起生效,至下一年度基本授权生效之日终止。各行应严格执行市分行授权权限,严禁超授权。

附件:中国农业发展银行南阳市分行县级支行权限

中国农业发展银行
南阳市分行(公章)

主要负责人:

2026年3月23日

附件：

中国农业发展银行南阳市分行 县级支行权限

第一部分 信贷类业务

一、信用评级审批权限

客户信用评级审批权限。审批仅有政策性挂账贷款的客户、中国储备粮管理集团有限公司的各直属企业信用评级。

二、非新审批贷款业务审批权限

贷款展期审批权限。审批中央储备粮油贷款、国家储备棉贷款、国家临时存储粮油贷款、粮食最低收购价贷款、政策性挂账贷款的展期。

三、政策性基金业务权限

包括政策性基金（中国农发重点建设基金、农发基础设施基金、农发新型政策性金融工具）相关权限（不含相关冒名案件、诉讼案件等权限）。

基金投资管理权限：

1. 抵质押登记管理。

代表基金公司办理并签署投资项目抵质押登记有关法律文件。

2. 基金权益管理。

一是股东借款模式下，根据上级行代表基金公司依据协

议约定对借款人、项目主体、担保人进行合并（兼并）、分立、减少注册资本，实质性增加债务融资、资产转让或处分、股权变动、对外投资等可能影响债权实现的事项的审议意见对外发表意见、出席会议，签署相关法律文件并加盖行名章或基金公司合同专用章。

二是股权投资模式下，根据上级行代表基金公司根据《公司法》、协议约定对基金权益可能造成重大影响的事项的审议意见对外表决、出席会议，办理工商登记、签署相关法律文件并加盖行名章或基金公司合同专用章。

三是代表基金公司根据《公司法》、协议约定收取分红款、股权收购款、减资款、资金占用成本、借款利息、罚息、复利、违约金等费用（如有），收回投资资金或借款本金。

四是发现股东借款项目的借款人或股权投资的被投资企业及其关联方存在侵犯基金权益的，依据协议约定，二级分行代表基金公司提出解除协议，要求借款人或被投资企业立即退回基金投资，并按照协议约定承担资金占用成本及/或违约金。

以上合同、协议及其他相关法律文件的签署权，可转授本级行分管投资业务的行领导。

四、放款监督核准权

（一）核准除国家储备肉贷款、国家储备糖贷款、国家储备化肥贷款、国家战略物资储备贷款、国家储备羊毛贷款、地方储备化肥贷款、地方储备糖贷款、地方储备肉贷款、其

他品种储备贷款和市县储备糖、化肥、肉等储备贷款外的第一类业务流动资金贷款的放款监督。

（二）核准由县级支行审批的展期业务放款监督。

五、定价权限

按照总行、省行年度利率定价指引及总行、省行有关定价文件执行。

第二部分 非信贷类业务

一、资金业务审批权限

（一）定价权限。

人民币存款、大额存单、结算性同业存款、非结算性同业存款定价权限，按照总行年度利率定价指引及其后续总、省分行有关定价文件执行。

（二）参加地方政府存款招投标业务相关权限。

参加当地政府存款招投标业务，中标后签署相关协议（合同）。

二、财务事项审批权限

根据有关规定，预算审批权限可授权本级行主管财务副行长及其他授权人；重大财务项目及大额财务开支须经集体审议。

财务费用审批权限。在市分行核定指标内，审批人员费用、公用费用、业务宣传费、业务招待费支出。

三、诉讼案件审批权限

（一）基金公司冒名登记案件办理权限。

以基金公司的名义或分支机构的名义办理冒名登记企业清退及维权事宜，签署清退及维权事宜涉及的相关法律文件，并加盖行名章或基金公司合同专用章，包括但不限于：向冒名登记相关单位或公众、第三方发布有关声明、函件；与相关方进行谈判、磋商；向主管工商登记部门、公安部门或地方政府主管单位反映冒名登记情况、提交相关资料并提

出撤销登记、注销、吊销相关主体或变更相关登记等申请；向公安部门就冒名登记情况报案并配合公安部门调查取证，提交相关资料；就冒名登记单位及其他相关方的违约、侵权及其他违法行为聘请律师事务所，确定诉讼、仲裁或刑事控告方案，并提起诉讼、仲裁或刑事控告，案件办理具体权限与“基金公司案件代理权限”的授权内容一致；办理与冒名登记单位清退相关的工商变更登记手续；办理与冒名登记单位清退相关的其他事宜并代为签署、领取所有法律文件。

以上权限及相关合同、协议、其他相关法律文件的签署和加盖行名章或基金公司合同专用章的权限。

（二）基金公司案件代理权限。

以基金公司的名义或分支机构的名义按照诉讼管理相关规定代表基金公司处理基金涉诉案件，签署和加盖行名章或基金公司合同专用章。

各级行根据诉讼管理相关职责行使案件代理权限。

四、咨询顾问类业务权限

开办信息咨询类业务、现金管理类业务、常年财务顾问业务、投融资顾问业务。

客户在农发行贷款融资时免收投融资顾问服务费用；对所有农发行客户免收常年财务顾问费。



营业执照

(副本) (1-1)

统一社会信用代码
91410000869971268G



扫描二维码登录
“国家企业信用
信息公示系统”，
了解更多登记、
备案、许可、监
管信息。

名称	中国农业发展银行河南省分行	负责人	杨德平
类型	全民所有制分支机构(非法人)	成立日期	1996年10月25日
经营范围	经营中国银行业监督管理委员会依照有关法律、行政法规和其他规定批准的业务，经营范围以批准文件所列的为准。		



登记机关 关

2025 年 05 月 30 日

国家企业信用信息公示系统网址: <http://www.gsxt.gov.cn>

市场主体应当于每年1月1日至6月30日通过
国家企业信用信息公示系统报送公示年度报告

国家市场监督管理总局监制



营业执照

统一社会信用代码
91411300X14668167U

扫描二维码登录“国家企业信用信息公示系统”了解更多登记、备案、许可监管信息。



名称 中国农业发展银行南阳市分行
类型 全民所有制分支机构(非法人)
负责人 汪涛
经营范围 按照金融许可证核准的经营范围经营#(依法须经批准的项目,经相关部门批准后方可开展经营活动)

成立日期 1997年01月27日
营业期限 长期
营业场所 南阳市张衡路699号



登记机关

2021年 03月 26日

国家企业信用信息公示系统网址: <http://www.gsxt.gov.cn>

国家市场监督管理总局监制

企业名称	中国农业发展银行	统一社会信用代码 ⑦	91100000100017045K
法定代表人 ⑦	 湛东升 ⑧ 履历 TA有1家企业 >	经营状态	开业
成立日期	1994-10-19	行政区划	北京市西城区
注册资本 ⑦	22,600,000万(元)	实缴资本 ⑦	22,600,000万(元)
企业类型	有限责任公司(国有独资)	所属行业	货币金融服务
工商注册号 ⑦	100000000017046	组织机构代码 ⑦	10001704-5
纳税人识别号 ⑦	91100000100017045K	纳税人资质 ⑦	简易办法征收一般纳税人
营业期限 ⑦	2019-07-10 至 无固定期限	核准日期 ⑦	
参保人数 ⑦	47522人 	登记机关	北京市市场监督管理局
曾用名	-		
注册地址	北京市西城区月坛北街甲2号 查看地图		
经营范围 ⑦	办理粮食、棉花、油料、食糖、猪肉、化肥等重要农产品收购、储备、调控和调销贷款；办理农业农村基础设施和水利建设、流通体系建设贷款；办理农业综合开发、生产资料 and 农业科技贷款；办理棚户区改造和农民集中住房建设贷款；办理易地扶贫搬迁、贫困地区基础设施、特色产业发展及专项扶贫贷款；办理县城城镇建设、土地收储类贷款；办理农业小企业、产业化龙头企业贷款；组织或参加银团贷款；办理票据承兑和贴现等信贷业务；吸收业务范围内开户企事业单位的存款，吸收居民储蓄存款以外的县城公众存款，吸收财政存款；发行金融债券；办理结算、结售汇和代客外汇买卖业务，按规定设立财政支农资金专户并代理拨付有关财政支农资金；买卖、代理买卖和承销债券；从事同业拆借、存放；代理收付款项及代理保险；资产证券化；企业财务顾问服务；经批准后可与租赁公司、涉农担保公司和涉农股权投资公司合作等方式开展涉农业务；经国务院银行业监督管理机构批准的其他业务。（市场主体依法自主选择经营项目，开展经营活动；依法须经批准的项目，经相关部门批准后依批准的内容开展经营活动；不得从事国家和本市产业政策禁止和限制类项目的经营活动。）		

2、依法缴纳税收和社会保障资金的的缴费凭证；

说明：（提供 2026 年 1 月 1 日以来任意连续 3 个月依法纳税及缴纳社保资金的
缴费凭证(新成立公司以成立时间为准)（依法免税或不需要缴纳社会保障资金的
供应商，应提供能够证明其依法免税或不需要缴纳社会保障资金的证明资料））；



中华人民共和国
人民
税
收
完
税
证
明

No.441005260700115632
国家税务总局邓州市税务局
税务机关：第二税务分局

填发日期：2026年 7月 20日

纳税人名称
中国农业发展银行邓州市支行

原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实缴(退)金额
441136260700303937	基本医疗保险费	职工基本医疗保险 (单位缴纳)	2026-07-01至2026-07-31	2026-07-20	14,880.39
441136260700303937	基本医疗保险费	职工基本医疗保险 (个人缴纳)	2026-07-01至2026-07-31	2026-07-20	3,501.26
金额合计 (大写) 人民币壹万捌仟叁佰捌拾壹元陆角伍分					¥18,381.65



填票人
电子税务局

备注：一般申报 正税自行申报 主管税务所(科、分局)：国家税务局邓州市税务局第二税务分局，社保编码：411381000168社保经办机构：邓州市医疗保障局

收 据 联 文 纳 税 人 作 完 税 证 明

安善保管



中华人民共和国
中央
税 收 证 明

填发日期： 2026年 7月 20日
No.441005260700115635
国家税务总局郑州市税务局
税务机关：第二税务分局

纳税人识别号		914113818767310C		纳税人名称	中国农业发展银行郑州市支行	
原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实缴(退)金额	
441136260700003961	失业保险费	失业保险(单位缴纳)	2026-07-01至2026-07-31	2026-07-20	1,225.47	
441136260700003961	失业保险费	失业保险(个人缴纳)	2026-07-01至2026-07-31	2026-07-20	525.22	
441136260700003961	工伤保险费	工伤保险	2026-07-01至2026-07-31	2026-07-20	280.12	
金额合计		(大写) 人民币贰仟零叁拾元零捌角壹分			¥2,030.81	
		填 票 人 电子税务局		备注：一般纳税人申报，正税自行申报，主管税务所(科、分局)：国家税务总局郑州市税务局第二税务分局，社保编码：411381900153社保经办机构：郑州市企业养老保险管理局		

收 据 联 交 纳 税 人 作 完 税 证 明

妥善保管



中华人民共和国
税 收 凭 证

填发日期： 2026年 7月 23日
No.441005260700219168
国家税务总局郑州市税务局
税务机关：第二税务分局

纳税人识别号	91411381876767310C		纳税人名称	中国农业发展银行郑州市支行	
原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实缴(退)金额
441136260700105078	工伤保险费	工伤保险	2026-07-01至2026-07-31	2026-07-23	30.65
金额合计	(大写) 人民币叁拾元零陆角伍分				¥30.65
		填 票 人 电子税务局	备注：一般申报 正税自行申报，主管税务所(科、分局)：国家税务总局郑州市税务局第二税务分局，社保编码：411381900153社保经办机构：郑州市企业养老保险管理局		

收 据 联 交 纳 税 人 作 完 税 证 明

妥善保管



中华人民共和国
税 收 凭 证

填发日期: 2026年 6月 12日 税务机关: 第二税务分局
No.441005260600359546 国家税务总局邓州市税务局

纳税人识别号	91411381876767310C	纳税人名称	中国农业发展银行邓州市支行		
原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实缴(退)金额
441136260600052510	基本医疗保险费	职工基本医疗保险 (单位缴纳)	2026-06-01至2026-06-30	2026-06-12	14,772.78
441136260600052510	基本医疗保险费	职工基本医疗保险 (个人缴纳)	2026-06-01至2026-06-30	2026-06-12	3,475.94
金额合计	(大写) 人民币壹万捌仟贰佰肆拾捌元柒角贰分				¥18,248.72
		填 票 人 电子税务局	备注: 一般申报 正税自行申报, 主管税务所(科、分局): 国家税务总局邓州市税务局第二税务分局, 社保编码: 411381000168社保经办机构: 邓州市医疗保障局		

收 据 联 交 纳 税 人 作 完 税 证 明

安 善 保 管



中华人民共和国
税收完税证明

填发日期：2026年 6月 12日
No.441005260600359549
国家税务总局郑州市税务局
税务机关：第二税务分局

纳税人识别号	914113818767310C	纳税人名称	中国农业发展银行郑州市支行		
原凭证号		税种	税款所属时期	入(退)库日期	实缴(退)金额
441136260600552564	失业保险费	失业保险(单位缴纳)	2026-06-01至2026-06-30	2026-06-12	1,216.60
441136260600552564	失业保险费	失业保险(个人缴纳)	2026-06-01至2026-06-30	2026-06-12	521.42
441136260600552564	工伤保险费	工伤保险	2026-06-01至2026-06-30	2026-06-12	278.08
金额合计	(大写) 人民币贰仟零壹拾陆元壹角				¥2,016.10
		填票人 电子税务局		备注：一般申报 正税自行申报，主管税务所(科、分局)：国家税务总局郑州市税务局第二税务分局，社保编码：411381900153社保经办机构：郑州市企业养老保险管理局	

收据联 纳税人作完税证明

妥善保管



中华人民共和国
税 收 完 税 证 明

填发日期： 2026年 5月 19日
No 441005260500512459
国家税务总局邓州市税务局
税务机关：第二税务分局

纳税人识别号 91411381876767310G		纳税人名称 中国农业发展银行邓州市支行			
原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实缴(退)金额
441136260500303443	基本医疗保险费	职工基本医疗保险 (单位缴纳)	2026-05-01至2026-05-31	2026-05-19	14,772.78
441136260500303443	基本医疗保险费	职工基本医疗保险 (个人缴纳)	2026-05-01至2026-05-31	2026-05-19	3,475.94
金额合计 (大写) 人民币壹万捌仟贰佰肆拾捌元柒角贰分					¥18,248.72
		填 票 人 电子税务局		备注：一般申报 正税自行申报，主管税务所(科、分局)：国家税务局邓州市税务局第二税务分局，社保编码：411381000168社保经办机构：邓州市医疗保障局	

收 据 联 交 纳 税 人 作 完 税 证 明

妥 善 保 管



中华人民共和国
税 收 凭 证

填发日期：2026年 5月 19日
No.441005260500012324
国家税务总局郑州市税务局
税务机关：第二税务分局

纳税人识别号		914113818767310C		纳税人名称		中国农业发展银行郑州市支行	
原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实缴(退)金额		
441136260500303444	失业保险费	失业保险(单位缴纳)	2026-05-01至2026-05-31	2026-05-19	1,216.60		
441136260500303444	失业保险费	失业保险(个人缴纳)	2026-05-01至2026-05-31	2026-05-19	521.42		
441136260500303444	工伤保险费	工伤保险	2026-05-01至2026-05-31	2026-05-19	278.08		
金额合计		(大写) 人民币贰仟零壹拾陆元壹角			¥2,016.10		
		填 票 人		备注：一般申报 正税自行申报，主管税务所(科、分局)：国家税务总局郑州市税务局第二税务分局，社保编码：411381900153社保经办机构：郑州市企业养老保险管理局			
		电子税务局					

收 据 联 交 纳 税 人 作 完 税 证 明

安 善 保 管

中华人民共和国
税收证明



填发日期: 2026年07月06日
税务机关: 国家税务总局郑州市税务局第一税务分局(办税服务厅)
No. 626070611917777259

纳税人识别号	91411381876767310C		纳税人名称	中国农业发展银行郑州市支行	
原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实缴(退)金额
626070611917777572	个人所得税	工资薪金所得	2026.06.01-2026.06.30		205.52
626070611917777572	个人所得税	工资薪金所得	2026.06.01-2026.06.30		94.74
金额合计		(人民币) 玖佰圆贰角陆分			¥300.26
税务机关(盖章)		纳税人 99999999999		备注	
征收专用章					

妥善保管

中华人民共和国
税收定額證明



填发日期: 2026年06月03日
税务机关: 国家税务总局鄂州市税务局第一税务分局(办税服务厅)
No. 626060311878785292

纳税人识别号	91411381876767310C			纳税人名称	中国农业发展银行鄂州市支行	
原凭证号	税种	品目名称	税款所属时期	入(退)库日期	实收(退)金额	
626060311878780207	个人所得税	工资薪金所得	2026.05.01-2026.05.31		2,935.35	
626060311878780207	个人所得税	工资薪金所得	2026.05.01-2026.05.31		6,294.95	
金额合计	(大写)人民币玖仟贰佰叁拾圆叁角整				¥9,230.30	
鄂州市税务局章 税务机关 (盖章) 征税专用章		填票人 999999999999		备注		

安善保管

中华人民共和国
税 收 证 明



填发日期：2026年05月07日
税务机关：国家税务总局郑州市税务局第一税务分局（办税服务厅）
No. 626050711841246347

纳税人识别号	91411381876767310C		纳税人名称	中国农业发展银行郑州市支行	
原凭证号	税种	品目名称	税款所属时期	入（提）库日期	实缴（退）金额
626050711841235027	个人所得税	工资薪金所得	2026.04.01-2026.04.30		83.88
金额合计		人民币捌拾叁圆捌角捌分		¥83.88	
税务机关（盖章） 国家税务总局郑州市税务局 征收专用章		纳税人 999999999999		备注	

安善保管

关于农发行县支行缴纳养老保险的情况说明

农发行作为政策性金融机构，养老保险实行总行、省级分行、地市分行三级统筹管理，早期执行行业统筹养老保险，自 2025 年起，经人社部、财政部批复，逐步衔接国家机关事业单位养老保险并轨改革，县域支行养老保险缴费由地市分行统一归集到省分行上缴至省社保中心统一参保。



农发行邓州市支行

2026 年 7 月 30 日

41004840260730

3、良好的商业信誉和健全的财务会计制度的证明文件；

说明：

- 1、提供 2025 年度财务审计报告,若投标人企业成立不足年限的，应提供成立以来的财务审计报告、成立不足一年的应提供自成立之日以来的财务报表；
- 2、供应商提供企业有关财务会计制度。

3.1、2024 年度审计报告

ADBC  中国农业发展银行

2024 年度报告

ANNUAL REPORT

服务乡村振兴的银行



中国农业发展银行简介

中国农业发展银行成立于1994年，是由国家出资设立、直属国务院领导、支持农业农村持续健康发展、具有独立法人地位的国有政策性银行。经营宗旨是紧紧围绕服务国家战略，建设定位明确、功能突出、业务清晰、资本充足、治理规范、内控严密、运营安全、服务良好、具备可持续发展能力的农业政策性银行。



农发行 30 年 发展史简述

1994年4月19日，国务院印发组建中国农业发展银行的通知，明确农发行是直属国务院领导的政策性金融机构。自成立以来，农发行先后经历了五个重要发展阶段。

发展起步探索阶段

1994年到1998年3月

农发行建立起总省市县四个层级、相对完善的组织机构体系，积极支持粮棉油收购、扶贫开发、农业综合开发，保障粮棉油收购资金供应。截至1997年末，累计发放粮棉油收购贷款10,409亿元、调销贷款2,480亿元、扶贫贷款231亿元、农业综合开发贷款290亿元。

专司收购资金供应 管理阶段

1998年3月到2004年7月

为适应国家粮食流通体制改革，国务院对农发行业务范围进行调整，农发行认真贯彻落实国家粮食流通体制改革政策，全面加强收购资金封闭运行。截至2003年末，累计发放粮食收购贷款7,150亿元，促进了粮食流通体制改革的顺利进行。

服务新农村建设阶段

2004年7月到2014年

2004年7月，国务院第57次常务会议对农发行改革发展提出要求，农发行认真贯彻落实会议精神，先后开办农业产业化龙头企业、农村基础设施建设等业务，逐步形成粮棉油全产业链信贷和农业农村基础设施建设中长期信贷“两轮驱动”的业务发展格局。支农产品不断拓展，陆续开办国际结算、贸易融资等业务，设立中国农业产业发展基金、现代种业发展基金，政策性金融支农功能显著增强。从2004年末到2014年末，贷款余额从7,190亿元增加到2.83万亿元，资金自筹率从16%提高到90.8%。

1994年

1998年

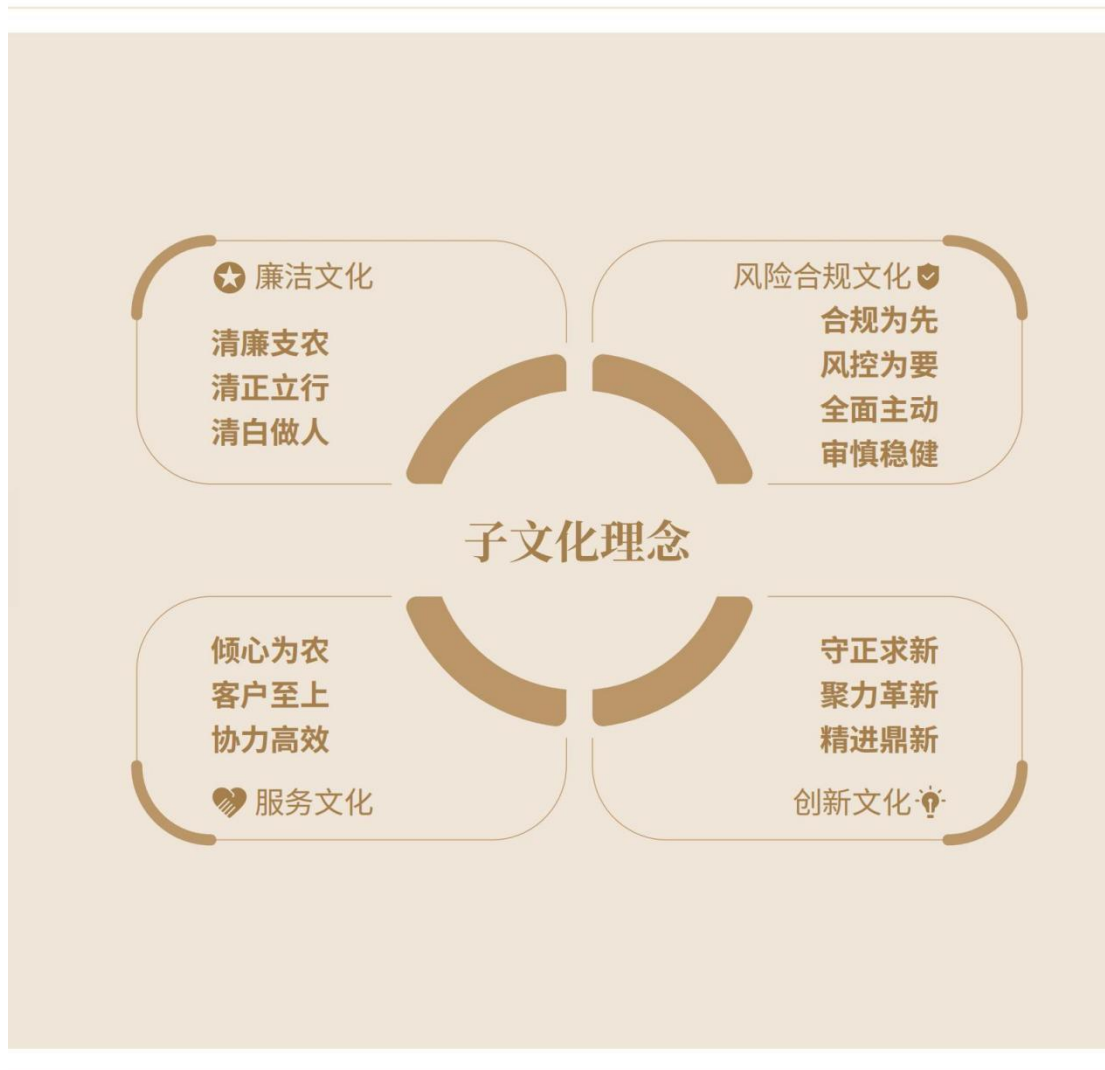
2004年

02



企业文化





2024年度荣誉与奖项

年度财务报表工作
“中央金融企业先进单位”

财政部

小微智贷系统
支农资金筹集平台、数智函证系统
分别获“金融科技发展奖”
二等奖、三等奖

中国人民银行

农发行绿色信贷标准体系
支农资金筹集平台
智测魔方——测试一体化平台
获第十八届“振兴杯”
全国青年职业技能大赛决赛优胜奖

共青团中央
人力资源和社会保障部

绿色银行评价先进单位

中国银行业协会

全国金融系统思想政治工作和文化建设
调研工作优秀组织奖
“人民金融·以学铸魂建新功”主题案例
征集活动优秀组织奖
总行工会团委工作部青年工作处
(团委工作处)、贵州省锦屏县支行获
“金融系统学雷锋活动示范点”

中国金融思想政治
工作研究会

线下优秀展位
中国服务实践案例

中国国际服务贸易
交易会

年度债市领军机构
优秀政策性金融债发行机构
柜台业务优秀发行机构
中债估值中心——市场杰出贡献机构

中央国债登记结算
有限责任公司

优秀发行人
优秀柜台债券业务参与机构
优秀绿色债券发行人
优秀创新业务推进机构

银行间市场清算所
股份有限公司

年度市场影响力机构
市场创新业务机构

全国银行间
同业拆借中心

年度最具市场潜力机构

北京金融资产交易所

重要提示

本年度报告已经本行董事会审议通过。

本行按照企业会计准则编制的2024年度财务报告已经立信会计师事务所（特殊普通合伙）审计，并出具标准无保留意见的审计报告。

2024年，标普对本行评级为A+，穆迪对本行评级为A1，均与其对中国国家主权评级一致。

本报告中“本行”“全行”“农发行”均指中国农业发展银行；“本集团”指中国农业发展银行及其子公司。

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08

董事会成员、高级管理层成员、 派驻纪检监察组组长情况	66	环境和社会责任	76
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基本情况

注册名称

中国农业发展银行（简称：农业发展银行）

英文全称

Agricultural Development Bank of China (缩写:ADBC)

法定代表人

湛东升

注册资本

2,260亿元人民币

注册地址

北京市西城区月坛北街甲2号

邮政编码

100045

电话

010-68084808

网址

www.adbc.com.cn

机构

31 个
省级分行

338 个
二级分行

1,812 个
县级支行

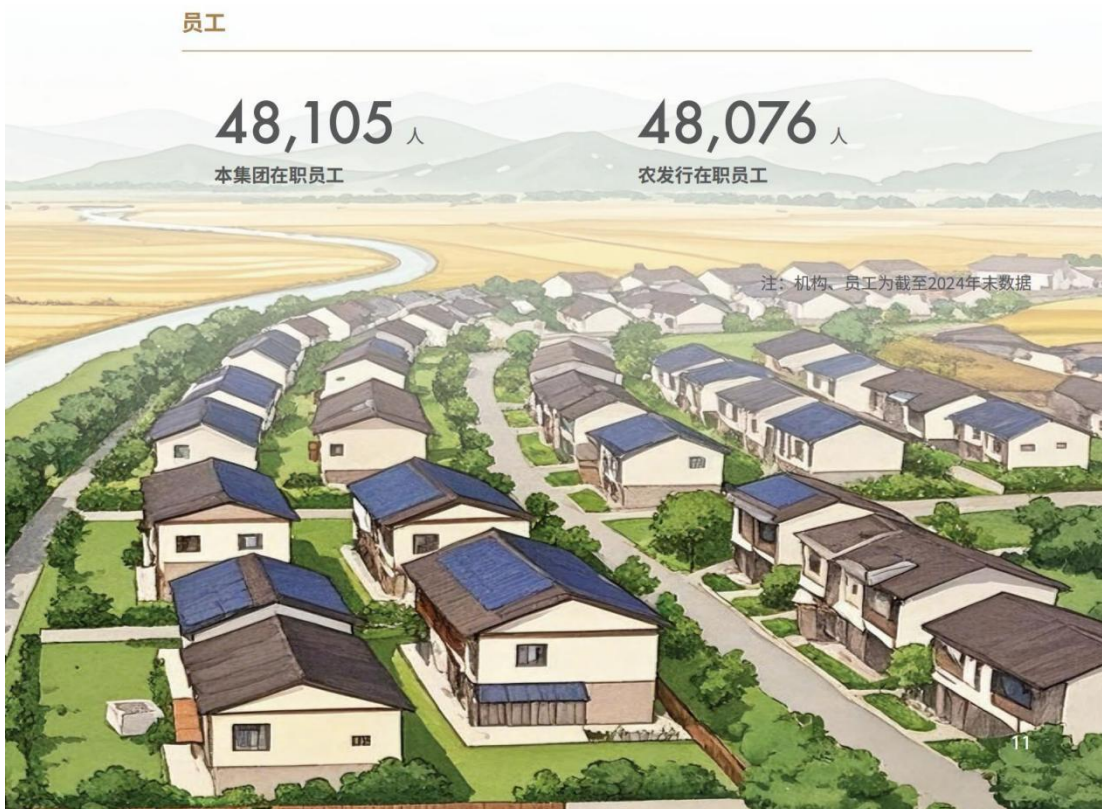
4 个
子公司

员工

48,105 人
本集团在职员工

48,076 人
农发行在职员工

注：机构、员工为截至2024年末数据



数据摘要

财务数据

单位：人民币亿元 百分比除外

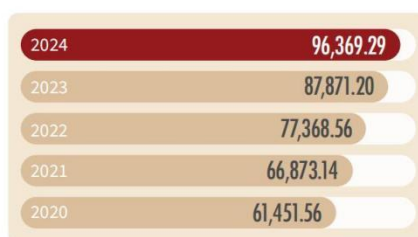
2024 2023

总资产 106,504.55 99,640.41	总负债 103,208.50 96,742.05
所有者权益 3,296.05 2,898.36	实收资本 2,260.00 2,000.00
营业收入 1,438.66 1,457.43	营业支出 867.52 995.54
所得税费用 172.53 101.35	净利润 397.59 360.58
平均资产利润率 (%) 0.39 0.38	平均资本利润率 (%) 12.84 13.27

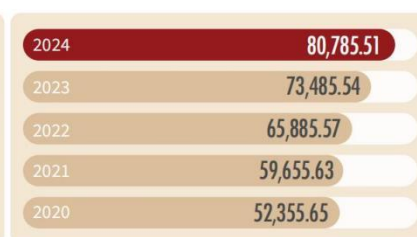
业务数据

单位：人民币亿元 百分比除外

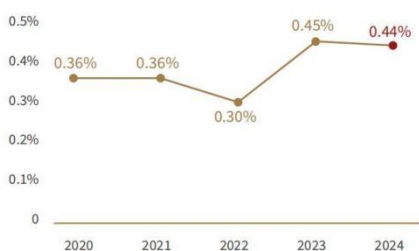
贷款余额（亿元）



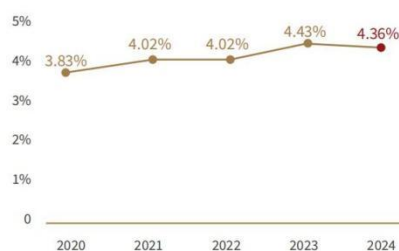
境内农发债余额（亿元）



不良贷款率（%）



贷款拨备率（%）



本年度报告所载财务数据及指标按照中国企业会计准则编制，除特别注明外，为本行及本行所属子公司合并数据，以人民币列示。

董事长致辞

2024年，面对外部压力加大、国内困难增多的复杂形势，我们坚持以习近平新时代中国特色社会主义思想为指导，全面贯彻党的二十大和二十届二中、三中全会精神，认真落实中央金融工作会议、中央经济工作会议、中央农村工作会议等部署，扎实履行政策性金融职责，金融支农、经营管理、风险防控、改革创新等各项工作高效推进，高质量发展 and 现代化建设迈上新台阶。

全年累放贷款

2.81 万亿元

年末贷款余额

9.64 万亿元



一年来，我们纵深推进党的建设，党建业务融合得到新提升。坚持党中央对金融工作的集中统一领导，健全完善贯彻落实习近平总书记重要讲话、重要指示批示精神和党中央重大决策部署工作机制，梳理重点任务、持续跟踪推进。抓好中央金融工委党建责任制督查反馈意见落实，扎实推进中央巡视“回头看”整改，一些制约高质量发展的根本问题得到有效解决。深入开展党纪学习教育，建立经常性和集中性相结合的纪律教育机制，全体党员干部的政治意识、纪律意识进一步提升。

一年来，我们始终坚守主责主业，服务乡村振兴和农业强国建设取得新成效。紧紧围绕乡村振兴重点领域和薄弱环节，扎实做好“五篇大文章”，持续加大“六大领域”信贷投放力度，全年累放贷款2.81万亿元，年末贷款余额9.64万亿元，支农履职更加聚焦。全年粮棉油贷款投放额创近10年新高，农地贷款增速高于全行平均增速18个百分点，水利建设贷款投放居金融同业前列，连续两个评价年度获评“绿色银行评价先进单位”，粮食银行、农地银行、水利银行、绿色银行“四个银行”品牌持续擦亮。全力服务城乡融合发展和农业现代化，持续加大对区域战略、“三大工程”等支持力度，中央单位定点帮扶考核连续7年获得“好”的等次，服务质效进一步提升。坚持让利于农，新发放贷款加权平均利率明显下降。经营管理提质增效，财务可持续保持韧劲。

一年来，我们加力强化风险防控，统筹发展和安全取得新进展。深化全面风险管理，加强前瞻性防控，聚焦重点分行、重点客户精准拆弹、化险挽损，年末不良贷款率0.44%，各类风险总体可控，资产质量保持稳定。积极配合地方政府化债，相关领域风险得到有效缓释。抓好办贷管贷关键环节管控，信贷基础管理规范化精细化水平进一步提升。强化制度、流程、系统等刚性控制，内控有效性不断增强。按计划推进各项审计，审计监督作用充分发挥。

一年来，我们凝心聚力锐意攻坚，改革创新取得新突破。深入贯彻落实党的二十届三中全会精神，持续深化农发行重点领域改革。积极推进分类分账改革，全行履职重点更加明确，产品体系更加完善。平稳推进养老保险改革，高效

落实好党中央国务院作出的重要部署。聚焦重点领域进一步深化内部改革，治理体系和治理能力现代化水平不断提升。认真研判“三农”需求，积极创新业务模式，推动金融服务更加适配易用。持续强化科技支撑，一批数字化系统新建上线，农发智贷平台、非信贷资产风险分类管理系统、数字协同平台获金融科技创新奖。

这一年，我们迎来了农发行成立30周年。30年来，我们始终坚持党中央集中统一领导，坚持以人民为中心，坚持“三位一体”办行理念，坚持把防控风险作为永恒主题，坚持把改革创新作为内核基因，老中青接力奋进，走过了坎坷艰辛的创业之路，踏上了改革发展的兴行之路，有力保障了国家粮食安全，充分发挥了金融扶贫先锋主力模范作用，全力服务乡村全面振兴，扎实高效完成中央交办的专项任务，累放支农资金35万亿元，逐渐成长为国家金融支农的重要力量，绘就了一幅“支农为国、立行为民”的历史画卷。在这个过程中，我们的服务功能不断完善，发展动能持续增强，现代银行的“四梁八柱”加快筑牢，攻克了许多长期没有解决的难题，办成了许多事关长远的大事要事。在没有剥离不良资产的情况下，资产质量连续多年保持在全国性银行业金融机构较好水平，实现了财务可持续和国有资本保值增值。

这些成绩的取得，根本在于有习近平总书记作为党中央的核心、全党的核心掌舵领航，在于有习近平新时代中国特色社会主义思想的科学指引，也得益于社会各界的大力支持和帮助。在此，我谨代表董事会，向关心支持农发行工作的各界朋友表示衷心感谢、致以崇高敬意！

凝心聚力担使命，奋楫扬帆启新程。2025年是“十四五”规划收官之年，我们将更加紧密地团结在以习近平同志为核心的党中央周围，守主业、防风险、强管理、促发展，以政策性金融活水润泽“三农”、以进一步全面深化改革擘画未来，为推进中国式现代化作出新的更大贡献！

潘东升

讨论与分析

经济金融形势

2024年，在以习近平同志为核心的党中央坚强领导下，全国各族人民砥砺奋进、攻坚克难，经济运行总体平稳、稳中有进，全年经济社会发展主要目标任务顺利完成，高质量发展扎实推进，新质生产力稳步发展，我国经济实力、科技实力、综合国力持续增强，中国式现代化迈出新的坚实步伐。

宏观经济

宏观经济保持平稳向好态势。2024年，国内经济运行总体平稳，国内生产总值134.9万亿元，同比增长5%，全年经济增长预期目标顺利实现。

各行业生产增长稳定。农业生产总体平稳，全年粮食产量再创历史新高，农林牧渔业增加值同比增长3.7%。工业增长较快，增加值同比增长5.7%。服务业回升向好，信息传输、软件和信息技术服务业，租赁和商务服务业增加值分别同比增长10.9%和10.4%。

三大需求协同发力。消费需求持续扩大，最终消费支出对经济增长贡献率为44.5%，拉动GDP增长2.2个百分点。投资增长总体平稳，资本形成总额对经济增长贡献率为25.2%，拉动GDP增长1.3个百分点。净出口稳中有进，货物和服务净出口对经济增长贡献率为30.3%，拉动GDP增长1.5个百分点。

高质量发展扎实推进。高端化智能化产业快速发展，规模以上装备制造业和规模以上高技术制造业增加值分别同比增长7.7%和8.9%。科技创新引领新质生产力发展，全国高技术制造业投资和高技术服务业投资分别同比增长7%和10.2%。数字技术助力新产业新业态提质发展，全国软件和信息技术服务业收入同比增长10%。

财政政策

积极的财政政策适度加力、提质增效。聚焦稳增长、扩内需和化风险三大关键领域加大财政政策力度，有效推动经济平稳运行、增进民生福祉以及促进长期可持续发展。

加强财政资源统筹。组合使用赤字、专项债、超长期特别国债、税费优惠、财政补助等多种政策工具，进一步增加财政支出规模，撬动投资、激发消费。2024年安排财政赤字4.06万亿元，较上年年初预算增加1,800亿元；新增地方政府专项债务限额3.9万亿元，同比增长1,000亿元；发行1万亿元超长期特别国债。

有力保障基层“三保”和重点领域。2024年安排对地方转移支付超10万亿元，支持地方兜牢基层“三保”底线，加大对基本民生保障和科技创新、乡村全面振兴、生态文明建设等方面的支持力度。

推进落实一揽子化债方案。按照一省一策，落实各项化债措施，分三年安排6万亿元债务限额置换存量隐性债务，在缓解地方当期化债压力的同时，促进地方畅通资金链条，增强发展动能、保障改善民生。

货币政策

稳健的货币政策灵活适度、精准有效。加大逆周期调节力度，推出一揽子增量金融政策，两次降低存款准备金率、两次下调政策利率，促进货币信贷合理增长，引导社会综合融资成本下降，支持实体经济回升向好和金融市场稳定运行。

金融总量合理增长。2024年末，广义货币供应量（M2）余额同比增长7.3%，社会融资规模存量同比增长8%，人民币贷款余额同比增长7.6%，金融对实体经济支持力度保持稳固。

信贷结构持续优化。在央行创设的一系列结构性货币政策工具引导下，重点领域和薄弱环节的支持力度有效加强。2024年末，制造业中长期贷款余额13.97万亿元，同比增长11.9%；“专精特新”企业贷款余额4.26万亿元，同比增长13%；普惠小微贷款余额32.93万亿元，同比增长14.6%，均高于同期各项贷款增速。

贷款利率稳步下行。2024年12月，1年期和5年期以上LPR分别为3.1%和3.6%，分别同比下降35BP、60BP；新发放企业贷款利率约为3.43%，同比下降36BP。

财务回顾

2024年末，本集团资产总额106,504.55亿元，较年初增加6,864.14亿元，增长6.89%。负债总额103,208.50亿元，较年初增加6,466.45亿元，增长6.68%。所有者权益合计3,296.05亿元，较年初增加397.69亿元，增长13.72%。

2024年度，本集团实现利润总额570.11亿元，同比增加108.18亿元。净利润397.59亿元，同比增加37.01亿元。营业收入1,438.66亿元，同比减少18.77亿元。营业支出867.52亿元，同比减少128.02亿元。

2024年度，本集团平均资产利润率0.39%，国有资本保值增值率113.78%，在减费让利、足额计提资产减值准备的情况下，通过加大履职力度带动规模增长、有效控制成本费用、提升风险防控水平，保持财务可持续。

113.78 %

国有资本保值增值率

履职发展

► 做好“五篇大文章”

农发行认真落实党中央、国务院有关决策部署，坚持金融工作的政治性、人民性，印发《关于做好“五篇大文章” 开创高质量发展新局面的实施意见》，研究出台具体行动方案，持续加强组织协调，引导信贷、财务资源向“五篇大文章”重点领域倾斜，及时总结经验做法，扎实做好具有农发行特色的“五篇大文章”。

科技金融

聚焦农业科技关键技术和薄弱环节，持续加大政策性金融支持力度。通过加强制度建设、成立工作专班、优化信贷政策等方式，加强服务科技金融的质效。围绕“加快推进种业振兴”重点课题开展实地调研，对农业科技重点领域开展行业分析，科学指导业务发展。聚焦种业振兴、农机装备制造、智慧农业等，持续加大信贷支持力度，全年累放农业科技贷款721.52亿元，同比多放207.27亿元，年末农业科技贷款余额1,346.51亿元，较年初增长41.15%。



绿色金融

持续强化顶层设计，助力“三农”发展全面绿色转型。制定印发《2024-2025年绿色金融行动方案》，从绿色金融业务发展、管理、治理、自身运营、推动ESG建设5个维度明确做好绿色金融大文章的战略目标和实现路径。持续加大“三农”领域绿色信贷支持力度，年末绿色贷款余额2.68万亿元，同比增长12.19%，高于全行各项贷款余额平均增速；累计支持绿色信贷项目12,553个，环境社会效益明显。加大绿色债券发行力度，全年累计发行绿色债券220亿元，同比增长10%，引导社会资金助力绿色产业发展。

年末绿色贷款余额

2.68 万亿元

累计支持绿色信贷项目

12,553 个



四川分行支持雷波县马湖湿地生态修复项目
做好绿色金融大文章

普惠金融

围绕普惠金融带动弱势群体增收、促进共同富裕的内涵特征，着力强化支持力度。紧扣提升贷款联农带农成效、巩固拓展脱贫攻坚成果、创新支持小微企业发展等方面发展目标，做实贷款联农带农机制，大力支持带动重点人群增收，助力重点区域加快发展。全年累放精准扶贫贷款7,416.63亿元，带动服务脱贫人口和防止返贫监测对象1,724万人。深入实施小微企业服务能力提升工程，推动普惠小微企业融资成本稳中有降，搭建数字化办贷体系框架，全年服务线上小微客户2.76万户。组织开展“普惠金融推进月”活动，广泛宣传展示农发行普惠金融工作成效和特色亮点，各级行累计开展宣传活动4,532次。

全年服务线上小微客户

2.76 万户



四川分行支持广汉市天府粮仓核心区优质粮油基地建设项目
做好普惠金融大文章

养老金融

贯彻落实习近平总书记“发展普惠型养老服务”“构建居家社区机构相协调、医养康养相结合的养老服务体系”等讲话精神，聚焦县域养老服务设施建设，大力支持发展价格可负担、质量有保障、运营可持续的普惠养老项目，持续对养老领域提供中长期信贷资金支持，稳步发展养老金融，助力银发经济高质量发展。年末养老产业项目贷款余额149.91亿元，同比增长41.52%，主要支持普惠型养老院、康复养老中心、医养结合设施、老年综合服务社区等项目建设。

年末养老产业项目 贷款余额	同比增长
149.91 亿元	41.52 %



数字金融

着力加强数字金融顶层设计和科技创新引领，坚持整体推进和重点突破相结合，大力培育发展数字科技新质生产力，推动数字金融落地见效。深入实施数字赋能工程，加快重点项目研发，推动信贷、运营、办公等重点领域数字化转型。深入挖掘数据要素价值，结合大数据和人工智能，引入卫星遥感等技术，创新研发资金链客户挖掘、信用风险组合限额、项目监控等模型，助力提升客户营销和风险控制效率，为全行数字化转型提供技术支撑。从数据、技术、基础环境三方面持续夯实数字基础设施建设，扎实推进数据治理，筑牢数据基础底座，建成基础技术平台、容器云平台、人工智能平台等基础平台，持续夯实网络、数据中心等数字基础设施，为全行数字化转型提供安全可靠、可扩展的基础支撑。



农发行积极探索人工智能
做好数字金融大文章

服务“六大领域”

全力服务国家粮食安全

认真学习习近平总书记关于国家粮食安全的重要论述，聚焦服务国家粮食安全主责主业，按照“全粮、全链、全行、全力”的发展思路，统筹做好政策性收储和市场化收购，延伸拓展信贷支持链条，加快推进数字化转型。全年累放粮棉油贷款8,641.38亿元，同比多放359.47亿元；年末贷款余额19,559.61亿元，同比增加1,268.19亿元。



着力强化顶层设计
谋划服务国家粮食安全新思路

召开服务国家粮食安全工作会议，明确“巩固提升金融服务国家粮食安全主力银行地位”的发展目标和“全粮、全链、全行、全力”的发展思路，为做好服务国家粮食安全工作提供指引。与国家粮食和物资储备局、中储粮集团签订战略合作协议，印发《关于全力服务新一轮千亿斤粮食产能提升行动的意见》《健全粮棉油信贷客户支撑体系实施方案》《粮棉油信贷数字化转型实施方案（2024—2025年）》，搭建好政策制度的“四梁八柱”，全面提升服务国家粮食安全能力和质效。

高效落实国家储备调控政策 助力守护“大国粮仓”

全力保障中央和地方事权粮棉油储备和调控信贷资金供应，持续优化政策性业务信贷服务，加强信贷资金监管，有效发挥政策性粮食收储专办银行作用。全年累放各类储备调控贷款5,577.66亿元，同比多放371.57亿元。

全力支持粮棉油收购 有效发挥资金供应主渠道作用

积极做好夏秋粮收购市场调研和形势分析，统筹支持政策性收储和市场化收购，稳稳托住市场“资金底”，确保夏秋粮收购平稳有序进行。全年累放粮油收购贷款3,576.98亿元、支持企业收购粮油5,232.02亿斤，支持粮油收购市场份额达50%以上；累放棉花收购贷款431.55亿元、支持企业收购棉花360.03万吨，支持棉花收购市场份额达55%以上。

创新打造银企“产销联盟”模式 不断增强服务国家粮食安全能力

推动粮食信用保证金“扩面增效”，发挥基金在为中小微企业融资增信方面的作用，支持更多企业入市收购，助力粮食收购顺利进行。推动产销区协同发展，依托第六届全国粮食交易大会平台，专题组织产销对接活动，为产销区粮食企业“牵线搭桥”，参与对接活动企业达145户次，创历史新高。根据供应链金融特点，发挥核心企业主导地位，积极推广“竞拍贷”“订单贷”“仓单贷”等模式，因地因企制宜创新信贷支持方案，满足企业经营需要，有效延伸政策性金融服务粮油全产业链条。

积极拓展信贷支持领域 畅通国内、国际粮食双循环

新设粮棉油“种植贷”“流通贷”“加工贷”，有效丰富服务国家粮食安全的工具和手段，助力构建从“农田”到“餐桌”全流程信贷支持体系，并成功在江苏、四川等地完成“种植贷”首批贷款发放工作，全年累放粮棉油生产加工贷款775亿元。严格落实国家粮棉油进口调控政策，统筹国内、国际业务发展，支持大豆、玉米等重要农产品进口，助力解决粮食结构性矛盾，全年累计支持粮棉油进口企业151家，累放本币贷款1,138.24亿元，同比多放167.55亿元。

推动粮油信贷数字化转型
激发服务国家粮食安全转型动能

顺应数字金融发展趋势，加大与国家粮食和物资储备局、中储粮集团等单位合作，全力推动中央事权储备业务自动办贷系统开发，积极推进地方储备轮换“竞采贷”和线上“竞拍贷”落地见效，持续做好“智粮贷”“智棉贷”等线上办贷模式推广，不断丰富棉粮油业务线上办贷场景，有效提升信贷业务办理效率。完成信贷管理系统对贷后尽职暨库存巡查系统的整合工作，积极推进粮棉油库存远程视频监控系统升级优化，实现粮棉油库存管理工作人防和技防的有效结合，全面提升粮棉油库存数字化管理能力。

案例 江苏分行创新推动粮食信贷市场化业务高质量发展

创新运用“粮食共同担保基金+供应链金融”市场化业务模式，探索市场化条件下粮食信贷业务高质量发展有效路径。以粮食共同担保基金为载体，运用“产销对接”“工贸协作”等方式，串联起粮食生产、储备、加工、销售各环节，扩大客户群，有效加强基金抵御市场风险能力，助力粮食收购顺利进行。



案例

支持广东大豆加工产业健康发展

为深入贯彻落实党中央、国务院关于实施大豆和油料产能提升工程的决策部署，充分发挥农业政策性银行在农业产业高质量发展方面的积极作用，广东分行通过绿色办贷通道和减费让利优惠政策，近三年累放贷款22.85亿元，支持中储粮油脂工业东莞有限公司购买大豆等油脂原材料进行加工，有效助力粮油加工企业做优做强，推动大豆加工产业健康发展。



案例

支持山东济南国家粮食储备物流项目

山东分行以助力山东扛牢粮食安全大省责任为切入点，支持济南国家粮食储备物流项目建设，项目占地8.9万平方米，总建筑面积4.2万平方米，设计总仓容22.16万吨，预计年周转量50万吨。项目建成后，将有助于优化济南及周边地区的粮食储备布局，完善“通道+线路+枢纽+节点”的粮物流骨干网络，助推构建高效、畅通、节约的现代粮物流体系。



全力服务巩固拓展脱贫攻坚成果同乡村振兴有效衔接

坚决落实过渡期内“四个不摘”工作要求，毫不放松支持增强脱贫地区和脱贫群众内生发展动力，助力缩小区域发展差距和群众收入差距，不断提升贷款联农带农益农成效，坚决助力守住不发生规模性返贫底线，连续7年在中央单位定点帮扶工作成效评价中获得“好”的最高等次。

连续7年

在中央单位定点帮扶工作成效评价中获得“好”的最高等次

全年累放已脱贫地区贷款

3,308.69 亿元

年末贷款余额

16,810.28 亿元

分类施策支持脱贫地区发展

出台《关于全力支持脱贫地区高质量发展的意见》，明确六方面22条任务措施，根据脱贫地区经济基本面，全力支持产业发展、建设宜居宜业和美乡村、巩固“三保障”和饮水安全成果，全年累放已脱贫地区贷款3,308.69亿元，年末贷款余额16,810.28亿元，实现有机构的脱贫县信贷支持全覆盖。用好用足支持国家乡村振兴重点帮扶县31+7条倾斜政策，积极对接补短板、促发展项目，积极支持东西部协作、“万企兴万村”行动。

全年累放精准帮扶贷款

7,416.63 亿元

新审批精准帮扶贷款
带动脱贫人口和防止返贫监测对象

58.18 万人

多措并举带动重点人群增收

围绕促进脱贫人口、防止返贫监测对象等重点群体就业，大力支持产业园区、帮扶车间等项目，以及带动成效显著的重点工程和农业农村基础设施建设项目。建设联农带农贷款管理系统，设立精准防返贫贷款专项产品，引导贷款企业与农户建立利益联结机制，全年累放精准帮扶贷款7,416.63亿元，占全行累放贷款26.36%，新审批精准帮扶贷款带动脱贫人口和防止返贫监测对象58.18万人，并实现人均年增收6,032元，其他联农带农贷款带动脱贫人口11.4万人。

向5个定点帮扶县投入
无偿帮扶资金

3,050.52 万元

坚决落实定点帮扶政治责任

持续深化党建统领融资、融智、融商、融情“四融一体”帮扶机制，组织签订责任书、选优配强挂职干部，聚焦防止返贫、产业帮扶、稳岗就业、消费帮扶等六大任务，向5个定点帮扶县投入无偿帮扶资金3,050.52万元，引进有偿帮扶资金2.8亿元，购买和帮助销售脱贫地区农产品35.21亿元，帮助培训乡村振兴人才1.68万人次。农发行定点帮扶的吉林大安盐碱地整治项目入选2024年中央金融单位定点帮扶工作推进会典型案例。

全年累放
易地搬迁后续扶持贷款

938.1 亿元

积极支持易地搬迁后续扶持

紧扣巩固易地搬迁脱贫成果专项行动，聚焦安置区配套设施建设、富民产业发展和就业帮扶“一区两业”，运用多种信贷产品提供金融服务，全年累放易地搬迁后续扶持贷款938.1亿元，年末贷款余额3,349.21亿元，新发放贷款中产业类贷款占比近50%，助力易地搬迁安置区可持续发展。

案例

支持贵州岑巩创新良种产业贷

贵州分行积极打造特色样板，在岑巩县深入参与规划设计杂交水稻“育繁推”一体化建设项目、创新搭建良种产业贷“1+M+N”模式，即1个国家级杂交水稻种子生产基地县对应选择M家龙头企业与N个合作社和种植大户合作，帮助解决项目资金筹集问题、拓展种子销售市场、挖掘项目现金流渠道，有力支持脱贫县种业发展。该模式获评农业农村部金融支农十大创新模式。



案例

支持江西南丰龟鳖产业振兴

江西南丰县是农发行对口支援县，被称为“中国龟鳖之乡”。江西分行深化“四融一体”帮扶机制，向当地合作社发放产业帮扶贷款，用于发展龟鳖养殖产业，并与地方政府联合开展技术培训。在江西分行支持下，该合作社龟鳖养殖年产值突破1,600万元，通过收购龟苗等方式带动80户养殖示范户实现年均增收4万元，以租赁村集体土地方式助力村集体年均增收9万元，有效促进农业增效和农民增收。该项目获2024年中国国际服务贸易交易会“中国服务实践案例奖”。



案例

支持云南宣威打造联农带农富农平台

云南宣威是农发行定点帮扶县，建立结对关系以来，云南分行围绕宣威“大产业+新主体+新平台”战略，创新“国企+村集体+合作社+农户”模式，发放贷款支持农业种植基地示范项目建设，推动本地特色产业发展、吸纳脱贫人口务工就业，并为流转土地的农户提供租金收入。



全力服务农业现代化

坚持以服务农业现代化为主线，聚焦农地、农业科技、种业振兴、重要农产品保供保畅等重点领域，全年累放农业现代化贷款5,108.9亿元，持续强化履职担当和信贷支持力度。

全年累放农业现代化贷款

5,108.9 亿元

全力服务“藏粮于地”战略

大力支持耕地保护建设，围绕高标准农田建设、黑土地保护等重点领域，加大信贷支持力度。大力支持全域土地综合整治，与自然资源部签署战略合作协议，推动共同建立项目储备库，纵横联动推动项目落地，全力将全域土地综合整治打造成为业务增长点，全年共对接600个全域土地综合整治项目。大力支持粮食主产区提升粮食生产能力，全年向13个粮食主产区累放农地贷款2,114.02亿元，同比多放164.38亿元。

600 个

全年共对接
全域土地综合整治项目

全年向13个粮食主产区
累放农地贷款

2,114.02 亿元

同比多放 164.38 亿元

全力服务“藏粮于技”战略

持续支持农业科技，聚焦高端农机装备、现代设施农业、智慧农业等，全年累放农业科技贷款721.52亿元，同比多放207.27亿元。持续支持民族种业振兴，全年累放种业全产业链贷款332.41亿元，支持“中国十大种业信用明星企业”5家，国家农作物、畜禽和水产种业阵型企业35家，实现国家四大种业基地支持全覆盖。

全年累放农业科技贷款

721.52 亿元

同比多放

207.27 亿元

全年累放种业全产业链贷款

332.41 亿元

支持国家农作物、畜禽和水产种业
阵型企业

35 家

积极支持

重要农产品稳产保供和乡村产业全产业链升级

全力保障重要农产品有效安全供给，全年累放生猪、牛羊、食糖、天然橡胶等重要农产品产业链贷款628.56亿元。大力支持城乡大循环，全年累放流通体系贷款765.09亿元、冷链物流贷款285.23亿元。积极支持特色产业和富民产业，全年累放海洋、农业生产资料、农业小企业、现代农业园区等贷款301.72亿元。

全年累放			
重要农产品产业链贷款	流通体系贷款	冷链物流贷款	海洋、农业生产资料、农业小企业、现代农业园区等贷款
628.56 亿元	765.09 亿元	285.23 亿元	301.72 亿元

案例

支持江苏无锡全域土地综合整治试点及农业示范区项目（一期）

江苏分行响应地方政府落实耕地保护责任的需求，完成新增耕地和高标准农田建设等农用地整理及相关农业设施配套工程近4,500亩，实现建设用地整理与布局优化、环境治理等乡村生产、生活、生态空间整体重塑。该项目为国家全域综合整治试点项目，入选自然资源部第二批全域土地综合整治典型案例。



案例

支持四川游仙忠兴镇农村土地托管项目

四川分行通过对4万余亩土地开展精细化管理，配套进行滴灌站、农业生产加工中心、烘干中心等建设，有效整合土地、劳动力、技术等要素，实现土地规模化、集约化、机械化与专业化生产，为农民提供种、管、收、加、售等一条龙服务，延长产业链、提升价值链、提高农村土地利用效率，增加农村集体收入，推动现代农业发展和乡村全面振兴。



案例

支持重庆梁平鱼菜共生AI工厂示范项目

重庆梁平区是国家农业现代化示范区、全国率先基本实现主要农作物生产全程机械化示范区。重庆分行支持梁平区鱼菜共生AI工厂示范项目，将现代化数字鱼菜共生技术从理论基础转变为生产实践，构建绿色高效种养模式，打造集约型农业生产发展方式，激发广大农民群众的创新、创业和创造活力，提升农业质量效益和竞争力。



全力服务农业农村建设和城乡融合发展

深刻理解领悟农业农村基础设施建设对新时代实现乡村振兴的重要意义，全力支持“三大工程”“保交房”等国家交办重大任务，聚焦水利、交通设施、新型城镇化等重点领域，提供长期、稳定、优惠的政策性信贷资金支持，全年累放基础设施贷款9,612.9亿元，有效促进城乡产业发展、基础设施、公共服务一体化。

全年累放基础设施贷款

9,612.9 亿元

全力推进国家交办的“三大工程”及“保交房”重大专项任务

认真落实党中央工作部署，制定系列配套贷款管理办法，四级行联动营销、前中后台协同推进，持续做好城中村改造专项借款发放，稳妥推进“平急两用”公共基础设施、保障性住房建设，依法依规支持“保交房”。全年累放城中村改造专项借款2,293.36亿元、“平急两用”项目贷款51.55亿元、保障性住房开发贷款2.29亿元、保障性住房收购贷款7.19亿元、住房租赁团体购房贷款9.92亿元。



持续有力支持国家水利建设

坚决贯彻落实习近平总书记“节水优先、空间均衡、系统治理、两手发力”治水思路，对标国家和地方水利发展规划，坚持专项优惠政策，与水利部等相关部委和重要客户密切协同，聚焦国家重大水利工程的引领作用和民生水利的普惠效应，突出支持了广西环北部湾水利枢纽、海南南渡江迈湾水利枢纽、云南腾冲灌区、陕西引汉济渭二期等一批重大水利工程开工建设，有力支持一大批河湖生态保护治理、农村饮水安全、病险水库除险加固、防洪抗旱减灾等领域民生水利项目，全年累放水利建设贷款1,805.1亿元。

大力支持推动农村交通建设

坚决贯彻落实习近平总书记关于“四好农村路”重要指示，深耕农村地区交通基础设施领域，持续加大对农村公路、普通国省道、强农惠农高速公路、水运基础设施等重点领域支持力度，助力补齐农村交通基础设施短板，以支持交通一体化助推城乡融合发展。全年累放交通设施建设贷款1,570.41亿元，同比增长26%，其中累放“四好农村路”贷款738.05亿元。

全年累放
交通设施建设贷款

1,570.41 亿元

同比增长

26 %

助力国家新型城镇化建设

坚决贯彻落实党中央、国务院决策部署，围绕《深入实施以人为本的新型城镇化战略五年行动计划》落地实施，率先出台专项落实意见，聚焦农业转移人口市民化、潜力地区城镇化水平提升、现代都市圈培育、城市更新和安全韧性提升4项重大行动，持续加大县域范围新型城镇化重点领域信贷支持力度。全年累放城乡一体化贷款3,796.16亿元，促进城乡融合发展。



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案例**支持云南腾冲灌区工程项目**

云南省腾冲灌区工程是列入国家“十四五”水安全保障规划的新建大型灌区项目，对提高腾冲市供水保障程度意义重大。云南分行支持建设水源工程、灌溉渠（管）道工程和排水工程等，项目建成后，将有效解决区域内人口用水问题，同时将大幅提升粮食生产安全保障，促进农业上下游产业快速发展，对促进边疆少数民族群众致富、维护边疆安全稳定具有重要作用。

**案例****支持陕西延川农村路网改造项目**

陕西分行积极构建“交通+”信贷模式，坚持以农村路网为主线，深挖沿线农业产业等特色资源，通过“打捆打包”等方式，将项目链条连接到区域性资源上，助力形成农村路网引领带动产业发展、以流通循环收益反哺农村路网建设的良性互动发展局面。



案例

支持福建宁德三都澳大黄鱼产业园项目

福建分行围绕宁德大黄鱼地方优势特色产业，支持建设水产品加工示范园区，推动大黄鱼产业标准化、精深化、全链条发展，助力宁德地区优势特色产业和我国水产养殖加工行业转型升级，推动城乡融合发展。



案例

支持江苏常州溇湖综合整治项目（一期）

溇湖是太湖上游的主要湖泊，溇湖所在的常州洮滬片区被纳入全国第二批流域水环境综合治理与可持续发展试点。江苏分行采用“投贷联动”全力服务溇湖水环境综合整治，项目实施以来，累计清退围圩2.38平方千米、恢复湿地3.59平方千米、生态清淤近200万方，溇湖总磷指标同比下降12.3%，常州市河湖水生态健康指数同比提升2.8%，太湖水质达到2007年以来最好水平。



全力服务区域协调发展

主动融入国家区域协调发展大局，认真落实区域协调发展战略、区域重大战略、主体功能区战略，统筹支持四大区域板块、五个重大区域战略和七类特殊类型地区，构建差异化的信贷支持体系，累计出台服务国家区域发展战略实施意见30个，有效助力构建优势互补、高质量发展的区域经济布局，扎实推动国家重大战略落实落地。

累计出台服务国家
区域发展战略实施意见

30 个

加强区域规划前瞻性部署 健全区域协调发展组织机制

始终将服务国家区域发展战略作为农发行重大使命责任，持续加大区域战略支持力度，助力增强区域发展活力。有效发挥好支持乡村振兴和国家重大区域发展战略领导小组对区域发展规划、重大政策、重大项目的指挥作用，加强监测评估，定期通报服务国家区域发展战略情况，不断健全完善服务国家区域战略落实机制。统筹优化服务区域发展战略的政策体系，结合不同区域资源禀赋精准配置资源。印制服务国家重大战略典型案例汇编，宣传推广服务国家重大战略成功经验和创新模式，引导全行推进国家战略落实落细。总结评估示范试点实施效果，制定2024年总行级示范试点建设名单，以点带面、渐次推进，充分发挥示范试点对全行改革破难的带动作用。持续深化与国家部委、地方党政、金融同业和重点客户的沟通合作，高质量发展合力进一步凝聚。

牢记“深耕三农”使命担当 为服务区域重大战略提供 重要保障和强劲动力

立足农业政策性金融职能定位，紧紧围绕“五篇大文章”和“六大领域”“四个银行”品牌建设提供高质量金融服务，精准对接区域发展重大规划、结合不同区域发展实际、制定务实有效的差异化支持政策，支持经济大省挑大梁，促进区域增长极、动力源、发展带加速崛起，提升经济发展优势区域的创新能力和辐射带动作用，鼓励其他地区因地制宜、各展所长。全年累放长江经济带地区贷款13,362.65亿元，余额49,297.34亿元；累放长三角一体化地区贷款6,362.18亿元，余额18,632.45亿元；累放黄河流域地区贷款6,348.14亿元，余额24,673.78亿元；累放京津冀协同发展地区贷款1,908.08亿元，余额4,867.64亿元；累放粤港澳大湾区贷款786.16亿元，余额1,319.49亿元。

全年累放		
长江经济带地区贷款		
13,362.65 亿元		
余额 49,297.34 亿元		
长三角一体化地区贷款		
6,362.18 亿元		
余额 18,632.45 亿元		
黄河流域地区贷款		
6,348.14 亿元		
余额 24,673.78 亿元		
京津冀协同发展地区贷款		
1,908.08 亿元		
余额 4,867.64 亿元		
粤港澳大湾区贷款		
786.16 亿元		
余额 1,319.49 亿元		

深入推进业务和管理创新
为服务区域协调发展战略提供
高质量融资融智金融服务

主动提升站位，不断推进自我调整、改革创新，适时申请调整业务范围，转变经营管理策略、产品服务模式，以满足国家区域协调发展战略需求，有效实现自身功能发挥与党和国家要求的实时匹配。聚焦突出矛盾和关键环节，持续优化区域协调发展的服务机制，深化东、中、西、东北地区产业协作，助力进一步提升区域发展的平衡性、协调性和优势互补性，推动发展的质量、结构、规模、速度、效益、安全统筹平衡，服务区域协调发展向纵深推进。全年累放东部率先发展地区贷款10,249.4亿元，余额28,411.15亿元；累放西部大开发地区贷款7,220.4亿元，余额28,200.5亿元；累放中部崛起地区贷款6,581.55亿元，余额27,819.81亿元；累放东北振兴地区贷款2,416.15亿元，余额9,595.63亿元。

全年累放			
东部率先发展地区贷款			
10,249.4 亿元			
余额 28,411.15 亿元			
西部大开发地区贷款			
7,220.4 亿元			
余额 28,200.5 亿元			
中部崛起地区贷款			
6,581.55 亿元			
余额 27,819.81 亿元			
东北振兴地区贷款			
2,416.15 亿元			
余额 9,595.63 亿元			

案例

支持长三角一体化发展

江苏分行推动粤苏港三地通力协作，采用“双线”模式支持中粮四海丰公司大豆跨境采购，积极做好跨境人民币汇出汇款及外管监管申报，确保信贷资金系统内闭环运行、专款专用，为跨省联合支持企业开展大宗商品跨境交易打通新路径。全年向中粮四海丰公司累放人民币贷款71亿元，办理国际结算业务14.46亿美元，其中通过深圳前海交易中心办理跨境人民币业务5.08亿美元，对提升我国油脂安全保障能力、服务国家粮食安全意义重大，在助力长三角一体化高质量发展上交出新答卷。



案例

持续加大对东北振兴支持力度

辽宁分行深入学习贯彻习近平总书记“既向陆地要食物，也向海洋要食物，耕海牧渔，建设海上牧场、‘蓝色粮仓’”的要求，立足区域资源禀赋，围绕东港市11万亩海洋牧场示范区，采用“国有企业+农业企业+养殖户”的联结机制，助力东港现代海洋牧场建设。项目实施后，将资源保护和增殖、调整捕捞作业布局等多项措施有机结合，有效带动、辐射水产养殖育苗、加工、销售、旅游等相关产业，打造一二三产融合发展的现代海洋牧场高质量发展产业链，推动形成集中连片高产高效的优质海产品养殖基地，改善海洋环境，全力服务新时代东北全面振兴。



全力服务生态文明建设

深入学习贯彻习近平生态文明思想，践行绿水青山就是金山银山理念，大力支持农村人居环境整治、蓝天碧水净土保卫战、山水林田湖草沙一体化保护治理、森林草原湿地荒漠保护修复、农村新型能源体系建设等，全面助力打造美丽乡村和美丽中国建设先行区。

突出支持改善农村人居环境业务

全年累放改善农村人居环境贷款

1,700 亿元

余额 6,976.65 亿元

以学习运用“千万工程”经验为引领，聚焦生产、生活、生态融合，大力支持村庄环境整治、乡村风貌提升、农民居住条件改善、传统村落保护利用等区域性、整体性改善提升的资金需求，一体化支持美丽乡村建设及其相关优质衍生资源、附属资源开发利用，助力打造美村与富村并进、塑形与铸魂并重的宜居宜业和美乡村，全年累放改善农村人居环境贷款1,700亿元，年末贷款余额6,976.65亿元。探索实践公共属性导向的开发模式，该模式入选2024年金融街论坛年会重要成果手册，“村落徽州”“苏乡模式”入选全国《传统村落保护利用可复制经验清单》。

大力支持农业农村生态环境保护

出台《关于全力服务美丽中国建设的意见》，大力支持山水林田湖草沙一体化保护修复、重要生态系统保护和修复重大工程、矿山和采煤沉陷区综合治理及工矿废弃地等土地的整治修复，以及农业面源、重金属、土壤、大气等污染防治、农业农村废弃物节约集约循环利用等，全年累放贷款139.42亿元，年末贷款余额1,267.37亿元。



延链拓展林草保护发展信贷业务

立足林草业务兼具生态保护和产业发展双重功能的特点，制定15条差异化管理要点，搭建林草行业分析框架体系。聚焦林草生产基地建设、林草产品生产加工及配套基础设施建设、重点区域重要生态系统保护修复等重点领域，大力支持国储林、各类经济林、林下经济、森林质量提升工程等，全年累放贷款262.92亿元，年末贷款余额1,347.98亿元。加强模式创新，规范运用“政采贷”支持“三北”等重点生态工程建设，创新“立体现金流”模式支持林草生产基地建设、“生态产品价值实现”模式支持生态资源开发利用、“主营现金流”模式支持林草一二三产融合发展，推广“林权滚动抵押”模式支持国储林建设。

全力服务农村清洁能源体系建设

聚焦新型能源体系建设，大力支持清洁能源发电和非电开发、农村电网和充电基础设施、农村天然气管网设施、储能设施等六大领域，助力实施乡村清洁能源建设工程，全年累放贷款489.18亿元，年末贷款余额973.16亿元，同比增长70.13%。大力推广清洁能源标准地建设“央地合作”模式、分布式光伏（风电）整县推进模式等，探索能源信贷业务可持续发展新路径。

案例 支持湖北嘉鱼乡村振兴示范项目（一期）

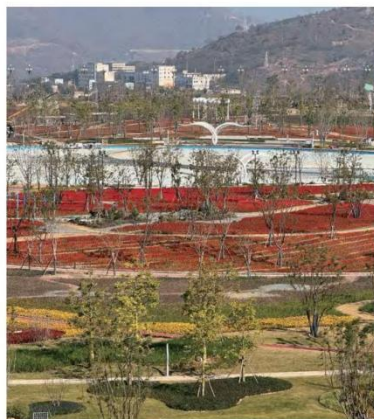
湖北分行支持嘉鱼县乡村振兴示范项目（一期）建设，为当地7个乡镇下辖的69个村庄铺设农村生活污水收集管网、安装微动力污水处理设施、实施房屋立面改造，并在村庄周边配套建设蔬菜示范基地、茶叶基地等乡村特色产业工程，服务脱贫人口近3万人，带动当地农民人均年增收超3万元，该项目覆盖的四邑村获评“全国乡村治理示范村”“荆楚十大最美乡村”等称号。2024年11月5日上午，习近平总书记实地考察了潘家湾镇蔬菜长廊。



案例

支持四川攀枝花矿山生态环境综合治理

四川分行支持攀枝花马家田尾矿库荒山修复、环境设施提升，以及花卉、蓝莓、芒果种植和农耕体验等乡村振兴示范基地建设，通过“矿山修复+特色农业”，充分发挥攀枝花作为四川唯一亚热带水果生产基地和最大花卉生产基地的优势，有效改善生态环境、降低土壤污染风险，实现生态修复与关联产业有机结合。



案例

支持重庆酉阳国家储备林建设项目（一期）

重庆分行按照以林为主、林农牧结合的思路，合理利用林上、林中、林下空间，通过支持营造林工程，林上搭配种植黄梨、五倍子等经济林、养殖中蜂，林下种植淫羊藿等中药材、建设森林主题营地及研学营地等，发展多层次、多结构、多品种、多效益的立体林业，为当地林农提供就业岗位1,500个，累计增收超3亿元。该项目入选国家发改委2024年中国改革年度案例。



案例**支持甘肃崆峒分散式风电和生态保护治理**

甘肃分行立足当地风能资源优势，将废弃矿山建设为清洁能源生产基地，在端立村等5个村庄建设总装机容量125MW的风电机组及配套设施，年发电量2.59亿千瓦时、碳减排量21.52万吨。项目区域内帮扶人群占比较高，通过土地租赁、提供就业等方式，直接带动1,055名低收入农民增收，辐射带动2,345人，对巩固拓展脱贫攻坚成果、修复治理矿山、发展清洁能源等发挥积极作用。

**案例****支持湖南汝城传统村落集中连片保护利用示范项目**

湖南分行牢牢把握“保护第一、传承优先”的理念，支持陇西堂、叙伦堂等古建筑保护修缮，综合治理村落沿岸和村内水系生态，完善村内其他配套设施，推动村落特色产业、农耕文化体验等资源活化利用，有效改善当地农村人居环境，有力促成“一村带数村、多村连成片”的发展格局，推动乡村“土特产”延链升级，让“古村落”迸发“新生机”。



► 打造“四个银行”特色品牌

01 粮食银行

8,641.38 亿元

全年累放粮棉油贷款

2024年，农发行锚定服务国家粮食安全主力银行职能定位，全年累放粮棉油贷款8,641.38亿元，“粮食银行”品牌形象日益突出。聚焦坚守主责主业，积极参与深化粮食购销和储备管理体制机制改革、粮食最低收购价等重大政策研究，及时足额保障中央和地方事权粮棉油储备和调控资金供应，全年累放各类储备调控贷款5,577.66亿元，同比多放371.57亿元。中央广播电视总台、《人民日报》、《金融时报》等主流新闻媒体播报、刊登农发行服务国家粮食安全成效50次，其中，中央广播电视总台各栏目播报农发行支持夏秋两季粮食收购情况14次，社会影响力显著提升。



02 农地银行

2,924.27 亿元

全年累放农地贷款

2024年，农发行继续坚持以激发农村土地资源要素活力为核心，以全力服务“藏粮于地”战略为主线，全年累放农地贷款2,924.27亿元，不断擦亮“农地银行”品牌。持续加大政策供给，印发《关于全力服务“藏粮于地、藏粮于技”战略 全面提升保障国家粮食安全能力的意见》，加强顶层设计，实施差异化信贷政策。进一步完善产品支撑，围绕农地业务设立高标准农田建设、全域土地综合整治等专项贷款产品，提升产品的专业性、精准度。不断深化品牌影响力，因地制宜总结推广“良种贷”等多个创新模式和典型案例，浙江宁波、湖北孝感、江苏盐城等13个全域土地综合整治项目入选自然资源部典型案例选编。



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03 水利银行

1,805.1 亿元

全年累放水利建设贷款

2024年，农发行有力发挥服务国家水利事业发展主力银行作用，全年累放水利建设贷款1,805.1亿元，不断做强做优“水利银行”特色品牌。印发《关于进一步做强“水利银行”特色品牌的指导意见》，进一步加大政策优惠力度，持续深化和地方党政、水利部门及重点企业的沟通协作。围绕国家水利发展布局，聚焦农田水利、防洪排水、水资源配置、城乡供水、水生态保护治理、水能开发利用等重点领域，突出支持国家重大水利项目和各级水网建设，以政策性活水润泽民生。央视新闻、新华社等主流媒体报道农发行积极支持水利建设成效情况，社会效益和美誉度充分彰显。



04 绿色银行

7,106.61 亿元

全年累放绿色贷款

2024年，农发行紧扣资产、负债、自身运营三个维度打造“绿色银行”特色品牌，全年累放绿色贷款7,106.61亿元、累计发行绿色债券220亿元，全力服务美丽中国建设。聚焦重点领域加大支持力度，在信贷产品体系中新设服务农村生态文明建设板块，积极推进模式创新，围绕新型能源体系等出台专项指导意见，接续实施差异化支持政策。有效拓展绿色筹资渠道，创新绿色债券发行模式，申领用好碳减排支持工具。加速推进自身绿色低碳运营，完成碳盘查、摸清全行碳排放底数，持续推广绿色办公、绿色采购、绿色运营。



► 投资与国际业务

投资业务

基础设施基金服务质效持续提升

持续加强基础设施基金投后管理，投贷联动支持项目建设，推动形成更多实物工作量，切实发挥政策性金融工具逆周期、跨周期调节作用，截至2024年末，累放基金配套贷款超1,500亿元。

债券承销业务稳中有增

2024年，农发行将债券承销业务作为精准对接客户需求的切入点、推进支农资金筹集的增长点、提升综合服务质效的落脚点，积极推动债券承销业务常态化开展。全年成功承销发行产品7单，金额59.96亿元，同比增长41.75%，业务范围拓展至15个分行。农发行主承销的首单科创票据成功发行，产品创新获得新突破。

期货保证金存管业务稳步拓展

2024年6月，农发行同大连商品交易所战略合作协议签署落地，以新业务、新产品为契机进一步加强期货领域合作。截至2024年末，农发行大连商品交易所和郑州商品交易所期保业务共计签约11家企业客户，与23家期货公司开展合作，不断丰富支农服务手段。

控股公司相关情况

中国农发重点建设基金有限公司

中国农发重点建设基金有限公司是本行的全资子公司，注册资本500亿元，主要投资于国家基础设施建设项目。

农发基础设施基金有限公司

农发基础设施基金有限公司是本行的全资子公司，注册资本100亿元。基金全部用于支持国家明确的市政和产业园区基础设施、交通基础设施、农业农村基础设施、能源基础设施、城乡冷链和重大物流基础设施、社会事业、保障性安居工程、新型基础设施八个领域。

现代种业发展基金有限公司

现代种业发展基金有限公司是本行的控股子公司，注册资本24.24亿元，主要从事种业领域投资和投资咨询。

北京先农投资管理
有限公司

北京先农投资管理有限公司是本行的控股子公司，注册资本3,636.36万元，主要从事投资管理和投资咨询，是现代种业发展基金有限公司的委托管理机构。

参股公司相关情况

国家融资担保基金
有限责任公司

国家融资担保基金有限责任公司是本行的参股公司，注册资本661亿元，主要经营再担保业务、项目投资、投资咨询等。

中国农业产业发展基金
有限公司

中国农业产业发展基金有限公司是本行的参股公司，注册资本40亿元，主要投资于农业产业化龙头企业、农业流通等重点农村服务业企业、农业和农村配套服务与建设项目，以及农业保险公司、涉农担保公司等。

中国农业再保险
股份有限公司

中国农业再保险股份有限公司是本行的参股公司，注册资本161亿元，主要经营农业保险的再保险业务以及转分保等业务。

国际业务与交流

跨境金融服务质效提升
保障粮食安全有作为

全力服务重要农产品进口，全年实现国际结算246.9亿美元，其中跨境人民币业务规模814.61亿元，各类外汇资金交易164.34亿美元，外汇信贷累放239.18亿元，实现国际业务收入2.09亿元，累计服务重要农产品和农业生产资料进口约3,172万吨。

246.9 亿美元
全年实现国际结算

239.18 亿元
外汇信贷累放

国际交流合作有序开展 服务总体外交有声有色

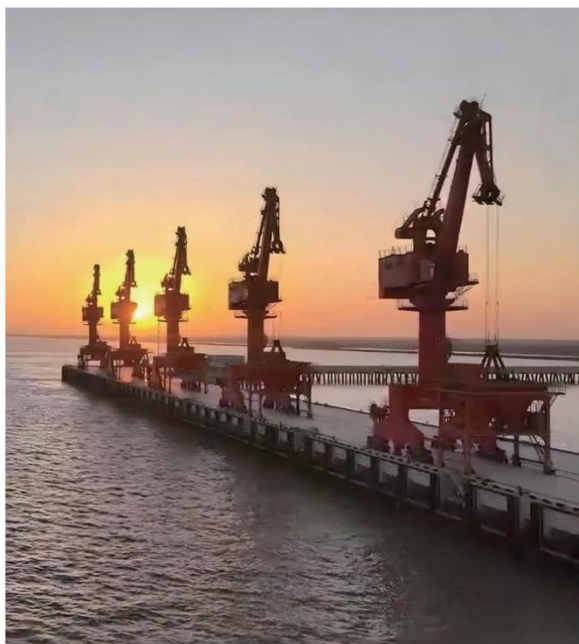
积极配合国家整体外交布局和大政方针，主动融入农业对外开放和“一带一路”支持服务体系，切实履行亚太农协主席单位职责，主持召开亚太农协第77届执委会会议暨“金融支持中小农企”地区政策论坛，依托亚太农业金融网络，围绕绿色金融、消除贫困、农业农村可持续发展等议题开展国际对话，积极对外宣传推介农业政策性银行金融扶贫经验和实践。同国际农发基金、亚洲开发银行、法国开发署、泰国农业与农业合作社银行等国际组织、多边开发机构和国（境）外金融同业开展多双边交流，积极参加博鳌亚洲论坛、国际金融协会年会、国际农业信贷联合会年会等国际会议，涉农金融交流合作踊跃开展，国际传播能力和影响力持续提升。持续发挥转贷款资金支农效应，全年累放新开发银行转贷款11.9亿元，涉及4省11个子项目；与亚洲开发银行续签合作谅解备忘录，成功落地农发行首个亚行委托贷款项目——福建省仙游县木兰溪流域生态环境综合治理及提升项目，该项目获评年度亚行最佳表现贷款项目奖。

11.9 亿元

全年累放新开发银行转贷款

涉及 4 省 11 个子项目

农发行利用新开发银行转贷款资金支持上海横沙新洲现代农业产业园配套货运码头建设，推动上海周边现代设施农业发展



支农资金筹集

筹资机制持续优化

牢固树立负债服务国家“三农”战略、服务全行资产发展理念，持续推进支农资金筹集优化工程，为全行服务国家“三农”战略和经营计划实施提供了及时足额资金保障。

用好发债筹资主渠道

全年发债筹资20,954.8亿元，年末境内存量债券余额80,785.51亿元，同比增加7,299.97亿元，境外存量债券余额75.5亿元。持续提升农发债特色品牌吸引力，聚焦“三农”重点领域，全年发行四大系列八大主题债券5,316.1亿元、支持国家乡村振兴重点帮扶县高质量发展等单次主题债券369亿元，首发每半年付息一次的30年超长期限债券，首次报价发行挂钩DR007的浮息债券，创新发行385天期债券，常态化开展做市支持操作，持续发挥农发债桥梁作用，为助力乡村全面振兴和农业强国建设作出贡献。

年末境内存量债券余额

80,785.51 亿元

同比增加 7,299.97 亿元

精准使用央行结构性货币政策工具

抓住政策机遇，积极申领科技创新和技术改造再贷款、保障性住房再贷款、碳减排支持工具等结构性货币政策工具资金，按时备案“三大工程”PSL资金使用情况，加强对重点领域、薄弱环节的定向支持和政策传导。

自主筹资能力不断增强

对公存款合规稳健发展，积极引导社会资金“反哺”三农。创新存款产品渠道，首次开办可转让大额存单业务，实现大额存单产品的定向发行。

改革创新

深入贯彻党的二十届三中全会精神，全面落实中央深化政策性银行改革决策部署，不断完善政策性金融机构职能定位，深入推进分类分账改革，持续深化经营管理体制机制重点领域改革，聚力提升治理体系和治理能力现代化水平，不断增强服务国家战略和“三农”发展能力。

► 深化重点领域改革



资产端资源配置效能不断提升，信贷增量和投放“双计划”管理更加精细，利率与让利计划双目标管理创新实施，经济资本限额管理应用持续深化，业务结构持续优化。负债端成本控制理念不断强化，支农资金筹集督导模式创新推进。资负一体化统筹管理水平显著提升，质效参考指标体系优化和试点稳步推进，内外部定价等信息系统功能持续优化。



建立覆盖重点支持领域的行业分类框架与总、省两级的常态化分析机制，发布128篇行业分析报告。创新民营客户链群式信贷、“跨境人民币+大宗农产品进口”，有效提升客户服务质效。突出一个客户一个农发行建设，完善纵向分类分级、横向客户归口的管理体系。优化完善客户关系管理系统、网银、手机银行等系统，提升数字化客户服务体系。



健全责任和制度体系，有效落实行领导包片督导和重点区域、领域、客户督导“两个机制”，延伸风控条线垂直管理范围和链条，持续完善风险分类、资产保全等内部规章和操作流程，加强风险管理工具应用。坚持分池处置，强化账销案存资产追索，风险处置机制更加完善。强化风险管理科技支撑，持续迭代升级内部评级、押品管理等现有系统，推动市场风险管理、业务连续性管理系统上线运行。



稳步推进非现场监测体系建设，提升监督检查有效性。持续深化问题根源性治理，接续开展“靶点”整固，常态化推进系统刚控，有效防控重大内控合规问题。合规审查机制更加健全，推动合规风险管控关口前移。持续优化“三合一”专员机制，修订“三合一”专员履职考核管理办法，推动监督效能更好发挥。内控合规基础管理提质升级，健全“防风险”和“管案件”全链条案防管理机制，开展关联交易系统建设，推动关联交易管理专业化、数字化转型。

信贷管理体系改革

设立信贷产品管理委员会，构建“产品+子产品+管理细目”三层产品体系架构，制定出台一揽子配套信贷制度，升级改造信贷管理系统，全环节、全链条、全过程、全方位贯彻落实分类分账改革要求。持续完善信贷监控系统，加强风险信息应用，开展信贷风险监测模型评价，提升监测预警能力。在存续期管理中强化对潜在风险、重大风险的联动监测检查要求，推动风险监测与贷后检查形成合力。统筹加强省级分行贷审委专职委员的选任和履职管理，稳步优化信贷审批体制。

财务管理体制改革

全面预算管理更加聚焦，加大支农资金筹集和风险监控的预算激励约束力度。强化财务资源与全行重大战略、业务发展成效、基层履职保障的统筹联动，财务资源配置更加精准、管理质效不断提升。深化管理会计应用，拓展管理层驾驶舱新主题，丰富专项分析报告体系，加强精细化管理支撑。

运营集约化改革

多元化集中运营体系初步构建，全国集中处理业务范围进一步拓展。集中作业智能化、自主化水平持续提升，应用ICR等技术替代部分领域人工操作，稳步推进集中作业中心自主管理。对客服务一体化试点逐步深化，试行农发行新视觉形象建设标准。

人力资源管理体制改革

机构改革持续深化，探索省级分行集约化扁平化改革，试点开展二级分行统筹调配支行人员。“两基”建设深入推进，完成第二批支农质效差的支行治理并启动第三批。党校直管直属机构改革取得重要进展。

信息科技体制改革

企业架构落地实施，建立分层架构管控机制。业研中心组织架构持续完善，建立业研模式下的信息化建设流程规范。科技队伍持续充实，强化复合型人才培养，组建多支专职科技服务柔性团队，提升科技精准服务水平。

► 创新推进“八大工程”

党建领航工程

深入贯彻落实党的二十大和二十届二中、三中全会精神，紧紧聚焦党纪学习教育、后进党支部帮扶等重点任务，切实增强基层党组织政治功能和组织功能。持续深化党支部标准化规范化建设成果，编印先进典型风采录，集中组织新一轮支行党支部集中换届选举工作，在农发行“智慧党建”平台开设专栏宣传推广“基层党建百优案例”，树牢干事创业、争先创优的鲜明导向，进一步打牢高质量发展的基层基础。选优配强党务工作力量，着力提升党务干部抓党建的意识和能力。

重点客户工程

强化客户库智控建设和业务资源挖掘，实现客户清单自动推送。用好与国家发改委投资联动合作机制，在试点金融机构中首批实现与全国投资项目在线审批平台互联互通，全年已审批清单内项目932个、审批额5,681亿元、累放1,385亿元。聚焦战略合作客户，规范客户差异化政策体系，加强“总对总”营销对接，推动客户规模合理增长、结构持续优化。

重点项目工程

持续提升项目储备力度，聚焦“十四五”规划102项重大工程、国家172项重大水利工程等国家重大工程，全力做好重点客户营销和重大项目储备工作。不断强化项目培育转化质效，一级库项目拟申贷金额转化率同比提高25个百分点，审批投放项目金额出库率同比提高9个百分点。加强项目审核，持续发挥“预分析、预筛选、预诊断”作用，从源头防范把控风险。

一级库项目拟申贷金额
转化率同比提高

25 个百分点

审批投放项目金额
出库率同比提高

9 个百分点

小微企业服务优化工程

进一步加大减费让利力度，线下普惠小微全年新发放贷款平均利率为3.36%，切实降低小微企业融资成本。不断拓宽小微企业融资渠道，搭建全行数字信贷制度体系框架，持续打造农发智贷品牌，创新设计“智链贷”“智农贷”两大业务模式，构建包含供应链类和非供应链类全矩阵线上产品体系，为涉农客户提供高效金融服务。线上小微信贷业务开办以来，累放线上小微贷款近1,500亿元，累计服务小微企业超11万户。



支农资金筹集优化工程

优化筹资组织机制，完善存款产品体系，拓展支农资金渠道，提升客户服务能力，持续引导各类社会资金“反哺”三农领域。保障资金来源长期稳健，不断优化负债期限、成本、结构，为政策性金融服务国家战略、让利实体经济提供源头活水。

数字赋能工程

结合重点领域数字化转型任务，制定并推进实施年度项目计划，全年投产149个项目。其中，新建投产农发智贷平台、税务管理系统等16个系统，升级优化核心业务系统、信贷管理系统等，持续强化科技支撑。

人才强行工程

成立五层人才库建设机制，采用市场化方式在金融科技领域引进2名高端专家，启动第二批领军人才评选，注重优秀年轻干部培养。建立职称常态化评定机制和专业资质管理机制。设立高水平专业资格奖励机制，对取得注册会计师（CPA）等9类专业资格证书给予一定奖励。确立人才外部认证与输送机制，推荐2名专业人才入选“国际人才库”，选派2名优秀人才到东北地区挂职服务。

文化铸魂工程

制定《中共中国农业发展银行委员会关于培育中国特色金融文化的实施意见》，将“五要五不”实践要求全面融入农发行文化理念。把中国特色金融文化纳入“第一议题”和党委理论学习中心组学习，将习近平文化思想作为农发行党校主体班、总行本级宣传委员培训班必修课，举办“习近平文化思想”专题讲座，筑牢培育中国特色金融文化的思想根基。组织第六届“最美农发行人”评选表彰活动，让党员干部学有榜样、行有示范、赶有目标。

风险管理

统筹发展与安全，坚持前瞻性管控、系统性管理、结构性施策，深入推进全面风险管理体制机制改革，统筹做好各类风险防控，牢牢守住不发生系统性风险底线。

政策风险和战略风险

聚焦主责主业，严守业务边界，围绕服务乡村振兴和农业强国建设，全力推动国家重大战略落地见效。推进分类分账改革取得重大进展，加大支农资金筹集力度，减费让利降低企业融资成本，未发生政策风险和战略风险。

信用风险

落实“四早”要求，优化信贷类业务授权管理，加强授信业务审批后评价，深化监控结果应用，开展监控体系培训，推动建立非现场监控联动贷后检查、潜在风险客户贷后重点督导等长效机制。强化风险前瞻管控，加强关注类贷款管理；坚持分池管理，全年累计清收处置不良贷款93.34亿元，同比多清收处置18.04亿元；重点区域、客户金融风险“退烧降温”取得实效，存量风险有效压降；全年收回账销案存资产为历年最多，处置回收水平进一步提升。年末不良贷款余额427.59亿元，不良贷款率0.44%，继续保持全国性银行业金融机构较好水平；贷款拨备率4.36%，风险抵补能力保持稳定。

流动性、市场、银行账簿利率风险

持续强化流动性统筹管理，流动性储备水平合理充裕，流动性覆盖率、流动性比例、流动性匹配率等主要指标均满足监管要求。市场风险主要为汇率风险，年末外汇总敞口3.12亿元人民币。银行账簿利率风险各项指标运行稳定，资产负债重定价期限结构进一步优化。

操作、合规、洗钱风险

修订操作风险管理办法，开展操作风险识别评估和压力测试，全年未发生重大操作风险事件。深入开展“靶点”整固，常态化推进系统刚控工作，合规风险基本处于平稳态势。出台《中国农业发展银行优化反洗钱管理体系行动方案（2024-2025年）》，推动形成职责明确、有效配合、科技赋能的反洗钱管理体系。

信息科技、声誉、国别等风险

加强网络安全和数据安全管理，完善信息科技风险评估工具，全年信息系统运行平稳，未发生重大信息科技风险事件。加强声誉风险源头防控和全流程管理，强化声誉风险隐患处置化解，声誉舆情总体可控。严格遵循国别风险管理要求，密切监督和控制资产在不同国家和地区的分布，年末国别风险敞口为6.46亿元人民币。

科技赋能

深入实施数字赋能工程

以“十四五”信息科技规划为引领，聚焦科技对全行改革发展支撑、数字化转型、自主可控能力建设和项目可执行性等方面的要求，全年执行数字赋能工程项目221个，投产149个，有效推进全行技术架构持续转型升级，为进一步深化改革提供强有力的科技支撑。

推进业务数字化转型

数字服务方面。多渠道升级客户体验，企业网银3.0、手机银行2.0双引擎投产，优化综合前端与机具渠道功能，打造定制化场景服务矩阵，线上渠道黏性显著增强；平台赋能基层业务，依托财政预算一体化、支农资金筹集等平台，精准支撑基层行特色支农业务落地；研发投产独立法人贷，优化信贷管理系统、小微智贷系统、移动办贷APP，显著提升客户线上办贷体验，助推营销项目落地。

数字决策方面。风险管理数智攻坚，市场风险与业务连续性管理系统投产，迭代押品动态监测等模块，助力提升风险管理质效；数据模型精准防控，信贷资产预警模型等智能工具全面上线，风险防控从“人控”向“智控”跨越升级；科技破界场景拓荒，卫星遥感技术在高标准农田、风电光伏等八大领域落地数十个标杆项目，构建一体化监测网络。

数字管理方面。资金智控体系升级，债券管理系统中债直联改造落地，资产负债组合管理、风险压力测试等模型工具投产，提高资金预测、定价和监测的精准度，助力降低资金成本；数字行政效能跃升，数字协同平台全面联通办公流程，实现系统数据互联互通，推动“线下跑腿”向“线上协同”转型。

数字运营方面。创新构建信贷制度库、业务知识库AI知识中枢，实现内控问题智能分类，打造全行级知识服务新范式；规模化投产反洗钱查询自动化、损益报表导表等“数字员工”场景，实现分行对公存款监测等高频业务流程自动化，降低基层行重复劳动消耗。

数字监督方面。内控合规创新提升，创新搭建非现场监测系统；研发财务监督模型，实现违规支出智能筛选；反洗钱模型实验室投产，有效提升反洗钱可疑交易监测能力。

全面升级安全治理体系

构建领导小组统筹、26项制度为支撑的“四梁八柱”，穿透压实总行与子公司考核责任；纵深防御体系迭代跃迁，建成总省联动的“安全大脑”中枢；数据安全全面攻坚，实现网银等核心系统数据回迁；升级安全基础系统，全面启动商用密码改造；攻防能力实现历史突破，“农发网盾”攻防体系接受国家级演练检验。

增强业务连续性保障水平

全面筑牢业务连续性防线。全行构建业技融合的全链路应急体系，建立生产事件统一调度中枢，实现系统自动化灾备切换；持续夯实安全生产基础，开展“百日无事故”专项行动，规范“优先恢复八步法”标准流程，完成79套系统实战演练；灾备能力取得历史性突破，按人民银行标准实现核心业务系统带载切换，支付平台等关键系统灾备实战达标。

基础支撑

人才队伍

积极招才引才

顺利完成2024年度校园招聘，全年为信贷、财会、风险合规、信息科技等条线招录优秀毕业生400余人，其中硕士及以上学历占比80%，“985”“211”和QS世界大学排名前250名的高校毕业生占比70%。及时启动2025年度校园招聘，制定2025年度校招计划，赴北大、清华等知名高校举办校园宣讲，组织开展笔试、面试等工作。



加强教育培训

持续开展“专业筑基·强业赋能”系列讲座，面向中高级管理人才开展培训；扎实开展EMT培训班，持续提升领军人才履职本领；围绕提升国际视野开展培训，组织三期共60名中高级管理干部赴国外开展专题研修；面向青年员工开展培训，举办青年英才示范培训班；创建“内育+外引”课程库，开展好课程推荐工作。



开展领军人才评选

加快全行高层次人才队伍建设，强化高层次人才引领示范作用，组织开展全行第二批领军人才评选，从信贷、营销、资金、财会、管理、科技等专业领域评选一批专业带头人，持续激发人才干事创业活力，推动专业人才发挥更大作用。

建立常态化职称评定机制

持续深化全行职称体制改革，在前期恢复高级职称评审制度基础上，建立常态化初中级职称认定机制，实现对各层级职称的全流程管理。截至2024年末，全行共20,047人具有各类职称，占比41.8%，其中高级职称（含正高级）370人、中级职称9,913人、初级及以下职称 9,764人。

文化品牌

深化文化理念宣贯 推动视觉形象建设

通过发布新版农发行文化理念体系宣传海报、在官方公众号刊发30周年企业文化建设成就综述等，广泛宣传新时代农发行文化理念的深刻内涵和实践要求，推动文化理念在全行深入人心。发布《中国农业发展银行 服务乡村振兴的银行》宣传片和宣传册，彰显农发行人奋斗之志、创造之力、发展之果。优化升级办公环境及营业网点视觉形象建设标准，开展试点试行，推进农发行品牌形象管理系统化、模块化、标准化，运用合理的功能布局、品牌元素、感官体验凸显农发行服务特色。



学术研究

深入开展研究工作

总结近年来政策创新发展实践，结合中国特色国家治理、政策性银行机理、现代化银行经营管理实践，开展建设现代化农业政策性银行研究。围绕农发行履职发展、改革创新、经营管理等中心工作，聚焦党中央、国务院关于宏观经济、金融、农业农村等相关领域重大政策开展应用研究，形成了有价值的系列研究成果。

未来展望

当前，世界百年未有之大变局加速演进，世界局势更加错综复杂。我国经济运行仍面临不少风险和挑战，但我国经济基础稳、优势多、韧性强、潜能大，长期向好的支撑条件和基本趋势没有变，经济结构优化和新旧动能转换的良好态势没有变，经济高质量发展的广阔前景没有变。随着我国一揽子增量政策落地显效，经济呈现向好态势，社会信心持续提振。中央经济工作会议提出“稳中求进、以进促稳，守正创新、先立后破，系统集成、协同配合”的政策取向，全方位扩大国内需求，为高质量完成“十四五”规划目标任务、实现“十五五”良好开局打牢坚实基础。

财政政策将更加积极 持续用力、更加给力，打好政策“组合拳”

提高财政赤字率，安排更大规模政府债券，为稳增长、调结构提供更多支撑，优化支出结构、强化精准投放。同时，持续防范化解重点领域风险，促进财政平稳运行、可持续发展，进一步增加对地方转移支付，增强地方财力。

货币政策取向定调为“适度宽松” 将为经济稳增长创造适宜的货币金融环境

综合运用多种货币政策工具，保持流动性充裕、金融总量稳定增长，提高资金使用效率。按照“聚焦重点、合理适度、有进有退”的原则，优化工具体系，持续加强与财政政策协同配合，进一步加大对科技创新、绿色发展、提振消费等方面的金融支持力度。

扎实推进乡村全面振兴 建设农业强国

将持续增强粮食等重要农产品供给保障能力，持续巩固拓展脱贫攻坚成果，着力壮大县域富民产业，着力推进乡村建设，着力健全乡村治理体系，着力健全要素保障和优化配置体制机制，加快农业农村现代化步伐。

农发行始终坚持党中央集中统一领导，坚持以人民为中心，坚持靠前发力、主动作为，逐渐成长为国家金融支农的重要力量。在看到成绩的同时也要清醒地认识到，本行还存在财务可持续面临考验、风险防控持续承压等挑战。总体来看，发展的有利条件强于不利因素，机遇大于挑战，本行将不断从30年发展历程中汲取智慧营养、凝聚奋进力量，传承好农发行的光荣传统和优良作风，苦干实干、接续奋斗，不断开创现代化农业政策性银行高质量发展新局面。

C 董事会成员、高级管理层成员、 派驻纪检监察组组长情况

基本情况

► 现任董事会成员





离任董事会成员

钱文挥	2020年12月至2024年11月任本行董事长			
孙兰生	2021年9月至2025年1月任本行执行董事			
许宏才	2022年8月至2024年3月任本行部委董事			
邓小刚	2022年8月至2025年3月任本行部委董事			
刘国强	2019年7月至2025年3月任本行部委董事			
周劲松	2019年7月至2025年3月任本行股权董事			
韩 粤	2019年7月至2025年3月任本行股权董事			

▶ 现任高级管理层成员



离任高级管理层成员

孙兰生	2018年6月至2025年1月任本行副行长；2017年5月至2018年7月任本行首席风险官
张宝江	2022年9月至2024年6月任本行副行长
徐 浩	2023年3月至2025年3月任本行副行长

派驻纪检监察组组长



中国农业发展银行负责人2024年度薪酬情况

单位：人民币万元

姓名	发薪月数	2024年度从本行获得的税前报酬情况			是否在股东单位或其他关联方领取薪酬	在关联方领取的税前薪酬总额
		已支付薪酬	社会保险、企业年金(补充养老保险)、补充医疗保险及住房公积金的单位缴纳(存)部分	其他货币性收入		
湛东升	12	67.26	22.19	0	否	0
徐一丁	12	60.53	21.25	0	否	0
孙孝坤	12	60.53	18.44	0	否	0
熊惊峰	9	45.40	13.55	0	否	0
吴 涛	5	25.22	6.03	0	否	0
离任负责人						
钱文挥	10	56.05	18.51	0	否	0
孙兰生	12	60.53	21.75	0	否	0
张宝江	5	25.22	6.16	0	否	0
徐 浩	12	60.53	17.91	0	否	0

注：
1.根据国家有关规定，本行负责人2024年最终薪酬仍在确认过程中，待薪酬总额确定后本行将另行披露。
2.2024年11—12月，原党委书记、董事长钱文挥先生继续任职全国政协委员，按照财政部有关规定，工资关系保留在本行，支付薪酬合计6.41万元，社会保险、企业年金（补充养老保险）、补充医疗保险及住房公积金的单位缴纳（存）部分合计4.08万元。

变动情况

董事会成员变动情况

2024年3月，廖岷先生任本行部委董事。

2024年11月，湛东升先生任本行董事长、执行董事。湛东升先生的任职资格于2024年12月获得国家金融监督管理总局核准。

2025年2月，丁晓芳女士任本行执行董事。丁晓芳女士的任职资格于2025年3月获得国家金融监督管理总局核准。

2025年3月，张兴旺先生任本行部委董事。

2025年3月，陶玲女士任本行部委董事。

2025年3月，贺满国先生任本行股权董事。贺满国先生的任职资格于2025年6月获得国家金融监督管理总局核准。

2025年6月，张小东先生任本行副董事长、执行董事。张小东先生的任职资格于2025年7月获得国家金融监督管理总局核准。

2024年3月，许宏才先生不再担任本行部委董事。

2024年11月，钱文挥先生不再担任本行董事长、执行董事。

2025年1月，孙兰生先生不再担任本行执行董事。

2025年3月，邓小刚先生不再担任本行部委董事。

2025年3月，刘国强先生不再担任本行部委董事。

2025年3月，周劲松先生不再担任本行股权董事。

2025年3月，韩粤先生不再担任本行股权董事。

高级管理层成员变动情况

2024年8月，吴涛先生任本行副行长。吴涛先生的任职资格于2024年10月获得国家金融监督管理总局核准。

2025年1月，张连钢先生任本行副行长。张连钢先生的任职资格于2025年3月获得国家金融监督管理总局核准。

2025年6月，刘世恩先生任本行副行长。刘世恩先生的任职资格于2025年7月获得国家金融监督管理总局核准。

2025年6月，张小东先生任本行行长。张小东先生的任职资格于2025年7月获得国家金融监督管理总局核准。

2024年6月，张宝江先生不再担任本行副行长。

2024年11月，湛东升先生不再担任本行行长。

2025年1月，孙兰生先生不再担任本行副行长。

2025年3月，徐浩先生不再担任本行副行长。

派驻纪检监察组组长变动情况

2024年3月，熊惊峰先生任中央纪委国家监委驻农发行纪检监察组组长。

公司治理

公司治理综述

本行坚持以习近平新时代中国特色社会主义思想为指导，把党的领导落实到公司治理各环节，确保本行严格贯彻落实党中央、国务院决策部署和方针政策，高质量发展沿着正确方向不断前进。行党委、董事会、高管层等各治理主体规范履职、勤勉尽责，全面贯彻党的二十大和二十届二中、三中全会精神，认真落实中央金融工作会议、中央经济工作会议和中央农村工作会议等部署，全面落实金融政策、监管要求。各治理主体遵循独立运作、有效制衡、相互合作、协调运转的基本原则行使权利、履行义务，推动形成决策科学、执行有力、监督有效的公司治理机制，持续推进公司治理体系与治理能力现代化建设。

坚持和加强党的全面领导

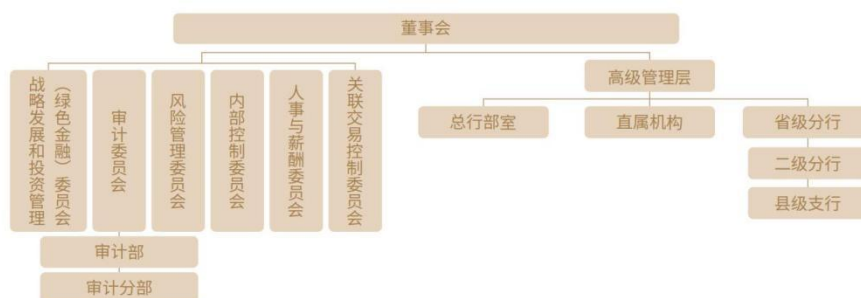
坚决维护党中央对金融工作的集中统一领导，深刻认识金融工作的政治性、人民性，充分发挥党委“把方向、管大局、保落实”的领导作用，健全完善贯彻落实习近平总书记重要讲话、重要指示批示精神和党中央重大决策部署工作机制，坚持谋全局、议大事、抓重点，努力开创农业政策性金融事业新局面。用习近平新时代中国特色社会主义思想凝心铸魂，进一步筑牢意识形态思想防线。深入贯彻落实新时代党的组织路线，着力打造坚强党组织和高素质专业化干部队伍。坚持以严的基调强化正风肃纪，营造风清气正的良好政治生态。坚持一体推进“三不腐”，下大力气铲除滋生腐败的土壤和条件。

完善董事会运行机制

制定董事会决策事项清单，修订董事会议案工作规程，进一步厘清治理主体职责边界，为规范董事会运作、提升董事会效率夯实制度基础。推进董事会信息化建设，实现董事会议案管理、督办管理模块上线，为董事会工作加强科技赋能。

加强各治理主体沟通机制

推动董事会与行党委、高管层及董事会成员内部之间加强沟通，持续提升董事会自身建设，确保各治理主体互动畅通、信息共享，在高质量服务国家重大战略、深化公司治理体系改革、强化战略决策引领等方面取得成效达成共识，努力宣贯公司治理文化、传导公司治理理念。



股东情况

财政部持有本行100%股权。财政部为国务院组成部门，是国家主管财政收支、财税政策制定、进行财政监督等工作的宏观调控部门，根据国务院授权，集中统一履行中央国有金融资本出资人职责，为健全完善本行现代公司治理机制提供了有力支撑。

董事会

董事会组成

根据国务院批准的《中国农业发展银行章程》，本行董事会由11名董事组成，包括3名执行董事（含董事长）、8名非执行董事。8名非执行董事包括4名委董、4名股权董事。

董事会职责

本行董事会依照相关法律法规和《中国农业发展银行章程》履行职责。董事会的职权主要包括：审议批准中长期发展战略、年度经营计划和投资方案，资本管理规划方案和资本补充工具发行方案，内部管理架构、一级境内外分支机构设置、调整和撤销方案，制定年度财务预算、决算方案，利润分配方案、弥补亏损方案，董事会议事规则及其修订方案；审议批准重大项目；审议批准风险管理、内部控制等基本管理制度；对一级子行（子公司）的设立、分立、合并、变动资本金事项作出决议；决定高级管理层聘任事项、薪酬事项、绩效考核事项和奖惩事项，对董事长及经营管理层的授权事项等。

董事会运作

董事会按照本行监督管理办法和章程等要求有序运转、高效履职，深入贯彻落实党中央、国务院决策部署，有效发挥“定战略、作决策、防风险”作用。坚守农业政策性银行职能定位，严格落实党委前置研究程序，持续加强监督功能，着力提升公司治理的科学性、规范性和有效性。董事会下设各专门委员会按照议事规则等有关规定，向董事会提供专业意见或根据董事会授权就专业事项进行决策。董事会成员全面了解本行经营发展情况，深入基层调查研究，认真审议各项议案；积极参加各项培训，不断提升履职能力；遵守职业道德和职业操守，严格落实中央八项规定精神，忠实、勤勉、廉洁履职，自觉维护董事会的声誉和形象。2024年全年共召开7次董事会会议，审议审阅62项议案。

董事会专门委员会

本行董事会下设战略发展和投资管理（绿色金融）委员会、审计委员会、风险管理委员会、内部控制委员会、人事与薪酬委员会和关联交易控制委员会，各专门委员会向董事会提供专业意见，对董事会负责，充分发挥决策参谋作用。

战略发展和投资管理（绿色金融）委员会负责制订本行经营管理目标和中长期发展战略，监督、检查年度经营计划、投资方案的执行情况以及环境、社会、治理等责任履行情况；审议本行章程修改方案，审议年度财务预算、决算、

利润分配、弥补亏损方案，审议年度债券发行计划，审议资本管理规划、资本补充工具发行、增加或减少注册资本的方案，审议需经董事会批准的重大项目等。全年召开4次会议，审议审阅20项议案。

审计委员会负责审核内部审计章程等重要制度和工作报告，审议中长期审计规划和年度审计计划，审议本行内部审计体系设置方案及修订方案；指导、考核和评价内部审计工作，检查风险和合规状况、会计政策、财务报告程序和财务状况，提出外部审计机构聘请与更换建议；审议批准除内部审计章程外，其他需提请董事会审议的相关制度办法。全年共召开4次会议，审议审阅8项议案。

风险管理委员会负责审议本行风险管理基本制度；监督高级管理层对各类风险的控制及全面风险管理情况，并对风险管理政策、管理状况及风险承受能力进行定期评估，提出完善风险管理的意见；审议批准风险管理基本制度外，其他需提请董事会审议的风险管理制度办法；评估产品开发和重大改动、机构和业务领域变动、重大收购与投资等可能带来的风险。全年共召开4次会议，审议审阅10项议案。

内部控制委员会负责监督、评价本行内控体系的建设、运行及内控措施的实施效果，审议本行内部控制基本制度及年度反洗钱报告、内控评价报告等，向董事会提出建议；审议批准内部控制基本制度外，其他需要提请董事会审议的内部控制制度办法。全年共召开3次会议，审议审阅6项议案。

人事与薪酬委员会负责拟定董事和高级管理人员的选任程序和标准，对董事和高级管理人员任职资格进行初步审核并向董事会提出建议；审议全行薪酬管理制度和政策、内部薪酬及绩效考核体系设置方案，拟定执行董事和高级管理层成员薪酬方案和奖惩事项建议，并监督方案实施；审议本行内部管理架构，审议一级境内外分支机构设置、调整和撤销方案等。全年共召开6次会议，审议审阅16项议案。

关联交易控制委员会负责关联交易的管理、审查和批准，控制关联交易风险；审查重大关联交易，接受一般关联交易备案；审议年度关联交易制度执行情况和关联交易专项审计结果；审议审批关联交易管理相关制度，审批关联交易及与关联交易有关的其他事项。全年召开1次会议，审议审阅2项议案。

2024年 共召开	董事会会议	战略发展和投资管理 (绿色金融) 委员会会议	风险管理委员会会议	人事与薪酬委员会会议
		4 次 审议审阅议案 20 项	4 次 审议审阅议案 10 项	6 次 审议审阅议案 16 项
	7 次 审议审阅议案 62 项	审计委员会会议	内部控制委员会会议	关联交易控制委员会会议
		4 次 审议审阅议案 8 项	3 次 审议审阅议案 6 项	1 次 审议审阅议案 2 项

高管层

本行高管层由行长、副行长、董事会秘书及其他高级管理人员构成。高管层按照《中国农业发展银行章程》及董事会授权开展经营管理活动，对董事会负责。

内部控制

问题根源性治理持续深化推进，基础管理稳步提档升级，持续加强“第二道防线”建设，服务全行高质量发展有力有效。

推进问题根源性治理 提升内控有效性

进一步全面梳理、精准定位经营管理中的重要“靶点”，深化部署开展年度“两基”建设重点领域关键环节“靶点”整治，推动各级机构进一步加强关键环节管控。建立系统刚控常态化工作机制，健全“梳理流程、研提措施、推动落地、动态评估”管理流程，强化关键环节合规管控和系统控制，扎实推进问题根源性治理。高标准谋划非现场监测工作，有序推进非现场监测系统建设，“全覆盖、快响应、业融式、数智化”的非现场监测体系初现雏形。加强“靶点”整治等成果运用，完善检查评价标准、工具和方法，加强人才队伍建设，进一步提升检查评价针对性和有效性。

聚焦重点领域 推动基础管理优化升级

扎实推进人民银行执法检查问题整改，制定优化反洗钱管理体系行动方案，推进可疑交易集中处理，开展反洗钱咨询，反洗钱履职能力水平进一步提升。加强案防制度建设，健全“管案件”和“防风险”的全链条治理机制，案防管理基础不断夯实。强化制度全生命周期管理，上线“制度审查”模块，实现制度审查关键节点刚性控制。制定合规审查管理办法，开展新产品、新业务合规审查，推进合规风险源头管控。强化消费者权益保护管理，制定重大投诉应急预案，推动投诉处置应对更加规范。制定关联交易体系优化方案，强化关联交易日常监测和非现场检查，加强信息数据源头治理，关联交易管理水平稳步提升。农发行与关联方发生的交易遵循合规性、公允性原则，2024年，全行共发生符合国家金融监督管理总局一般关联交易披露要求的关联交易36笔、金额共计10.97亿元，其中：授信类关联交易1笔、金额0.3亿元，存款类关联交易35笔、金额10.67亿元，未发生重大关联交易。

加强组织建设和文化培育 筑牢“二道防线”

深化内控合规条线垂直管理，加强重要管理岗位人员任职资格准入，细化条线专业考核，持续提升履职独立性、专业性。持续优化“三合一”专员履职及考核管理，推进“三合一”专员履职管理系统研发建设，推动更好发挥“最后一公里”监督效能。编发联合监督机制参考案例，抓住重点开展联合督导，推动监督合力向深扩展、向下延伸。扎实推进风险合规文化“三进”宣教，健全合规案例库管理机制，进一步筑牢全行合规展业思想防线。

内部审计

聚焦全行中心工作，忠实履行审计职责，稳步推进审计机构优化，提升审计集约化、专业化水平，增强审计独立性、权威性，充分发挥风险防控的“第三道防线”作用，以高质量审计护航农发行高质量发展。

审计体制持续优化

贯彻落实《中国农业发展银行审计机构优化方案》，设立北京、大连、合肥、广州、成都和西安6个审计分部，撤销24个审计办事处，优化处室设置和人员配置，深化审计条线人事管理，审计队伍综合素质明显提升。

审计职能充分发挥

严格落实党委、董事会部署要求，扎实开展审计监督。围绕高质量发展创新开展机构全面风险与合规审计，对分支机构精准画像，强化“巡审联动”，与巡视结果相互论证支撑，进一步推动巡视“政治体检”与审计“经济体检”有机融合，共同增强全行监督的穿透力。围绕全行重点业务和关键环节，对不良贷款、重点项目和重点区域风险贷款、绿色信贷、财务开支情况、扶贫捐赠资金使用情况开展审计，对子公司投资业务审计调研，助力全行牢牢守住高质量发展的风险底线。围绕外部监管要求对全行呆账核销、关联交易管理、征信业务管理、资本管理、信息科技、信贷资产风险分类、反洗钱等工作开展审计，规范全行内部管理流程，夯实公司治理根基。对全行内外外部监督检查发现问题的整改情况开展审计，推动各分支机构压实责任、举一反三，做实审计整改“下半篇文章”。围绕领导干部的权力运行和责任落实开展离任、任中经济责任审计，为干部任免考核提供决策参考。

监审联动主动高效

建立健全监审联动工作机制，印发《关于进一步加强监审联动工作的通知》，加强农发行与监管部门的协同配合，明确建立沟通汇报机制、深化监管成果利用等联动措施。常态化组织做好监管通报整改工作，制定问题、责任、任务清单，建立落实台账，将整改任务和监管意见分解至总行和相关省级分行，切实做好监管通报整改工作。

审计质效稳步提升

出台《关于进一步提高审计质效的指导意见》，突出问题导向，深化会商会审机制，广泛应用审计要点、审计定性、审计定责、审计整改“四个规范化”成果，开展审计流程、文本规范化建设，形成系统化、规范化、统一化的审计项目操作规程。推进大数据审计建设，加强非现场审计人才队伍培养，中高级人才占比大幅提升；探索对省级分行开展全面非现场监测分析，进一步发挥审计“探头”“前哨”作用；强化非现场审计系统建设，优化系统功能，扩展数据接入范围，持续推进建立分类清晰、覆盖全面、结构完整、类型丰富的非现场审计模型体系。

环境和社会责任

环境责任

强化碳足迹管理

研究制定全行绿色低碳运营管理办法，从能耗、自身运营和碳核算等方面明确管理要求。完成对全行2,000余家机构的碳盘查，成功上线绿色低碳功能模块，开展区域试运行。

加速推广绿色办公

新建上线“农发协作”数字协同平台和电子签章系统，持续优化完善综合办公系统功能，不断拓展绿色办公场景。2024年办公系统累计流转各类文档366万余件，发布信息资料3.89万件，阅览136.24万次，测算全行共节省纸张约2,677万张、减少碳排放约339.22吨。



深入推进绿色运营

积极推进绿色网点建设，黑龙江伊春市分行及其辖内支行、鸡西市虎林支行获得“碳中和证书”。优化完善柜面运营业务系统，推广自助柜台，拓展13类特色渠道服务场景，积极推动ICR、RPA技术应用，持续提升电子银行渠道场景化、自动化、智能化服务水平。

坚持绿色采购

优先选择低碳环保的装修设计方案、材料和设施设备，优先采购和使用节能、节水、节材等有利于环境保护的原材料、产品和服务，引导分支机构优先采购新能源汽车。

社会责任

支持普惠小微

2024年，农发行通过线上+线下双重渠道，持续探索数字普惠发展模式，助力涉农产业链延链补链强链，全年累放普惠小微贷款439.5亿元，其中线上累放普惠小微贷款209.21亿元。聚焦国家粮食安全和重要农产品流通，加大线上化业务创新，更好发挥政策性资金支农作用。



关心关爱员工

做好困难职工帮扶工作。开展元旦春节“双节”送温暖活动，全系统共慰问职工4,059人，发放慰问款物922.6万元；全年向5名特困职工发放救助金共计50.2万元。

关爱职工心理健康。开通农发行职工心理咨询服务热线，建立适合农发行职工需求的心理关爱服务工作机制。

关爱女性职工。发布总行党委致全行女职工的“三八”国际妇女节贺信，传递总行党委的关心与关爱；向中国金融工会推荐共建“女职工关爱室”17个，全行累计创建“女职工关爱室”335个，女职工获得感、幸福感不断提升。



积极对外捐赠

2024年，全行公益救济性捐赠资金支出5,381万元，主要用于巩固拓展脱贫攻坚成果同乡村振兴有效衔接，如农发行定点帮扶（对口支援）县域内部分基础设施维修改造、特色产业帮扶、农村义务教育奖补、改善医疗条件等，以及部分区域灾情救助。

2024年全行公益救济性
捐赠资金支出

5,381 万元

热心社会公益

开展“青春助力乡村振兴”系列志愿公益活动。以农发行定点帮扶县为重点，常态化开展捐资助学、助困助残等志愿公益活动，以青年力量助力巩固拓展脱贫攻坚成果。连续两年与团中央青年志愿者行动指导中心联合开展全国大学生“乡村振兴”志愿服务项目，将助力乡村振兴和服务青年成长有机结合，组织千余名农发行青年与万名大学生，以200个农发行重点支持的乡村振兴项目为实践基地开展系列活动，累计服务群众34万余人次，服务总时长达18万余小时。



福建省分行与复旦大学肿瘤防治
博士宣讲团联合开展志愿服务活动

总行组织开展
“衣加衣·送温暖”捐赠活动



开展“美丽中国 青春行动”系列环保公益活动。

在内蒙古赤峰开展青年义务植树活动，总行行领导与近100名青年共同栽种树木40余亩，并在活动现场向全行青年发出践行简约适度、绿色低碳、文明健康生活方式的倡议；全行各级团组织积极响应倡议，组织青年广泛开展环保宣传、环境清理等志愿公益活动470余次，栽种树木730余亩。

组织志愿公益活动

470 余次



农发行在内蒙古举办“美丽中国 青春行动”青年义务植树活动

开展“学习雷锋志愿行 青春建功新征程”学雷锋志愿公益活动。

在全行广泛开展学雷锋活动，各级行开展岗位建功、金融宣讲、志愿帮扶、敬老助学等活动两千余次，参与青年万余人次，累计活动时长近五千小时。在全行开展金融系统学雷锋活动示范点和学雷锋模范评选工作，2个集体获“2024年金融系统学雷锋活动示范点”称号、2名个人获“2024年金融系统学雷锋模范”称号，推荐的广东分行“粤青服务 农发有爱”——爱心助学青年志愿服务项目在第七届中国青年志愿服务项目大赛中获得铜奖。



广东分行在丁堡镇开展“粤青服务 农发有爱”——爱心助学青年志愿服务

重要事项

1月

1月24日，印发《中共中国农业发展银行委员会关于贯彻落实中央金融工作会议精神 开创新时代高质量发展新局面的实施意见》。

1月29日至30日，召开2024年年度工作会议。

2月

2月4日、6日、8日、18日、19日，分别印发《关于全力做好服务深化农村改革重点工作的意见》《关于进一步加强长江大保护和黄河流域生态保护金融服务的意见》《关于加大信贷支持力度 高质量服务“千万工程”的意见》《关于推动农村路网信贷业务高质量发展的意见》《关于加大服务新时代东北全面振兴取得新突破有关措施的意见》。

2月22日，召开2024年党风廉政建设暨纪检监察工作会议。

3月

3月1日，召开全面深化改革领导小组2024年第1次会议。26日，印发《2024年深化改革工作方案》。

3月7日，发布新版文化理念海报。

3月22日，召开第二届董事会2024年度第1次会议。

3月29日至4月12日，发行首期可转让大额存单。

4月

4月10日、16日、23日、24日，分别印发《关于全力服务美丽中国建设的意见》《关于做好“五篇大文章” 开创高质量发展新局面的实施意见》《关于优化完善业务模式 高质量服务“千万工程”的意见》《中共中国农业发展银行委员会关于培育中国特色金融文化的实施意见》。

4月16日，印发《中共中国农业发展银行委员会党纪学习教育实施方案》。28日，农发行党委党纪学习教育读书班开班。

4月28日，召开第二届董事会2024年度第2次会议。

5月

5月6日，印发《关于进一步加强党的青年工作的意见》。

6月

6月4日至5日，召开服务国家粮食安全工作会议。

6月25日，召开第二届董事会2024年度第3次会议。

6月27日，首笔“e提单”业务在辽宁营口分行落地；首笔配售型保障房项目贷款在浙江分行发放；发布《中国农业发展银行脱贫攻坚系列丛书》。

截至6月末，农发行服务“藏粮于地、藏粮于技”战略贷款余额突破万亿元。

7月

7月29日，召开2024年年中工作会议。

7月31日，农发行党委召开落实中央巡视“回头看”整改常态长效推进会。

8月

8月9日，召开第二届董事会2024年度第4次会议。

8月23日，召开第二届董事会2024年度第5次会议。

8月26日至9月26日，组织3期学习贯彻党的二十届三中全会精神教育培训。

9月

9月12日，举办“金农发行杯”网络安全技能竞赛决赛。

9月14日、27日，分别印发《中共中国农业发展银行委员会关于进一步深化重点领域改革全力服务推进中国式现代化的意见》《中国农业发展银行支持长三角一体化高质量发展行动方案（2024-2026年）》。

9月19日，召开业务分类改革落地动员部署会议；河北分行发放系统首笔粮油“保值贷”。

10月

10月14日，首次发行以存款类金融机构7天回购利率（DR007）为基准的浮息债券10亿元。

11月

11月12日，召开第二届职工代表大会第二次会议。

11月18日，召开“支农报国30年 服务三农担使命”暨农发行成立30周年座谈会。

11月21日，召开共青团中国农业发展银行第五次代表大会。

11月25日，召开第二届董事会2024年度第6次会议。

12月

12月24日，召开第二届董事会2024年度第7次会议。

2024年，与各相关部委和省级人民政府深化银政合作，与7家央企和国企签订战略合作协议，包括中国融通集团、国家开发银行、中国人民保险集团、大连商品交易所、中国储备粮管理集团有限公司、银联商务支付股份有限公司、中国铁道建设集团有限公司。（注：上述机构按签订时间顺序列示）

审计报告

信会师报字[2025]第ZA32760号

中国农业发展银行：

一、审计意见

我们审计了中国农业发展银行的财务报表，包括 2024 年 12 月 31 日的合并及银行资产负债表，2024 年度的合并及银行利润表、合并及银行所有者权益变动表、合并及银行现金流量表以及相关财务报表附注。

我们认为，后附的财务报表在所有重大方面按照企业会计准则的规定编制，公允反映了中国农业发展银行 2024 年 12 月 31 日的合并及银行财务状况以及 2024 年度的合并及银行经营成果和现金流量。

二、形成审计意见的基础

我们按照中国注册会计师审计准则(以下简称“审计准则”)的规定执行了审计工作。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师职业道德守则，我们独立于中国农业发展银行，并履行了职业道德方面的其他责任。我们相信，我们获取的审计证据是充分、适当的，为发表审计意见提供了基础。

三、管理层和治理层对财务报表的责任

管理层负责按照企业会计准则的规定编制财务报表，使其实现公允反映，并设计、执行和维护必要的内部控制，以使财务报表不存在由于舞弊或错误导致的重大错报。

在编制财务报表时，管理层负责评估中国农业发展银行的持续经营能力，披露与持续经营相关的事项(如适用)，并运用持续经营假设，除非计划进行清算、终止运营或别无其他现实的选择。治理层负责监督中国农业发展银行的财务报告过程。

治理层负责监督中国农业发展银行的财务报告过程。

四、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证，并出具包含审计意见的审计报告。合理保证是高水平的保证，但并不能保证按照审计准则执行的审计在某一重大错报存在时总能发现。错报可能由于舞弊或错误导致，如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策，则通常认为错报是重大的。

在按照审计准则执行审计工作的过程中，我们运用职业判断，并保持职业怀疑。同时，我们也执行以下工作：

(一) 识别和评估由于舞弊或错误导致的财务报表重大错报风险；设计和实施审计程序以应对这些风险，并获取充分、适当的审计证据，作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上，未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。

(二) 了解与审计相关的内部控制，以设计恰当的审计程序，但目的并非对内部控制的有效性发表意见。

(三) 评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。

(四) 对管理层使用持续经营假设的恰当性得出结论。同时，根据获取的审计证据，就可能导致对中国农业发展银行持续经营能力产生重大疑虑的事项或情况是否存在重大不确定性得出结论。如果我们得出结论认为存在重大不确定性，审计准则要求我们在审计报告中提请报表使用者注意财务报表中的相关披露；如果披露不充分，我们应当发表非无保留意见。我们的结论基于截至审计报告日可获得的信息。然而，未来的事项或情况可能导致中国农业发展银行不能持续经营。

(五) 评价财务报表的总体列报(包括披露)、结构和内容，并评价财务报表是否公允反映相关交易和事项。

(六) 就中国农业发展银行中实体或业务活动的财务信息获取充分、适当的审计证据，以对合并财务报表发表审计意见。我们负责指导、监督和执行集团审计，并对审计意见承担全部责任。

我们与治理层就计划的审计范围、时间安排和重大审计发现等事项进行沟通，包括沟通我们在审计中识别出的值得关注的内部控制缺陷。



中国·上海

中国注册会计师：

朱建弟



中国注册会计师：

马强



财务报告

资产负债表

单位：人民币亿元

项目	2024年末	2023年末
资产：		
现金及存放中央银行款项	900.87	1,013.62
存放同业款项	3,485.70	3,530.34
拆出资金	465.19	873.45
买入返售金融资产	994.32	999.50
其他应收款	36.71	11.76
发放贷款和垫款	92,290.61	84,093.03
金融投资	7,154.12	7,999.86
交易性金融资产	1,514.72	2,084.24
债权投资	5,594.25	5,858.60
其他债权投资	0.00	0.00
其他权益工具投资	45.15	57.01
长期股权投资	10.01	9.58
固定资产	151.54	142.62
在建工程	18.87	28.78
使用权资产	2.52	4.24
无形资产	11.26	11.59
商誉	0.18	0.18
长期待摊费用	0.40	0.47
抵债资产	0.42	0.47
递延所得税资产	925.09	872.28
其他资产	56.73	48.67
资产总计	106,504.55	99,640.41
负债：		
向中央银行借款	7,566.06	8,900.17
同业及其他金融机构存放款项	394.06	980.54
拆入资金	0.00	65.08

资产负债表

单位：人民币亿元

项目	2024年末	2023年末
卖出回购金融资产款	0.00	80.15
吸收存款	12,405.72	11,408.04
应付职工薪酬	301.34	113.98
应交税费	136.94	146.47
其他应付款	84.81	17.94
租赁负债	2.14	4.07
预计负债	6.08	8.79
应付债券	82,274.51	74,985.85
递延所得税负债	0.19	0.41
其他负债	36.63	30.55
负债合计	103,208.50	96,742.05
所有者权益：		
实收资本	2,260	2,000
其他权益工具	0.00	0.00
资本公积	0.17	0.17
其他综合收益	0.86	0.76
盈余公积	284.56	254.33
一般风险准备	240.00	240.00
未分配利润	498.74	391.23
归属于母公司所有者权益合计	3,284.34	2,886.49
少数股东权益	11.70	11.86
所有者权益合计	3,296.05	2,898.36
负债和所有者权益总计	106,504.55	99,640.41

本财务报表由下列负责人签署：

湛东升	吴涛	孟利
董事长	主管财会工作副行长	财会部门负责人

利润表

单位：人民币亿元

项目	2024年	2023年
一、营业收入	1,438.66	1,457.43
（一）利息净收入	1,378.64	1,411.71
利息收入	4,013.63	3,940.87
利息支出	2,634.99	2,529.16
（二）手续费及佣金净收入	-7.92	-5.48

利润表

单位：人民币亿元

项目	2024年	2023年
手续费及佣金收入	0.71	0.31
手续费及佣金支出	8.63	5.79
(三) 投资收益 (损失以“-”号填列)	25.86	32.59
其中：对联营企业和合营企业的投资收益	0.43	-0.10
(四) 公允价值变动收益 (损失以“-”号填列)	38.93	14.23
(五) 汇兑收益 (损失以“-”号填列)	1.15	1.14
(六) 其他业务收入	0.44	0.73
(七) 资产处置收益 (损失以“-”号填列)	1.29	2.23
(八) 其他收益	0.27	0.29
二、营业支出	867.52	995.54
(一) 税金及附加	17.87	17.46
(二) 业务及管理费	474.85	299.70
(三) 信用减值损失 (转回金额以“-”号填列)	366.93	671.11
(四) 其他资产减值损失 (转回金额以“-”号填列)	0.06	0.00
(五) 其他业务成本	7.81	7.27
三、营业利润 (亏损以“-”号填列)	571.14	461.89
加：营业外收入	0.86	1.96
减：营业外支出	1.89	1.92
四、利润总额 (亏损以“-”号填列)	570.11	461.93
减：所得税费用	172.53	101.35
五、净利润 (亏损以“-”号填列)	397.59	360.58
归属于母公司所有者的净利润	397.75	360.29
少数股东损益	-0.16	0.29
六、其他综合收益的税后净额	0.10	0.56
(一) 归属于母公司所有者的其他综合收益的税后净额	0.10	0.56
1. 以后不能重分类进损益的其他综合收益	0.10	0.56
2. 以后将重分类进损益的其他综合收益	0.00	0.00
其中：权益法下可转损益的其他综合收益	0.00	0.00
(二) 归属于少数股东的其他综合收益的税后净额	0.00	0.00
七、综合收益总额	397.69	361.14
归属于母公司所有者的综合收益总额	397.85	360.85
归属于少数股东的综合收益总额	-0.16	0.29

现金流量表

单位：人民币亿元

项目	2024年	2023年
一、经营活动产生的现金流量：		
客户存款和同业存放款项净增加额	395.96	-415.41
向中央银行借款净增加额	-1,332.12	1,433.86
向其他金融机构拆入资金净增加额	-23.26	-126.47
收取利息、手续费及佣金的现金	4,029.66	3,945.93
收到其他与经营活动有关的现金	79.82	46.37
经营活动现金流入小计	3,150.06	4,884.28
客户贷款及垫款净增加额	8,553.50	10,549.65
存放中央银行和同业款项净增加额	83.63	-517.34
支付利息、手续费及佣金的现金	337.48	326.64
支付给职工以及为职工支付的现金	213.58	217.22
支付的各项税费	385.06	349.61
支付其他与经营活动有关的现金	166.26	635.52
经营活动现金流出小计	9,739.51	11,561.30
经营活动产生的现金流量净额	-6,589.45	-6,677.02
二、投资活动产生的现金流量：		
收回投资收到的现金	9,101.60	12,003.20
取得投资收益收到的现金	131.17	150.15
收到其他与投资活动有关的现金	1.29	2.23
投资活动现金流入小计	9,234.06	12,155.58
投资支付的现金	8,228.38	10,284.08
购建固定资产、无形资产和其他长期资产支付的现金	14.87	24.05
支付其他与投资活动有关的现金	0.01	0.00
投资活动现金流出小计	8,243.26	10,308.14
投资活动产生的现金流量净额	990.81	1,847.44
三、筹资活动产生的现金流量：		
发行债券收到的现金	21,080.53	21,588.83
收到其他与筹资活动有关的现金	0.00	0.00
筹资活动现金流入小计	21,080.53	21,588.83
偿还债务支付的现金	13,726.33	14,191.79
分配股利、利润或偿付利息支付的现金	2,359.07	2,008.88
支付其他与筹资活动有关的现金	2.18	2.77
筹资活动现金流出小计	16,087.58	16,203.44
筹资活动产生的现金流量净额	4,992.96	5,385.39

现金流量表

单位：人民币亿元

项目	2024年	2023年
四、汇率变动对现金及现金等价物的影响	0.12	0.16
五、现金及现金等价物净增加额	-605.57	555.97
加：期初现金及现金等价物余额	4,678.72	4,122.75
六、期末现金及现金等价物余额	4,073.15	4,678.72

财务报表的编制基础及遵循企业会计准则的声明

本财务报表以持续经营假设为基础，按照财政部发布的企业会计准则及相关规定编制。本财务报表符合企业会计准则要求，真实、完整地反映了本集团及本行于2024年12月31日的财务状况以及2024年度的经营成果和现金流量等有关信息。

重要会计政策和会计估计

（一）会计期间

本集团会计年度采用公历年度，即每年自1月1日起至12月31日止。

（二）记账本位币

本集团机构的记账本位币为人民币。外币业务采用分账制核算，编制财务报表时折算为人民币。

（三）记账基础和计价原则

本集团会计核算以权责发生制为记账基础。除某些金融工具以公允价值计量外，本财务报表均以历史成本为计量基础。资产如发生减值，则按照相关规定计提相应的减值准备。

（四）合并财务报表

1. 合并范围

合并财务报表的合并范围以控制为基础予以确定。本期合并范围包括2个全资子公司“中国农发重点建设基金有限公司”“农发基础设施基金有限公司”及2个控股子公司“现代种业发展基金有限公司”“北京先农投资管理有限公司”。

2. 合并财务报表的编制方法

合并财务报表以本行和子公司的财务报表为基础，根据其 他有关资料，由本行编制。在编制合并财务报表时，本行和子公司的会计政策和会计期间要求保持一致，对集团内部往来余额和交易予以抵销。

（五）现金及现金等价物

现金及现金等价物是指库存现金、可随时用于支付的存款，以及持有的原始期限不超过三个月的、流动性强、易于转换为已知金额现金及价值变动风险很小的货币性资产。

（六）外币业务

外币交易在初始确认时采用交易发生日的即期汇率折算为记账本位币。对外币货币性项目，期末采用资产负债表日即期汇率折算，因资产负债表日即期汇率与初始确认时或者前一资产负债表日即期汇率不同而产生的折算差额，计入当期损益。对以历史成本计量的外币非货币性项目，仍采用交易发生日的即期汇率折算；对以公允价值计量的外币非货币性项目，采用公允价值确定日的即期汇率折算，折算后的记账本位币金额与原记账本位币金额的差额，对于以公允价值计量且其变动计入其他综合收益的金融资产，计入其他综合收益，对于以公允价值计量且其变动计入当期损益的金融资产及金融负债，计入当期损益。

（七）金融工具

1. 金融资产和金融负债的初始确认。

本集团成为金融工具合同条款中的一方时，即于交易日，确认相应的金融资产或金融负债。

本集团初始确认金融资产或金融负债时，按照公允价值计量。对于以公允价值计量且其变动计入当期损益的金融资产或金融负债，相关交易费用直接计入当期损益；对于其他类别的金融资产或金融负债，相关交易费用计入其初始确认金额。

2. 金融资产和金融负债的分类。

本集团根据管理金融资产的业务模式和金融资产的合同现金流量特征，将金融资产划分为以下三类：以摊余成本计量的金融资产、以公允价值计量且其变动计入其他综合收益的金融资产及以公允价值计量且其变动计入当期损益的金融资产。

本集团将金融负债划分为以下两类：以摊余成本计量的金融负债及以公允价值计量且其变动计入当期损益的金融负债。

3. 金融资产和金融负债的后续计量。

- （1）以摊余成本计量的金融资产采用实际利率法，以摊余成本进行后续计量。
- （2）以公允价值计量且其变动计入当期损益的金融资产以公允价值进行后续计量，产生的利得或损失（包括利息和股利收入）计入当期损益，除非该金融资产属于套期关系的一部分。

(3) 以公允价值计量且其变动计入其他综合收益的债务工具投资以公允价值进行后续计量，采用实际利率法计算的利息、减值损失或利得及汇兑损益计入当期损益，其他利得或损失计入其他综合收益。终止确认时，将之前计入其他综合收益的累计利得或损失从其他综合收益中转出，计入当期损益。

(4) 以公允价值计量且其变动计入其他综合收益的权益工具投资以公允价值进行后续计量，除股利收入计入当期损益外，其他利得或损失计入其他综合收益。终止确认时，将之前计入其他综合收益的累计利得或损失从其他综合收益中转出，计入留存收益。

(5) 以摊余成本计量的金融负债采用实际利率法，以摊余成本进行后续计量。

(6) 以公允价值计量且其变动计入当期损益的金融负债以公允价值进行后续计量，除与套期会计有关外，产生的利得或损失（包括利息费用）计入当期损益。

本集团管理金融资产的业务模式一经确定，不得随意变更。管理金融资产的业务模式变更时，将对所有受影响的相关金融资产进行重分类。本集团对所有金融负债均不进行重分类。

4.金融工具的减值。

本集团在资产负债表日以预期信用损失为基础，对以摊余成本计量的金融资产、以公允价值计量且其变动计入其他综合收益的债务工具投资及贷款承诺和财务担保合同进行减值处理，并确认损失准备或预计负债。

5.公允价值的确定。

公允价值，是指市场参与者在计量日发生的有序交易中，出售一项资产所能收到或者转移一项负债所需支付的价格。存在活跃市场的金融工具，本集团以活跃市场中的价格用于确定其公允价值。不存在活跃市场的金融工具，本集团采用估值技术确定其公允价值。估值技术包括参考市场参与者最近进行的有序交易中使用的价格、现金流量折现法、期权定价模型及其他市场参与者普遍使用的估值技术等。

6.金融资产和金融负债的终止确认。

满足下列条件之一的金融资产，予以终止确认：收取该金融资产现金流量的合同权利终止；该金融资产已转移，且本集团将金融资产所有权上几乎所有的风险和报酬转移给转入方，或虽然本集团既没有转移也没有保留金融资产所有权上几乎所有的风险和报酬，但是未保留对该金融资产控制。金融资产转移时，如果本集团既没有转移也没有保留该金融资产所有权上几乎所有的风险和报酬，且保留对该金融资产的控制，则根据对该金融资产的继续涉入程度确认有关金融资产。

本集团在经营活动中，通过将部分金融资产出售给特殊目的信托，再由特殊目的信托向投资者发行资产支持证券，将金融资产证券化。该类业务中，本集团持有部分优先级及次级资产支持证券。

金融负债（或其一部分）的现时义务已经解除的，本集团终止确认该金融负债（或该部分金融负债）。

7.衍生金融工具。

本集团的衍生金融工具主要是本行与商业银行合作办理的远期结售汇业务，以衍生交易合同签订日的公允价值进行初始计量，并以公允价值进行后续计量，公允价值变动计入公允价值变动损益。公允价值为正数的衍生金融工具确认为一项资产，公允价值为负数的衍生金融工具确认为一项负债。

（八）买入返售金融资产和卖出回购金融资产款

买入返售金融资产，是指本集团按返售协议先买入再按固定价格返售的金融资产所融出的资金。卖出回购金融资产款，是指本集团按回购协议先卖出再按固定价格回购的金融资产所融入的资金。本集团买入返售金融资产和卖出回购金融资产款按业务发生时实际支付或收到的款项入账并在资产负债表中反映。买入返售的已购入标的资产不予以确认；卖出回购的标的资产仍在资产负债表中反映。买入返售和卖出回购业务的买卖价差在相关交易期间以实际利率法摊销，分别确认为利息收入和利息支出。

（九）长期股权投资

本行长期股权投资包括对子公司和联营企业的权益性投资。

1. 子公司。

本行采用成本法核算对子公司的长期股权投资。子公司是指本集团能够对其实施控制的被投资单位。采用成本法核算的长期股权投资按初始投资成本计价，追加或收回投资调整长期股权投资的投资成本，当期投资收益按照享有被投资单位宣告发放的现金股利或利润确认。

2. 联营企业。

本行对联营企业的投资采用权益法核算。联营企业是指本行能够对其财务和经营决策具有重大影响的被投资单位。

采用权益法核算时，长期股权投资的初始投资成本大于投资时应享有被投资单位可辨认净资产公允价值份额的，不调整长期股权投资的初始投资成本；初始投资成本小于投资时应享有被投资单位可辨认净资产公允价值份额的，其差额计入当期损益，同时调整长期股权投资的成本。

采用权益法核算时，按照应享有或应分担的被投资单位实现的净损益和其他综合收益的份额，分别确认投资收益和其他综合收益，同时调整长期股权投资的账面价值；按照被投资单位宣告分派的利润或现金股利计算应享有的部分，相应减少长期股权投资的账面价值；对于被投资单位除净损益、其他综合收益和利润分配以外所有者权益的其他变动，调整长期股权投资的账面价值并计入资本公积。在确认应享有被投资单位净损益的份额时，以取得投资时被投资单位各项可辨认资产等的公允价值为基础，并按照本集团的会计政策及会计期间，对被投资单位的净利润进行调整后确认。对于本集团与联营企业之间发生的未实现内部交易损益，按照持股比例计算属于本集团的部分予以抵销，在此基础上确认投资损益；但本集团与被投资单位发生的未实现内部交易损失，属于所转让资产减值损失的，不予以抵销。

在确认应分担被投资单位发生的净亏损时，以长期股权投资的账面价值和其他实质上构成对被投资单位净投资的长期权益减记至零为限。此外，如本集团对被投资单位负有承担额外损失的义务且符合预计负债确认条件的，则继续确认预计将承担的损失金额。被投资单位以后期间实现净利润的，本集团在收益分享额弥补未确认的亏损分担额后，恢复确认收益分享额。

（十）固定资产

固定资产是指为提供服务、出租或经营管理而持有的，使用寿命超过一个会计年度的有形资产，本集团的固定资产主要包括房屋及建筑物、交通运输工具、机器设备和其他固定资产等。

固定资产按成本进行初始计量，按原值扣减累计折旧及减值准备后的净额列示。与固定资产有关的后续支出，如果与该固定资产有关的经济利益很可能流入且其成本能可靠地计量，则计入固定资产成本，并终止确认被替换部分的账面价值，除此以外的其他后续支出，在发生时计入当期损益。

固定资产从达到预定可使用状态的次月起，采用年限平均法在使用寿命内计提折旧。各类固定资产的折旧年限和预计净残值率列示如下：

资产类别	折旧年限	预计净残值率
房屋及建筑物	20—30年	3%—5%
交通运输工具	5—8年	3%—5%
机器设备	4—11年	3%—5%
其他固定资产	5年	5%

（十一）在建工程

在建工程包括正在建造的办公楼及其附属物和设备的成本。在建工程成本包括设备原价、建筑 and 安装成本和发生的其他直接成本。

在建工程自达到预定可使用状态时转列为固定资产，并按有关折旧政策计提折旧。在建工程不计提折旧。

（十二）无形资产

无形资产是指本集团拥有或者控制的没有实物形态的可辨认非货币性资产，包括计算机软件、土地使用权及其他无形资产。本集团无形资产采用直线法按月摊销。

（十三）租赁

除短期租赁和低价值资产租赁外，本集团作为承租人时，对租赁按以下方式进行会计处理：

1. 初始确认。在租赁期开始日，将成本计入使用权资产，尚未支付的租赁付款额的现值计入租赁负债，尚未支付的租赁付款额计入租赁负债（租赁付款额），尚未支付的租赁付款额与其现值的差额计入租赁负债（未确认融资费用）。使用权资产的成本包括：租赁负债的初始计量金额；在租赁期开始日或之前支付的租赁付款额，存在租赁激励的，扣除已享受的租赁激励相关金额；本集团作为承租人发生的初始直接费用；为拆卸及移除租赁资产、复原租赁资产所在场地或将租赁资产恢复至租赁条款约定状态预计将发生的成本。

2. 后续计量。在租赁期开始日后，采用成本模式对使用权资产进行后续计量，并对使用权资产计提折旧。对能够合理确定租赁期届满时取得租赁资产所有权的，本行在租赁资产剩余使用寿命内计提折旧；否则，在租赁期与租赁资产剩余使用寿命两者孰短的期间内计提折旧。

3. 终止确认。租赁合同到期终止确认时，租赁负债全部冲销为零，使用权资产全额计提折旧，并冲销使用权资产原值、累计折旧、减值准备，如存在差额则计入其他营业收支。

（十四）长期待摊费用

长期待摊费用是指已经发生但摊销期限在一年以上（不含一年）的各项费用，包括租入固定资产发生的改良支出、已提足折旧的固定资产发生的改良支出等。长期待摊费用根据合同或协议期限与受益期限孰短原则确定摊销期限，并在摊销期限内平均摊销。

（十五）抵债资产

抵债资产为非金融资产的，其入账价值包括抵偿部分债权的公允价值和可直接归属于该项资产的相关税费；资产负债表日，按照账面价值与可收回金额孰低计量，当可收回金额低于账面价值时，对抵债资产计提减值准备。抵债资产为金融资产的，按照金融工具相关规定进行计量。

（十六）非金融资产减值

本集团于资产负债表日检查长期股权投资、固定资产、使用寿命确定的无形资产、商誉以及其他资产是否存在可能发生减值的迹象，对于除商誉外的资产，如果存在减值迹象，则估计其可收回金额。本集团以单项资产为基础估计其可收回金额，如难以对单项资产的可收回金额进行估计，以该资产所属的资产组为基础确定资产组的可收回金额。如资产的可收回金额低于其账面价值，按其差额计提资产减值准备，并计入当期损益。

商誉无论是否存在减值迹象，本集团至少每年对其进行减值测试。减值测试时，商誉的账面价值分摊至预期从企业合并的协同效应中受益的资产组或资产组组合。如果包含分摊的商誉的资产组或资产组组合的可收回金额低于其账面价值的，确认相应的减值损失。减值损失金额首先抵减分摊至该资产组或资产组组合的商誉的账面价值，再根据资产组或资产组组合中除商誉以外的其他各项资产的账面价值所占比重，按比例抵减其他各项资产的账面价值。

上述资产减值损失一经确认，以后期间不予转回。

（十七）应付债券

本集团发行的金融债券，以公允价值进行初始计量，交易费用计入初始确认金额，采用实际利率法，以摊余成本进行后续计量。

（十八）职工薪酬

职工薪酬是本集团为获得员工提供的服务或解除劳动合同关系而给予的各种形式的报酬或补偿。

1.短期薪酬。

短期薪酬包括工资、奖金、津贴和补贴、职工福利费、医疗保险费、工伤保险费、生育保险费、住房公积金、工会和教育经费等。本集团在职工提供服务的会计期间，将实际发生的短期薪酬确认为负债，并计入当期损益。

2.离职后福利。

离职后福利主要是为员工缴纳的基本养老保险、补充养老保险、失业保险及补充退休福利。

3.辞退内退福利。

辞退福利是按规定对辞退员工支付的各项福利。内退福利是对未达到国家规定退休年龄，经本行管理层批准，向自愿退出工作岗位休养的员工支付的各项福利费用；本行自员工内部退养安排开始之日起至达到国家正常退休年龄止，向接受内部退养安排的员工支付内部退养福利。

（十九）预计负债及或有负债

如果与或有事项相关的义务是本集团承担的现时义务，且该义务的履行很可能会导致经济利益流出本集团，以及有关金额能够可靠地计量，则本集团将其确认为预计负债。预计负债按履行相关现时义务所需支出的最佳估计数进行初始计量。本集团在确定最佳估计数时，综合考虑与或有事项有关的风险、不确定性及货币时间价值等因素。对于货币时间价值影响重大的，通过对相关未来现金流出折现后的金额确定最佳估计数。

或有负债是指由过去的交易或事项引起的可能需要本集团履行的义务，其存在只能由本集团所不能完全控制的一项或多项未来事件是否发生来确定。或有负债也包括由于过去事项而产生的现时义务，但由于其并不是很可能导致经济利益流出本集团或该义务的金额不能可靠地计量，因此对该等义务不作确认，仅在本财务报表附注中加以披露。如情况发生变化，使得该事项很可能导致经济利益流出且有关金额能可靠计量时，则将其确认为预计负债。

（二十）利息收入

本集团根据金融资产账面余额，以实际利率法计算确定利息收入，但以下情况除外：

- 1.对于购入或源生已发生信用减值的金融资产，自初始确认起，按摊余成本和经信用调整的实际利率确定其利息收入。
- 2.对于购入或源生未发生信用减值、但在后续成为已发生信用减值的金融资产，按摊余成本和实际利率确定其利息收入。

对于贷款类资产和存款类负债，考虑本集团的合同利率与实际利率差异较小，以合同利率作为实际利率进行会计核算。

（二十一）手续费及佣金收入

手续费及佣金收入在履行了合同中的履约义务时确认。其中，通过在一定期间内提供服务收取的手续费及佣金在相应期间内按照履约进度确认收入，其他手续费及佣金于相关交易完成时确认收入。

（二十二）汇兑损益

汇兑损益主要是本集团保留的外汇敞口随市场汇率波动而形成的汇兑差额。

（二十三）政府补助

政府补助分为与资产相关的政府补助和与收益相关的政府补助。

1.与资产相关的政府补助，本集团确认为递延收益，并在相关资产使用寿命内按照合理、系统的方法分期计入损益。相关资产在使用寿命结束前被出售、转让、报废或发生毁损的，应当将尚未分配的相关递延收益余额转入资产处置当期的损益。

2.与收益相关的政府补助，本集团用于补偿以后期间的相关成本费用或损失的，确认为递延收益，并在确认相关成本费用或损失的期间，计入当期损益；用于补偿已发生的相关成本费用或损失的，直接计入当期损益。

与日常活动相关的政府补助，本集团计入其他收益；与日常活动无关的政府补助，本集团计入营业外收入。

（二十四）所得税

所得税费用包括当期所得税和递延所得税。

当期所得税包括根据当期应纳税所得额及税法规定税率计算的预期应交所得税和对以前年度应交所得税的调整。应纳税所得额是根据税法规定对本年度税前会计利润作相应调整后的金额。

本集团根据资产和负债于资产负债表日的账面价值与计税基础之间的暂时性差异，以及未作为资产和负债确认但按照税法规定可以确定其计税基础项目的账面价值与计税基础之间差额产生的暂时性差异，采用资产负债表债务法计提递延所得税。对于递延所得税资产和递延所得税负债，于资产负债表日，依据税法规定，按照预期收回该资产或清偿该负债期间的适用税率计量。

（二十五）受托业务

本集团在受托业务中担任客户的受托人或代理人。本集团的资产负债表不包括因受托业务而持有的资产以及有关向客户交还该资产的责任，该资产的风险和收益由客户承担，本集团只收取中间业务收入，不计提减值准备。

1.委托贷款。

委托贷款是指委托人提供资金（委托存款），由本行根据委托人确定的贷款对象、用途、金额、期限、利率等要求而代理发放、监督使用并协助收回的贷款，其风险由委托人承担。

2.代理银团贷款。

代理银团贷款是本行作为代理行，代理他行发放的银团贷款。

3.其他业务。

本行代理其他业务，如代收保费等，并收取中间业务收入。

(二十六) 关联方

本集团根据企业会计准则等相关规定确定本集团的关联方。

(二十七) 重要会计政策、会计估计变更

本集团2024年度无重要会计政策、会计估计变更事项。

税项

本行企业所得税由总行统一汇总缴纳。适用的主要税项及税率如下：

税种	具体税率情况
增值税	按应税收入的3%-13%计缴增值税
城市维护建设税	按实际缴纳流转税的5%、7%计缴
教育费附加	按实际缴纳流转税的2%、3%计缴
企业所得税	按应纳税所得额的25%计缴

承诺及或有事项

(一) 信贷承诺

单位：人民币亿元

项目	年末余额	年初余额
贷款承诺	331.50	728.84
开出保函	3.43	4.47
开出信用证	56.34	47.48
银行承兑汇票	170.38	74.51
合 计	561.66	855.30

(二) 未决诉讼

截至2024年12月31日，本集团无对财务状况和经营成果产生重大影响的未决诉讼事项。

组织架构

农发行截至2024年12月31日的组织架构，含控股公司。



机构名录

北京市分行

北京市丰台区太平桥街道通用
时代中心 D 座

邮编：100073
电话：010-68081842
传真：010-68081036

天津市分行

天津市河西区宾水道 11.13 号
及宾泰公寓 1 门

邮编：300061
电话：022-58067047
传真：022-88371550

河北省分行

石家庄市桥西区中华南大街
216 号

邮编：050051
电话：0311-83803441
传真：0311-83803441

山西省分行

太原市小店区平阳路 8 号

邮编：030000
电话：0351-4602081
传真：0351-4602222

内蒙古自治区分行

呼和浩特市赛罕区新华东街
80 号

邮编：010010
电话：0471-4688500
传真：0471-4688660

辽宁省分行

沈阳市沈河区惠工街 209 号

邮编：110013
电话：024-31123456
传真：024-31171300

吉林省分行

长春市解放大路 2733 号

邮编：130061
电话：0431-88962394
传真：0431-88962142

黑龙江省分行

哈尔滨市道里区尚志大街
141 号

邮编：150010
电话：0451-58685626
传真：0451-58685888

上海市分行

上海市黄浦区延安东路 45 号

邮编：200002
电话：021-63366336
传真：021-63366001

江苏省分行

南京市汉中路 120 号

邮编：210029
电话：025-51807957
传真：025-51807989

浙江省分行

杭州市拱墅区建国北路283号

邮编：310003
电话：0571-87299111
传真：0571-87299016

安徽省分行

合肥市金寨路126号

邮编：230022
电话：0551-63623903
传真：0551-63655967

福建省分行

福州市鼓楼区树汤路 19 号

邮编：350003
电话：0591-87871805
传真：0591-87851761

江西省分行

南昌市西湖区子安路 26 号

邮编：330009
电话：0791-86585182
传真：0791-86584887

山东省分行

济南市市中区经十路 20908 号

邮编：250002
电话：0531-85189106
传真：0531-82029395

河南省分行

郑州市红旗路81号

邮编：450003
电话：0371-65830280
传真：0371-65830150

湖北省分行

武汉市武昌区中北路 229 号

邮编：430077
电话：027-87252313
传真：027-87252081

湖南省分行

长沙市天心区劳动西路 329 号

邮编：410015
电话：0731-85171228
传真：0731-85147330

广东省分行

广州市越秀区解放北路 928 号

邮编：510040
电话：020-83233283
传真：020-83233088

广西壮族自治区分行

南宁市民族大道96号

邮编：530022
电话：0771-5506845
传真：0771-5512456

海南省分行

海口市龙华区国贸路 65 号

邮编：570125
电话：0898-68541186
传真：0898-68541186

重庆市分行

重庆市渝中区新华路 201 号

邮编：400010
电话：023-63789111
传真：023-63789100

四川省分行

成都市锦江区均隆街 63 号

邮编：610061
电话：028-84460167
传真：028-84463373

贵州省分行

贵阳市观山湖区长岭北路贵阳国际金融中心二期商务区 C2 栋

邮编：550002
电话：0851-88952830
传真：0851-88952380

云南省分行

昆明市五华区护国路66号

邮编：650021
电话：0871-66033721
传真：0871-66033720

西藏自治区分行

拉萨市柳梧新区创业路21号

邮编：850000
电话：0891-6808268
传真：0891-6808269

陕西省分行

西安市西五路91号

邮编：710004
电话：029-87415504
传真：029-87415429

甘肃省分行

兰州市城关区张掖路82号

邮编：730030
电话：0931-8445010
传真：0931-8445010

青海省分行

西宁市城南区南关街57号

邮编：810099
电话：0971-8589700
传真：0971-8589977

宁夏回族自治区分行

银川市兴庆区文化东街1号

邮编：750004
电话：0951-6036124
传真：0951-6025800

新疆维吾尔自治区分行

乌鲁木齐市人民路193号

邮编：830004
电话：0991-2218557
传真：0991-2834237

About ADBC

Established in 1994, Agricultural Development Bank of China (ADBC) is a state-funded and state-owned policy bank. As an independent legal entity directly managed by the State Council, it is dedicated to supporting the sustainable and healthy development of agriculture and rural areas. Centering on national development strategies, ADBC endeavors to build itself into a sustainable agricultural policy bank distinguished by clear-cut positioning, unique function, well-defined portfolio, sufficient capital, good governance, strict internal controls, safe operation, high-quality service and sustainable development capability.



ADBC's 30 Years of Development

On April 19, 1994, the State Council issued the Circular on establishing Agricultural Development Bank of China, clearly stating that ADBC is a policy-oriented financial institution directly managed by the State Council. Since its establishment, ADBC has witnessed five significant phases of development.

Start-up and Initial Exploration

1994—March 1998

ADBC established a sound organizational framework consisting of the Head Office and provincial, prefecture-level and county-level branches, proactively supporting the national efforts in grain, cotton and edible oil purchase, poverty alleviation and development, and comprehensive agricultural development, and ensuring the supply of funds for grain, cotton and edible oil purchase. As at the end of 1997, on a cumulative basis, grain, cotton and edible oil purchase loans, purchase mobilization loans, poverty alleviation loans, comprehensive agricultural development loans issued by the Bank stood at **RMB1,040.9 billion, RMB248 billion, RMB23.1 billion and RMB29 billion**, respectively.

Specialized in Supply and Management of Purchase Funds

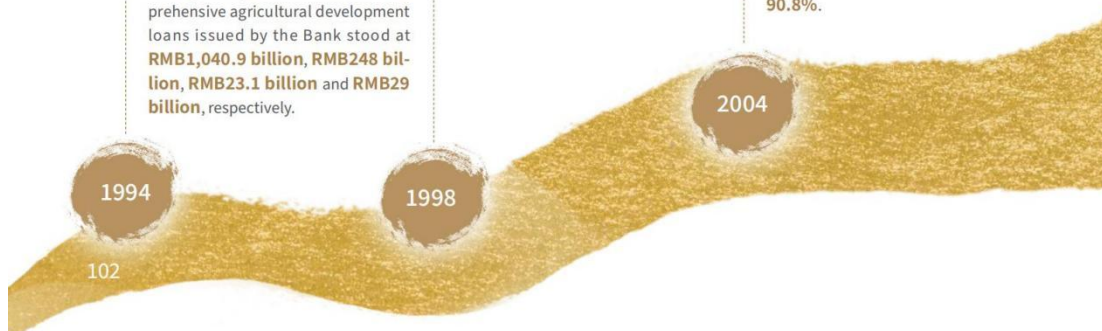
March 1998—July 2004

In response to the reform of the national grain circulation system, the State Council adjusted the business scope of ADBC. Following the adjustment, ADBC earnestly implemented relevant policies and strengthened closed-end operation of purchase funds across the board. As at the end of 2003, grain purchase loans issued by the Bank totaled **RMB715 billion**, promoting the smooth progress of the national grain circulation system reform.

Serving the Development of a New Socialist Countryside

July 2004—2014

According to the requirements of the 57th Executive Meeting of the State Council in July 2004 on reform and development of ADBC, the Bank successively launched businesses for leading agricultural industrialization enterprises and rural infrastructure construction projects, and formed a pattern of business development driven by grain, cotton and edible oil whole industry chain credit, and medium- and long-term credit for agricultural and rural infrastructure construction. The Bank enriched its agriculture support products, introduced international settlement, trade financing and other businesses, and set up the China Agriculture Industry Development Fund and Modern Seed Industry Development Fund, significantly enhancing its function of providing policy-oriented financial support for agriculture. From the end of 2004 to the end of 2014, the balance of loans increased from **RMB719 billion to RMB2.83 trillion**, and the self-funding ratio from **16% to 90.8%**.



Concentrating Efforts on Poverty Alleviation

2015—2020

In achieving the country's first centenary goal of building a moderately prosperous society in all respects, ADBC regarded serving poverty alleviation as a major political task and historical mission, and planned its overall business development accordingly. The whole Bank spared no effort in promoting poverty alleviation throughout the whole process. A total of **RMB2.32 trillion** of targeted poverty alleviation loans were issued cumulatively in the five-year period, and the balance was **RMB1.5 trillion** as at the end of 2020, both ranking first in the national financial system. ADBC won the National Poverty Alleviation Award for five consecutive years and was rated "Excellent" in the evaluation of targeted assistance effectiveness among central government agencies for four consecutive years. Since 2015, ADBC proactively executed the overall implementation plan for reform approved by the State Council. In 2019, with the newly-established Board of Directors and independent and vertical internal audit system, the Bank basically built the modern corporate governance structure and further improved its operation mechanism.

Providing Comprehensive Support for Rural Revitalization

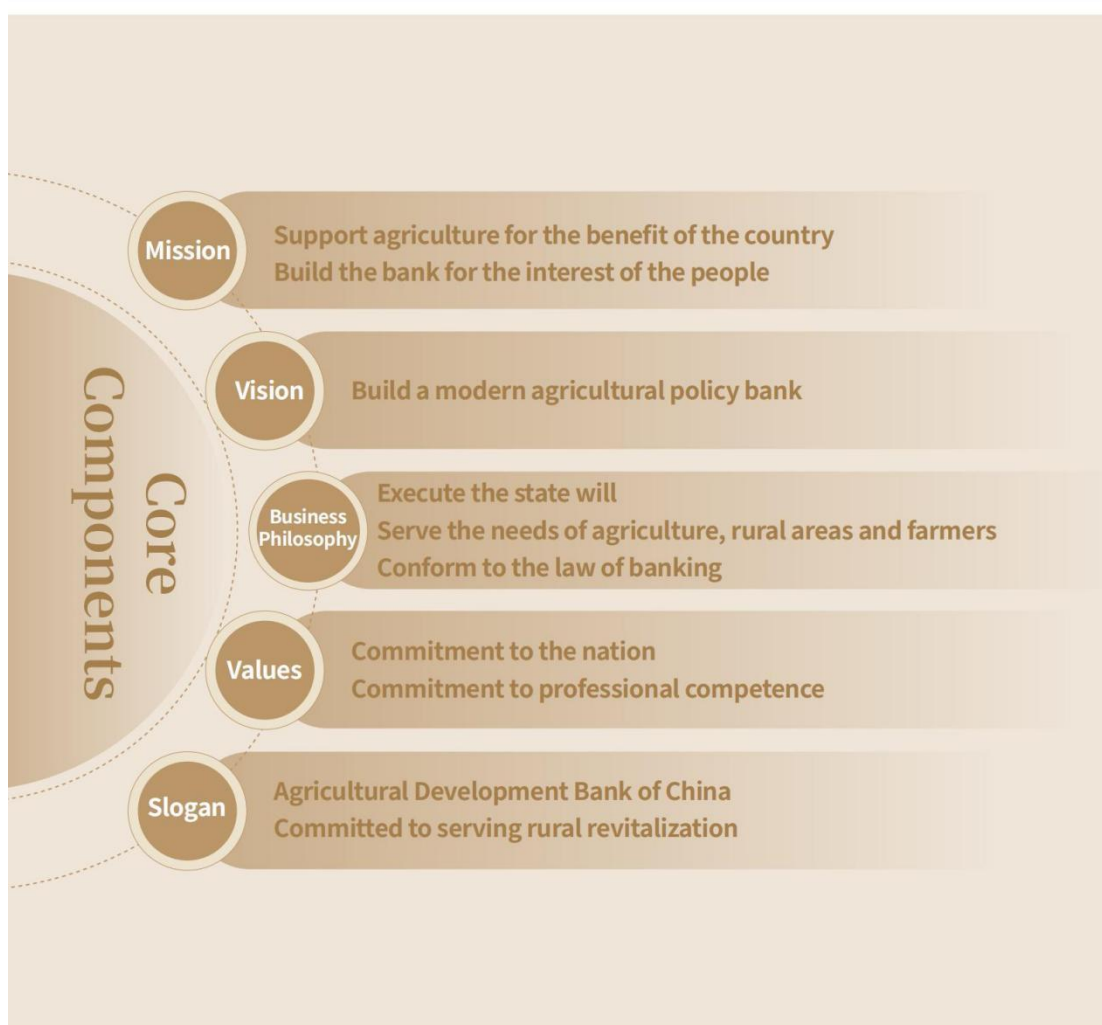
2021 to Date

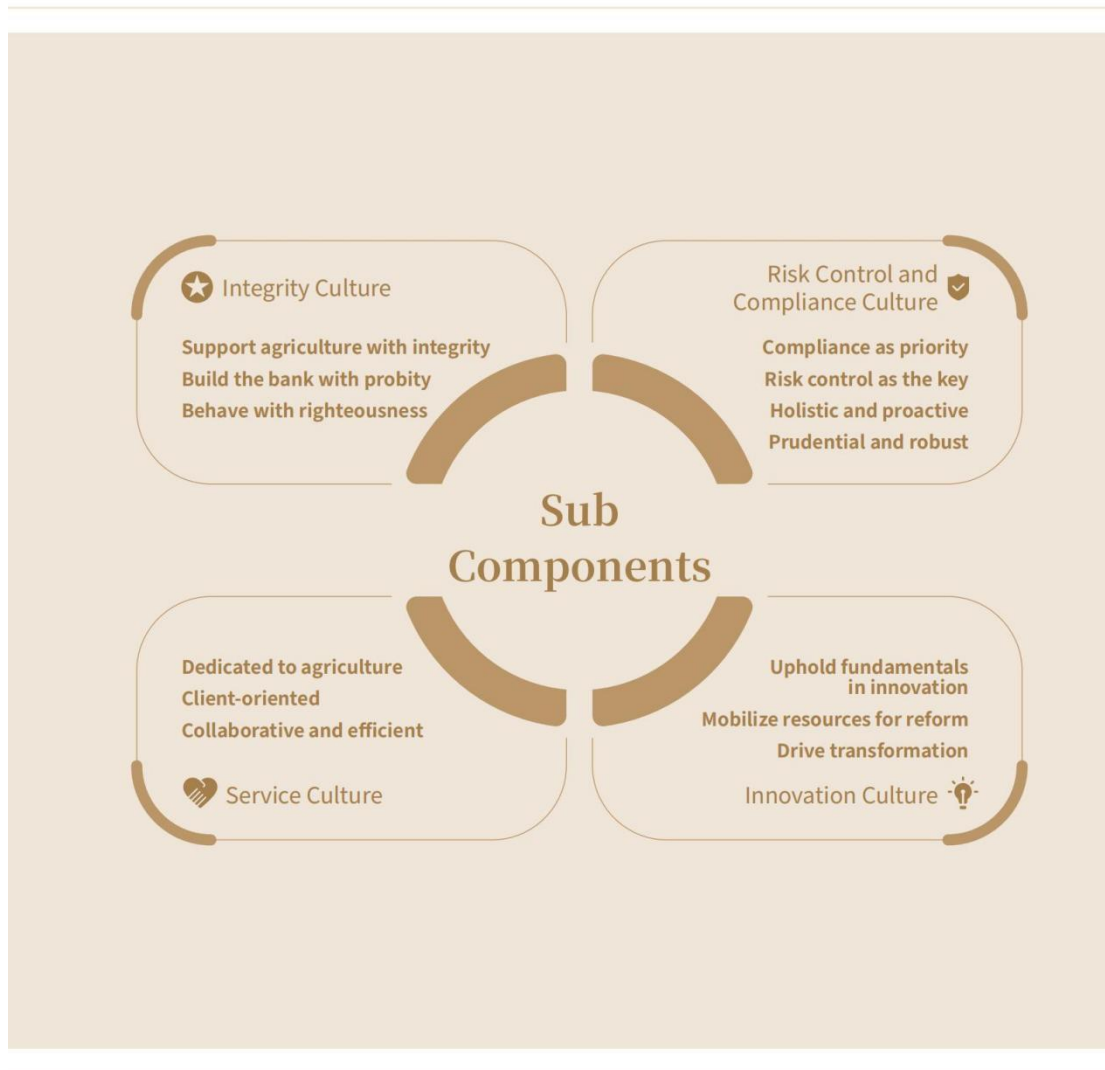
As China is pressing forward on the new journey to building a modern socialist country in all respects, ADBC has resolutely implemented the strategic deployment of the CPC Central Committee and the State Council. It has defined its overall strategy of "Six Upholds" and development strategy of "Four Commitments", and formulated and implemented ADBC's 14th Five-Year Plan. All-out efforts have been made in six major areas of safeguarding national food security, effectively integrating consolidation of the poverty alleviation achievements and advancement of rural revitalization, agricultural modernization, agricultural and rural development and integrated development of urban and rural areas, regional coordinated development, and ecological conservation. It endeavors to build the distinctive brands of Grain Bank, Farmland Bank, Water Conservancy Bank and Green Bank, and pursues the quality development of technology finance, green finance, inclusive finance, pension finance and digital finance. As at the end of 2024, its total assets stood at **RMB10.65 trillion**, with the balance of loans of **RMB9.64 trillion** and a non-performing loan ratio of **0.44%**.

2015

2021

Corporate Culture





Honors and Awards in 2024

Role Model for Central Financial Enterprise (Annual Financial Statements) Ministry of Finance	Small Enterprise Smart Loan System; Agriculture Support Financing Platform and Digital Intelligent Consulting System; Second Prize and Third Prize of Fintech Development Award People's Bank of China
ADBC Green Credit Standard System, Agriculture Support Financing Platform and Smart Cube—Integrated Testing Platform Prize for Excellence in the Final of the 18th "Revitalization Cup" National Youth Vocational Skills Competition Central Committee of the Communist Youth League of China Ministry of Human Resources and Social Security	Advanced Unit in the Evaluation of Green Banks China Banking Association
Excellent Organization Award for Ideological and Political Work and Cultural Development Research Work of the National Financial System Excellent Organization Award for Case Collection Activity Themed "People's Finance—Building Ideological Unity with Learning and Making New Achievements" The Youth Work Office of the Youth League Committee Work Department under the Head Office's Labor Union and Guizhou Jinping Sub-branch Demonstration Units for Learning from Lei Feng in the Financial System Chinese Society of Ideological and Political Work	Excellent Onsite Booth Included in China Service Practices China International Fair for Trade in Services



Important Notice

This annual report has been reviewed and approved by the Board of Directors of the bank.

The 2024 financial statements prepared by the Agricultural Development Bank of China in accordance with China's Accounting Standards for Business Enterprises have been audited by BDO China Shu Lun Pan Certified Public Accountants LLP, and the auditor has issued an unqualified opinion.

In 2024, S&P gave an A+ rating and Moody gave an A1 rating to the Bank, the same as China's sovereign rating.

In this report, "the Bank", "the whole Bank" and "ADBC" all refer to Agricultural Development Bank of China, and "the Group" refers to Agricultural Development Bank of China and its subsidiaries.

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Corporate Information

Registered Name

中国农业发展银行 (abbreviated as "农业发展银行")

Full Name in English

Agricultural Development Bank of China (abbreviated as "ADBC")

Legal Representative

Zhan Dongsheng

Registered Capital

RMB226.0 billion

Registered Address

A2 Yuetanbeijie Street,
Xicheng District, Beijing

Post Code

100045

Tel

010-68084808

Website

www.adbc.com.cn

Institutions

31

provincial branches

338

prefecture-level branches

1,812

county-level sub-branches

4

subsidiaries

Staff

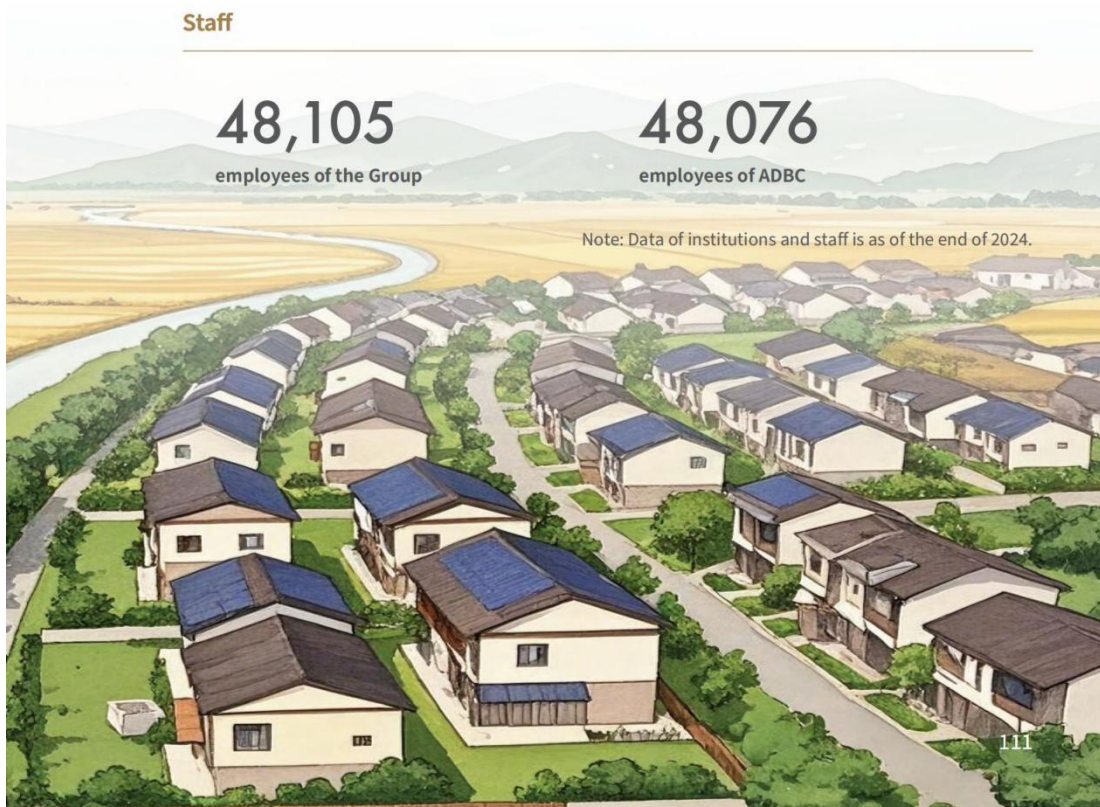
48,105

employees of the Group

48,076

employees of ADBC

Note: Data of institutions and staff is as of the end of 2024.



Data Summary

Financial Data

Unit: RMB100 million, except percentage

2024 2023

Total Assets 106,504.55 99,640.41	Total Liabilities 103,208.50 96,742.05
Owner's Equity 3,296.05 2,898.36	Paid-in Capital 2,260.00 2,000.00
Operating Revenue 1,438.66 1,457.43	Operating Expense 867.52 995.54
Income Tax Expense 172.53 101.35	Net Profit 397.59 360.58
Return on Average Assets (ROAA) (%) 0.39 0.38	Return on Average Equity (ROAE) (%) 12.84 13.27

Business Data

Unit: RMB100 million, except percentage

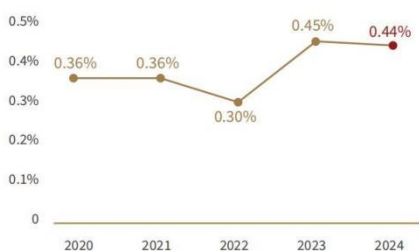
Balance of loans (RMB100 million)

2024	96,369.29
2023	87,871.20
2022	77,368.56
2021	66,873.14
2020	61,451.56

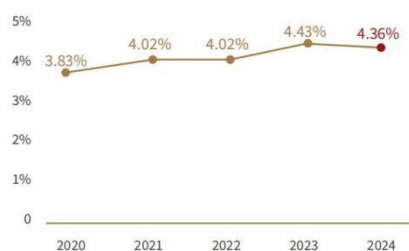
Balance of domestic agricultural development bonds (RMB100 million)

2024	80,785.51
2023	73,485.54
2022	65,885.57
2021	59,655.63
2020	52,355.65

Non-performing loan ratio (%)



Loan loss provision ratio (%)



The financial data and indicators contained in this annual report have been prepared in accordance with the China's Accounting Standards for Business Enterprises. The data is presented in RMB on a consolidated basis unless otherwise specified.

Message from the Chairman

In 2024, in the face of complex and challenging developments marked by mounting external pressures and growing domestic difficulties, we adhered to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and fully implemented the guiding principles from the 20th CPC National Congress and the second and third plenary sessions of the 20th CPC Central Committee, as well as the arrangements of the Central Financial Work Conference, the Central Economic Work Conference and the Central Rural Work Conference. We solidly fulfilled our responsibilities as a policy-oriented financial institution, and made efficient headway in financial support for agriculture, operation and management, risk prevention and control, reform and innovation, opening a new chapter of high-quality development and modernization of ADBC.

Loans issued cumulatively throughout the year

2.81 RMB trillion

Year-end balance of loans

9.64 RMB trillion



Over the year, we further deepened Party building, continuously enhancing the integration of Party building and business development. Under the centralized and unified leadership of the CPC Central Committee over financial work, we improved the working mechanism for acting in line with important speeches, important instructions and directives of General Secretary Xi Jinping and major decisions and arrangements of the CPC Central Committee, sorted out and closely followed the progress of key tasks. We rectified the problems identified by the Central Financial Work Commission in Party building inspections, and in the follow-up inspections by central inspection teams, resolving certain root problems hindering the Bank's high-quality development. We deepened our learning of Party disciplines, and established a regular and centralized discipline education mechanism, strengthening our consciousness of maintaining political commitment and keeping discipline.

Over the year, we adhered to our primary responsibilities and core businesses, making new achievements in serving rural revitalization and the building of an agricultural power. With the focus on the key areas and weak links of rural revitalization, we made solid efforts in the development of technology finance, green finance, inclusive finance, pension finance and digital finance, and continued to increase the credit supply in the six major areas. A total of RMB2.81 trillion of loans were issued cumulatively throughout the year, with the year-end balance of loans of RMB9.64 trillion. The support for agriculture, rural areas and farmers became more focused. Grain, cotton and edible oil loans newly issued reached a ten-year high, while the growth rate of farmland loans was 18 percentage points higher than the average loan growth rate of the Bank. We ranked at the top among financial peers in terms of water conservancy construction loans, and were awarded the title of Advanced Unit in the Evaluation of Green Banks for two consecutive years. Through all these efforts, the brand images of Grain Bank, Farmland Bank, Water Conservancy Bank and Green Bank were continuously consolidated. We went all out to serve rural-urban integrated development and agricultural modernization, and increased support for regional strategies and major projects covering subsidized housing, renovation of urban villages and dual-use infrastructure that can accommodate emergency needs. We were recognized in the evaluation of targeted assistance effectiveness among central government agencies with the rating of "Excellent" for seven consecutive years. Service quality and efficiency were further improved. To continue to give benefits to farmers, we cut the weighted average interest rate of newly issued loans. We carried out more quality and efficient operation and management, and maintained the sustainable and resilient financial performance.

Over the year, we stepped up efforts to strengthen risk prevention and control, gaining new headway in coordinating development and security. We deepened comprehensive risk management and strengthened forward-looking risk prevention and control. With a focus on key branches and key customers, we took multiple precise measures to mitigate risks and recover losses. As at the end of the year, the non-performing loan ratio was 0.44%. All types of risks were generally controllable, while asset quality remained stable. We actively cooperated with local governments in debt resolution, leading to effective mitigation of risks in related fields. We intensified the control of key links in loan approval and management, and refined and standardized basic credit management. We continuously enhanced the effectiveness of internal control by elevating the rigid control by regulations, processes, and systems, and actively carried out audit activities as scheduled, ensuring the effective fulfillment of audit oversight responsibilities.

Over the year, we pooled our strengths and forged ahead with resolve, achieving new breakthroughs in reform and innovation. We thoroughly implemented the guiding principles of the third plenary session of the 20th CPC Central Committee and further deepened the reform in key areas. We actively promoted the reform of business classification management and a separate accounting system, defined priorities for business performance more clearly, and completed our product system. We steadily promoted the

pension insurance reform and efficiently implemented the important arrangements made by the CPC Central Committee and the State Council. We furthered internal reforms in key areas, with modernization of our governance system and governance capabilities improving continuously. We analyzed the needs of agriculture, rural areas and farmers, and launched innovative business models, to make financial services more adaptable and accessible. Meanwhile, we continued to consolidate technological support and rolled out a number of digital systems. ADBC Smart Loan Platform, Non-credit Asset Classification System, and Digital Collaborative Office Platform won the Financial Technology Innovation Award.

The year 2024 marked the 30th anniversary of our founding. Over the past 30 years, we have upheld centralized and unified leadership of the CPC Central Committee, adhered to the people-centered approach, and run ADBC according to the "Trinity" philosophy while keeping risk prevention and control and pursuing reform and innovation. Generations of ADBC staff have forged ahead in relay through the bumpy start-up phase and embarked on the road of reform and development. We have safeguarded national food security, fully played the pioneering and leading role in poverty alleviation through finance, and made every effort to advance the all-round revitalization of rural areas. With RMB35 trillion of funds channeled to agriculture cumulatively, we have solidly and efficiently completed the tasks assigned by the central government, and grown into a key force in supporting agriculture through finance, fulfilling our commitment of supporting agriculture for the benefit of the country and building the Bank for the interest of the people. Over the past 30 years, we continuously improved our service functions, strengthened the momentum for development, and accelerated the consolidation of fundamentals of a modern bank. As a result, we have overcome many long-standing problems, and accomplished many major and important tasks with long-term impact. Without stripping off non-performing assets, we have maintained our asset quality in the upper echelon of national banking financial institutions for many consecutive years, achieving financial sustainability as well as the preservation and appreciation of state-owned financial assets.

All these achievements are inseparable from the leadership of the CPC Central Committee with General Secretary Xi Jinping at the core, the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and the strong support from all walks of life. On behalf of the Board of Directors, I would like to take this opportunity to express our heartfelt thanks and highest regards to all friends who have shown concern for and supported our development!

With one heart and one mind, we bear the mission; with firm resolve, we set sail on a brand-new journey. In 2025, the final year of the 14th Five-Year Plan period, we will unite more closely around the CPC Central Committee with Comrade Xi Jinping at its core, consolidate core businesses, prevent risks, strengthen management, and promote development. We will foster the development of agriculture, rural areas and farmers with financial resources as a policy bank, and chart the future by further deepening reform comprehensively, to make fresh and greater contributions to advancing the Chinese modernization!

Discussion and Analysis

Economic and Financial Environment

In 2024, under the strong leadership of the CPC Central Committee with Comrade Xi Jinping at its core, people of all ethnic groups forged ahead and overcame difficulties, ensured overall stable performance and steady growth of the economy, and accomplished the main goals and tasks for economic and social development. Solid headway was made in pursuing high-quality development and fostering new quality productive forces. China's economic strength, scientific and technological capabilities, and composite national strength continued to rise, and solid new strides were made in advancing Chinese modernization.

Macroeconomy

The macroeconomy remained stable with a positive momentum. In 2024, the domestic economy was generally stable. The gross domestic product (GDP) was RMB134.9 trillion, a year-on-year increase of 5%, achieving the expected target of economic growth for the whole year.

There was steady growth in production across all sectors. Agricultural production was generally stable, with annual grain output hitting a new record high. The value added of agriculture, forestry, animal husbandry and fishery grew by 3.7% year-on-year. The industrial sector grew at a relatively fast pace, with the value added increasing by 5.7% year-on-year. The service industry rebounded and grew, as evidenced by the value added of information transmission, software and IT services and that of leasing and business services up by 10.9% and 10.4% year-on-year, respectively.

The three key demands worked in synergy. Consumer demand continued to expand, with final consumption expenditure contributing 44.5% to economic growth and driving GDP growth by 2.2 percentage points. Investment growth was generally stable, with gross capital formation contributing 25.2% to economic growth and driving GDP growth by 1.3 percentage points. Net exports maintained stability while making progress, with net exports of goods and services contributing 30.3% to economic growth and driving GDP growth by 1.5 percentage points.

Solid headway was made in pursuing high-quality development. High-end intelligent industries grew rapidly, with the value added of equipment manufacturing and high-tech manufacturing enterprises above designated size increasing by 7.7% and 8.9% year-on-year, respectively. Scientific and technological innovation led the development of new quality productive forces, with investment in high-tech manufacturing and high-tech services nationwide increasing by 7% and 10.2% year-on-year respectively. Digital technology boosted the development of new industries and new forms of business, with the sectors of software and IT services experiencing a 10% growth in revenue year-on-year.

Fiscal Policy

The intensity of proactive fiscal policy was appropriately enhanced and its quality and effectiveness were improved. In order to effectively promote the stable performance of the economy, improve people's well-being and advance long-term sustainable development, the central government stepped up the intensity of fiscal policy with a focus on the three key areas of stabilizing growth, expanding domestic demand and defusing risks.

The overall planning of fiscal resources was strengthened. By combining deficits, special-purpose bonds, ultra-long special treasury bonds, tax and fee relief measures, government subsidies and other policy tools, government expenditures were increased to boost investment and stimulate consumption. In 2024, the fiscal deficit was set at RMB4.06 trillion, an increase of RMB180 billion from the budget at the beginning of the previous year; the ceiling for local government special-purpose bonds was raised by RMB3.9 trillion, an increase of RMB100 billion year-on-year. In addition, RMB1 trillion of ultra-long special treasury bonds were issued.

People's basic living needs, salaries and government functions at the primary level and key areas were effectively guaranteed. In 2024, more than RMB10 trillion of transferred payments were arranged to local governments to secure the bottom line of guaranteeing people's basic living needs, salaries and government functions at the primary level. Moreover, the central government increased support for key areas including guaranteeing basic livelihood, scientific and technological innovation, all-round rural revitalization, and ecological conservation.

The implementation of a package of measures to defuse debt risks was advanced. Measures tailored to each province were implemented, and the debt ceiling will be raised by RMB6 trillion in three years to replace existing hidden debts. While defusing the current debt risks of local governments, these measures were also aimed at promoting smooth capital flows to enhance development momentum, and ensure and improve people's livelihood.

Monetary Policy

The prudent monetary policy was flexible, moderate, targeted and effective. Counter-cyclical adjustments were enhanced, a raft of incremental financial policies were introduced, and the required reserve ratio and the policy interest rate were both lowered on two occasions. All these measures were intended to promote the reasonable growth of money and credit, reduce overall financing costs, support the recovery and growth of the real economy, and keep the financial market stable.

The aggregate financing grew reasonably. At the end of 2024, the balance of the broad measure of money supply (M2) increased by 7.3%, the aggregate financing to the real economy (stock) was up by 8% year-on-year, and the balance of RMB loans grew by 7.6% year-on-year. The financial support for the real economy remained solid.

The credit structure continued to optimize. Under the guidance of a series of structural monetary policy tools created by the People's Bank of China, the support for key areas and weak links was effectively strengthened. At the end of 2024, the balance of term loans to the manufacturing sector was RMB13.97 trillion, an increase of 11.9% year-on-year; the balance of loans to enterprises that use specialized and sophisticated technologies to produce novel and unique products was RMB4.26 trillion, an increase of 13% year-on-year; the balance of inclusive loans to micro and small enterprises was RMB32.93 trillion, an increase of 14.6% year-on-year, all of which were higher than the growth rate of other loans in the same period.

The lending rate steadily declined. In December 2024, the one-year Loan Prime Rate (LPR) and the over-five-year LPR were kept at 3.1% and 3.6%, respectively, down by 35 and 60 base points year-on-year, respectively; the interest rate for newly issued corporate loans was around 3.43%, down by 36 base points year-on-year.

Financial Review

At the end of 2024, the Group's total assets stood at RMB10,650.455 billion, an increase of RMB686.414 billion or 6.89% compared to the beginning of the year. Total liabilities were RMB10,320.850 billion, an increase of RMB646.645 billion or 6.68% over the beginning of the year. The total owner's equity was RMB329.605 billion, an increase of RMB39.769 billion or 13.72% over the beginning of the year.

In 2024, the Group achieved a total profit of RMB57.011 billion, an increase of RMB10.818 billion year-on-year, and a net profit of RMB39.759 billion, an increase of RMB3.701 billion year-on-year. In the year, the Group achieved an operating revenue of RMB143.866 billion, a decrease of RMB1.877 billion year-on-year. The operating expenses were RMB86.752 billion, a decrease of RMB12.802 billion year-on-year.

In 2024, the Group's return on assets was 0.39%, and the preservation and appreciation rate of state-owned capital was 113.78%. Under the circumstances that the fees and profits should be reduced as far as possible, and the provision for asset devaluation should be fully made, the Group enhanced performance of duties to drive scale growth, realize effective control of costs and expenses, and improve the level of risk prevention and control. Overall, the Group has maintained financial sustainability in the year.

113.78 %

Preservation and appreciation
rate of state-owned capital

Duty Fulfillment and Development

► Promoting the Development of Technology Finance, Green Finance, Inclusive Finance, Pension Finance and Digital Finance

Adhering to the political and people-oriented nature of financial work, ADBC conscientiously implemented the relevant decisions and plans of the CPC Central Committee and the State Council, issued the *Implementation Opinions on Promoting the Development of Technology Finance, Green Finance, Inclusive Finance, Pension Finance and Digital Finance to Break New Ground in High-quality Development*, and worked out a detailed action plan. The Bank continued to strengthen organizational coordination, guide credit and financial resources to the key areas of technology finance, green finance, inclusive finance, pension finance and digital finance, and summarized best practices in a timely manner to solidly advance the implementation of technology finance, green finance, inclusive finance, pension finance and digital finance with ADBC characteristics.

Technology Finance

Focusing on key technologies and weak links in agricultural science and technology, ADBC continued to increase policy-oriented financial support for technology finance. It enhanced the quality and efficiency of serving technology finance by strengthening institutional building, establishing dedicated task forces, and optimizing credit policies. The Bank carried out field researches on the key task of "accelerating the revitalization of the seed industry", made analyses of key areas of agricultural technology, and promoted business development by means of rational guidance. The Bank continued to increase credit support with a focus on the revitalization of the seed industry, agricultural machinery and equipment manufacturing, and smart agriculture, etc. A total of RMB72.152 billion of agricultural technology loans was issued throughout the year, a year-on-year increase of RMB20.727 billion; the year-end balance of loans stood at RMB134.651 billion, an increase of 41.15% from the beginning of the year.



Green Finance

ADBC continued to strengthen top-level design to contribute to the green transition in all areas related to agriculture, rural areas and farmers. It formulated and released the *Green Finance Action Plan 2024-2025*, defining the strategic goals and implementation paths for green finance from five dimensions, namely business development, management, governance, operation, and ESG promotion. The Bank continued to increase green credit support in the areas of agriculture, rural areas and farmers, the year-end balance of green loans was RMB2.68 trillion, a year-on-year increase of 12.19% and higher than the average growth rate of all loan balances of the Bank. The loans supported a total of 12,553 green credit projects, delivering significant environmental and social benefits. Besides, the Bank intensified efforts for green bond issuance, issuing RMB22 billion of green bonds cumulatively throughout the year, a year-on-year increase of 10%. By doing so, it channeled social funds to support the development of green industries.

Year-end green loan balance

2.68 RMB trillion

Total number of green credit projects supported

12,553



Sichuan Branch supports the ecological restoration project of Mahu Wetland in Leibo County.

Inclusive Finance

ADBC worked to support inclusive finance centering on its defining features of increasing the income of vulnerable groups and promoting common prosperity. Closely following the five development goals, including enhancing the effectiveness of loans for recruiting and benefiting farmers, consolidating and building on the achievements in poverty elimination, and supporting micro and small enterprises through innovative means, ADBC implemented the mechanism of recruiting and benefiting rural areas and farmers through loans, vigorously helped increase income of key groups, and helped accelerate the development of key areas. Throughout the year, a cumulative of RMB741.663 billion of targeted assistance loans was issued, helping 17.24 million people lifted out of poverty and people who are monitored to prevent any relapse into poverty. The Bank fully implemented the project for enhancing the capabilities for serving micro and small enterprises, promoted steady decline of the inclusive financing costs of micro and small enterprises, and built a digital loan processing system framework, serving 27,600 micro and small enterprises online throughout the year. It organized and carried out the "Inclusive Finance Promotion Month" activity to widely publicize and demonstrate the achievements and highlights of its inclusive finance work. A total of 4,532 publicity activities have been carried out.

Number of micro and small enterprises served online throughout the year

27,600



Sichuan Branch supports the construction of a high-quality grain and edible oil base in the core area of Tianfu Granary in Guanghan City.

Pension Finance

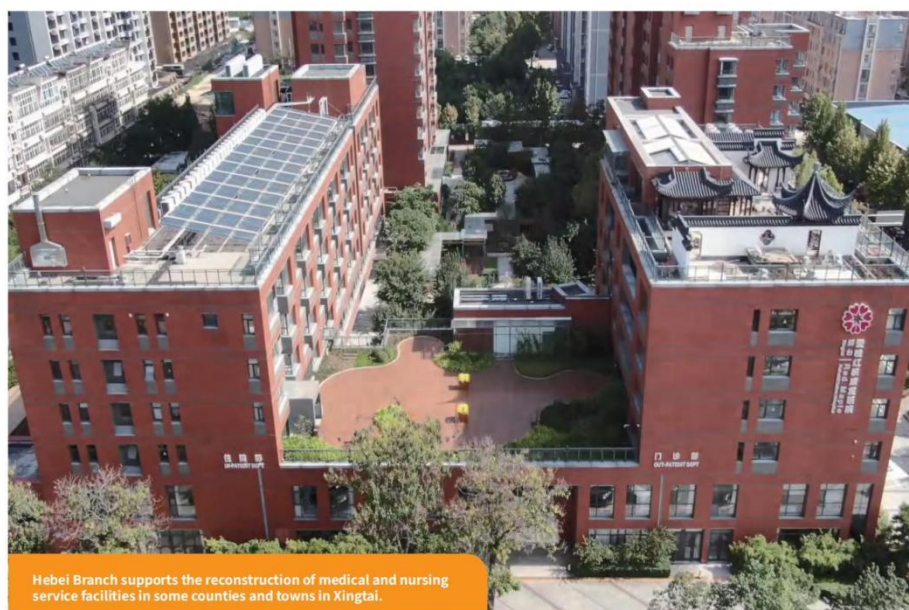
ADBC implemented the guiding principles of General Secretary Xi Jinping's speeches such as "developing inclusive elderly care services" and "providing home-based, community and institutional care, and integrating medical services with health-preserving support". Focusing on the construction of elderly care service facilities in counties, ADBC vigorously supported inclusive elderly care projects that are affordable, quality-assured and sustainable. It continued to provide medium- and long-term credit support to the elderly care sector to steadily advance the development of pension finance and boost the high-quality development of the silver economy. As at the end of the year, the balance of loans for the elderly care sector was RMB14.991 billion, a year-on-year increase of 41.52%. The funds were mainly used to support the construction of inclusive nursing homes, rehabilitation and elderly care centers, medical and nursing facilities, and comprehensive elderly service communities.

Year-end balance of loans for the elderly care sector

14.991 RMB billion

Year-on-year increase of

41.52 %



Hebei Branch supports the reconstruction of medical and nursing service facilities in some counties and towns in Xingtai.

Digital Finance

ADBC strengthened the top-level design and planning for digital finance and promoted the development of digital finance with technological innovations, and promoted both comprehensive advance and breakthroughs at key points. The Bank vigorously fostered and developed new quality productive forces of digital science and technology to promote the effective implementation of digital finance. It thoroughly implemented the digital empowerment projects, accelerated the research and development of key projects, and promoted the digital transformation of key areas such as credit, operations, and office. The Bank deeply explored the value of data elements, introduced satellite remote sensing and other technologies on the basis of big data and artificial intelligence, and innovated and developed models like capital chain, customer mining, credit risk portfolio limits, and project monitoring. All these measures have helped improve the efficiency of customer marketing and risk prevention and control, providing technical support for the digital transformation of the entire Bank. Moreover, ADBC continued to consolidate the construction of digital infrastructure from three aspects—data, technology, and basic environment, and solidly promoted data governance to lay a solid data foundation. It has built basic platforms including basic technology platform, container cloud platform, and AI platform, and continued to consolidate digital infrastructure such as networks and data centers, providing safe, reliable and scalable basic support for the digital transformation of the whole Bank.



➤ Serving the six major areas

Making all-out efforts to safeguard national food security

ADBC conscientiously studied General Secretary Xi Jinping's important expositions on safeguarding national food security. Focusing on its primary responsibilities and core businesses for safeguarding national food security, ADBC make coordinated efforts for policy-oriented purchase and storage and market-oriented purchase in accordance with the development strategy of "all grains, whole chain, bank-wide, full efforts". The Bank also extended and expanded the credit support chain, and accelerated digital transformation. Throughout the year, it issued a total of RMB864.138 billion of grain, cotton and edible oil loans, a year-on-year increase of RMB35.947 billion; the year-end balance of loans stood at RMB1,955.961 billion, a year-on-year increase of RMB126.819 billion.



864.138 RMB billion

Grain, cotton and edible oil loans issued cumulatively throughout the year

Year-on-year increase of
35.947 RMB billion



1,955.961 RMB billion

Year-end balance of grain, cotton and edible oil loans

Year-on-year increase of
126.819 RMB billion

Strengthening the top-level design and developing new ideas for safeguarding national food security

ADBC held a meeting on safeguarding national food security, defining the development goal of "consolidating and enhancing its position as a leading bank in safeguarding national food security through financial services" and the development strategy of "all grains, whole chain, bank-wide, full efforts", and providing guidance for the Bank in safeguarding national food security. The Bank signed strategic cooperation agreements with the National Food and Strategic Reserves Administration and China Grain Reserves Group Ltd. Company. Additionally, the Bank released the *Opinions on Fully Implementing the Latest Round of the Action Plan to Increase Grain Production Capacity by 100 Billion Jin (50 Billion Kilograms)*, the *Implementation Plan for Improving the Credit Support System for Grain, Cotton and Edible Oil Customers*, and the *Implementation Plan for Digital Transformation of Grain, Cotton and Edible Oil Credit (2024-2025)*. By doing so, the Bank built a sound policy system, and comprehensively improved its ability, quality and efficiency of safeguarding national food security.

Efficiently implementing the national reserve regulation policy to help safeguard the national food security

ADBC made all-out efforts to ensure the supply of grain, cotton and edible oil reserve and regulation credit funds required by administrative authority of central and local governments, continuously optimized credit services for policy-oriented businesses, strengthened oversight over credit fund, and effectively played its role as the designated policy bank for grain procurement and storage. Throughout the year, the Bank cumulatively issued RMB557.766 billion for reserve regulation loans, an increase of RMB37.157 billion year on year.

Fully supporting the purchase of grain, cotton and edible oil, and effectively playing its role as the main channel for fund supply

ADBC actively conducted market research on and dynamics analysis of summer and autumn grain purchases, and made coordinated efforts for supporting policy-oriented purchase and storage and market-oriented purchase, so as to establish a financial safety net to ensure the smooth and orderly progress of summer and autumn grain purchases. Throughout the year, the Bank cumulatively issued RMB357.698 billion of loans for grain and edible oil purchases, supporting enterprises to purchase 261.601 billion kilogram of grain and edible oil, and maintaining a market share of over 50% in the purchase market; the Bank cumulatively issued RMB43.155 billion of loans for the purchase of cotton, supporting enterprises to purchase 3.6003 million tons of cotton, and maintaining a market share of over 55% of the purchase of cotton.

Innovatively creating a bank-enterprise "production and marketing alliance" model to continuously enhance the ability to safeguard national food security

ADBC promoted the expansion and efficiency improvement of the grain credit guarantee fund, and gave full play to the role of the fund in the financing and credit enhancement for micro, small and medium enterprises. Under the support of ADBC, more enterprises were enabled to access the purchase market, contributing to the smooth grain purchase. It promoted the coordinated development of production and marketing areas. Relying on the platform of the 6th China Grain Trading Conference, the Bank organized a series of production and marketing matchmaking activities, connecting grain enterprises in production and marketing areas. A total of 145 enterprises participated in the activities, hitting a historical high. In accordance with the characteristics of supply chain finance, the Bank gave play to the leading roles of a core enterprises, actively launched "competitive auction loan", "purchase order loans", "warehouse receipt loans" and other models, and innovated credit support plans in light of local conditions to meet the business needs of enterprises. All these measures have effectively extended policy-oriented financial services to the entire grain and edible oil industry chain.

Actively expanding the scope of credit support to ensure unimpeded domestic and international grain flows

ADBC launched "planting loans", "circulation loans" and "processing loans" for grain, cotton and edible oil, which effectively enriched the tools and means to safeguard national food security and helped build credit support system that covers the entire value chain, from farm to fork. The Bank successfully issued the first batch of "planting loans" in Jiangsu, Sichuan and other regions. Throughout the year, it issued cumulatively RMB77.5 billion of production and processing loans for grain, cotton and edible oil production and processing. Moreover, the Bank strictly enforced the national import control policy for grain, cotton and edible oil, and coordinated the development of domestic and international businesses. By providing support to the import of important agricultural products such as soybeans and corn, the Bank helped resolve the structural problems of grains. Throughout the year, ADBC supported a total of 151 grain, cotton and edible oil import enterprises, cumulatively issuing RMB113.824 billion of loans, an increase of RMB16.755 billion year on year.

Promoting the digital transformation of grain and edible oil credit to stimulate transformation momentum for safeguarding national food security

Following the trend of digital finance, ADBC strengthened cooperation with the National Food and Strategic Reserves Administration, China Grain Reserves Group Ltd. Company and other units to develop the automatic loan processing system for storage business under the administrative authority of the central government. It actively launched the "competitive procurement loan" for local reserve rotation and the online "competitive auction loan", continued to promote online loan processing systems such as "Smart Grain Loan" and "Smart Cotton Loan", continuously enriched the online loan processing scenarios of grain, cotton and edible oil businesses, and effectively improved the efficiency of credit business processing. Moreover, ADBC completed the integration of Agricultural development Credit Management System with the post-loan due diligence and inventory inspection system, and actively promoted the upgrade and optimization of the remote video monitoring system for grain, cotton and edible oil inventories, realizing the effective combination of human oversight and technical safeguards in the management of grain, cotton and edible oil inventory and comprehensively enhancing its ability of digital management of grain, cotton and edible oil inventories.

CASE

Jiangsu Branch promotes high-quality development of market-oriented grain credit through innovations

Jiangsu Branch innovatively applied the market-oriented business model of "joint guarantee fund for grain + supply chain finance" to explore effective paths for the high-quality development of grain credit business under market conditions. Using the grain joint guarantee fund as a carrier, the Branch linked the various links of grain production, storage, processing and sales by interconnecting production and marketing enterprises and strengthening industry and trade cooperation, which can expand the customer base, effectively strengthen the fund's ability to resist market risks, and help make smooth progress of grain purchase.



CASE

Supporting the healthy development of Guangdong's soybean processing industry

In order to thoroughly implement the decisions and plans of the CPC Central Committee and the State Council on the implementation of soybean and edible oilseed capacity improvement projects, and give full play to the positive role of an agricultural policy bank in the high-quality development of the agricultural industry, Guangdong Branch issued a cumulative loan of RMB2.285 billion in the past three years through green loan channels and preferential policies on fee reduction and interest concessions. The Branch supported Sino Grain Oils & Fats Industrial Dongguan Co., Ltd. to purchase soybeans and other edible oil raw materials for processing. The loans have effectively helped the grain and edible oil processing enterprises to do better and get stronger, promoting the healthy development of the soybean processing industry.



CASE

Supporting the National Grain Reserve Logistics Project in Jinan, Shandong Province

Shandong Branch prioritized supporting Shandong Province in fulfilling its responsibility as a major hub for safeguarding national food security. Shandong Branch supported the construction of the National Grain Reserve Logistics Project in Jinan. The project covers an area of 89,000 square meters, with a total floor area of 42,000 square meters, a total storage capacity of 221,600 tons, and an estimated annual turnover of 500,000 tons. Upon completion, the project is expected to help optimize the grain reserve layout in Jinan and surrounding areas, improve the backbone network of grain logistics of "channels + routes + hubs + nodes", and promote the building of an efficient, smooth and economical modern grain logistics system.



Making all-out efforts to consolidate and expand poverty alleviation achievements effectively help boost rural revitalization

ADBC resolutely implemented the work requirements on ensuring that poverty relief responsibilities, policies, assistance, and monitoring continue even after a county is removed from the poverty list during the transition period, continued to support boosting internal forces driving development in areas that had been removed from the poverty list and people who have been lifted out of poverty. The aim was to narrow the development gap of regions and the income gap of the people, continuously improve the effectiveness of loans to recruit and benefit farmers, and prevent any large-scale relapse into or occurrence of poverty. ADBC has been rated as "Excellent" for seven consecutive years in the evaluation of targeted assistance effectiveness among central government agencies.

7
For consecutive years

Rated as "Excellent" in the evaluation of targeted assistance effectiveness among central government agencies

Loans issued cumulatively to areas that had been lifted out of poverty throughout the year

330.869 RMB billion

Year-end loan balance

1681.028 RMB billion

Adopting differentiated measures to support the development of areas that have been lifted out of poverty

In order to fully support the industrial development of areas that have been lifted out of poverty based on their economic fundamentals, build a beautiful and harmonious countryside that is desirable to live and work in, and build on the progress achieved in ensuring access to compulsory education, basic medical services, safe housing, and safe drinking water for people lifted out of poverty, ADBC released the *Opinions on Fully Supporting the High-quality Development of Areas That Have Been Lifted Out of Poverty*, and clarified 22 tasks and measures in six aspects. Throughout the year, the Bank cumulatively issued RMB330.869 billion of loans to less developed areas, with a year-end loan balance of RMB1,681.028 billion. It achieved full coverage of credit support for counties having escaped poverty where the Bank has an outlet. Moreover, ADBC made full use of the 31+7 preferential policies to support targeted key counties for rural revitalization, actively connected with such counties to make up for their shortcomings and promote their development, and actively supported the east-west cooperation and the "10,000 Enterprises Revitalizing 10,000 Villages" program.

Targeted assistance loans issued cumulatively throughout the year

741.663 RMB billion

Number of people lifted out of poverty and monitored to prevent any relapse into poverty under the help of newly approved targeted assistance loans

581,800

Taking multiple measures to increase income of key groups

Ensuring stable employment among key groups, including people who have been lifted out of poverty and people who are monitored to prevent any relapse into or occurrence of poverty, ADBC vigorously supported the projects such as industrial parks and assistance workshops, key projects that have achieved remarkable effects, as well as agricultural and rural infrastructure construction projects. The Bank built a loan management system for recruiting and benefiting farmers, set up special loan products targeted for prevention of any relapse into or occurrence of poverty, and guided companies receiving loans and farmers to establish an interest linkage mechanism. Throughout the year, ADBC cumulatively issued RMB741.663 billion of targeted assistance loans, accounting for 26.36% of all its loans. Newly approved targeted assistance loans were used to support 581,800 people who have been lifted out of poverty and who are monitored to prevent any relapse into poverty, with annual per capita income increasing by RMB6,032. Other loans for recruiting and benefiting farmers lifted 114,000 people out of poverty.

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Total grants to 5 counties of targeted assistance

30.5052 RMB million

Resolutely implementing the political responsibility for targeted assistance

Through Party building, ADBC continued to deepen the "four-in-one" assistance mechanism covering financing, intelligence, business, and emotional connection. It organized the signing of responsibility letters, appointed competent officials to take temporary posts, and focused on the six major tasks including preventing people from any relapse into or occurrence of poverty, industrial assistance, job creation, and procurement of local products. Throughout the year, ADBC issued RMB30.5052 million of grants to five counties of targeted assistance and introduced RMB280 million of paid assistance funds, which were used to purchase and help sell RMB3.521 billion of agricultural products from areas that had been lifted out of poverty and to train 16,800 professionals for rural revitalization. The Jilin Da'an Saline-Alkali Land Remediation Project assisted by the Bank was selected as a typical case of the Conference on Advancing Targeted Assistance Work by Central Financial Institutions.

Loans for follow-up support for people relocated from inhospitable areas issued cumulatively throughout the year

93.81 RMB billion

Actively providing follow-up support for people relocated from inhospitable areas

Focusing on the special action to consolidate the results of poverty alleviation for relocated families as well as programs including the construction of supporting facilities, development of industries that benefit local people and employment assistance for relocated people in the resettlement area, the Bank utilized a variety of credit products to provide financial services. Throughout the year, ADBC cumulatively issued RMB93.81 billion of loans for follow-up support for people relocated from inhospitable areas, with a year-end loan balance of RMB334.921 billion. Among the newly issued loans, industrial loans accounted for nearly 50%, which helped the sustainable development of resettlement areas.

CASE

Innovatively developing high-quality seed industry loans in Cengong, Guizhou Province

Guizhou Branch actively created new characteristic models. It was deeply involved in the planning and design of the "breeding, propagation and promotion" integrated development project of hybrid rice in Cengong County, and innovatively established the "1+M+N" model of high-quality seed industry loans, that is, one national hybrid rice seed production base county corresponds to M leading enterprises and N cooperatives and large family farming businesses. This could help solve the problem of project fund raising, expand the seed sales market, and explore project cash flow channels, effectively supporting the development of the seed industry in counties that had been removed from the poverty list. This model was rated as one of the top 10 innovative models of financial support for agriculture by the Ministry of Agriculture and Rural Affairs.



CASE**Supporting the revitalization of the turtle and soft-shelled turtle industry in Nanfeng, Jiangxi Province**

Nanfeng County of Jiangxi Province, which is known as the "Hometown of Chinese Turtle and Soft-shelled Turtle", is a targeted assistance county of ADBC. Jiangxi Branch deepened the "four-in-one" assistance mechanism, providing industrial support loans to a local cooperative for the development of the turtle and soft-shelled turtle breeding industry, and carrying out technical training in collaboration with the local government. With the support of Jiangxi Branch, the annual output value of turtle and soft-shelled turtle breeding of the cooperative exceeded RMB16 million. By purchasing turtle hatchlings and other methods, the average annual income of 80 breeding demonstration households increased by RMB40,000; by leasing rural collective land, the annual income of the rural collective increased by RMB90,000, effectively raising agricultural returns and increase rural incomes. The project won the "China Service Practice Case Award" at the 2024 China International Fair for Trade in Services.

**CASE****Helping build a platform for recruiting and benefiting farmers to boost agricultural development in Xuanwei, Yunnan Province**

Xuanwei, Yunnan Province is a targeted assistance county of ADBC. Since the establishment of the pairing relationship, Yunnan Branch has innovated the "state-owned enterprise + rural collective + cooperative + farmer" model revolving around Xuanwei's "big industry + new subject + new platform" strategy, and provided loans to support the agricultural planting base demonstration project. The development of local distinctive local businesses has created job opportunities for those who had been lifted out of poverty and provided rental income for farmers who transferred land.



Making all-out efforts to promote agricultural modernization

With serving agricultural modernization as its main mission, ADBC concentrated on key areas such as farmland, agricultural technology, seed industry revitalization, and ensuring sufficient supply and smooth flow of important agricultural products. Throughout the year, the Bank cumulatively issued RMB510.89 billion in agricultural modernization loans, continuing to strengthen its commitment to mission fulfillment and intensify efforts for credit support.

Agricultural modernization loans issued cumulatively throughout the year

510.89 RMB billion

Making all-out efforts for implementing the strategy of "increasing farmland productivity through sustainable farmland use"

ADBC vigorously supported the protection and development of farmland, and intensified efforts for credit supply for key areas such as the development of high-standard cropland and conservation of chernozem soil. It provided support to integrated land management projects, signed a strategic cooperation agreement with the Ministry of Natural Resources to promote the joint establishment of a project reserve, and make coordinated efforts to promote the implementation of projects. It made every effort to build comprehensive land improvement into a new business growth point, with 600 such projects being connected throughout the year. Besides, ADBC provided strong supports to main grain-producing areas to improve grain production capacity. Throughout the year, it issued RMB211.402 billion of farmland loans to 13 main grain-producing areas, an increase of RMB16.438 billion year on year.

600

Integrated land management projects supported throughout the year

Farmland loans issued cumulatively to 13 main grain-producing areas throughout the year

211.402 RMB billion

Year-on-year increase of **16.438** RMB billion

Making all-out efforts for implementing the strategy of "increasing farmland productivity through innovative application of agricultural technology"

The Bank continued to support agricultural technology, with a focus on high-end agricultural machinery and equipment, modern facility agriculture and smart agriculture. Throughout the year, the Bank cumulatively issued RMB72.152 billion of loans for agricultural technology, an increase of RMB20.727 billion year on year. It continued to support the revitalization of the national seed industry, and cumulatively issued RMB33.241 billion of loans for the whole industrial chain of the seed industry. The loans covered all four major national seed industry bases, which have benefited five of the "China's 10 Most Trustworthy Seed Companies" as well as 35 national crop, livestock and poultry and aquatic seed industry formation enterprises.

Loans for agricultural technology issued cumulatively throughout the year

72.152 RMB billion

Year-on-year increase of

20.727 RMB billion

Loans for the whole industrial chain of seed industry issued cumulatively throughout the year

33.241 RMB billion

Number of national crop, livestock and poultry and aquatic seed industry formation enterprises supported

35

Giving active support for ensuring stable production and sufficient supply of important agricultural products and the whole industrial chain upgrade of rural enterprises

The Bank went all out to ensure the effective and safe supply of important agricultural products. Throughout the year, it cumulatively issued RMB62.856 billion of loans for the whole industry chain of important agricultural products such as hogs, cattle, sheep, sugar and natural rubber. It also vigorously supported the circulation of agricultural products between urban and rural areas, and issued a cumulative of RMB76.509 billion of loans for circulation systems and RMB28.523 billion of loans for cold chain logistics. Moreover, the Bank actively supported distinctive local businesses and industries that benefit local people, and cumulatively issued loans of RMB30.172 billion for projects concerning ocean, agricultural production materials, small agricultural enterprises, and modern agricultural parks, etc. throughout the year.

Issued cumulatively throughout the year			
Loans for whole industry chain of important agricultural products	Loans for circulation systems	Loans for cold chain logistics	Loans for projects concerning ocean, agricultural production materials, small agricultural enterprises, and modern agricultural parks, etc.
62.856 RMB billion	76.509 RMB billion	28.523 RMB billion	30.172 RMB billion

CASE

Supporting the Integrated Land Management Pilot Project and Agricultural Demonstration Zone Project(Phase I) in Wuxi, Jiangsu Province

Responding to the needs of the local government to protect farmland, Jiangsu Branch implemented a project involving new farmland and the development of high-standard farmland together with related agricultural facility supporting projects, covering an area of nearly 4,500 mu (approx. 300 hectares). The project involved construction land consolidation, layout optimization and environmental governance, reshaping rural production, life, and ecological space. The project was a national pilot project for comprehensive land improvement, and was selected as a typical case in the second batch of integrated land management by the Ministry of Natural Resources.



CASE

Supporting the Rural Land Trusteeship Project in Zhongxing Town, Youxian District, Sichuan Province

Sichuan Branch has effectively integrated land, labor and technology through implementing refined management of over 40,000 mu (approx. 2667hectares) of farmland and supporting the construction of drip irrigation stations, agricultural processing centers, and drying centers. This initiative achieves large-scale, intensive, mechanized, and specialized land production by providing farmers with comprehensive services including planting, management, harvesting, processing, and sales. Through extending the industrial chain and enhancing the value chain, it improves rural land utilization, and increases rural collective income, which promotes both the development of modern agriculture and the comprehensive revitalization of rural areas.



CASE

Supporting the Fish-vegetable Symbiosis AI Factory Demonstration Project in Liangping, Chongqing Municipality

Liangping District of Chongqing is a national agricultural modernization demonstration area and the first area in the country to basically realize the full mechanization in the production of major crops. Chongqing Branch supported the fish-vegetable symbiosis AI factory demonstration project in Liangping District, transforming modern digital fish-vegetable symbiosis technology from theory to production practice. The project built a green and efficient breeding model, created an intensive agricultural production development mode, stimulated the innovation, entrepreneurship and creativity of farmers, and improved the quality, returns and competitiveness of agriculture.



Making all-out efforts to serve agricultural and rural development and integrated urban-rural development

The Bank fully realized the importance of agricultural and rural infrastructure construction to the realization of rural revitalization in the new era, and fully supported the major tasks assigned by the state in relation to subsidized housing, renovation of urban villages, and dual-use public infrastructure that can accommodate emergency needs, as well as ensuring housing delivery guarantee. It provided long-term, stable, and preferential policy credit support with a focus on key areas including water conservancy, transportation facilities, and new urbanization. Throughout the year, the Bank cumulatively issued RMB961.29 billion of infrastructure loans, effectively promoting integrated development of urban and rural industries, infrastructure and public services.

Infrastructure loans issued cumulatively throughout the year

961.29 RMB billion

Fully advancing the major special tasks assigned by the State Council in relation to subsidized housing, renovation of urban villages, and dual-use public infrastructure that can accommodate emergency needs as well as housing delivery guarantee

The Bank conscientiously implemented the work arrangements of the CPC Central Committee, and developed a series of supporting loan management measures. The Bank made joint marketing efforts at four levels, while all business departments coordinated to fulfill relevant tasks. The Bank continued to advance the issuance of special loans for renovation of urban villages, steadily promoted the construction of dual-use public infrastructure that can accommodate emergency needs and subsidized housing, and ensured housing delivery guarantee in accordance with the law and regulations. The Bank issued the first special loan for renovation of urban villages in the country. Throughout the year, the Bank issued a total of RMB229.336 billion of special loan for urban village renovation, RMB5.155 billion of loans for projects in relation to dual-use public infrastructure that can accommodate emergency needs, RMB229 million of loans for subsidized housing development, RMB719 million of loans for subsidized housing acquisition and RMB992 million of loans for group purchase loans for rental housing.



Continuously supporting construction of water conservancy projects

The Bank resolutely implemented General Secretary Xi Jinping's philosophy of "Prioritizing Water Conservation, Achieving Spatial Balance, Adopting Systematic Governance, and Leveraging Both Government and Market Forces". It implemented special preferential policies based on national and local water conservancy development plans. ADBC worked closely with the Ministry of Water Resources, other relevant ministries and commissions, and important customers, focusing on the leading role of major national water conservancy projects and the inclusive effects of water conservancy projects concerning people's livelihood. It prioritized the support for the construction of a number of major water conservancy projects such as Guangxi Beibu Gulf Water Conservancy Hub, Hainan Nanduijiang Maiwan Water Conservancy Hub, Yunnan Tengchong Irrigated Area, and Construction Project of Hanjiang-to-Weihe River Water Diversion (Phase II). Moreover, the Bank strongly supported a large number of water conservancy projects concerning people's livelihood in the fields of river and lake ecological protection and governance, providing safe drinking water in rural areas, risk removal and reinforcement of dilapidated reservoirs, flood control, drought relief and disaster reduction. It cumulatively issued RMB180.51 billion of loans for water conservancy construction throughout the year.

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Vigorously supporting and promoting rural transportation construction

The Bank resolutely implemented General Secretary Xi Jinping's important instructions on "well-constructed, well-managed, well-maintained and well-operated roads in rural areas". With a focus on transportation infrastructure in rural areas, ADBC continued to increase support for key areas such as rural roads, ordinary national and provincial highways, highways for strengthening agriculture and benefiting farmers, and water transport infrastructure, so as to help close gaps in rural transportation infrastructure, support transportation integration, and promote integrated urban-rural development. Throughout the year, the Bank cumulatively issued RMB157.041 billion of loans for transportation infrastructure construction, a year-on-year increase of 26%; RMB73.805 billion of which was related to projects concerning "well-constructed, well-managed, well-maintained and well-operated roads in rural areas".

Loans for transportation infrastructure construction issued cumulatively throughout the year

157.041 RMB billion

Year-on-year increase of

26 %

Contributing to new urbanization

The Bank resolutely implemented the decisions and plans of the CPC Central Committee and the State Council. With regard to the implementation of the *Five-Year Action Plan for Thoroughly Implementing the People-oriented New Urbanization Strategy*, ADBC took the lead in issuing special implementation opinions, focusing on the four major actions, i.e., urbanization of agricultural migrant population, the improvement of urbanization level in areas with great potentials, the cultivation of modern metropolitan areas, and the improvement of urban renewal and safety resilience. It continuously increased credit support for key areas of new urbanization at the county level. Throughout the year, the Bank cumulatively issued RMB379.616 billion of urban-rural integration loans.



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CASE**Supporting the Tengchong Irrigation Project in Yunnan Province**

The Tengchong Irrigation Project in Yunnan Province is a new large-scale irrigation project included in the 14th Five-Year Plan for water security, which is of great significance to better ensuring the water supply guarantee of Tengchong City. Yunnan Branch supported the construction of water source projects, irrigation canals (pipes) and drainage projects. Upon completion, the project will effectively solve the problem of water consumption of the population in the region, and at the same time will greatly improve the security of food production, and promote the rapid development of upstream and downstream industries of agriculture. It will play an important role in promoting the prosperity of ethnic minorities in the border areas and maintaining the security and stability of the border areas.

**CASE****Supporting the Rural Road Network Reconstruction Project in Yanchuan, Shaanxi Province**

Shaanxi Branch actively built a "transportation +" credit model, and deeply explored rural industries and characteristic resources along the rural road network. Through "bundling and packaging" and other methods, the Branch linked project chains to regional resources, promoting the formation of a benign interactive development situation in which the rural road network led and drove industrial development, and the circulation of goods and services can generate income which will then feedback into the development of rural road network.



CASE

Supporting the Sanduao Yellow Croaker Industrial Park Project in Ningde, Fujian Province

Focusing on the local advantageous and distinctive industry of yellow croaker in Ningde, Fujian Branch supported the construction of a demonstration park for aquatic product processing, and promoted the standardization, refinement and full-chain development of the yellow croaker industry. The project helped transform and upgrade advantageous and distinctive local businesses in Ningde as well as the aquaculture and processing industry in China, promoting integrated urban-rural development.



CASE

Supporting the Gehu Lake Comprehensive Remediation Project(Phase I) in Changzhou, Jiangsu Province

Gehu Lake is the main lake in the upper reaches of Taihu Lake. The Changzhou Taoge area where Gehu Lake is located has been included in the second batch of national pilot projects for comprehensive management and sustainable development of river basin water environment. Jiangsu Branch adopted the investment-loan coordination mechanism to fully serve the comprehensive treatment of the water environment of Gehu Lake. Since the implementation of the project, a total of 2.38 square kilometers of polder have been cleared, 3.59 square kilometers of wetlands have been restored, and nearly 2 million cubic meters of silt have been ecologically cleaned. The total phosphorus index of Gehu Lake decreased by 12.3% year on year, and the ecological health index of rivers and lakes in Changzhou City increased by 2.8% year on year. The water quality of Taihu Lake reached the best level since 2007.



Making all-out efforts to serving coordinated regional development

The Bank actively integrated into and earnestly implemented China's coordinated regional development strategies, major regional development strategies, and functional zoning strategies. It made overall plans on supporting the four major regional areas, five major regional development strategies and seven special types of regions, building a differentiated credit support system. The Bank also released 30 implementation opinions on serving the country's regional development strategies. All these measures have effectively helped develop a regional economic layout characterized by complementarity between different regions and high-quality development, and solidly promoted the implementation of major national strategies.

Total number of
implementation opinions
released on serving
regional development
strategies

30

Strengthening the forward-looking deployment of regional planning and improving the organizational mechanism for coordinated regional development

The Bank always regarded serving China's regional development strategies as its major mission and responsibility by continuing to increase support for regional strategies and helping enhance the vitality of regional development. It effectively played the role of the Leading Group for Supporting Rural Revitalization and the Leading Group for National Major Regional Development Strategies in leading making regional development plans and major policies and carrying out major projects. It strengthened monitoring and evaluation, regularly reported the progress of serving national regional development strategies, and continuously improved the implementation mechanism. ADBC coordinated and optimized the policy system for serving regional development strategies, and accurately allocated resources in light of the resource endowments of different regions. The Bank released a compilation of typical cases serving major national strategies, publicized and promoted successful experiences and innovative models, and guided the whole Bank to implement national strategies with concrete and meticulous efforts. It summarized and evaluated the implementation effect of demonstration pilot projects, made a list of demonstration pilot projects at the Head Office-level in 2024, and made progress step by step to give full play to the driving role of demonstration pilot projects in the reform of the entire Bank. Moreover, the Bank continuously deepened communication and cooperation with national ministries and commissions, local Party organizations and governments, financial peers and key customers, creating synergy for high-quality development.

Keeping in mind the mission of "serving agriculture, rural areas and farmers" to provide important guarantees and strong impetus for serving major regional development strategies

Based on the functional positioning of policy-oriented agricultural finance, the Bank strove to provide high-quality financial services by focusing on the programs relating to technology finance, green finance, inclusive finance, pension finance and digital finance, the six major areas and building the distinctive brands of Grain Bank, Farmland Bank, Water Conservancy Bank and Green Bank. Based on the accurate alignment with major regional development plans and actual development of different regions, the Bank formulated pragmatic and effective differentiated support policies, supporting economically developed provinces to take the lead, promoting the accelerated rise of regional growth poles, growth engines, and development belts, enhancing the innovation ability and driving role of economically developed regions, and enhancing other regions to adjust measures to local conditions and show their strengths. Throughout the year, the Bank cumulatively issued RMB1,336.265 billion of loans for the areas in the Yangtze River Economic Belt with a balance of RMB4,929.734 billion, RMB636.218 billion for the Yangtze River Delta Integration Area with a balance of RMB1,863.245 billion, RMB634.814 billion for areas in the Yellow River Basin with a balance of RMB2,467.378 billion, RMB190.808 billion for the coordinated development of the Beijing-Tianjin-Hebei Region with a balance of RMB486.764 billion, and RMB78.616 billion for the Guangdong-Hong Kong-Macao Greater Bay Area with a balance of RMB131.949 billion.

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Issued cumulatively throughout the year

Loans for areas in the Yangtze River Economic Belt
1,336.265 RMB billion

Year-end loan balance 4,929.734 RMB billion

Loans for the Yangtze River Delta Integration Area
636.218 RMB billion

Year-end loan balance 1,863.245 RMB billion

Loans for areas in the Yellow River Basin
634.814 RMB billion

Year-end loan balance 2,467.378 RMB billion

Loans for coordinated development of the Beijing-Tianjin-Hebei Region
190.808 RMB billion

Year-end loan balance 486.764 RMB billion

Loans for the Guangdong-Hong Kong-Macao Greater Bay Area
78.616 RMB billion

Year-end loan balance 131.949 RMB billion

Promoting business and management innovation to provide high-quality financial services and serve coordinated regional development strategies

The Bank proactively adjusted positioning and continuously made self-adjustments, reforms and innovations. It applied for adjusting the business scope and changed business management strategies and product service models in a timely manner to meet the needs of China's coordinated regional development strategy and achieve real-time, effective matching of its own functions with the requirements of the Party and the country. ADBC focused on acute problems and key links, continuously optimized the service mechanism for coordinated regional development, and deepened industrial cooperation in the east, central, west and northeast regions to make regional development more balanced, coordinated and achieve greater mutual complementarity. It promoted the coordinated balance of development quality, structure, scale, speed, efficiency and safety, to serve the in-depth advancement of coordinated regional development. Throughout the year, the Bank cumulatively issued RMB1,024.94 billion of loans for the development of the advanced eastern region with a balance of RMB2,841.115 billion, RMB722.04 billion for the large-scale development of the western region with a balance of RMB2,820.05 billion, RMB658.155 billion for the rise of the central region with a balance of RMB2,781.981 billion, and RMB241.615 billion for the revitalization of the Northeast with a balance of RMB959.563 billion.

Issued cumulatively throughout the year

Loans for the supporting development of the advanced eastern region
1,024.94 RMB billion

Year-end loan balance 2,841.115 RMB billion

Loans for the large-scale development of the western region
722.04 RMB billion

Year-end loan balance 2,820.05 RMB billion

Loans for the rise of the central region
658.155 RMB billion

Year-end loan balance 2,781.981 RMB billion

Loans for the revitalization of the Northeast
241.615 RMB billion

Year-end loan balance 959.563 RMB billion

CASE**Supporting the integrated development of the Yangtze River Delta**

Jiangsu Branch promoted the joint efforts of Guangdong, Jiangsu and Hong Kong, and adopted a "dual-line" model to support COFCO Sihaifeng's cross-border soybean procurement. It actively carried out supervision and declaration of cross-border RMB remittances and foreign exchange administration, and ensured the closed-loop operation of the credit fund system and the use of funds for specific purposes. ADBC opened up a new path which supported enterprises to carry out cross-border commodity transactions with cross-provincial joint efforts. Throughout the year, the Bank provided RMB loans of RMB7.1 billion to COFCO Sihaifeng and handled international settlement business of US\$1.446 billion, including cross-border RMB business of US\$508 million handled through Shenzhen Qianhai Trading Center. This is of great significance to improving China's edible oil safety guarantee capability and safeguarding national food security, and presents a new achievement in promoting the high-quality integrated development of the Yangtze River Delta.

**CASE****Continuously increasing support for the revitalization of Northeast China**

Liaoning Branch thoroughly studied General Secretary Xi Jinping's requirements of "demanding food from both land and sea, cultivating ocean resources through marine farming, and building 'blue granaries' ". Based on regional resource endowments, with regard to the 110,000-mu (7,333 hectares) marine ranch demonstration area in Donggang City, the Branch adopted a linkage mechanism of "state-owned enterprise + agricultural enterprise + breeder" to help the city build modern marine ranches. After the implementation of the project, a number of measures such as resource protection and proliferation, adjustment of fishing operation layout, etc. were adopted to effectively drive related industries such as aquaculture seedling breeding, processing, sales, and tourism. By doing so, it created a modern high-quality development industrial chain for marine ranches with integrated development of the primary, secondary, and tertiary industries, promoted the formation of concentrated and contiguous high-yield, high-efficiency, and high-quality seafood breeding bases, and improved the marine environment, fully serving the comprehensive revitalization of Northeast China in the new era.



Making all-out efforts to serve ecological conservation

The Bank gained a full understanding of and implemented Xi Jinping Thought on Ecological Civilization, and practiced the concept that lucid waters and lush mountains are invaluable assets. ADBC vigorously supported the improvement of rural living environments, launched an all-out fight to keep our skies blue, our waters clear, and our land pollution-free, conducted in a coordinated way the conservation of mountain, river, forest, farmland, lake, grassland, and desert ecosystems, the protection and restoration of forests, grasslands, wetlands, and deserts, and the development of new type of rural energy system. The Bank has given all out effort to develop pilot areas for building a beautiful countryside and a Beautiful China.

Prioritizing support for improving rural living environment

Loans for improving rural living environment issued cumulatively throughout the year

170 RMB billion

Year-end loan balance **697.665** RMB billion

Guided by learning and applying the experience of the Thousand-Village Demonstration and Ten-Thousand-Village Improvement Project, while focusing on the integration of production, life and ecology, the Bank vigorously supported the funding needs of regional and overall improvement projects such as village environmental improvement, rural landscape improvement, improvement of farmers' living conditions, and protection and utilization of traditional villages. ADBC supported the building of beautiful villages and the development and utilization of related high-quality derivative resources and ancillary resources in an integrated manner, helping to create livable, business-friendly, harmonious and beautiful villages that are both beautiful and rich. Throughout the year, the Bank cumulatively issued RMB170 billion of loans for improving rural living environment, and the year-end loan balance was RMB697.665 billion. Moreover, the Bank explored and practiced the development model oriented to public attributes, which was selected into the Important Achievements Handbook for Annual Conference of Financial Street Forum 2024, while the Huizhou-style Traditional Villages and Jiangsu Rural Revitalization Model were selected into China's List of Replicable Experiences in the Protection and Utilization of Traditional Villages.

Strongly supporting the protection of agricultural and rural ecological environment

The Bank released the *Opinions on Supporting the Building of a Beautiful China* and vigorously supported projects such as the integrated protection and restoration of mountains, rivers, forests, farmlands, lakes, grasslands and deserts, the major projects for the protection and restoration of important ecosystems, the comprehensive management of mines and coal mining subsidence areas, the remediation and restoration of lands including industrial and mining wastes, the prevention and control of agricultural non-point source (NPS) pollution, heavy metal pollution, soil pollution and air pollution, and the efficient, economical and recycling use of agricultural and rural wastes. The cumulative loans issued throughout the year were RMB13.942 billion, and the year-end loan balance was RMB126.737 billion.



Extending the credit chain to support forest and grassland protection and development

Given that the forest and grassland business contribute to both ecological protection and industrial development, the Bank formulated 15 differentiated management measures, and developed a framework system for forest and grassland industry analysis. Focusing on key areas such as the development of forest and grass production bases, the production and processing of forest and grass products and the construction of supporting infrastructure, and the protection and restoration of important ecosystems in key regions, ADBC prioritized national reserve forests, various economic forests, under-forest economy, and forest quality improvement projects. The cumulative loans issued throughout the year amounted to RMB26.292 billion, and the year-end loan balance was RMB134.798 billion. The Bank strengthened model innovation, standardized the use of "government procurement loans" to support the key ecological projects such as the "Three-North Shelter Forest Program". It introduced the "multi-dimensional cash flow" model to support the construction of forest and grass production bases, the "ecological product value realization" model to support the development and utilization of ecological resources, and the "main cash flow" model to support the integration of the primary, secondary and tertiary industries of forest and grassland. The Bank also promoted the Dynamic Forest Rights Collateralization model to support the construction of national reserve forests.

Making all-out efforts for serving the development of rural clean energy system

Focusing on the development of new-type energy systems, the Bank vigorously supported six major areas such as clean energy power generation and non-electric development, rural power grids and charging infrastructure, rural natural gas pipeline facilities, and energy storage facilities, and helped implement rural clean energy development projects. Throughout the year, the Bank cumulatively issued RMB48.918 billion, and the year-end loan balance was RMB97.316 billion, an increase of 70.13% from the beginning of the year. ADBC vigorously promoted the "central-local cooperation" model for the construction of clean energy standard sites, the county-wide promotion model for distributed photovoltaic (wind power) projects and other models, and explored new paths for the sustainable development of the energy credit business.

CASE

Supporting Rural Revitalization Demonstration Project(Phase I) in Jiayu, Hubei Province

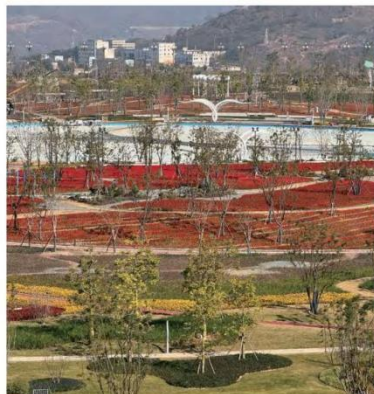
Hubei Branch supported the construction of Jiayu County Rural Revitalization Demonstration Project (Phase I), which laid rural domestic sewage collection pipes, installed micro-power sewage treatment facilities, carried out house facade renovations for 69 villages at seven local towns, and built vegetable demonstration bases, tea bases and other distinctive rural industrial projects around the villages. The projects served nearly 30,000 people who are lifted out of poverty, whose per capita annual income increased by over RMB30,000 as a result. The Siyi Village covered by the project was awarded the title of "National Rural Governance Demonstration Village" and "Top Ten Most Beautiful Villages of Hubei Village". On the morning of November 5, 2024, General Secretary Xi Jinping visited the vegetable corridor at Panjiawan Town.



CASE

Supporting the comprehensive ecological and environmental management of the mines in Panzhihua, Sichuan Province

Sichuan Branch supported the restoration of barren hills and the improvement of environmental facilities in the Majiatan tailings pond in Panzhihua, as well as the construction of rural revitalization demonstration bases such as flower, blueberry, mango planting and farming experience bases. Through "mine restoration + characteristic agriculture", Panzhihua's advantages as the only subtropical fruit production base and the largest flower production base in Sichuan were fully utilized to effectively improve the ecological environment, reduce the risk of soil pollution, and achieve the organic combination of ecological restoration and related industries.



CASE

Supporting National Reserve Forest Development Project(Phase I) in Youyang, Chongqing Municipality

Chongqing Branch rationally utilized the space above, in and under the forest in accordance with the idea of focusing on forests and combining forestry, agriculture and animal husbandry. The project combined afforestation projects, together with planting amur corktree and gallnut and breeding *Apis cerana* in the forest, planting Chinese medicinal materials such as *Epimedium* under the trees, and building forest theme camps and research camps, etc. This has developed a multi-level, multi-structure, multi-variety and multi-benefit forestry, providing 1,500 jobs for local forest farmers and increasing their income by more than RMB300 million in total. The project was selected as one of the annual reform cases of China in 2024 by the National Development and Reform Commission.

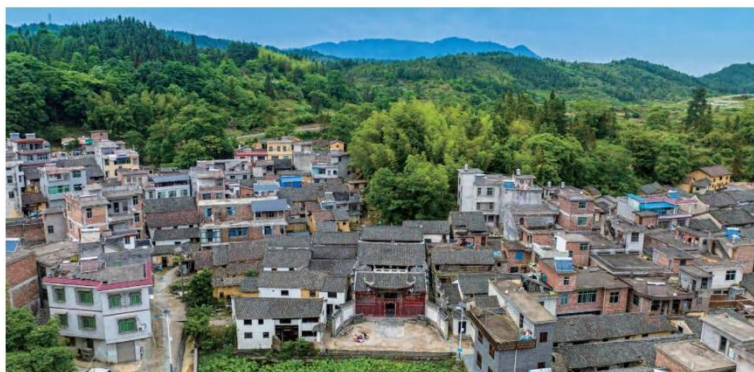


CASE**Supporting Distributed Wind Power and Ecological Protection Project in Kongtong, Gansu Province**

Gansu Branch, in light of abundant local wind energy resources, has helped build abandoned mines into clean energy production bases. The project it supported involves the installation of wind turbines and supporting facilities with a total installed capacity of 125MW in five villages including Duanli Village, with an annual power generation of 259 million kWh and carbon emission reduction of 215,200 tons. A large proportion of local population are requiring assistance. Through land leasing and employment provision, the project directly increased the income of 1,055 low-income farmers and benefited 2,345 individuals in surrounding communities, playing an active role in consolidating and expanding the results of poverty alleviation, repairing and managing mines, and developing clean energy.

**CASE****Supporting the Demonstration Project of Concentrated Protection and Utilization of Traditional Villages in Rucheng, Hunan Province**

Firmly adhering to the concept of "protection and inheritance first", Hunan Branch supported the protection and repair of ancient buildings such as Longxi Hall and Xulun Hall, comprehensively improved the ecological environment of the water system along and in the villages, improved other supporting facilities in the villages, and promoted the revitalization and utilization of resources such as distinctive local businesses and farming cultural experience. The project has effectively improved the local rural living environment, scaling up the protection from one village to the entire region and promoted the upgrading of rural "local specialties", spurring vitality of "ancient villages".



► Building the Distinctive Brand Featuring "Four Banks"

01 Grain Bank

864.138 RMB billion

Grain, cotton, and edible oil loans issued cumulatively throughout the year

In 2024, ADBC solidified its role as the principal bank safeguarding national food security, issuing a total of RMB864.138 billion in grain, cotton, and edible oil loans throughout the year, further elevating the prominence of its "Grain Bank" brand identity. Centering on its core mandates, ADBC actively engaged in research on major policy reforms including the deepening of grain procurement and reserve management systems, as well as minimum grain purchase price mechanisms. It ensured full and timely funding for central and local government-mandated grain, cotton, and edible oil reserves and regulatory operations, issuing RMB557.766 billion in various reserve regulation loans, an increase of RMB37.157 billion year on year. National media outlets including China Media Group (CMG), People's Daily, and Financial Times featured ADBC's contributions to national food security 50 times throughout the year. Notably, CMG platforms reported 14 times on ADBC's support for summer and autumn grain procurement campaigns, marking a significant enhancement of the Bank's social influence.



02 Farmland Bank

292.427 RMB billion

Farmland loans issued cumulatively throughout the year

In 2024, ADBC remained committed to unlocking the potential of rural land resources as its core mission, prioritizing services for the strategy of "increasing farmland productivity through sustainable farmland use". ADBC issued RMB 292.427 billion in farmland-related loans throughout the year, further solidifying its "Farmland Bank" brand. To strengthen policy support, ADBC issued the *Opinions on Fully Serving the Strategy of "Increasing Farmland Productivity Through Sustainable Farmland Use and Innovative Application of Agricultural Technology"* to *Comprehensively Enhance National Food Security Capabilities*, reinforcing top-level design and implementing differentiated credit policies. ADBC also refined its product portfolio, introducing specialized loan instruments such as high-standard farmland construction and integrated land management to enhance product specialization and targeting. ADBC deepened its brand influence by promoting context-specific innovations and exemplary models, including the "High-quality Seed Loan" initiative. Notably, 13 integrated land management projects, spanning Ningbo (Zhejiang), Xiaogan (Hubei), Yancheng (Jiangsu), and other regions were selected for inclusion in the Ministry of Natural Resources' *Compilation of Exemplary Cases*.



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03 Water Conservancy Bank

180.51 RMB billion

Loans for water conservancy construction issued cumulatively throughout the year

In 2024, ADBC asserted its role as the principal bank supporting national water conservancy development, issuing RMB180.51 billion in water infrastructure loans throughout the year, thereby reinforcing its distinctive "Water Conservancy Bank" brand. ADBC issued the *Guidelines on Further Strengthening the "Water Conservancy Bank" Brand Identity*, intensifying policy incentives and deepening collaboration with local governments, water authorities, and key enterprises. Aligned with national water resource strategies, ADBC prioritized critical areas including farmland irrigation and water conservancy, flood control and drainage, water resource allocation, urban-rural water supply, water ecosystem protection and rehabilitation, and hydropower development. It focused on financing major national water projects and multi-tiered water network construction, channeling policy-driven financial resources to nourish public well-being. Coverage by state media outlets such as CCTV News and Xinhua News Agency highlighted ADBC's contributions to water infrastructure advancement, demonstrating its substantial social benefits and elevated reputation.



04 Green Bank

710.661 RMB billion

Green loans issued cumulatively throughout the year

In 2024, ADBC advanced its "Green Bank" brand strategy across three dimensions—assets, liabilities, and internal operations—to bolster green finance. ADBC issued RMB710.661 billion in green loans and issued RMB22 billion in green bonds throughout the year, vigorously supporting the Beautiful China Initiative. ADBC intensified sectoral support by establishing a dedicated rural eco-civilization development segment within its credit product framework. It pioneered innovative financing models, issuing specialized guidelines for new energy systems and extending differentiated support policies. To strengthen green funding channels, ADBC built an innovative model of issuing green bonds and also strategically utilized carbon emission reduction support instruments. Internally, ADBC accelerated its low-carbon transition by completing a comprehensive carbon inventory audit to quantify its operational emissions, while expanding green office practices, sustainable procurement protocols, and eco-efficient operational systems.



Investment and International Business

Investment Business

Continuously Improved Service Quality and Efficiency of the Infrastructure Investment Fund Services.

ADBC continued to strengthen the post-investment management of its infrastructure investment fund, initiated investment-loan coordination to support project development, and accelerated the delivery of more tangible workloads. It effectively brought into full play the counter-cyclical and cross-cyclical regulatory role of policy-based financial instruments. As at the end of 2024, the Bank issued cumulatively more than RMB150 billion of loans for projects supported by the infrastructure investment fund.

Steady Growth of Bond Underwriting Business

In 2024, ADBC positioned the bond underwriting business as a gateway for accurately addressing customer needs, a growth point for promoting fund-raising for agricultural projects, and a foothold for improving the quality and efficiency of comprehensive services. It actively promoted the normalized operation of bond underwriting business. Throughout the year, the Bank successfully underwrote and issued 7 products, with an amount of RMB5.996 billion, representing a year-on-year increase of 41.75%, and the business was expanded to 15 branches. The Bank's successful underwriting of the first sci-tech innovation notes marks a new breakthrough in its product innovations.

Steady Expansion of Futures Margin Depository Business

In June 2024, ADBC signed a strategic cooperation agreement with Dalian Commodity Exchange, further enhancing cooperation in the futures sector by launching a wide range of new business and products. As at the end of 2024, the Bank had signed contracts with 11 corporate customers including Dalian Commodity Exchange and Zhengzhou Commodity Exchange regarding futures margin depository business, and carried out cooperation with 23 futures companies to continuously increase channels for raising funds to support agriculture.

Holding Subsidiaries

China Agricultural Development Key Construction Fund Co., Ltd.

China Agricultural Development Key Construction Fund Co., Ltd. is a wholly-owned subsidiary of the Bank with a registered capital of RMB50 billion. It mainly invests in national infrastructure projects.

China Agricultural Development Infrastructure Fund Co., Ltd.

China Agricultural Development Infrastructure Fund Co., Ltd. is a wholly-owned subsidiary of the Bank with a registered capital of RMB10 billion. The Fund will be exclusively allocated to the eight sectors defined by the state: municipal and industrial park infrastructure, transportation infrastructure, agricultural and rural infrastructure, energy infrastructure, urban and rural cold chain and major logistics infrastructure, social undertakings, government-subsidized housing projects, and new infrastructure.

Modern Seed Industry Development Fund Co., Ltd.

Modern Seed Industry Development Fund Co., Ltd. is one of the Bank's controlled subsidiaries with a registered capital of RMB2.424 billion. It mainly engages in seed industry investment and investment consulting.

Beijing Shining Investment Management Company Ltd.

Beijing Shining Investment Management Company Ltd. is one of the Bank's controlled subsidiaries with a registered capital of RMB36.3636 million. It mainly engages in investment management and investment consulting, and serves as the entrusted management agency of Modern Seed Industry Development Fund Co., Ltd.

Invested Companies

National Financing Guarantee Fund Co., Ltd.

National Financing Guarantee Fund Co., Ltd. is an invested company of the Bank with a registered capital of RMB66.1 billion. It mainly engages in re-guarantee business, project investment, and investment consulting.

China Agricultural Industry Development Fund Co., Ltd.

China Agricultural Industry Development Fund Co., Ltd. is one of the Bank's invested companies with a registered capital of RMB4 billion. It mainly invests in leading enterprises in agricultural industrialization, agricultural circulation and other key rural service enterprises, agricultural and rural supporting services and construction projects, as well as agricultural insurance companies, agricultural guarantee companies, etc.

China Agriculture Reinsurance Corporation

China Agriculture Reinsurance Corporation is one of the Bank's invested companies with a registered capital of RMB16.1 billion. It mainly engages in the reinsurance business and retro reinsurance business of agricultural insurance.

International Business and Exchanges

Cross-border financial services witnessed improved quality and efficiency, with fruitful results achieved in ensuring food security

The Bank spared no effort in serving the import of important agricultural products. It completed international settlement of US\$24.69 billion throughout the year, including RMB81.461 billion for cross-border RMB business, US\$16.434 billion for foreign exchange fund transactions, and RMB23.918 billion for foreign exchange credit, recorded international business income of RMB209 million, and cumulatively served the import of about 31.72 million tons of important agricultural products and agricultural production materials.

24.69 US\$ billion

International settlement transactions processed throughout the year

23.918 RMB billion

Foreign exchange credit issued cumulatively throughout the year

International exchanges and cooperation were boosted orderly with effective services for enhancing international communication

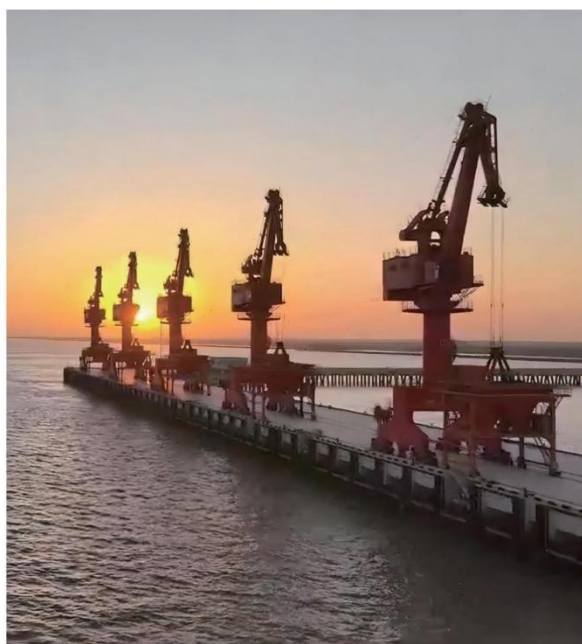
ADBC strictly followed the overall diplomatic layout and major policies of the country, and actively contributed its efforts to the agricultural opening-up and the "Belt and Road" initiative. Earnestly performing its duties as the chairman unit of the Asia-Pacific Rural and Agricultural Credit Association (APRACA), the Bank presided over the 77th Executive Committee Meeting of APRACA and the Regional Policy Forum on 'Financing Agri-SMEs to Trigger Engines of Local Development'. Supported by the APRACA network, the Bank conducted international dialogues on topics such as green finance, poverty alleviation, and sustainable development of agriculture and rural areas, and actively promoted its experience and practice as an agricultural policy bank in financial poverty alleviation. ADBC carried out multilateral and bilateral exchanges with international organizations, multilateral development institutions and domestic and foreign financial peers including the International Fund for Agricultural Development, the Asian Development Bank, the AFD, and the Bank for Agriculture and Agricultural Cooperatives of Thailand, and actively attended the international conferences including the Boao Forum for Asia, the Annual Meeting of the Institute of International Finance, and the Annual Meeting of the International Confederation of Agricultural Credit. By actively promoting the exchanges and cooperation on agricultural finance, the Bank continuously enhanced its international communication competence and increased its global influence. It continued to leverage the effects of on-lending loans in supporting agricultural development, and issued cumulatively RMB1.19 billion of on-lending loans from the New Development Bank throughout the year, involving 11 sub-projects in 4 provinces. Moreover, the Bank renewed the Memorandum of Understanding on Cooperation with the Asian Development Bank, and successfully landed the first ADB-entrusted loan project — the Mulan River Basin Integrated Ecological Improvement and Environmental Management Project in Xianyou County, Fujian Province. The project won the annual Best Performance Loan Project Award of ADB.

1.19 RMB billion

On-lending loans issued cumulatively from the New Development Bank throughout the year

Involving **11** sub-projects in **4** provinces

ADBC contributed to the construction of a supporting freight terminal for the Shanghai Hengsha Xinzhou Modern Agricultural Industrial Park with the on-lending loans from the New Development Bank, in a bid to promote the development of modern agricultural facilities surrounding Shanghai.



➤ Raising Funds for Agricultural Development

Continuously optimized financing mechanism

ADBC firmly acted upon the vision of issuing bonds in service of the national strategy for the development of "agriculture, rural areas and farmers" and of the assets development of the whole Bank, and continued to optimize its fund raising mechanism in a bid to provide timely and adequate financial guarantee for the implementation of the country's "agriculture, rural areas and farmers" strategy and the Bank's business plans.

Optimized bond issuance as a primary fundraising channel

ADBC raised RMB2,095.48 billion by issuing bonds throughout the year. As at the end of the year, the balance of domestic bonds had reached RMB8,078.551 billion, a year-on-year increase of RMB729.997 billion; the balance of overseas bonds was RMB7.55 billion. The Bank continued to enhance the appeal of its distinctive bonds, with focus placed on the key areas of "agriculture, rural areas and farmers". Throughout the year, the Bank took the initiative and launched four series of bond products with eight themes at an amount of RMB531.61 billion, and issued RMB36.9 billion of single-theme bonds to support the high-quality development of key counties under the national rural revitalization program. Besides, the Bank issued the first 30-year ultra-long-term bonds with interest paid for every six months, issued the DR007-linked floating-rate bonds for the first time, innovatively issued 385-day bonds, and proceeded with market-making operations on a regular basis. All these endeavors brought into full play the bridging role of the Bank's bonds, and contributed to the comprehensive revitalization of rural areas and the construction of China into an agricultural powerhouse.

Year-end balance of domestic bonds

8,078.551 RMB billion

Year-on-year increase of **729.997** RMB billion

Accurate exercising of the central bank's structural monetary policy facilities

Leveraging the policy opportunities, ADBC actively applied for structural monetary policy facilities from the central bank such as technology innovation and technological transformation re-lending facility, affordable housing re-lending facility, and carbon emissions reduction facility. The Bank filed on time the use of PSL funds for subsidized housing, renovation of urban villages, and dual-use infrastructure that can accommodate emergency needs, while strengthening targeted support and policy transmission for key areas and weak links.

Continuously strengthened autonomous fundraising capability

ADBC developed corporate deposits in a compliant and steady manner, actively guiding social funds to support agriculture, rural areas and farmers. The Bank innovated deposit product channels, launched large-denomination negotiable certificate of deposit (NCD), and realized targeted issuance of NCD products.

Reform and Innovation

ADBC thoroughly implemented the guiding principles of the third plenary session of the 20th CPC Central Committee, fully applied the decisions and arrangements made by the CPC Central Committee on deepening the reform of policy banks, and continuously improved its functional positioning as a policy financial institution. It deeply promoted the reform of business classification management and a separate accounting system, and continuously deepened the reform in key areas of the operation and management system and mechanism, to enhance the modernization of its governance system and governance capabilities and strengthen the ability to serve national strategies and the development of "agriculture, rural areas and farmers".

► Deepening reform in key areas



ADBC constantly improved the efficiency of resource allocation on the asset side, refined the "dual plan" management of credit increment and supply, innovatively implemented the dual-target management of interest rate and profit concession, deepened the application of capital limit management, and optimized business structure. It continued to strengthen the cost control on the liability side, and promoted innovation in the supervision model for raising agricultural funds. In so doing, the Bank significantly boosted its integrated and coordinated management of assets and liabilities. Besides, the Bank steadily promoted an optimized quality and efficiency reference indicator system with pilot projects, and continuously improved information system functions such as internal and external pricing.



ADBC established an industry classification framework covering key support areas and a regularized analysis mechanism at the two levels of the Head Office and provincial branches, and published 128 industry analysis reports. It established the chain credit for private customers and "cross-border RMB + import of bulk agricultural commodities" model to effectively improve the quality and efficiency of customer service. With customized services for every customer, the Bank improved the management system which features vertical classification and grading and horizontal customer alignment, and optimized digital systems including Customer Relationship Management (CRM), Online Banking, Mobile Banking and Digital Customer Service.



ADBC improved the system of responsibilities and rules and regulations, effectively implemented the "two mechanisms" where executives of the Bank were tasked with the responsibility to supervise assigned areas and key regions, sectors and customers. It extended the scope of vertical management and chain of the risk control business line, continuously improved internal regulations and operating procedures on risk classification and asset preservation, and increased the application of risk management tools. The Bank adhered to separated pool handling, strengthened the recovery of debts written off with documentation preserved, and optimized the risk disposal mechanism. Moreover, ADBC strengthened the technological support for risk management, continuously iterated and upgraded the existing systems including the Internal Rating System and the Collateral Management System, and promoted the launching and operation of Market Risk Management System and Business Continuity System.



ADBC made steady progress in building the off-site monitoring system and enhanced the effectiveness of supervision and inspection. It continued to address the root causes of problems, carried out targeted rectification and consolidation, and promoted rigid control of systems, effectively preventing and controlling major internal control and compliance risks. The Bank improved its compliance review mechanism by enhancing the compliance risk control in early stages. The Bank continuously optimized the mechanism of the specialists in charge of the integrated operations of risk management, compliance and cultural cultivation (the "three-in-one" specialists), and revised the performance evaluation measures for "three-in-one" specialists, to drive more efficient supervisory performance. The Bank improved the quality of and upgraded basic internal control and compliance management, enhanced the full-chain case prevention management mechanism combining "risk prevention" and "case management", developed the related-party transaction system, and advanced the professional and digital transformation of the related-party transactions management.



ADBC established the Credit Product Management Committee and built a three-layer product system architecture featuring "product + sub-product + management item". It formulated and issued a package of supporting credit systems, upgraded and transformed Agricultural Development Credit Management System, and implemented the requirements of the reform of business classification management and a separate accounting system across all links, throughout all chains, and during the entire processes, and in all aspects. The Bank continued to improve the Credit Risk Monitoring System, strengthen the application of risk information, carry out evaluation on credit risk monitoring model, and enhance monitoring and early warning capabilities. It strengthened the integrated monitoring and inspection for potential and major risks in the duration management, and enhanced the synergy between risk monitoring and post-loan inspection. Furthermore, the Bank coordinated and strengthened the selection and performance management of full-time members of the loan review committee at the provincial branch level, and steadily optimized the credit approval system.



With more focus placed on the comprehensive budget management, ADBC strengthened the budget incentives and constraints for raising funds for agricultural development as well as risk prevention and control. It enhanced the integrated coordination between financial resources and major strategies of the Bank, business achievements and duty fulfillment and development of grassroots branches, such that financial resources were more accurately allocated while management quality and efficiency were continuously boosted. The Bank deepened the application of management accounting, increased new themes of the management dashboard, enriched the specialized analysis report system, and strengthened refined management support.



ADBC preliminarily established the centralized system for diversified operations, expanding the scope of centralized business handling nationwide. It continued to improve the intelligence and autonomy level of centralized operations, and introduced ICR and other technologies to replace manual operations in certain areas. The Bank steadily promoted the autonomous management of centralized operation centers, gradually deepened the pilot of integrated customer service, and tried out new standards for visual image construction.



ADBC continued to deepen institutional reform, explored to initiate intensive and delaying reform in provincial branches, and piloted the overall allocation of human resources by prefecture-level for staff in its jurisdiction. The Bank deepened "basic management and grassroots construction", completed rectification of the second-batch branches with poor quality and low efficiency in supporting agriculture, rural areas and farmers, and initiated that of the third batch. The reform of the Party school's directly administered and subordinate institutions had made important progress.



ADBC built the enterprise architecture with a hierarchical control mechanism. It continuously improved the organizational structure of the industry research center, and established the information process specifications under the industry research model. More scientific and technological teams were fostered, and the training of compound talents was strengthened. The Bank set up a number of full-time flexible sci-tech service teams to improve the precise delivery of technology-empowered services.

► Innovative Promotion of "Eight Projects"

Party Building Project

ADBC deeply implemented the guiding principles of the 20th CPC National Congress and the second and third plenary sessions of the 20th CPC Central Committee, and effectively enhanced the political and organizational functions of grassroots Party organizations with a focus on key tasks such as Party discipline education and assisting underperforming Party branches. It continued to expand the achievements in standardized and normalized construction of Party branch, compiled and released exemplary models and typical cases, intensively organized a new round of elections for Party organizations at its branches, and launched a column on its "Smart Party Building" platform to promote the "Hundred Excellent Cases of Grassroots Party Building". Besides, it established a clear orientation of entrepreneurship and excellence pursuit, to strengthen the grass-root foundation for high-quality development. The Bank selected outstanding employees for Party organizations, and strove to enhance the awareness and ability of Party cadres in Party building.

Key Customer Project

ADBC strengthened the intelligent control of customer database and business resource mining, and promoted automatic push of customer lists. By fully leveraging on the investment-loan coordination mechanism with the National Development and Reform Commission, the Bank was among the first batch of pilot financial institutions to achieve interaction with the national online investment project approval platform. Throughout the year, the Bank approved 932 projects within the list, with an approved amount of RMB568.1 billion and issued cumulatively RMB138.5 billion. Moreover, the Bank focused on strategic partnership customers, standardized the differentiated policy system for customers, strengthened the "head office to head office" marketing matchmaking, and promoted the reasonable customer scale growth and continuously optimized customer structure.

National Key Project

ADBC continued to improve project pipeline, and stepped up efforts with a focus on 102 major projects for the 14th Five-Year Plan period, 172 major national water conservancy projects and other national key projects. Desirable results were achieved in key customer marketing and major project pipelining. It continuously strengthened the quality and efficiency of project cultivation and conversion; the loan conversion rate of the proposed loan amount of first-tier pipeline repository projects increased by 25 percentage points year-on-year, and the disbursement rate of approved project funds increased by 9 percentage points year-on-year. The Bank strengthened project review and approval and "pre-analysis, pre-screening, and pre-diagnosis", to prevent and control risks from the source.

Year-on-year increase of the loan conversion rate of first-tier pipeline projects

25 percentage points

Year-on-year increase of the disbursement rate of approved project funds

9 percentage points

Services Improvement Project for Micro and Small Enterprises

ADBC further intensified efforts in reducing fees and cutting costs. The average annual interest rate of newly issued offline inclusive loans for micro and small enterprises throughout the year was 3.36%, effectively saving the financing costs for micro and small enterprises. The Bank continued to expand the financing channels for micro and small enterprises and launch a digital credit system framework across the whole Bank. It continued to strengthen the Smart Loan brand, established the two innovative business models of "Smart Chain Loan" and "Smart Agricultural Loan", and built a full-matrix online product system covering both supply chain and non-supply chain products, in a bid to deliver efficient financial services for agricultural customers. Since the launch of the online credit business for micro and small enterprises, the Bank has cumulatively issued RMB150 billion of loans to micro and small enterprises online, serving more than 110,000 micro and small enterprises in total.

Average interest rate of newly issued offline inclusive loans for micro and small enterprise throughout the year

3.36%

Since the launch of the online credit business for micro and small enterprises

Loans issued cumulatively to micro and small enterprises online

nearly
150 RMB billion

Number of micro and small enterprises served

more than
110,000

Fund-raising Optimization Project for Agricultural Development

ADBC optimized the fund-raising organizational mechanism, improved the deposit product system, expanded the channels of funds for agricultural development, enhanced the ability to deliver better customer services, and continuously guided various social funds to support agriculture, rural areas and farmers. The source of guarantee funds enjoyed a long-term stability, with constantly optimized maturity, cost and structure of ADBC's liabilities, creating favorable conditions for serving national strategies and benefiting the real economy with policy-based financial services.

Digital Empowerment Project

Taking into account digital transformation tasks in key areas, ADBC formulated and promoted implementation of annual project plans, and brought a total of 149 projects into production throughout the year. Among them, the Bank promoted the establishment of 16 systems, including ADBC Smart Loan Platform and the Tax Management Information System, and upgraded and optimized the core business system and Agricultural Development Credit Management System, continuously strengthening the scientific and technological support.

Talent Project

ADBC built a five-tier talent pool mechanism, and introduced two senior experts in the financial technology sector by employing a market-oriented approach. It launched the second batch of leading talents selection, and focused on the cultivation of outstanding young cadres. The Bank built a regular evaluation mechanism for professional titles, and developed a professional qualification management mechanism. Besides, the Bank built a high-level professional qualification reward incentive, which granted certain rewards to those who obtained 9 types of professional qualification certificates, such as certified public accountants (CPA). Moreover, the Bank developed a talent external certification and delivery mechanism, recommended 2 professional talents to be listed into the "International Talent Pool", and selected 2 outstanding talents for temporary assignment in Northeast China.

Cultural Building Project

ADBC formulated the *Implementation Opinions of the CPC ADBC Committee on Cultivating Financial Culture with Chinese Characteristics*, which fully integrated the "Five Musts and Five Don'ts" requirements into the cultural concept of the Bank. The Bank added the financial culture with Chinese characteristics to the "Top Agenda" and the study by the Theoretical Study Center Group of the CPC ADBC Committee, with Xi Jinping Thought on Culture as a compulsory course for the main class of the ADBC Party School and the Party Committee Publicity Training Class at the head office level. ADBC also held specialized lectures on "Xi Jinping Thought on Culture". These efforts served to lay a solid mindset foundation for cultivating financial culture with Chinese characteristics. It also organized the sixth "Most Beautiful ADBC Staff" selection and commendation activities, setting exemplary role models for Party members and cadres to learn from, to follow suit, and catch up with.

Risk Management

ADBC coordinated planning on development and security, effectively implemented the overall planning of preventive risk control, systematic management and structural policy measures, and deepened the reform of a comprehensive risk management system. By coordinating the prevention and control of various risks, the Bank ensured that no systemic risks arose.

Policy risk and strategic risk

Focusing on its primary responsibilities and core business of serving the modernization of the agricultural sector and rural areas and the building of an agricultural power, ADBC strictly adhered to its business boundaries and strived to promote the implementation of major national strategies. Major progress was achieved in the reform of business classification management and a separate accounting system. The Bank stepped up efforts to raise funds for supporting agriculture, and reduced fees and cut costs to lower the financing costs for enterprises. No policy risks or strategic risks occurred in the year.

Credit risk

ADBC implemented the requirements of "early identification, early warning, early exposure and early disposal", optimized the authorization management of credit business, strengthened the post-approval evaluation of credit business following the approval, and strengthened the application of monitoring results. It carried out trainings on monitoring system, and promoted the establishment of long-term mechanisms such as connection between off-site monitoring and post-loan inspection, special post-loan supervision of potentially risky customers, etc. The Bank strengthened preventive risk control and enhanced the management of special-mention loans. Moreover, the Bank adhered to pool management; throughout the year, the Bank collected and disposed cumulatively RMB9.334 billion of non-performing loans, increasing by RMB1.804 billion year-on-year. The bank prevented and defused financial risks in key areas and customers, and effectively reduced cumulative risks. The recovery number of debts written off with documentation preserved throughout the year were the largest in history, with further enhanced disposal and recovery level. As at the end of the year, the total balance of non-performing loans was RMB42.759 billion, and the non-performing loan ratio was 0.44%, making the Bank a relatively outstanding performer in terms of NPL management among national banking financial institutions. The allowance to total loans ratio was 4.36%, while the risk absorption capacity remained stable.

Liquidity risk, market risk and bank book interest rate risk

ADBC continuously strengthened the coordinated management of liquidity and recorded a reasonable and adequate liquidity level, with main indicators including liquidity coverage ratio, liquidity ratio and liquidity matching ratio complying with the regulatory requirements. The market risk mainly lied in the exchange rate, and the total foreign exchange exposure at the end of 2024 was RMB312 million. Various indicators regarding risk of the Bank's book interest rate ran steadily, and the structure of asset and liability repricing was further optimized.

Operational risk, compliance risk and money laundering risk

ADBC revised the administrative measures on operational risks, and carried out risk identification assessment and stress testing. No major operational risk events occurred throughout the year. The Bank performed in-depth "targeted" consolidation, and strengthened regularized system rigid control, with compliance risk management remained basically stable. Moreover, it released the *Action Plan of Agricultural Development Bank of China for Optimizing Anti-Money Laundering Management System (2024-2025)* to promote the establishment of an anti-money laundering management system featuring clarified responsibilities, effective cooperation, and technology empowerment.

Information technology risk, reputation risk, country risk and other risks

ADBC strengthened network security and data security management, and improved tools for the assessment of information technology risks. Information systems were operated smoothly throughout the year, without major information technology risk events. It also strengthened the prevention and control of reputation risk at the source and the whole-process management, and enhanced the disposal and resolution of reputation risk hazards, with generally controllable risks from reputation and public opinions. Moreover, the Bank strictly complied with the requirements of country risk management, and closely monitored and controlled the distribution of assets in different countries and regions; the country risk exposure at the end of the year was RMB646 million.

Technological Empowerment

In-depth implementation of Digital Empowerment

Guided by the 14th Five-Year Plan for the information technology industry, the Bank, endeavoring to promote its reform and development, digital transformation, self-supporting capacity and project executability, implemented 221 digital empowerment projects throughout the year, 149 of which were put into production. It has effectively promoted the continuous transformation and upgrading of its technical architecture, providing strong technological support for further reforms.

Digital Transformation

Digital services. The Bank upgraded customer experience through multiple channels. Powered by the dual engines of Corporate Online Banking 3.0 and Mobile Banking 2.0, it optimized the integrated front-end system and smart machines and built a customized scenario-based service matrix. As a result, online channels were significantly improved in terms of stickiness. The Bank empowered the businesses of sub-branches with platforms. Relying on the integrated fiscal budget platform, agricultural fund-raising support platform and other platforms, the distinctive agricultural support businesses were accurately landed in branches. Besides, the Bank researched and launched the independent legal person loan, and optimized Agricultural Development Credit Management System, Small Enterprise Smart Loan System, and Mobile Loan Processing APP, which significantly enhanced the efficiency and customers' experience of online loan processing.

Digital decision-making. Progress was made in digital and intelligent risk management. The Bank introduced the Market Risk Management System and Business Continuity System, and iterated modules such as dynamic monitoring of collateral to help improve the quality and efficiency of risk management. Besides, data models characterized by precise prevention and control, credit asset warning model and other intelligent tools were comprehensively adopted, which upgraded risk prevention and control from "human control" to "intelligent control". The Bank pioneered new scenarios with the support of technologies, and established an integrated monitoring network. The satellite remote sensing technology has been applied to dozens of benchmark projects in eight fields, including high-standard farmland, wind and photovoltaic power.

Digital management. The Bank upgraded the intelligent control system of funds, and directly connected its Bond Issue System with CCDC. Moreover, the Bank applied the model tools such as asset-liability portfolio management and risk stress testing, which improved the accuracy of fund forecasting, pricing and monitoring, and helped reduce the cost of funds. ADBC greatly enhanced the efficiency of digital administration, while fully connecting Digital Collaborative Office Platform to the office process. It achieved the interconnection and interoperability of system data, which realized data interoperability and promoted the transformation from offline processes to online collaboration.

Digital operations. The Bank innovatively constructed credit system library and AI-powered business knowledge database, to intelligently classify internal control issues and set up a new paradigm of Bank-wide knowledge services. It introduced "digital employees" in large scale, covering automated anti-money laundering query and import of profit and income statements. Empowered by automation of high-frequency business processes such as corporate deposit monitoring at branches, the Bank reduced the repetitive work of sub-branches.

Digital supervision. The Bank innovatively improved internal control compliance and built an off-site monitoring system. It researched and developed financial supervision models to enable intelligent screening of illegal expenditures. The Bank introduced the anti-money laundering model laboratory, which effectively enhanced its capabilities of monitoring suspicious money laundering transactions.

Comprehensively Upgrading the Security Governance

The Bank accelerated the consolidation of fundamentals coordinated by the leadership group and supported by 26 regulations; the evaluation responsibilities were thoroughly implemented in the Head Office, branches and subsidiaries. The Bank iterated the in-depth defense system and built a "security brain" that linked the Head Office and provincial branches. It launched a comprehensive data security initiative to accomplish the data migration of core systems like online banking. Besides, the Bank upgraded the basic security system and fully transformed commercial passwords. It has made a historical breakthrough in developing its attack and defense capabilities; "ADBC Network Shield 2024", an attack and defense system, was tested in a national-level drill.

Improving Business Continuity Management

The Bank built a solid defense line for business continuity. It launched a full-cycle emergency response system integrating business departments and IT departments across the Bank. Besides, the Bank established a unified dispatch center for production events, which achieved automatic disaster recovery switchover. It continued to consolidate the foundation of safe production, carried out the "100 Day Accident-Free" campaign, and standardized the operating procedures of the "Eight Steps for Quick Recovery". The Bank completed drills for 79 systems, and made a historic breakthrough in developing its disaster recovery capabilities. Following the standards of the People's Bank of China, it enabled on-load switchover of core services, while complying with the disaster recovery standards in critical systems such as payment platforms.

Fundamental Support

Talents

Actively recruiting talents

ADBC successfully completed the 2024 campus recruitment, and employed more than 400 outstanding graduates for credit, accounting, risk compliance, information technology and other business lines throughout the year. Among them, 80% hold a master's degree or above, while 70% graduated from universities listed in Project 985, Project 211 and top 250 universities on QS World University Rankings. The Bank timely launched the 2025 campus recruitment, formulated the recruitment plan, conducted campus presentations, and organized written tests and interviews in Peking University, Tsinghua University and other prestigious universities.



Continuously strengthening education and training

ADBC organized a series of lectures themed "Foundation Consolidation with Professionalism · Capacity Empowerment with Proficiency". Targeting mid- and senior-level managers, the Bank carried out executive management team (EMT) training courses in a rigorous manner, in a bid to continuously enhance the ability and duty performance of leading talents. It also organized training sessions to improve the international vision of employees; three sessions were carried out for 60 mid- and senior-level managers cadres who were sent to overseas for specialized training courses. The Bank also held training classes for young employees, organized demonstration training courses for young talents, established an "internal cultivation-external recruitment" curriculum library, and effectively carried out curriculum recommendation.



Phase II of the Third EMT Training



Training course on implementing the guiding principles of the Central Financial Work Conference

Selecting leading talents

ADBC accelerated the cultivation of the high-level talent team across the whole Bank, and strengthened the leading and exemplary role of high-level talents. It organized the second batch of leading talents selection of the whole Bank, and selected a group of leaders from specific professional fields such as credit, marketing, asset accounting, financial accounting, management, and technology, continuously stimulating the vitality of talents in duty performance and entrepreneurship and encouraging professional talents to play a greater role.

Establishing regular professional title evaluation mechanism

ADBC continued to deepen the reform of professional title system of the Bank. On the basis of restored evaluation system for senior professional titles, the Bank established a regular certification mechanism for junior and intermediate professional titles, exercising the full-process management of professional titles at all levels. As at the end of 2024, a total of 20,047 employees in the Bank held professional titles of various levels, accounting for 41.8% of all staff, including 370 with senior professional titles (including professor levels), 9,913 with intermediate professional titles, and 9,764 with junior and lower-level professional titles.

Cultural Brand

Enhancing publicity of cultural concepts and promoting visual image building

To widely publicize the profound essence and practical requirements of its cultural values in the new era, the Bank released the new version of cultural publicity posters and published an overview of its achievements regarding corporate culture building on its official public account at the 30th anniversary. The Bank endeavored to imprint its cultural values deeply in the minds of staff throughout the Bank. Besides, it released the promotional video and brochure of *Agricultural Development Bank of China, Committed to Serving Rural Revitalization*, demonstrating the aspirations, innovation and development achievements of ADBC staff. Moreover, the Bank optimized and upgraded the office environment and the visual image building standards of service outlets, carried out pilot trials, promoted brand image management in a systematic, modular and standardized manner, and highlighted the distinctive services of ADBC with reasonable functional layout, brand elements and sensory experience.



Academic Research

Deepening research

Based on the policy innovations and development practices in recent years, ADBC carried out research on how to construct a modern agricultural policy bank in combination with the practices of governance with Chinese characteristics, the policy bank mechanism, and the modern bank management. Focusing on its core tasks including duty fulfillment and development, reform and innovation, and operation and management, the Bank conducted applied research on the major policies of the CPC Central Committee and the State Council on macroeconomy, finance, agriculture, rural affairs and other related sectors, and developed a number of valuable findings in this regard.

Outlook

The world today is undergoing an accelerated transformation unseen in a century, and global situation has grown increasingly complex and intertwined. China's economy still faces multiple risks and challenges in its operation, yet China's economic fundamentals remain solid, with multiple advantages, strong resilience and vast potential. The underpinning conditions and long-term positive trajectory remain unchanged; the positive trend of economic structural optimization and transformation between old and new growth drivers remain changed, as does the broad prospects for high-quality economic development. As China's package of incremental policies takes effect, the economy is showing a positive trend, and public confidence is growing. The Central Economic Work Conference outlined a policy approach of "pursuing progress while ensuring stability, promoting stability through progress, upholding fundamental principles and breaking new ground, establishing the new before abolishing the old, and promoting systematic integration and efficient coordination". This comprehensive strategy to expand domestic demand will solidify the foundation for achieving high-quality attainment of the 14th Five-Year Plan objectives and ensuring a strong beginning for the 15th Five-Year Plan period.

Fiscal policy will become more proactive and effective, improving policy coordination

China will raise the deficit-to-GDP ratio, issue government bonds on a larger scale, provide support for stabilizing growth and adjusting structure, optimize the expenditure structure, and enhance targeted investment. Meanwhile, China will continue to prevent and mitigate risks in key areas to promote stable fiscal operation and sustainable development, further increase transfer payments to local governments and strengthen their financial capacity.

Monetary policy will be defined as "appropriately accommodative", which will create a favorable monetary and financial environment for stable economic growth.

China will employ a mix of monetary policy tools to maintain ample liquidity, ensure stable growth of financial aggregates, and improve fund utilization efficiency. Guided by the principles of "focusing on key priorities, maintaining appropriate intensity, and advancing while retreating", China will optimize the monetary policy tools, strengthen coordination with fiscal policies, and further enhance financial support for technological innovation, green development, consumption boosting and other respects.

Solidly advance all-round rural revitalization and build an agricultural power.

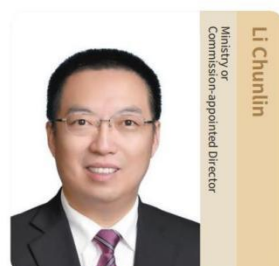
China will consistently strengthen the supply capacity of grain and other key agricultural products, consolidate and expand the achievements in poverty alleviation, vigorously develop county-level industries to boost residents' income, advance rural construction, improve rural governance systems, enhance factor allocation mechanisms, and accelerate agricultural and rural area modernization.

ADBC has consistently upheld the centralized and unified leadership of the CPC Central Committee, adhered to a people-centered approach, taken proactive and preemptive measures, and gradually grown into a key national force in providing financial support for agriculture. While acknowledging our achievements, we must soberly recognize challenges stemming from tested financial sustainability, persistent risk prevention and control pressures, and other areas. Overall, favorable conditions for development outweigh unfavorable factors, and opportunities surpass challenges. ADBC will continue to draw wisdom from its 30 years of development journey, pool driving forces for progress, and carry forward the proud traditions and fine practices of the Bank. We will work diligently and pragmatically, strive for excellence relentlessly, and steadily break new ground in advancing the high-quality development of a modern agricultural policy bank.

The Board of Directors, Senior Management, Chief Inspector of the Discipline Inspection and Supervision Office of the CCDI and NCS at ADBC

General Information

➤ The Board of Directors





➤ Former Members of the Board of Directors

Qian Wenhui	Served as Chairman of the Bank from December 2020 to November 2024
Sun Lansheng	Served as Executive Director of the Bank from September 2021 to January 2025
Xu Hongcai	Served as Ministry or Commission-appointed Director of the Bank from August 2022 to March 2024
Deng Xiaogang	Served as Ministry or Commission-appointed Director of the Bank from August 2022 to March 2025
Liu Guoqiang	Served as Ministry or Commission-appointed Director of the Bank from July 2019 to March 2025
Zhou Jinsong	Served as Equity Director of the Bank from July 2019 to March 2025
Han Yue	Served as Equity Director of the Bank from July 2019 to March 2025

Senior Management



Zhang Xiaodong
Executive President



Xu Yiding
Executive Vice President



Sun Xiaokun
Executive Vice President



Wu Tao
Executive Vice President



Zhang Liangang
Executive Vice President



Liu Shi'en
Executive Vice President



Xiong Jun
Secretary to the Board of Directors



Du Yankun
Chief Strategy Officer

Former Members of Senior Management

Sun Lansheng	Served as Executive Vice President of the Bank from June 2018 to January 2025, and Chief Risk Officer of the Bank from May 2017 to July 2018
Zhang Baojiang	Served as Executive Vice President of the Bank from September 2022 to June 2024
Xu Hao	Served as Executive Vice President of the Bank from March 2023 to March 2025

Chief Inspector of the Discipline Inspection and Supervision Office of the CCDI and NCS at ADBC



Xiong Jingfeng
Chief Inspector

Remuneration of Members of Leadership of ADBC in 2024

Unit: RMB10,000

Name	Months of Payroll	Pre-tax Remuneration Paid in 2024			Whether Receiving Remuneration from Shareholders or Other Related Parties	Total Pre-tax Remunerations Received from Related Parties
		Remuneration Paid	Social Insurance, Enterprise Annuity (Supplementary Pension Insurance), Supplementary Medical Insurance and Housing Provident Fund Paid (Contributed) by the Bank	Other Monetary Income		
Zhan Dongsheng	12	67.26	22.19	0	No	0
Xu Yiding	12	60.53	21.25	0	No	0
Sun Xiaokun	12	60.53	18.44	0	No	0
Xiong Jingfeng	9	45.40	13.55	0	No	0
Wu Tao	5	25.22	6.03	0	No	0
Former members of leadership						
Qian Wenhui	10	56.05	18.51	0	No	0
Sun Lansheng	12	60.53	21.75	0	No	0
Zhang Baojiang	5	25.22	6.16	0	No	0
Xu Hao	12	60.53	17.91	0	No	0

Notes:

1. In accordance with the government regulations, the Bank's final remuneration of the members of leadership in 2024 is still subject to final confirmation. Additional details of remuneration will be disclosed when they have been determined.

2. From November to December 2024, Mr. Qian Wenhui, former Secretary of CPC ADBC Committee and Chairman, continued to serve as member of the National Committee of the CPPCC. According to relevant provisions of the Ministry of Finance, his salary relationship remains at the Bank. The total remuneration paid was RMB 64,100, and the social insurance, enterprise annuity (supplementary pension insurance), supplementary medical insurance and housing provident fund paid (contributed) by the Bank totaled RMB 40,800.

Changes

Changes to the Board of Directors

In March 2024, Mr. Liao Min was appointed as Ministry or Commission-appointed Director of the Bank.

In November 2024, Mr. Zhan Dongsheng was appointed as Chairman and Executive Director of the Bank. Mr. Zhan Dongsheng's appointment was approved by the National Financial Regulatory Administration in December 2024.

In February 2025, Ms. Ding Xiaofang was appointed as Executive Director of the Bank. Ms. Ding Xiaofang's appointment was approved by the National Financial Regulatory Administration in March 2025.

In March 2025, Mr. Zhang Xingwang was appointed as Ministry or Commission-appointed Director of the Bank.

In March 2025, Ms. Tao Ling was appointed as Ministry or Commission-appointed Director of the Bank.

In March 2025, Mr. He Manguo was appointed as Equity Director of the Bank. Mr. He Manguo's appointment was approved by the National Financial Regulatory Administration in June 2025.

In June 2025, Mr. Zhang Xiaodong was appointed as Vice Chairman and Executive Director of the bank. Mr. Zhang Xiaodong's appointment was approved by the National Financial Regulatory Administration in July 2025.

Since March 2024, Mr. Xu Hongcai no longer served as Ministry or Commission-appointed Director of the Bank.

Since November 2024, Mr. Qian Wenhui no longer served as Chairman and Executive Director of the Bank.

Since January 2025, Mr. Sun Lansheng no longer served as Executive Director of the Bank.

Since March 2025, Mr. Deng Xiaogang no longer served as Ministry or Commission-appointed Director of the Bank.

Since March 2025, Mr. Liu Guoqiang no longer served as Ministry or Commission-appointed Director of the Bank.

Since March 2025, Mr. Zhou Jinsong no longer served as Equity Director of the Bank.

Since March 2025, Mr. Han Yue no longer served as Equity Director of the Bank.

Changes to Senior Management

In August 2024, Mr. Wu Tao was appointed as Executive Vice President of the Bank. Mr. Wu Tao's appointment was approved by the National Financial Regulatory Administration in October 2024.

In January 2025, Mr. Zhang Liangang was appointed as Executive Vice President of the Bank. Mr. Zhang Liangang's appointment was approved by the National Financial Regulatory Administration in March 2025.

In June 2025, Mr. Liu Shi'en was appointed as Executive Vice President of the Bank. Mr. Liu Shi'en's appointment was approved by the National Financial Regulatory Administration in July 2025.

In June 2025, Mr. Zhang Xiaodong was appointed as President of the bank. Mr. Zhang Xiaodong's appointment was approved by the National Financial Regulatory Administration in July 2025.

Since June 2024, Mr. Zhang Baojiang no longer served as Executive Vice President of the Bank.

Since November 2024, Mr. Zhan Dongsheng no longer served as President of the Bank.

Since January 2025, Mr. Sun Lansheng no longer served as Executive Vice President of the Bank.

Since March 2025, Mr. Xu Hao no longer served as Executive Vice President of the Bank.

Changes to the Chief Inspector of the Discipline Inspection and Supervision Office of the CCDI and NCS at ADBC

In March 2024, Mr. Xiong Jingfeng was appointed as Chief Inspector of the Discipline Inspection and Supervision Office of the CCDI and NCS at ADBC.

Corporate Governance

Overview

Adhering to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank deeply implemented the Party leadership into all aspects of corporate governance, and ensured that the Bank strictly upheld the decisions, plans and policies of the CPC Central Committee and the State Council and followed the correct path toward high-quality development. Governance entities of the Bank, including its Party Committee, Board of Directors and senior management continued to perform their duties with full compliancy, diligence and prudence, fully implemented the guiding principles from the 20th CPC National Congress and the second and third plenary sessions of the 20th CPC Central Committee as well as the arrangements of the Central Economic Work Conference, the Central Financial Work Conference, and the Central Rural Work Conference, and complied with all relevant financial policies and regulatory requirements. All governance entities of the Bank exercised their rights and fulfilled their obligations in accordance with the basic principles of independent operation, effective checks and balances, mutual cooperation, and coordinated operation, promoted the formation of a corporate governance mechanism featuring sound decision-making, strong implementation, and effective supervision, and made steady progress in the modernization of the corporate governance system and governance capabilities.

Adhering to and strengthening the Party leadership

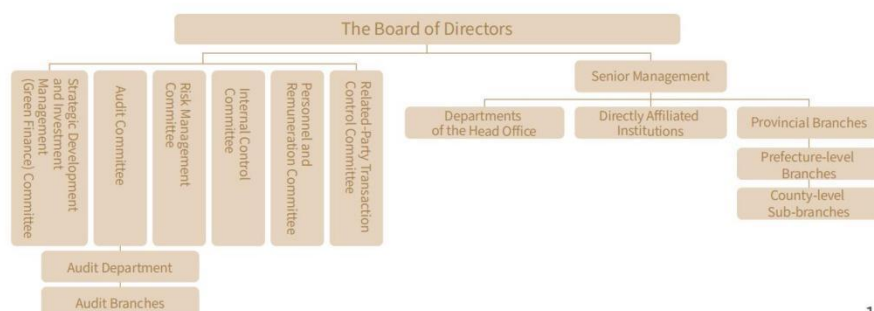
Firmly upholding the centralized and unified leadership of the CPC Central Committee over financial work, the Bank fully understood the political and people-oriented nature of financial work, and gave full play to the leadership role of the Party Committee in "setting the direction, managing the overall situation, and ensuring implementation". The Bank continued to improve the working mechanism for implementing the important speeches, instructions and directives of General Secretary Xi Jinping and the major decisions and arrangements of the CPC Central Committee, and adhered to the principles of strategic planning, deliberation on major issues, and focused prioritization, striving to forge a new chapter. It strived to make new advances in agricultural policy finance, and implemented the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, building a robust defense against ideological risks. It thoroughly followed the Party's organizational line in the new era, and strove to build a strong Party organization and a high-caliber and professional cadre team. It strictly enforced Party discipline to foster a sound political environment with a clean and upright atmosphere. Moreover, adhering to the integrated advancement of the "threefold anti-corruption framework", the Bank made great efforts to eradicate the soil and conditions that breed corruption.

Improving the operation mechanism of the Board

The Bank formulated a list of matters requiring the Board's decision-making, revised the working procedures for Board meetings, and further clarified the boundaries of the responsibilities of governance entities, laying a solid institutional foundation for the Board operating standard and improving its efficiency. Besides, the Bank promoted the IT application of the Board and empowered the Board operations with technologies such as launching online modules for the management of Board meetings and matters to be handled.

Promoting communication among governance entities

The Bank promoted communication between the Board and the Bank's Party Committee, between the Board and senior management, and amongst Board members. It continuously advanced development of the Board and ensured smooth interaction and information sharing among various governance entities. The governance entities reached consensus on high-quality support for major national strategies with high quality, deepening the reform of the corporate governance system, and strengthening strategic decision-making guidance. The Bank strove to promote corporate governance culture and instill core governance principles throughout the organization.



Shareholders

The Ministry of Finance (MOF) holds 100% of the shares of the Bank. The MOF is a macro-regulation body under the State Council, responsible for managing fiscal revenue and expenditure, formulating fiscal and tax policies, and exercising fiscal oversight. As authorized by the State Council, it represents the government to perform the responsibilities as an investor of central state-owned financial capital in a centralized manner, providing strong support for the improvement of the Bank's modern corporate governance mechanism.

The Board of Directors

Composition of the Board of Directors

According to Articles of Association of ADBC approved by the State Council, the Board of Directors of the Bank consists of 11 directors including 3 Executive Directors (the Chairman included) and 8 Non-Executive Directors which include 4 Ministry or Commission-appointed Directors and 4 Equity Directors.

Responsibilities of the Board of Directors

The Board of Directors performs the following duties in accordance with the laws and regulations and the Articles of Association of the Agricultural Development Bank of China: to deliberate and approve medium- and long-term development strategies, annual business plans and investment plans, capital management plans and plans for capital replenishment tool issuance, the set-up, adjustment and cancellation of internal management institutions and domestic and overseas branches; to formulate annual financial budgets and final accounts, plans for profit distribution and loss making-up, rules of procedure of the Board of Directors and the revision plan; to deliberate and approve major projects; to deliberate and approve risk management, internal control and other basic management rules; to decide on matters related to establishment, division and merger of provincial branches (subsidiaries) as well as change of capital fund; to decide on the appointment and removal of senior management members as well as matters related to their remuneration, performance appraisal, rewards and penalties; to decide on the scope of authorization to the chairman and the management team.

Operation of the Board of Directors

The Board of Directors operates in an orderly manner and performs its duties efficiently in accordance with regulatory policies and the Articles of Association of ADBC. It thoroughly implemented the decisions and arrangements of the CPC Central Committee and the State Council, and effectively played the role of "setting strategies, making decisions, and preventing risks". Adhering to the positioning of an agricultural policy bank, the Board of Directors strictly implemented the procedure of preliminary study and discussion by the Party Committee, continuously strengthened the Party Committee's supervisory function, and focused on improving the scientificity, standardization, and effectiveness of corporate governance. The special committees under the Board of Directors provided professional advice to the Board of Directors or made decisions on professional matters under the authorization of the Board of Directors in accordance with the Rules of Procedure and other relevant regulations. Members of the Board comprehensively understood the Bank's business development, conducted in-depth surveys and research at the grassroots level, and carefully considered various proposals. Board members actively participated in various training sessions, and continuously improved their ability to perform duties. They abided by professional ethics and code of conduct, strictly complied with the central Party leadership's eight-point decision on improving work conduct, performed duties faithfully, diligently and with integrity, and consciously safeguarded the reputation and image of the Board of Directors. In 2024, it convened 7 meetings to deliberate and review 62 proposals.

Specialized Committees under the Board of Directors

Specialized committees are established under the Board of Directors, including the Strategic Development and Investment Management (Green Finance) Committee, Audit Committee, Risk Management Committee, Internal Control Committee, Personnel and Remuneration Committee, and Related-Party Transaction Control Committee. Each specialized committee provides professional advice to and is responsible to the Board of Directors, serving as an advisory body in the decision-making process.

The Strategic Development and Investment Management (Green Finance) Committee formulates business management objectives and medium- and long-term development strategies of the Bank, supervises and inspects the implementation of annual business plans and investment plans as well as the performance of environmental, social, and governance responsibilities, and reviews the plans on revising the Articles of Association of ADBC, annual financial budget plans and accounting plans, profit distribution plans, plans on making up for losses, annual bond issuance plans, capital management plans, capital replenishment instrument issuance plans, plans on increasing or decreasing registered capital, major projects that require approval by the Board of Directors, etc. In 2024, it convened 4 meetings to deliberate and review 20 proposals.

The Audit Committee reviews important policies and work reports including the internal audit charter, approves medium- and long-term audit plans and annual audit plans, reviews the internal audit system setting and revision plans, guides, assesses and evaluates internal audit work, examines risk and compliance status, accounting policies, financial report procedures, and financial position, proposes recommendations for hiring and replacing external audit institutions, and reviews and approves internal audit related rules and regulations except for the internal audit charter which shall be reviewed by the Board of Directors. In 2024, it convened 4 meetings to deliberate and review 8 proposals.

The Risk Management Committee reviews basic risk management policies of the Bank, supervises the senior management's control over various risks and comprehensive risk management, regularly evaluates risk policies, management and risk tolerance capabilities, proposes suggestions for improving risk management, reviews and approves rules and regulations for risk management except for the basic risk management policies which shall be reviewed by the Board of Directors, assesses risks that may arise from development and major changes of products, changes of institution and business areas, and major acquisitions and investments. In 2024, it convened 4 meetings to deliberate and review 10 proposals.

The Internal Control Committee supervises and evaluates the establishment and operation of the Bank's internal control system and the implementation effect of internal control measures, reviews the Bank's basic internal control policies, annual anti-money laundering report, internal control appraisal report, etc., makes recommendations to the Board of Directors,

and reviews and approves rules and regulations for internal control except for the basic internal control policies that shall be reviewed by the Board of Directors. In 2024, it convened 3 meetings to deliberate and review 6 proposals.

The Personnel and Remuneration Committee formulates the procedures and criteria for the selection of directors and senior management members, conducts preliminary review of their qualification, and recommends to the Board of Directors; reviews the remuneration management regulations and policies of the Bank, and the plan for remuneration and performance appraisal system setup, formulates the plan for remuneration of executive directors and senior management members, proposes rewards and punishment matters, and supervises the implementation of such plan; reviews the internal management structure of the Bank, and the establishment, adjustment and closure of domestic and overseas prefecture-level branches. In 2024, it convened 6 meetings to deliberate and review 16 proposals.

The Related-Party Transaction Control Committee is responsible for the management, review and approval of related-party transactions and related-party transaction risk control; examines material related-party transactions and receives filing of general related-party transactions; reviews the annual implementation of related-party transaction regulations and the special audit result of related-party transactions; reviews and approves regulations concerning related-party transactions management, and approves other matters concerning related-party transactions. In 2024, it convened 1 meeting to deliberate and review 2 proposals.

2024 Meetings convened	Board meetings	Strategic Development and Investment Management (Green Finance) Committee	Risk Management Committee	Personnel and Remuneration Committee
		4 Convened meetings Deliberated and reviewed 20 proposals	4 Convened meetings Deliberated and reviewed 10 proposals	6 Convened meetings Deliberated and reviewed 16 proposals
	Deliberated and reviewed 62 proposals	Audit Committee	Internal Control Committee	Related-Party Transaction Control Committee
		4 Convened meetings Deliberated and reviewed 8 proposals	3 Convened meetings Deliberated and reviewed 6 proposals	1 Convened meeting Deliberated and reviewed 2 proposals

Senior Management

The senior management of the Bank consists of the President, Executive Vice Presidents, Secretary to the Board of Directors and other senior management members. The senior management carries out business management activities in accordance with the Articles of Association of ADBC and the authorization of the Board of Directors and is accountable to the Board of Directors.

Internal Control

The Bank continued to deepen governance by tackling root-causes of problems and steadily improving its daily management. It continued to strengthen the "second line of defense" function of internal control in order to effectively and efficiently serve the high-quality development of the Bank.

Solving problems at root cause and improving the effectiveness of internal control

The Bank conducted a comprehensive review and accurately identified key "focus areas" in business management, deployed and carried out annual target rectification and consolidation in key procedures of main areas of "basic management and primary-level party organization building", and further strengthened the management and control of key procedures. It established a normalized working mechanism for system rigid control, improved the management process of "sorting out processes, researching and proposing measures, promoting implementation, and carrying out dynamic evaluation", and strengthened compliance control and system control of key procedures, so as to solidly promote the root cause governance of problems. Besides, the Bank made plans for off-site monitoring with high standards, and promoted the building of off-site monitoring systems in an orderly manner. The "full coverage, fast response, industry-oriented, and digital and intelligent" off-site monitoring system has taken shape. The Bank further applied results of targeted problem-solving, improved inspection and evaluation standards, tools and methods, strengthened talent team building, and optimized the pertinence and effectiveness of inspection and evaluation.

Optimizing and upgrading basic management with a focus on priority areas

The Bank solidly promoted the rectification of problems found in the inspections by the People's Bank of China, formulated an action plan to optimize the anti-money laundering (AML) management system, processed suspicious transactions centrally, and performed AML consultation, which further improved its AML performance. The Bank strengthened the development of its financial crime prevention system, improved a full-chain governance mechanism covering case management and risk prevention, and continuously consolidated the foundation of financial crime prevention management. It strengthened the management of the entire life cycle of its internal control system, launched an institutional review module, and achieved rigid control of key procedures of institutional review. To promote compliance risk control at sources, the Bank formulated measures on compliance review, and conducted compliance reviews for new products and new businesses. It also strengthened the management of consumer protection, formulated emergency response plans for major complaints, and promoted more standardized complaint handling and response. Besides, the Bank formulated an optimization plan for the related-party transaction system, and strengthened daily monitoring and off-site inspections of related-party transaction and the source governance of information data, steadily improving the level of related-party transaction management. Transactions between the Bank and related parties followed the principles of compliance and fairness. In 2024, the Bank had 36 related-party transactions that met the general disclosure requirements of the National Financial Regulatory Administration, with a total amount of RMB1.097 billion, including one credit-related related-party transaction with an amount of RMB0.03 billion, 35 deposit-related RPTs with an amount of RMB1.067 billion. There were no major RPTs throughout the year.

Strengthening organizational building and cultural cultivation, and building internal control and compliance into a solid "second line of defense"

The Bank deepened the vertical management of internal control and compliance, tightened the qualification requirements of personnel in important management positions, and refined the professional performance evaluation, in order to continuously improve independence and professionalism. It continued to optimize the performance and appraisal management of the "three-in-one" specialists, and developed a performance management system for "three-in-one" specialists, to maximize their supervision efficiency. The Bank compiled and published a series of model cases of joint supervision mechanism to broaden and deepen joint supervision. It solidly pushed forward the publicity of risk compliance culture, improved the management mechanism of compliance case library, and further strengthened the principle of compliance as a support for business growth across the Bank.

Internal Audit

The Bank faithfully performed audit duties with a focus on the main business line, steadily optimized audit institutions, advanced intensive and specialized audit, and enhanced the independence and authority of audit. The purpose was to give full play to the audit's role as the "third line of defense" in risk prevention and control, and safeguard the high-quality development of the Bank with high-quality audit.

Continuously optimizing the audit system

Following the Audit Institution Optimization Plan of Agricultural Development Bank of China, the Bank set up 6 audit branches in Beijing, Dalian, Hefei, Guangzhou, Chengdu and Xi'an, abolished 24 audit offices, streamlined departments and staffing, and strengthened personnel management of the audit line. As a result, the comprehensive quality of the audit team was significantly improved.

Giving full play to the role of the audit function

The Bank strictly implemented the plans and requirements of the Party Committee and Board of Directors, and carried out audit supervision in a solid manner. It conducted comprehensive risk and compliance audits of institutions in an innovative way around high-quality development, accurately traced risk profiles of branches, and strengthened the collaboration connection between inspection and audit. Through the cross reference of audit results and inspection results, the Bank further promoted the organic integration of inspection and audit, hence enhancing the effectiveness of supervision across the Bank. Focusing on key businesses and key procedures, the Bank audited non-performing loans, risk loans for key projects and key areas, green credits, financial expenditures and the use of poverty alleviation donations, and audited subsidiaries' investment businesses, in order to ensure strong risk management while pursuing high-quality development. Aligned with regulatory requirements, the Bank audited its non-performing loan write-off, RPT management, credit reporting business management, capital management, information technology, credit asset risk classification, anti-money laundering and other work, standardizing internal management processes and consolidating the foundation of corporate governance. It also conducted audits on the rectification of problems found in internal and external supervision and inspections across the Bank, and promoted all branches to clarify responsibilities, learn from examples, and ensure solid implementation of rectifications identified via audits. Economic responsibility audits were conducted around the exercise of power and fulfillment of duties by members of leadership, both at the end of and during their tenure, to provide decision-making references for the appointments, removals and evaluations of leadership roles.

Implementing active and efficient supervision-audit collaboration

The Bank established and improved the working mechanism for supervision-audit collaboration, and released the Notice on Further Strengthening the Supervision-Audit Collaboration, in order to strengthen the coordination and cooperation between the Bank and regulatory authorities and introduce measures including the establishment of a communication and reporting mechanism and deepened use of regulatory results. The Bank regularly organized and carried out rectification based on regulatory notifications, formulated lists of problems, responsibilities, and tasks, and established action plans for implementation with rectification tasks and regulatory opinions assigned to the Head Office and relevant provincial branches, in order to ensure effective rectification of regulatory notifications.

Steadily improving audit quality and efficiency

The Bank released the *Guiding Opinions on Further Improving Audit Quality and Performance* which adopted a problem-oriented approach. It deepened the consultation and joint review mechanisms, and extensively applied the standardized outcomes in audit highlights, audit qualitative identification, audit accountability determination, and audit rectification. It promoted the standardization of audit processes and texts, and formulated the systematic, standardized, and unified operating procedures for audit projects. Besides, the Bank promoted big data-based audits, and strengthened the training of off-site audit talents, with the proportion of mid- and senior-level talents significantly increasing. It also explored the comprehensive off-site monitoring and analysis of provincial branches, to further tap audit's role of detecting problems in advance. It strengthened the development of the off-site audit system, optimized system functions, expanded the scope of data access, and continued to build an off-site audit model system with clear classification, comprehensive coverage, complete structure and diversified types of audit models.

Environmental and Social Responsibilities

Environmental Responsibilities

Strengthening carbon footprint management

The Bank studied and formulated measures on green and low-carbon operation of the whole Bank, specifying management requirements from the aspects of energy consumption, own operation and carbon accounting. It completed the carbon inventory of more than 2,000 institutions across the Bank, successfully launched the green and low-carbon module, and carried out trial operations in some branches.

Accelerating green office practices

The Bank launched Digital Collaborative Office Platform and Electronic Signature System, and continuously optimized its comprehensive office system with expanded green office scenarios. In 2024, more than 3.66 million documents of various types were circulated and 38.9 thousand pieces of information were released within the office system, recording an accumulated view of 1.3624 million. It is estimated that about 26.77 million sheets of paper were saved across the Bank, equivalent to 339.22 tons in carbon emission reduction.

Estimated number of sheets
of paper saved at the Head Office

26.77 sheets of paper
million

Carbon emissions reduction

339.22 tons

Promoting green operations

The Bank actively promoted the construction of green outlets. Yichun Branch, together with sub-branches under its jurisdiction, and Jixi Hulin Sub-branch, both in Heilongjiang Province, achieved carbon neutral certification. The Bank optimized the operational system of its counters, promoted self-service counters, and expand 13 types of special channel service scenarios. Besides, it actively promoted the application of ICR and RPA technologies, and continuously improved scenario-based, automated, and intelligent service of its electronic banking channels.

Adhering to green procurement

The Bank prioritized low-carbon and environment-friendly decoration design solutions, materials, facilities and equipment. As to procurement, the Bank made efforts to purchase and use raw materials with energy-saving, water-saving, material-saving or green attributes, and encouraged its branches to purchase new energy vehicles.

Social Responsibilities

Issuing inclusive loans for micro and small enterprises

In 2024, the Bank continued to explore digital inclusive finance both online and offline, and helped to extend, supplement and strengthen the agricultural industry chain. The total amount of inclusive loans for micro and small enterprises issued throughout the year amounted to RMB43.95 billion, of which RMB20.921 billion was issued online. Focusing on national food security and the circulation of important agricultural products, the Bank strengthened online business innovation in order to better leverage policy-based funds to support the development of agriculture.

Issued cumulatively throughout the year

Inclusive loans for micro and small enterprises	43.95 RMB billion
Inclusive loans issued online for micro and small enterprises	20.921 RMB billion

Caring for employees

Helping employees in financial difficulties.

During the New Year and Spring Festival of 2024, the Bank organized visits to a total of 4,059 employees across the Bank and sent them consolation funds and supplies with a worth of RMB9.226 million. Throughout the year, the Bank distributed a total of RMB502 thousand of relief funds to 5 employees in extreme difficulties.

Caring for the mental health of employees. The Bank opened a counseling helpline for employees, and established a mental health support mechanism for the needs of its employees.

Caring for female employees. The Party Committee of the Head Office sent a congratulatory letter to all female employees of the Bank on March 8, the International Women's Day, conveying holidaying greetings and care of the Party Committee. The Bank collaborated with China Financial Trade Union to build 17 "Female Employee Care Rooms". A total of 335 "Female Employee Care Rooms" have been put in place across the Bank. The sense of fulfillment and happiness among female employees has been continuously enhanced.

Number of employees visited during the New Year and Spring Festival across the Bank

4,059

Worth of consolation funds and supplies

9.226 RMB million

Relief funds distributed to 5 employees in extreme financial difficulties throughout the year

502,000 RMB

Number of "Female Employee Care Rooms" built in collaboration with China Financial Trade Union

17

Number of "Female Employee Care Rooms" put in place across the Bank

335

Actively making donations

In 2024, the Bank made RMB53.81 million of public welfare donations, mainly used to consolidate and build on the achievements in poverty alleviation and promote the revitalization of rural areas, such as the maintenance and renovation of some infrastructure in the Bank's designated counties for targeted assistance, assistance to characteristic industries, awards and subsidies to rural compulsory education, improvement of medical conditions, etc. The donations were also used to help disaster relief in some regions.

Total public welfare donations in 2024

53.81 RMB million

Actively engaging in social welfare activities

Carrying out a series of volunteer public welfare activities themed "Youth Contributing to Rural Revitalization". Focusing on the Bank's designated counties for targeted assistance, the Bank regularly carried out volunteer public welfare activities such as educational donations, helping the poor and the disabled, mobilizing young volunteers to help consolidate and build on the achievements in poverty alleviation. For two consecutive years, the Bank implemented the National College Student Volunteer Service Project for "Rural Revitalization" in joint efforts with the Youth Volunteer Action Guidance Center of the Communist Youth League Central Committee. The project organized thousands of young employees from the Bank and over ten thousand of college students to serve in 200 rural revitalization projects supported by the Bank, serving more than 340,000 people in total, with a total service time of more than 180,000 hours.



Fujian Branch joined hands with the PhD publicity team of Fudan University Cancer Prevention and Treatment to carry out volunteer activities



The Head Office organized a donation activity themed "Warm Clothes, Warm Hearts"

Carrying out a series of environmental protection public welfare activities themed "Beautiful China, Youth Action". In Chifeng, Inner Mongolia, a youth volunteer tree planting activity was carried out. Senior management members from the Head Office and nearly 100 young employees planted more than 40 mu (approx. 2.67 hectare) of trees together, and sent an initiative to all young employees of the Bank to practice a simple, green, low-carbon, civilized and healthy lifestyle at the event site. The Youth League organizations at all levels of the Bank actively responded to the initiative, organizing young employees to carry out more than 470 voluntary public welfare activities including environmental protection publicity and environmental cleanup. Under the initiative, more than 730 mu (approx. 48.67 hectare) of trees was planted.

Number of voluntary public welfare activities organized

More than **470**



The Bank organized a youth volunteer tree planting activity themed "Beautiful China, Youth Action" in Inner Mongolia

Carrying out a series of volunteer public welfare activities themed "Learn from Lei Feng and Make Contribution to the New Journey". The Bank organized various "Learn from Lei Feng" volunteer activities across the Bank. Branches at all levels carried out nearly 2,000 public welfare activities such as promoting the idea of making achievements in one's post, financial publicity, voluntary assistance, respect for the elderly and support for education, with more than 10,000 young employees participating and a total service time of 5000 hours. The Bank selected "Learn from Lei Feng" demonstration offices and individuals. Two branches were awarded the title of "2024 Learn from Lei Feng Demonstration Office in the Financial System" and two individuals were awarded the title of "2024 Learn from Lei Feng Outstanding Individuals in the Financial System". The youth volunteer project for education support organized by the Guangdong Branch won the bronze medal in the 7th China Youth Volunteer Service Project Competition.



Guangdong Branch carried out youth volunteer activity themed "ADBC's Care for Youth in Guangdong" to support education in Dingbao Town.

Major Events

January

On January 24, the Bank released the *Implementation Opinions of the CPC ADBC Committee on Implementing the Guiding Principles of the Central Financial Work Conference and Opening a New Situation of High-quality Development in the New Era*.

From January 29 to 30, the 2024 annual work conference was held.

February

On February 4, 6, 8, 18 and 19, the Bank released the *Opinions on Making All-out Efforts to Serve the Key Tasks of Deepening Rural Reform*, *Opinions on Further Strengthening Financial Services for the Protection of the Yangtze River and the Ecological Protection of the Yellow River Basin*, *Opinions on Increasing Credit Support and High-quality Services for the Green Rural Revival Program*, *Opinions on Promoting the High-quality Development of the Credit Business for Rural Road Network*, and *Opinions on Stepping up Efforts for New Breakthroughs in the Full Revitalization of Northeast China in the New Era*, respectively.

On February 22, a Bank-wide meeting on party conduct, clean governance, discipline inspection and supervision work was held.

March

On March 1, the Leading Group for Comprehensively Deepening Reform of the Bank's Party Committee held its first meeting in 2024. On March 26, the Bank released the *Work Plan for Deepening Reform 2024*.

On March 7, the Bank unveiled a new poster showcasing its corporate culture concepts.

On March 22, the Second Session of the Board of Director convened its first meeting in 2024.

From March 29 to April 12, the Bank issued the first tranche of large-denomination negotiable certificates of deposit.

April

On April 10, 16, 23, and 24, the Bank released the *Opinions on Fully Serving the Building of a Beautiful China*, *Implementation Opinions on Advancing Work Development in Five Major Areas of Technology Finance, Green Finance, Inclusive Finance, Pension Finance and Digital Finance to Create a New Landscape for High-quality Development*, *Opinions on Optimizing and Improving Business Models to Provide High-quality Services for the Green Rural Revival Program*, and *Implementation Opinions of the CPC ADBC Committee on Cultivating Chinese-style Financial Culture*, respectively.

On April 16, the Bank released the *Implementation Plan of the CPC ADBC Committee for Party Discipline Education*. On April 28, the Bank's Party Committee unveiled a series of seminars on Party Discipline Education.

On April 28, the Second Session of the Board of Director convened its second meeting in 2024.

May

On May 6, the Bank released the *Opinions on Further Strengthening the Party's Youth Work*.

June

From June 4 to 5, the meeting on safeguarding national food security was held.

On June 25, the Second Session of the Board of Director held its third meeting in 2024.

On June 27, the first "e-bill of lading" business was launched in Yingkou Branch, Liaoning. Zhejiang Branch issued the first loan to a government-subsidized housing for-sale project. On the same day, the Bank released a book series titled *Poverty Alleviation Series of China Agricultural Development Bank*.

As of the end of June, the Bank's loan balance supporting the national strategy of increasing farmland productivity through sustainable farmland use and innovative application of agricultural technology exceeded RMB1 trillion.

July

On July 29, the 2024 mid-year work conference was held.

On July 31, the CPC ADBC Committee held a promotion meeting for the regular and long-term rectification of problems in the follow-up inspections by central inspection teams.

August

On August 9, the Second Session of the Board of Directors held its fourth meeting in 2024.

On August 23, the Second Session of the Board of Directors held its fifth meeting in 2024.

From August 26 to September 26, three training sessions were organized to study and implement the guiding principles of the Third Plenary Session of the 20th CPC Central Committee.

September

On September 20, the Bank launched the final round of the in-house cybersecurity competition.

On September 14 and 27, the Bank released the *Opinions of the CPC ADBC Committee on Further Deepening Reforms in Key Areas and Fully Serving the Promotion of Chinese-style Modernization* and the *Action Plan of Agricultural Development Bank of China to Support the High-quality, Integrated Development of the Yangtze River Delta (2024-2026)*.

On September 19, a mobilization and deployment meeting for the implementation of business classification reform was held. On the same day, Hebei Branch issued the first hedging loan for grain and edible oil products.

October

On October 14, the Bank issued RMB1.0 billion of floating-rate bonds benchmarked against the 7-day interbank pledged repo rate for deposit-taking financial institutions (DR007) for the first time.

November

On November 12, the second meeting of the Second Session of the Employees' Congress was held.

On November 18, a symposium themed "30 Years' Dedication and Commitment to the Agriculture, Rural Areas and Farmers" & the 30th Anniversary of ADBC was held.

On November 21, the Fifth Congress of the Communist Youth League of ADBC was held.

On November 25, the Second Session of the Board of Directors held its sixth meeting in 2024.

December

On December 24, the Second Session of the Board of Directors held its seventh meeting in 2024.

In 2024, the Bank deepened cooperation with relevant ministries, commissions and governments at the provincial level. It concluded strategic cooperation agreements with seven central and state-owned enterprises, including China RongTong Asset Management Group Corporation Limited, China Development Bank, People's Insurance Company of China, Dalian Commodity Exchange, China Grain Reserves Group Ltd. Company, China UnionPay Co., Ltd., and China Railway Construction Corporation Limited. (Note: The aforementioned institutions are listed in the chronological order of agreement signing.)



Auditor's Report

[English Translation for Only Reference]
Xin Kuai Shi Bao Zi [2025] No.ZA32760

To Agricultural Development Bank of China,

I. Audit Opinion

We have audited the financial statements of Agricultural Development Bank of China ("the Bank"), which comprise the consolidated and bank balance sheets as of 31 December 2024, and the consolidated and bank income statements, the consolidated bank statements of changes in equity and the consolidated Bank statements of cash flows for the year then ended, and the notes to financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the consolidated and bank financial positions of the Bank as of 31 December 2024, and its consolidated and bank financial performance and cash flows for the year then ended in accordance with the requirements of Accounting Standards for Business Enterprises.

II. Basis for Audit Opinion

We conducted our audit in accordance with China Standards on Auditing ("CSAs"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics for Professional Accountants of the Chinese Institute of Certified Public Accountants ("the Code"), and we have fulfilled our other ethical responsibilities in accordance with the CICPA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

III. Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management of the Bank is responsible for the preparation and fair presentation of the financial statements in accordance with Accounting Standards for Business Enterprises, and for such internal control is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

IV. Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with CSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with CSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

(I) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

(II) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control.

(III) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

(IV) Conclude on the appropriateness of the management's use of the going concern basis of accounting, and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in these financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

(V) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

(VI) Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Bank to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Shanghai, China

Certified Public Accountant of China:

朱建芳



Certified Public Accountant of China:

马强



Financial Report

Balance Sheet

Unit: RMB100 million

Item	End of 2024	End of 2023
Assets:		
Cash and balances with central banks	900.87	1,013.62
Due from banks and other financial institutions	3,485.70	3,530.34
Placements with banks and other financial institutions	465.19	873.45
Financial assets purchased under resale agreements	994.32	999.50
Other receivables	36.71	11.76
Loans and advances to customers	92,290.61	84,093.03
Financial investments	7,154.12	7,999.86
Financial assets held for trading	1,514.72	2,084.24
Debt investments	5,594.25	5,858.60
Other debt investments	0.00	0.00
Other equity instrument investments	45.15	57.01
Long-term equity investments	10.01	9.58
Fixed assets	151.54	142.62
Construction in progress	18.87	28.78
Right-of-use asset	2.52	4.24
Intangible assets	11.26	11.59
Goodwill	0.18	0.18
Long-term deferred expenses	0.40	0.47
Foreclosed assets	0.42	0.47
Deferred tax assets	925.09	872.28
Other assets	56.73	48.67
Total assets	106,504.55	99,640.41
Liabilities:		
Borrowings from central banks	7,566.06	8,900.17
Due to banks and other financial institutions	394.06	980.54
Placements from banks	0.00	65.08

Balance Sheet

Unit: RMB100 million

Item	End of 2024	End of 2023
Financial assets sold under repurchase agreements	0.00	80.15
Due to customers	12,405.72	11,408.04
Employee benefits payable	301.34	113.98
Taxes payable	136.94	146.47
Other payables	84.81	17.94
Lease liabilities	2.14	4.07
Provisions	6.08	8.79
Debt securities issued	82,274.51	74,985.85
Deferred tax liabilities	0.19	0.41
Other liabilities	36.63	30.55
Total liabilities	103,208.50	96,742.05
Equity:		
Paid-in capital	2,260	2,000
Other equity instruments	0.00	0.00
Capital reserve	0.17	0.17
Other comprehensive income	0.86	0.76
Surplus reserve	284.56	254.33
General reserve	240.00	240.00
Undistributed profits	498.74	391.23
Total equity attributable to equity holders of the Bank	3,284.34	2,886.49
Non-controlling interests	11.70	11.86
Total owner's equity	3,296.05	2,898.36
Total liabilities and owner's equity	106,504.55	99,640.41

These financial statements are signed by:

Zhan Dongsheng	Wu Tao	Meng Li
Chairman	Executive Vice President in Charge of Accounting	Head of the Finance & Accounting Department

Income Statement

Unit: RMB100 million

Item	2024	2023
I. Operating revenue	1,438.66	1,457.43
(I) Net interest income	1,378.64	1,411.71
Interest income	4,013.63	3,940.87
Interest expenses	2,634.99	2,529.16
(II) Net fee and commission income	-7.92	-5.48

Income Statement

Unit: RMB100 million

Item	2024	2023
Fee and commission income	0.71	0.31
Fee and commission expense	8.63	5.79
(III) Investment income (loss expressed with "-")	25.86	32.59
Including: Share of profits of associates and joint ventures	0.43	-0.10
(IV) Net (loss)/gain from changes in fair value (loss expressed with "-")	38.93	14.23
(V) Net (loss)/gain from foreign exchange (loss expressed with "-")	1.15	1.14
(VI) Other operating income	0.44	0.73
(VII) Income from disposal of assets (loss expressed with "-")	1.29	2.23
(VIII) Other Incomes	0.27	0.29
II. Operating expenses	867.52	995.54
(I) Taxes and surcharges	17.87	17.46
(II) Operating and administrative expenses	474.85	299.70
(III) Credit impairment losses (reversed amount expressed with "-")	366.93	671.11
(IV) Other impairment losses on assets (reversed amount expressed with "-")	0.06	0.00
(V) Other operating costs	7.81	7.27
III. Operating profit (loss expressed with "-")	571.14	461.89
Add: Non-operating income	0.86	1.96
Less: Non-operating expenses	1.89	1.92
IV. Profit before tax (loss expressed with "-")	570.11	461.93
Less: Income tax expenses	172.53	101.35
V. Net profit (loss expressed with "-")	397.59	360.58
Net profit attributable to equity holders of the Bank	397.75	360.29
Net profit attributable to non-controlling interests	-0.16	0.29
VI. Other comprehensive income, net of tax	0.10	0.56
(I) Other comprehensive income attributable to equityholders of the Bank, net of tax	0.10	0.56
1. Other comprehensive income that will not be reclassified to profit or loss	0.10	0.56
2. Other comprehensive income that may be reclassified subsequently to profit or loss	0.00	0.00
Including: Other comprehensive income that may be reclassified subsequently to profit or loss under the equity method	0.00	0.00
(II) Other comprehensive income attributable to non-controlling interests, net of tax	0.00	0.00
VII. Total comprehensive income for the period	397.69	361.14
Total comprehensive income attributable to equity holders of the Bank	397.85	360.85
Total comprehensive income attributable to non-controlling interests	-0.16	0.29

Statement of Cash Flows

Unit: RMB100 million

Item	2024	2023
I. Cash flows from operating activities:		
Net increase in due to customers and due to banks and other financial institutions	395.96	-415.41
Net increase in borrowings from central banks and other financial institutions	-1,332.12	1,433.86
Net increase in placements from banks	-23.26	-126.47
Cash received from interests, fee and commissions	4,029.66	3,945.93
Cash received from other operating activities	79.82	46.37
Subtotal of cash inflows from operating activities	3,150.06	4,884.28
Net increase in loans and advances to customers	8,553.50	10,549.65
Net increase in balances with central banks and due from banks and other financial institutions	83.63	-517.34
Cash paid for interests, fee and commissions	337.48	326.64
Cash paid to and on behalf of employees	213.58	217.22
Taxes paid	385.06	349.61
Cash paid for other operating activities	166.26	635.52
Subtotal of cash outflows from operating activities	9,739.51	11,561.30
Net cash flows from operating activities	-6,589.45	-6,677.02
II. Cash flow from investing activities:		
Cash received from disposal of investments	9,101.60	12,003.20
Cash received from returns on investments	131.17	150.15
Cash received from other investing activities	1.29	2.23
Subtotal of cash inflows from investing activities	9,234.06	12,155.58
Cash paid for purchase of financial investments	8,228.38	10,284.08
Cash paid for the purchase and fixed assets, intangible assets, and other long-term assets	14.87	24.05
Cash paid for other investing activities	0.01	0.00
Subtotal of cash outflows from investing activities	8,243.26	10,308.14
Net cash flows from investing activities	990.81	1,847.44
III. Cash flow from financing activities:		
Cash received from debt securities issued	21,080.53	21,588.83
Cash received from other financing activities	0.00	0.00
Subtotal of cash inflows from financing activities	21,080.53	21,588.83
Cash paid for repayment of debt	13,726.33	14,191.79
Cash paid for distribution of dividends and profits or payment of interests	2,359.07	2,008.88
Cash paid for other financing activities	2.18	2.77
Subtotal of cash outflows from financing activities	16,087.58	16,203.44
Net cash flows from financing activities	4,992.96	5,385.39

Statement of Cash Flows

Unit: RMB100 million

Item	2024年	2023年
IV. Effect of exchange rate fluctuation on cash and cash equivalents	0.12	0.16
V. Net increase in cash and cash equivalents	-605.57	555.97
Add: Cash and cash equivalents at beginning of year	4,678.72	4,122.75
VI. Cash and cash equivalents at end of year	4,073.15	4,678.72

Basis of Preparation of Financial Statements and Statement on Compliance with Accounting Standards for Business Enterprises

The financial statements have been prepared on the basis of going-concern assumption in accordance with the Accounting Standards for Business Enterprises and other relevant regulations (ASBEs) promulgated by the Ministry of Finance. These financial statements are in compliance with the requirements of the ASBEs, and truly and accurately reflect the Group's and ADBC's financial positions as of December 31, 2024 and its operating results and cash flows for 2024.

Significant Accounting Policies and Accounting Estimates

(I) Accounting Period

The Group adopts the calendar year from each January 1 to December 31 as its accounting year.

(II) Recording Currency

ADBC and its subsidiaries adopt RMB as its reporting currency. Foreign currency business is accounted separately and the transaction currencies are converted to RMB when preparing the financial statements.

(III) Accounting Basis and Measurement Principle

The Group has adopted an accrual accounting basis. Except for certain financial instruments, financial statements are prepared based on historical cost basis. In case any asset value is impaired, relevant impairment provisions are made according to relevant regulations.

(IV) Consolidation

1. Scope of consolidation

The scope of consolidation for the consolidated financial statements is determined on the basis of control. In the current period, the consolidation scope includes two wholly-owned subsidiaries: China Agricultural Development Key Construction Fund Co., Ltd. and China Agricultural Development Infrastructure Fund Co., Ltd., and two holding subsidiaries: Modern Seed Industry Development Fund Co., Ltd. and Beijing Shining Investment Management Co., Ltd.

2. Approach to preparation of the consolidated financial statements

ADBC has prepared these consolidated financial statements on basis of the financial statements of ADBC and its subsidiaries as well as other relevant information. For the preparation of financial statements, ADBC and its subsidiaries are required to adopt uniform accounting policies and accounting periods, and transactions and accounts balance between ADBC and its subsidiaries shall be eliminated.

(V) Cash and Cash Equivalents

Cash and cash equivalents refer to cash on hand, deposits that are readily available for payment, and monetary assets that are held for a period of not more than three months, which are highly liquidated and readily convertible to known amounts of cash, and subject to an insignificant risk of changes in value.

(VI) Transactions in Foreign Currencies

Transactions in foreign currency are retranslated at the spot exchange rate on the dates of transactions. At the end of the period, foreign-currency monetary items are retranslated at the spot exchange rate on the date of the balance sheet. Any exchange difference resulting from differences between the spot rate on the balance sheet date and the rate upon initial recognition or on the previous balance sheet date is recorded in profit or loss for the period. Non-monetary items denominated in foreign currencies at historical cost are retranslated at the spot exchange rate on the date of transaction. Non-monetary items denominated in foreign currencies that are measured at fair value are retranslated at the spot exchange rates when the fair value is determined. Translation differences on financial assets measured at fair value through other comprehensive income are included in other comprehensive income. Translation differences on financial assets and financial liabilities measured at fair value through profit or loss are included in the profit or loss.

(VII) Financial Instruments

1. Initial recognition of financial assets and liabilities

The Group shall recognize the corresponding financial assets or liabilities when it becomes a party to the contractual provisions of the instrument, i.e. on the trade date.

The Group shall measure the financial assets or liabilities at fair value upon the initial recognition. For financial assets or liabilities measured at fair value through profit or loss, all related transaction costs are directly included in the income statement for the period, whereas for the other categories, related transaction costs are included in the initial recognized amounts.

2. Classification of financial assets and liabilities

According to the business model of managing financial assets and the contractual cash flow characteristics of financial assets, the Group classified financial assets into the following three categories: financial assets measured at amortized cost, financial assets measured at fair value through other comprehensive income, and financial assets measured at fair value through profit or loss.

Financial liabilities are classified into two categories: financial liabilities measured at fair value through profit or loss and financial liabilities measured at amortized cost.

3. Subsequent measurement of financial assets and liabilities

(1) Financial assets measured at amortized cost are subsequently measured at amortized cost using the effective interest method.

(2) Financial investments measured at fair value through profit or loss are subsequently measured at fair value, and the resulting gains or losses (including interest and dividend income) are included in the profit and loss of the current period, unless the financial asset is part of a hedging relationship.

(3) Debt instrument investments measured at fair value through other comprehensive income are subsequently measured at fair value, the interest, impairment losses or gains and exchange gains and losses calculated using the effective interest method are included in the profit and loss of the current period, other gains or losses are included in other comprehensive income. When the investments are derecognized, the accumulated gains or losses previously included in other comprehensive income shall be reclassified to the profit and loss of the current period.

(4) Equity instrument investments measured at fair value through other comprehensive income are subsequently measured at fair value. Except for the dividend income obtained, which is included in the profit and loss of the current period, other related gains or losses shall be included in other comprehensive income. When the investments are derecognized, the accumulated gains or losses previously included in other comprehensive income shall be transferred from other comprehensive income to retained earnings.

(5) Other financial liabilities measured at amortized cost are subsequently measured at amortized cost using the effective interest method.

(6) Financial liabilities measured at fair value through profit or loss are subsequently measured at fair value, except for those related to hedge accounting, and the resulting gains or losses (including interest expenses) are included in the profit and loss of the current period.

Once the business model of the Group for managing financial assets is determined, it shall not be changed at will. When the business model for managing financial assets is changed, all affected related financial assets shall be reclassified. The Group does not reclassify any financial liabilities.

4. Impairment of financial instruments

Based on expected credit loss model, the Group performs impairment accounting for financial instruments measured at amortized cost, debt instrument investments measured at fair value through other comprehensive income, loan commitments and financial guarantee contracts, and recognizes provision for losses or provision.

5. Determination of fair value

The fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants in the principal market at the measurement date. If there are active markets for a financial instrument, the Group establishes its fair value by using quoted price in the active markets. If there is no active market, valuation techniques are used to measure fair value. Valuation techniques include reference to prices used in recent orderly transactions between market participants, discounted cash flow methods, option pricing models, and other valuation techniques commonly used by other market participants.

6. Derecognition of financial assets and liabilities

The Group derecognizes a financial asset, or part of it, if one of the following conditions is met: the contractual rights to the cash flows from the asset expire; or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity, or if the Group neither transfers nor retains substantially all the risks and rewards of ownership while it has not retain control the transferred asset. If the Group neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, it continues to recognise the asset to the extent of its continuing involvement in the financial asset.

As part of its operational activities, the Group undertakes securitization transactions through which it transfers certain financial assets to special-purposed trusts which issue asset-backed securities ("ABS") to investors. The Group holds part of the senior and sub-ordinated tranche of these ABS.

If the current obligations of the financial liabilities have been completely or partially discharged, the Group derecognizes them in whole or in part.

7. Derivative financial instruments

The derivative financial instruments of the Group mainly refer to the forward foreign exchange settlement business jointly conducted by ADBC and commercial banks. Derivatives are initially recognised at fair value at the date when derivative contracts are entered into and are subsequently remeasured to their fair value at the end of the reporting period. The resulting gain or loss is recognised in profit or loss. All derivatives are carried as assets when their fair value is positive and as liabilities when their fair value is negative.

(VIII) Financial Assets Purchased Under Resale Agreements and Financial Assets Sold Under Repurchase Agreements

Financial assets purchased under resale agreements are transactions where the Group acquires financial assets which will be resold at a predetermined price at a future date under resale agreements. Financial assets sold under repurchase agreements are transactions where the Group sells financial assets which will be repurchased at a predetermined price at a future date under repurchase agreements. Financial assets purchased under resale agreements and financial assets sold under repurchase agreements are recognized in the balance sheet at the amount paid or received at the time when the transactions occur. The underlying assets purchased under resale agreements are not recognized; the underlying assets sold under repurchase agreements continue to be recognized in the balance sheet. The difference between purchase and sale price is recognised as interest expense or income in profit or loss over the life of the agreements using the effective interest method.

(IX) Long-Term Equity Investments

ADBC's long-term equity investments include equity investments in subsidiaries and associates.

1. Subsidiaries

Long-term equity investments in subsidiaries are measured at cost. ADBC determines the initial investment cost in accordance with the ASBEs. Subsidiaries refer to investees that the Group can control. When the cost method is used, the long-term equity investments are initially recognized at the investment cost. The carrying amount is adjusted in the case of additional investments or withdrawal of investment, and the cash dividends or profits declared by the investee are recognized as current investment income.

2. Associates

Investment in an associate is valued using the equity method. An associate refers to investees that ADBC can have a significant influence over their financial and operating decisions.

On acquisition of the investment in an associate, any excess of the cost of the investment over the Group's share of the net fair value of the identifiable assets and liabilities of the investee is included within the carrying amount of the investment. Any excess of the Group's share of the net fair value of the identifiable assets and liabilities over the cost of the investment is recognised immediately in profit or loss in the period in which the investment is acquired, and the cost of investment is adjusted accordingly.

When the equity method is applied, the Group recognizes investment income and other comprehensive income respectively according to its share of the net profit or loss and other comprehensive income realized by the investee, and at the same time adjusts the carrying amount of the long-term equity investment. Attributable share shall be calculated based on the profit or cash dividends declared by the investee and the book value of long-term equity investments shall be accordingly decreased. In respect to other changes of owner's equity of the investee in addition to net profit or loss, other comprehensive income and profit distribution, the book value of long-term equity investments shall be adjusted and included in capital surplus. In determining the Group's share of the investee's net profit or loss, adjustments are made to the investee's net profit or loss to align with the Group's accounting policies and financial reporting periods. These adjustments are based on the fair values of the investee's identifiable assets and liabilities at the date of acquisition. Unrealized transaction gain or loss between the Group and the associates shall be eliminated to the extent of the investor's interest in the associates. However, unrealized transaction losses between the Group and the investees relate to impairment losses on the transferred assets are not eliminated.

The Group's share of losses of an investee is recognised only until the carrying amount of the Group's equity interest in the investee is reduced to zero. After the Group's interest is reduced to zero, a liability is recognised only to the extent that the Group has an obligation to fund the investee's operations or has made payments on behalf of the investee. Where the investee records net profit in the future, the Group resumes recognizing its share of those profits only after the Group's share of the investee's subsequent profits has offset the unrecognized share of losses.

(X) Fixed Assets

Fixed assets refer to tangible assets held by the Group for use in the production or supply of goods or services, for rental to others or for administrative purposes, that are expected to be used for more than one period. Fixed assets mainly include houses and buildings, transportation vehicles, machinery and equipment, and other fixed assets.

Fixed assets are initially recognized at cost. Fixed assets are stated at cost less subsequent accumulated depreciation and subsequent accumulated impairment losses, if any subsequent expenditures on fixed assets are recognised as part of cost only if it meets the general recognition criteria - i.e. it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably, and the carrying amount of the replaced part is derecognized. All other subsequent expenditures are directly included in current profits or losses when occurs.

Depreciation of fixed assets is calculated using the straight-line method over their useful lives starting from the month following the date when the fixed assets are ready for intended use. The depreciation period and estimated net residual value rate of each category of major fixed assets are as follows:

Asset category	Depreciation period	Residual value rate
Houses and buildings	20—30 years	3%—5%
Transportation vehicles	5—8 years	3%—5%
Machinery and equipment	4—11 years	3%—5%
Other fixed assets	5 years	5%

(XI) Construction In Progress

Construction in progress includes costs for construction of office buildings and their attachments and equipment. The cost of construction in progress includes the original price of equipment, construction and installation costs, and other direct costs.

Construction in progress is not depreciated, and is transferred to fixed assets and depreciated in accordance with relevant depreciation policies when ready for its intended use.

(XII) Intangible Assets

Intangible assets are identifiable non-monetary assets that are owned and controlled by the Group without physical substance, including computer software and land use rights. The intangible assets of the Group are amortized by the straight-line method on a monthly basis.

(XIII) Lease

Except for short-term leases and low-value asset leases, as the lessee, the Group accounts for leases in the following manners:

1. Initial recognition. At the lease commencement date, the Group measures the right-of-use asset at cost, and the lease liability is measured at the present value of the future lease payments. The costs of the right-of-use asset includes the following: the amount of the initial measurement of the lease liability, any lease payments made at or before the commencement date, less any lease incentives received, any initial direct costs incurred by the lessee, and an estimate of costs to be incurred by the lessee in dismantling and removing the underlying asset, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease.

2. Subsequent measurement. After the lease commencement date, the Group subsequently measures the right-of-use assets using the cost model, and depreciates the right-of-use assets; If the lessee is reasonably certain to exercise a purchase option by the end of the lease term, the right-of-use asset is depreciated over the remaining useful lives of the underlying asset. Otherwise, the right-of-use asset is depreciated from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term.

3. Termination. When the lease contract expires and is terminated, all lease liabilities are written down to zero, the right-of-use assets are fully depreciated, and the cost, the accumulated depreciation and impairment provision of the right-of-use assets are also written down. Any difference is included in other operating income and expenditure.

(XIV) Long-term Deferred Expenses

Long-term deferred expenses refer to expenses that have been occurred but are to be amortized over a period exceeding one year. These include leasehold improvement, improvements to fully depreciated property and others. The amortization period of long-term deferred expenses is determined based on the shorter of the contractual or agreement period and the expected benefit period, and is amortized evenly over the amortization period.

(XV) Repossessed Assets

For non-financial repossessed assets, the recorded value includes the fair value of partially compensated debt and related taxes and fees directly attributable to the asset. Repossessed assets are measured at the lower of carrying amount and fair value, less cost to sell, at the end of each reporting period. When the fair value, less costs to sell, is lower than a repossessed asset's carrying amount, an impairment loss is recognized in the consolidated income statement. Financial repossessed assets are valued in accordance with the relevant provisions on financial instruments.

(XVI) Impairment of Non-Financial Assets

The group reviews long-term equity investments, fixed assets, intangible assets with finite useful life, goodwill, and other assets at the balance sheet date to identify any indication of impairment. For assets other than goodwill, if there is any indication of impairment, the recoverable amount of the asset is estimated. The Group estimates the recoverable amount on an individual asset basis. If it is not possible to estimate the recoverable amount of an individual asset, the recoverable amount is determined based on the cash-generating unit to which the asset belongs. If the recoverable amount of an asset is less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount, and the reduction is recognized as an impairment loss in the income statement for the period.

Goodwill is assessed for impairment annually, regardless of whether there is any indication of impairment. The carrying amount of goodwill is allocated to the cash-generating unit or units that are expected to benefit from the synergies of the business combination. If the recoverable amount of the cash-generating unit or units to which the goodwill has been allocated is less than its carrying amount, an impairment loss is recognized. The amount of the impairment loss is first offset against the carrying amount of the goodwill allocated to that cash-generating unit or units. Any remaining impairment loss is then allocated proportionately to the carrying amounts of the other assets in the cash-generating unit or units, based on the relative carrying amounts of those assets (excluding goodwill).

Once impairment loss on an asset is recognized, it will not be reversed in subsequent period.

(XVII) Debt Securities Issued

Debt securities issued by the Group are initially measured at fair value, and transaction costs are included in carrying amount. Subsequently the debt securities issued are measured at amortized cost using the effective interest method.

(XVIII) Employee Benefits

Employee benefits refer to various forms of remuneration or compensation given by the Group for obtaining services provided by employees or for terminating labor relations.

1. Short-term benefits

Short-term benefits include wages, bonuses, allowances and subsidies, employee welfare, medical insurance premiums, work-related injury insurance premiums, birth insurance premiums, housing provident funds, labor union dues, and education expenses, etc. In the period in which an employee has rendered services, the Group recognizes the short-term benefits payable for those services as a liability and includes it in profit and loss.

2. Post-employment benefits

Post-termination benefits mainly include basic pension insurance, supplementary pension insurance, unemployment insurance, and supplementary retirement welfare paid for employees.

3. Dismissal and early retirement benefits

Dismissal benefits are welfare paid to dismissed employees according to relevant regulations. Early retirement benefits are welfare paid with the approval of ADBC management to employees who have not yet reached the statutory retirement age but who are voluntary to retire. ADBC provides early retirement benefits to employees who accept early retirement arrangements from the early retirement commencement date to the date when they reach the statutory retirement age.

(XIX) Provision and Contingent Liabilities

Provisions are recognised when the Group has a present obligation as a result of a past event, and it is probable that the Group will be required to settle that obligation, and a reliable estimate can be made of the amount of the obligation. The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. When a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows (where the effect of the time value of money is material).

A contingent liability is a possible obligation that arises from past events and of which the existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Group. A contingent liability also includes a present obligation arising from past events that is not recognized because it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation, or because the amount of the obligation cannot be measured with sufficient reliability. Such obligations are disclosed in the notes to the financial statements rather than recognized in the financial statements. If circumstances change such that it becomes probable that an outflow of resources will be required and the amount can be measured reliably, the obligation is recognized as a provision.

(XX) Interest Income

The Group recognizes interest income based on the gross carrying amount of financial assets using the effective interest rate method, except in the following cases:

1. For purchased or originated credit-impaired financial assets, the Group recognizes the interest income based on the amortized cost and the credit-adjusted effective interest rate after initial recognition.
2. For financial asset which were not credit impaired on initial recognition but subsequently become credit impaired, the Group calculates and recognizes the interest income based on the amortized cost (the net amount after deducting the expected credit loss provision from the gross carrying amount) and the effective interest rate.

For loan-type assets and deposit-type liabilities, given that the difference between the contractual interest rate and the effective interest rate of the Group is immaterial, the Group uses the contractual interest rate as a proxy for the effective interest rate for accounting purposes.

(XXI) Fee and Commission Income

Fee and commission income is recognized when the performance obligation in the contract is satisfied. The fees and commissions earned through the provision of services over a period are recognized as revenue evenly over the corresponding period, while other fees and commissions are recognized as revenue upon completion of the relevant transactions.

(XXII) Foreign Exchange Gains or Losses

Foreign exchange gains or losses mainly arise from the changes in market exchange rates affecting the foreign currency exposures of the Group.

(XXIII) Government Grant

Government Grant include government grant related to assets and government grant related to income.

1. Government grant related to assets is recognized as deferred income and charged to current profits and losses in a reasonable and systematic manner within the relevant asset usage period. If the asset is sold, transferred, scrapped, or damaged before the end of its useful life, the balance of the relevant deferred income that has not been amortized is transferred to profits and losses.

2. Government grant related to income are recognized as deferred income and are included in profit or loss over the periods in which the related costs, expenses, or losses are recognized when the Group receives such grants to compensate for costs, expenses, or losses in future periods. Conversely, when the grants are intended to compensate for costs, expenses, or losses already incurred, they are directly recognized in profit or loss for the current period.

Government grants related to ordinary activities are included in other income; government grants unrelated to ordinary activities are included in non-operating income.

(XXIV) Income Tax

The income tax expense includes current and deferred income tax.

Income tax in the current period includes income tax payable calculated based on current taxable income and the effective tax rate, and adjustments for income taxes payable for previous years. Taxable income refers to adjusted pre-tax accounting profit of the current year according to relevant tax law requirements.

The Group calculates and makes provision for deferred income tax using the balance sheet method based on the temporary difference between the book value and tax base of assets or liabilities on the balance sheet date, and the temporary difference between the book value and tax base of items which are not recognized as assets and liabilities but whose tax bases may be determined according to the relevant tax law provisions. At the balance sheet date, deferred tax assets and liabilities are measured based on the tax rate applicable to the period in which the relevant asset is recovered or the relevant liability is settled according to relevant tax law provisions.

(XXV) Fiduciary Business

The Group acts as a custodian, trustee, or agent of customers in fiduciary businesses. Assets held by the Group and relevant obligations to return such assets to customers under fiduciary activities are not included in its balance sheet. The risks and rewards of the assets reside with customers, and the Group only earns commission income and does not accrue impairment for these assets.

1. Entrusted loans

An entrusted loan refers to a loan where the entruster provides the funds (entrusted deposits), and ADBC acts on behalf of the entruster to disburse the loan, supervise its use, and assist in its recovery in accordance with the requirements determined by the entruster regarding the borrower, purpose, amount, term, and interest rate. The risks associated with the entrusted loan are borne by the entruster.

2. Agency syndicated loans

Agency syndicated loans refer to syndicated loans issued by ADBC on behalf of other banks, wherein ADBC serves as the agent bank.

3. Other businesses

ADBC acts as an intermediary for other business activities, such as collecting insurance premiums on behalf of insurance companies, and earns income from these services.

(XXVI) Related Parties

The Group identifies its related parties in accordance with relevant regulations such as the Accounting Standards for Business Enterprises.

(XXVII) Significant Changes in Accounting Policies and Accounting Estimates

There were no significant changes in accounting policies and accounting estimates by the Group in 2024.

Taxes

Corporate income tax of ADBC is calculated and paid by the Head Office. Major tax categories and rates applicable to the Group are shown as follows:

Taxes	Tax rate
Value-added tax (VAT)	3% to 13% of taxable revenue
Urban maintenance and construction tax	5% or 7% of turnover tax payable
Local educational surcharge	2% or 3% of turnover tax payable
Corporate income tax	25% of taxable income

Commitments and Contingencies**(I) Credit Commitments**

Unit: RMB100 million

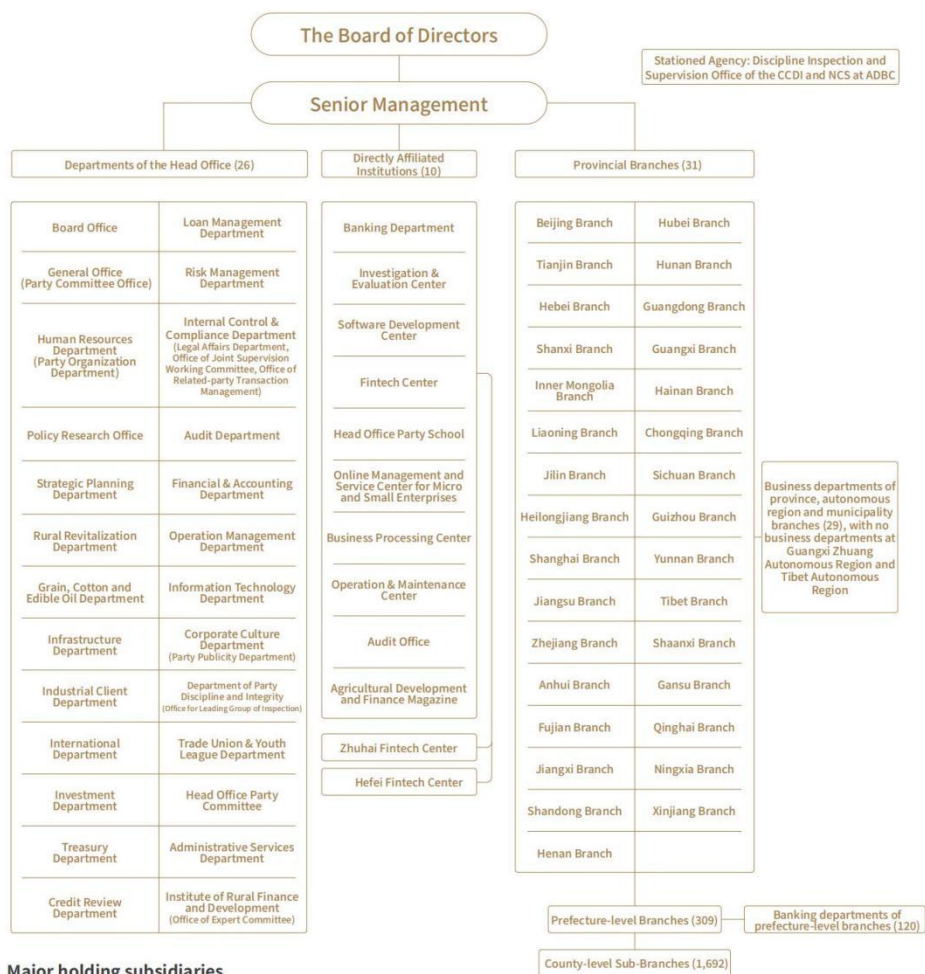
Item	Balance at the end of the year	Balance at the beginning of the year
Loan commitment	331.50	728.84
Issued letter of guarantee	3.43	4.47
Issued letter of credit	56.34	47.48
Bank acceptance bill	170.38	74.51
Total	561.66	855.30

(II) Pending Litigation

As of December 31, 2024, the Group had no pending litigation with significant impact on its financial position and operating results.

Organizational Structure

The following table shows the organizational structure of ADBC as of December 31, 2024, including major holding subsidiaries.



Major holding subsidiaries

China Agricultural Development Key Construction Fund Co., Ltd.
 China Agricultural Development Infrastructure Fund Co., Ltd.
 Modern Seed Industry Development Fund Co., Ltd.
 Beijing Shining Investment Management Co., Ltd.

List of Branches

Beijing Branch

Genertec Technology Mansion
Block D, Taipingqiao Street,
Fengtai District, Beijing

Postal code: 100073
Tel: 010-68081842
Fax: 010-68081036

Tianjin Branch

No. 11.13, Binshui Road
and Room 1, Bintai Apartment,
Hexi District, Tianjin

Postal code: 300061
Tel: 022-58067047
Fax: 022-88371550

Hebei Branch

No. 216, Zhonghua South Street,
Qiaoxi District, Shijiazhuang

Postal code: 050051
Tel: 0311-83803441
Fax: 0311-83803441

Shanxi Branch

No. 8, Pingyang Street,
Xiaodian District, Taiyuan

Postal code: 030000
Tel: 0351-4602081
Fax: 0351-4602222

Inner Mongolia Branch

No. 80, Xinhua East Street, S
aihan District, Hohhot

Postal code: 010010
Tel: 0471-4688500
Fax: 0471-4688660

Liaoning Branch

No. 209, Huigong Street,
Shenhe District, Shenyang

Postal code: 110013
Tel: 024-31123456
Fax: 024-31171300

Jilin Branch

No. 2733, Jiefang Road,
Changchun

Postal code: 130061
Tel: 0431-88962394
Fax: 0431-88962142

Heilongjiang Branch

No. 141, Shangzhi Street,
Daoli District, Harbin

Postal code: 150010
Tel: 0451-58685626
Fax: 0451-58685888

Shanghai Branch

No. 45, Yan'an East Road,
Huangpu District, Shanghai

Postal code: 200002
Tel: 021-63366336
Fax: 021-63366001

Jiangsu Branch

No. 120, Hanzhong Road, Nanjing

Postal code: 210029
Tel: 025-51807957
Fax: 025-51807989

Zhejiang Branch

No. 283, Jianguo North Road,
Xiacheng District, Hangzhou

Postal code: 310003
Tel: 0571-87299111
Fax: 0571-87299016

Anhui Branch

No. 126, Jinzhai Road, Hefei

Postal code: 230022
Tel: 0551-63623903
Fax: 0551-63655967

Fujian Branch

No. 19, Shutang Road,
Gulou District, Fuzhou

Postal code: 350003
Tel: 0591-87871805
Fax: 0591-87851761

Jiangxi Branch

No. 26, Zi'an Road, Xihu District,
Nanchang

Postal code: 330009
Tel: 0791-86585182
Fax: 0791-86584887

Shandong Branch

No. 20908, Jingshi Road,
Shizhong District, Jinan

Postal code: 250002
Tel: 0531-85189106
Fax: 0531-82029395

Henan Branch

No. 81, Hongqi Road,
Zhengzhou

Postal code: 450003

Tel: 0371-65830280

Fax: 0371-65830150

Hubei Branch

No. 229, Zhongbei Road,
Wuchang District, Wuhan

Postal code: 430077

Tel: 027-87252313

Fax: 027-87252081

Hunan Branch

No. 329, Laodong West Road,
Tianxin District, Changsha

Postal code: 410015

Tel: 0731-85171228

Fax: 0731-85147330

Guangdong Branch

No. 928, Jiefang North Road,
Yuxiu District, Guangzhou

Postal code: 510040

Tel: 020-83233283

Fax: 020-83233088

Guangxi Branch

No. 96, Minzu Avenue, Nanning

Postal code: 530022

Tel: 0771-5506845

Fax: 0771-5512456

Hainan Branch

No. 65, Guomao Road,
Longhua District, Haikou

Postal code: 570125

Tel: 0898-68541186

Fax: 0898-68541186

Chongqing Branch

No. 201, Xinhua Road,
Yuzhong District, Chongqing

Postal code: 400010

Tel: 023-63789111

Fax: 023-63789100

Sichuan Branch

No. 63, Junlong Street,
Jinjiang District, Chengdu

Postal code: 610061

Tel: 028-84460167

Fax: 028-84463373

Guizhou Branch

Building C2, Guiyang International
Financial Center Phase II CBD,
Changling North Road,
Guanshanhu District, Guiyang

Postal code: 550002

Tel: 0851-88952830

Fax: 0851-88952380

Yunnan Branch

No. 66, Huguo Road,
Wuhua District, Kunming

Postal code: 650021

Tel: 0871-66033721

Fax: 0871-66033720

Tibet Branch

No. 21, Yangdao Road,
Chengguan District, Lhasa

Postal code: 850000

Tel: 0891-6808268

Fax: 0891-6808269

Shaanxi branch

No. 91, Xiwu Road, Xi'an

Postal code: 710004

Tel: 029-87415504

Fax: 029-87415429

Gansu Branch

No. 82, Zhangye Road,
Chengguan District, Lanzhou

Postal code: 730030

Tel: 0931-8445010

Fax: 0931-8445010

Qinghai Branch

No. 57, Nanguan Street,
Chengzhong District, Xining

Postal code: 810099

Tel: 0971-8589700

Fax: 0971-8589977

Ningxia Branch

No. 1, Wenhua East Street,
Xingqing District, Yinchuan

Postal code: 750004

Tel: 0951-6036124

Fax: 0951-6025800

Xinjiang Branch

No. 193, Renmin Road, Urumqi

Postal code: 830004

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中国农业发展银行
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3.2、2025 年度财务报表

中国农业发展银行利润表(人民币)

编制单位：郑州市支行		机构代码：411381001		报告日期：2025年12月31日		报表类型：自营行		数据类型：年报		制表日期：2026年01月01日		单位：元	
项目		行次	上年同期数	本期数		项目		行次	上年同期数	本期数			
一、营业收入		1	258,912.35	49,835,692.67		四、利润总额（亏损以“-”号填列）		26	6,595,657.91	25,239,921.21			
（一）利息净收入		2	292,046.03	49,868,817.64		减：所得税费用		27					
利息收入		3	157,857,393.08	166,387,264.94		五、净利润（亏损以“-”号填列）		28	6,595,657.91	25,239,921.21			
利息支出		4	157,565,347.05	116,518,447.30		归属于母公司所有者的净利润		29	6,595,657.91	25,239,921.21			
（二）手续费及佣金净收入		5	-28,071.26	-34,020.50		少数股东损益		30					
手续费及佣金收入		6	7,378.74	8,409.50		六、其他综合收益的税后净额		31					
手续费及佣金支出		7	35,450.00	42,430.00		（一）归属于母公司所有者的其他综合收益的税后净额		32					
（三）投资收益（损失以“-”号填列）		8				1. 以后不能重分类进损益的其他综合收益		33					
其中：对联营企业和合营企业的投资收益		9				2. 以后将重分类进损益的其他综合收益		34					
*以摊余成本计量的金融资产终止确认产生的收益（损失以“-”号填列）		10				（1）权益法下在被投资单位以后将重分类进损益的其他综合收益中享有的份额		35					
（四）*净敞口套期收益（损失以“-”号填列）		11				（2）可供出售金融资产公允价值变动损益		36					
（五）公允价值变动收益（损失以“-”号填列）		12				（3）持有至到期投资重分类为可供出售金融资产损益		37					
（六）汇兑收益（损失以“-”号填列）		13				（4）*其他债权投资公允价值变动		38					
（七）其他业务收入		14				（5）*金融资产重分类计入其他综合收益的金额		39					
（八）资产处置收益（损失以“-”号填列）		15	-5,062.42	-819.41		（6）*其他债权投资信用损失准备		40					
（九）其他收益		16		1,714.94		（7）现金流量套期损益的有效部分		41					
二、营业支出		17	-6,329,646.75	24,595,923.40		（8）外币财务报表折算差额		42					
（一）税金及附加		18	778,417.00	856,540.71		（9）其他		43					
（二）业务及管理费		19	4,458,307.05	4,393,732.92		（二）归属于少数股东的其他综合收益的税后净额		44					
（三）*信用减值损失（转回金额以“-”号填列）		20	-11,566,370.80	19,345,049.77		七、综合收益总额		45	6,595,657.91	25,239,921.21			
（四）其他资产减值损失（转回金额以“-”号填列）		21				归属于母公司所有者的综合收益总额		46	6,595,657.91	25,239,921.21			
（五）其他业务成本		22				归属于少数股东的综合收益总额		47					
三、营业利润（亏损以“-”号填列）		23	6,588,559.10	25,239,769.27		八、每股收益：		48					
加：营业外收入		24	7,098.81	151.94		（一）基本每股收益		49					
减：营业外支出		25				（二）稀释每股收益		50					

中国农业发展银行损益明细表(人民币)

编制单位：郑州市支行		机构代码：411381001		报告日期：2025年12月31日		报表类型：自营行		数据类型：年报		制表日期：2026年01月01日		单位：元		第1页/共6页	
科目代码	科目名称	收入金额	比上年	比上年同期	科目代码	科目名称	支出金额	比上年	比上年同期						
7001	贷款利息收入	166,383,532.52	166,383,532.52	8,529,945.17	7011	存款利息支出	3,648,495.17	3,648,495.17	-68,778.17						
700107	贴现利息收入				701101	单位存款利息支出	3,469,905.18	3,469,905.18	-193,592.30						
700109	国际贸易融资利息收入				701102	通知存款利息支出									
700111	短期贷款利息收入（免税）			-726,184.23	701103	协议存款利息支出									
70011102	第一类短期贷款利息收入（免税）				701105	保证金存款利息支出	47,595.37	47,595.37	-6,180.49						
70011112	第二类短期贷款利息收入（免税）				701106	大额存单利息支出	130,994.62	130,994.62	130,994.62						
70011122	第三类短期贷款利息收入（免税）				701199	其他存款利息支出									
700112	短期贷款利息收入（简易计税）	94,696,671.64	94,696,671.64	-7,678,534.07	7012	发行债券支出									
7001202	第一类短期贷款利息收入（简易计税）	82,301,003.39	82,301,003.39	82,301,003.39	701201	普通金融债券利息支出									
7001212	第二类短期贷款利息收入（简易计税）	12,395,668.25	12,395,668.25	12,395,668.25	701202	重点建设基金专项债券利息支出									
7001222	第三类短期贷款利息收入（简易计税）				701203	扶贫专项债券利息支出									
700113	短期贷款利息收入（一般计税）				701204	发行普通金融债券手续费									
7001302	第一类短期贷款利息收入（一般计税）				701205	发行重点建设基金专项债券手续费									
7001312	第二类短期贷款利息收入（一般计税）				701206	发行扶贫专项债券手续费									
7001322	第三类短期贷款利息收入（一般计税）				701207	发行其他专项债券手续费									
700114	中长期贷款利息收入（免税）				701299	其他专项债券支出									
7001402	第一类中长期贷款利息收入（免税）				7013	金融机构往来支出									
7001412	第二类中长期贷款利息收入（免税）				701301	向中央银行借款利息支出（PSL专项借款）									
7001422	第三类中长期贷款利息收入（免税）				701302	向中央银行借款利息支出（其他向央行借款）									
700115	中长期贷款利息收入（简易计税）	59,312,920.15	59,312,920.15	11,823,980.00	701303	同业存放活期款项利息支出									
7001502	第一类中长期贷款利息收入（简易计税）	11,628,763.04	11,628,763.04	11,628,763.04	701304	同业定期存款利息支出									
7001512	第二类中长期贷款利息收入（简易计税）	27,530,624.59	27,530,624.59	27,530,624.59	701305	同业存单利息支出									
7001522	第三类中长期贷款利息收入（简易计税）	20,153,532.52	20,153,532.52	20,153,532.52	701306	同业存放总行款项利息支出									
700116	中长期贷款利息收入（一般计税）	12,373,960.73	12,373,960.73	5,110,683.47	701307	同业拆入利息支出									

中国农业发展银行损益明细表(人民币)

编制单位：郑州市支行		机构代码：411381001		报告日期：2025年12月31日		报表类型：自营行		数据类型：年报		制表日期：2026年01月01日		单位：元		第2页/共6页	
科目代号	科目名称	收入金额	比上期	比上年同期	科目代号	科目名称	支出金额	比上期	比上年同期						
70011602	第一类中长期贷款利息收入（一般计税）				701308	转贴现利息支出									
70011612	第二类中长期贷款利息收入（一般计税）	110,155.58	110,155.58	110,155.58	701309	国际融资利息支出									
70011822	第三类中长期贷款利息收入（一般计税）	12,263,805.15	12,263,805.15	12,263,805.15	701310	同业代付利息支出									
700199	其他贷款利息收入				701311	卖出回购金融资产利息支出									
7002	金融机构往来收入	3,712.42	3,712.42	-73.31	701312	再贴现利息支出									
700201	存放央行准备金利息收入				701399	其他金融机构往来支出									
700202	存放同业款项利息收入	3,712.42	3,712.42	-73.31	7014	系统内往来利息支出	119,296,820.41	119,296,820.41	-34,551,253.30						
700203	拆放同业款项利息收入				701401	系统内存放款项利息支出	119,296,820.41	119,296,820.41	-34,551,253.30						
700204	转贴现利息收入				701402	拆入系统内款项利息支出									
700205	买入返售金融资产利息收入				7015	营业费用	4,393,732.92	4,393,732.92	-64,574.13						
700206	存放央行特种存款利息收入				701501	工资	1,704,058.00	1,704,058.00	-360,683.00						
700207	同业拆放利息收入				701502	住房补贴									
700299	其他金融机构往来利息收入				701503	职工福利费	183,461.00	183,461.00	-24,277.04						
7003	系统内往来利息收入	6,426,868.28	6,426,868.28	6,426,868.28	701504	工会经费	34,081.16	34,081.16	-7,213.66						
700301	存放系统内款项利息收入	6,426,868.28	6,426,868.28	6,426,868.28	701505	职工教育经费	2,242.00	2,242.00	1,570.00						
700302	拆放系统内款项利息收入				701506	劳动保护费			-900.00						
7004	投资收益				701507	社会保险费	655,537.52	655,537.52	488,473.75						
700431	货币掉期损益				701508	补充保险费									
700432	利率掉期损益				701509	住房公积金	302,956.72	302,956.72	-9,488.32						
700433	远期合约损益				701510	辞退及内退人员费用									
700450	以公允价值计量且其变动计入当期损益的金融投资投资收益				701511	其他人员费用	55,980.00	55,980.00	2,080.00						
70045090	以公允价值计量且其变动计入当期损益的债权投资投资收益（持有期间）				701512	交通工具运转费	15,339.44	15,339.44	-7,537.72						
70045091	以公允价值计量且其变动计入当期损益的债权投资投资收益（处置）				701513	货币运费									
70045092	以公允价值计量且其变动计入当期损益的债权投资交易费用				701514	邮电费	13,379.15	13,379.15	1,155.15						
70045095	以公允价值计量且其变动计入当期损益的权益工具投资投资收益（持有期间）				701515	印刷费	4,950.00	4,950.00	-3,000.00						
70045096	以公允价值计量且其变动计入当期损益的权益工具投资投资收益（处置）				701516	水电费	70,869.01	70,869.01	-21,452.72						
70045097	以公允价值计量且其变动计入当期损益的权益工具投资交易费用				701517	租赁费									

中国农业发展银行损益明细表(人民币)

编制单位：郑州市支行		机构代码：411381001		报告日期：2025年12月31日		报表类型：自营行		数据类型：年报		制表日期：2026年01月01日		单位：元		第3页/共6页	
科目代号	科目名称	收入金额	比上期	比上年同期	科目代号	科目名称	支出金额	比上期	比上年同期						
700451	以摊余成本计量的金融投资投资收益				701518	差旅费	122,579.83	122,579.83						-38,628.57	
70045199	以摊余成本计量的金融投资投资收益（处置）				701519	会议费									
700452	以公允价值计量且其变动计入其他综合收益的金融投资投资收益				701520	电子设备运转费	62,471.58	62,471.58						-2,137.42	
70045297	以公允价值计量且其变动计入其他综合收益的债权投资投资收益（处置）				701521	公杂费	86,506.28	86,506.28						-17,922.22	
70045298	以公允价值计量且其变动计入其他综合收益的权益工具投资投资收益（持有期间）				701522	外事费									
700481	第一类长期股权投资投资收益				701523	诉讼费									
70048101	投资收益（成本法 持有期间）				701524	公证费									
70048102	投资收益（权益法 持有期间）				701525	咨询费									
70048103	投资收益（成本法 处置收益）				701526	聘请中介机构费									
70048104	投资收益（权益法 处置收益）				701527	取暖费									
700484	第二类长期股权投资投资收益				701528	财产保险费									
70048401	投资收益（成本法 持有期间）				701529	安全防护费	147,572.00	147,572.00					25,062.00		
70048402	投资收益（权益法 持有期间）				701530	资产修理费	155,091.00	155,091.00					-73,931.25		
70048403	投资收益（成本法 处置收益）				701531	低值易耗品购置费	11,356.35	11,356.35					-30,239.65		
70048404	投资收益（权益法 处置收益）				701532	长期待摊费用摊销									
700487	第三类长期股权投资投资收益				701533	无形资产摊销									
70048701	投资收益（成本法 持有期间）				701534	物业管理费	138,600.00	138,600.00					9,600.00		
70048702	投资收益（权益法 持有期间）				701535	劳务费	169,864.18	169,864.18					-15,930.98		
70048703	投资收益（成本法 处置收益）				701536	出赁费									
70048704	投资收益（权益法 处置收益）				701537	研究开发费									
700498	其他投资收益（持有期间）				701538	董事会费									
700499	其他投资收益（处置收益）				701539	绿化费	32,640.00	32,640.00					1,000.00		
7006	公允价值变动损益				701540	党建工作经费	3,796.40	3,796.40					-224.60		
700601	远期合约公允价值变动损益				701541	业务宣传费支出	55,253.28	55,253.28					15,338.08		
700602	掉期公允价值变动损益				701542	广告费支出									
700621	以公允价值计量且其变动计入当期损益的金融投资公允价值变动损益				701543	业务招待费支出	44,873.23	44,873.23					-4,804.77		
70062198	以公允价值计量且其变动计入当期损益的债权投资公允价值变动损益				701544	固定资产折旧支出	320,274.79	320,274.79					9,520.81		
70062199	以公允价值计量且其变动计入当期损益的权益工具投资公允价值变动损益				701545	使用权资产折旧支出									

中国农业发展银行损益明细表(人民币)

编制单位：郑州市支行		机构代码：411381001		报告日期：2025年12月31日		报表类型：自资行		数据类型：年报		制表日期：2026年01月01日		单位：元		第4页/共6页	
科目代号	科目名称	收入金额	比上期	比上年同期	科目代号	科目名称	支出金额	比上期	比上年同期						
700622	以公允价值计量且其变动计入当期损益的转贴现资产公允价值变动损益				701546	资产使用服务费									
700699	其他公允价值变动损益				701599	其他营业费用支出									
7007	中间业务收入	8,409.50	8,409.50	1,030.76	7016	税金及附加	856,540.71	856,540.71	78,123.71						
700701	人民币结算手续费收入	8,409.50	8,409.50	1,030.76	701601	城建税	366,428.88	366,428.88	17,627.59						
700702	国际结算手续费收入				701602	教育费附加	261,734.91	261,734.91	12,591.12						
700703	代理类中间业务收入				701603	房产税	57,358.72	57,358.72							
700704	担保类中间业务收入				701604	车船税	420.00	420.00							
700705	银团安排与承销收入				701605	土地使用税	122,693.20	122,693.20							
700706	投资银行类业务收入				701606	印花税	47,905.00	47,905.00	47,905.00						
700707	理财业务收入				701699	其他税金									
700708	基金托管收入				7017	手续费及佣金支出	42,430.00	42,430.00	6,980.00						
700799	其他中间业务收入				701701	人民币结算业务手续费									
7008	其他收益	1,714.94	1,714.94	1,714.94	701702	国际结算业务手续费									
700801	风险补偿金等政府补助收入				701703	代理业务手续费									
700802	财政贴息收入				701704	现金库手续费									
700899	其他收益（其他）	1,714.94	1,714.94	1,714.94	701705	分摊所存现金利息支出									
7009	其他营业收入				701706	国际融资转贷款费用支出									
700901	外币汇兑收益				701707	为客户承担手续费支出									
700902	固定资产出租收入				701799	其他手续费及佣金支出	42,430.00	42,430.00	6,980.00						
700903	抵债资产出租收入				7018	资产减值损失	19,345,649.77	19,345,649.77	30,912,020.57						
700904	处置固定资产净收益				701802	坏账损失									
700905	处置无形资产净收益				701807	长期股权投资减值损失									
700906	处置抵债资产净收益				70180702	第一类长期股权投资减值损失									
700907	处置其他资产净收益				70180712	第二类长期股权投资减值损失									
700908	处置使用权资产净收益				70180722	第三类长期股权投资减值损失									
700909	处置贷款净收益				701808	投资性房地产减值损失									
700999	其他营业收入（其他）				701809	固定资产减值损失									
7010	营业外收入	151.94	151.94	-6,946.87	701810	无形资产减值损失									
701001	出纳长款收入				701811	商誉减值损失									
701002	罚款收入				701812	在建工程减值损失									
701004	无法支付的应付款项				701813	抵债资产减值损失									
701007	其他政府补助收入				701814	贷款信用减值损失	19,345,593.50	19,345,593.50	30,911,959.66						
701099	其他营业外收入	151.94	151.94	-6,946.87	70181402	第一类贷款信用减值损失	713,456.60	713,456.60	713,456.60						
7030	以摊余成本计量的金融投资利息收入				70181412	第二类贷款信用减值损失	-34,047,992.63	-34,047,992.63	-34,047,992.63						
703001	国债利息收入				70181420	第三类贷款信用减值损失	52,680,129.53	52,680,129.53	52,680,129.53						
703002	地方政府债券利息收入				70181421	垫款信用减值损失									

中国农业发展银行损益明细表(人民币)

编制单位：郑州市支行		机构代码：411381001		报告日期：2023年12月31日		报表类型：自资行		数据类型：年报		制表日期：2026年01月01日		单位：元		第5页/共6页	
科目代号	科目名称	收入金额	比上期	比上年同期	科目代号	科目名称	支出金额	比上期	比上年同期						
703003	地方政府贷款置换债券利息收入				70181431	贴现信用减值损失									
703099	其他以摊余成本计量的金融投资利息收入				70181441	转贴现资产信用减值损失									
7031	以公允价值计量且其变动计入其他综合收益的金融投资利息收入				70181451	国际贸易融资信用减值损失									
703101	以公允价值计量且其变动计入其他综合收益的债权投资利息收入				70181461	国际融资转贷款信用减值损失									
					70181499	其他信贷资产信用减值损失									
					701815	存放同业信用减值损失	56.27	56.27	60.91						
					70181599	存放同业信用减值损失（本行）	56.27	56.27	60.91						
					701816	拆放同业信用减值损失									
					70181699	拆放同业信用减值损失（本行）									
					701817	买入返售金融资产信用减值损失									
					70181799	买入返售金融资产信用减值损失（本行）									
					701818	以摊余成本计量的金融投资信用减值损失									
					70181899	以摊余成本计量的金融投资信用减值损失（本行）									
					701819	以公允价值计量且其变动计入其他综合收益的金融投资信用减值损失									
					70181999	以公允价值计量且其变动计入其他综合收益的债权投资信用减值损失									
					701820	同业拆放贷款信用减值损失									
					70182099	同业拆放贷款信用减值损失（本行）									
					701850	应收中间业务收入款项减值损失									
					70185099	应收中间业务收入款项减值损失（本行）									
					701860	使用权资产减值损失									
					70186099	使用权资产减值损失（本行）									
					701868	其他信用减值损失									
					701869	其他资产减值损失									
					7019	其他营业支出	819.41	819.41	-4,243.01						
					701901	外币汇兑支出									
					701903	抵债资产保管费用									
					701904	处置固定资产净损失	819.41	819.41	-4,243.01						
					701905	处置无形资产净损失									

中国农业发展银行损益明细表(人民币)

编制单位：郑州市支行		机构代码：411381001		报告日期：2023年12月31日		报表类型：自资行		数据类型：年报		制表日期：2026年01月01日		单位：元		第6页/共6页	
科目代号	科目名称	收入金额	比上期	比上年同期	科目代号	科目名称	支出金额	比上期	比上年同期						
					701906	处置抵债资产净损失									
					701907	处置其他资产净损失									
					701908	存款保险费支出									
					701909	处置使用权资产净损失									
					701910	处置贷款净损失									
					701999	其他支出									
					7020	营业外支出									
					702001	公益性捐赠支出									
					702002	一次性购房补贴									
					702003	院校经费									
					702004	缴纳地方性收费									
					702005	出纳短款支出									
					702006	非常损失									

中国农业发展银行业务状况表（人民币）

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科目 代号	科 目 名 称	上期余额		本期发生额		本期余额		科目 代号
		借方	贷方	借方	贷方	借方	贷方	
13330103	应收第一类短期贷款利息			67,817,398.70	67,816,249.65	1,149.05		13330103
133302	应收中长期贷款利息			15,730,817.38	15,730,817.38			133302
13330303	应收第一类中长期贷款利息			10,546,111.63	10,546,111.63			13330303
13330213	应收第二类中长期贷款利息			126,592.74	126,592.74			13330213
13330223	应收第三类中长期贷款利息			5,058,113.01	5,058,113.01			13330223
133322	应收系统内利息（总行）			6,426,868.28	6,271,376.98	155,491.30		133322
133323	应收存放境内同业活期款项利息	101.12		3,712.42	3,701.50	112.04		133323
1635	应收财务款项			79,478.01	79,478.01			1635
163599	其他各项应收财务款项			79,478.01	79,478.01			163599
2025	固定资产	8,136,501.68		75,403.67	18,330.00	8,193,575.35		2025
202501	房屋等建筑物	6,871,120.00				6,871,120.00		202501
202502	交通运输设备	369,814.16				369,814.16		202502
202503	电子计算机及附属设备	262,860.37		18,316.83	18,330.00	262,847.20		202503
202504	其他机器设备	608,990.34		57,086.84		666,077.18		202504
202599	其他固定资产	23,716.81				23,716.81		202599
2026	累计折旧		5,808,862.50	17,413.50	320,274.79		6,111,723.79	2026
202601	房屋等建筑物累计折旧（固定资产）		4,994,500.86		216,115.80		5,210,616.66	202601
202602	交通运输设备累计折旧（固定资产）		87,830.82		58,553.88		146,384.70	202602
202603	电子计算机及附属设备累计折旧（固定资产）		187,704.74	17,413.50	14,455.76		184,747.00	202603
202604	其他机器设备累计折旧（固定资产）		529,813.65		26,643.17		556,456.82	202604
202699	其他固定资产累计折旧		9,012.43		4,506.18		13,518.61	202699
2027	固定资产清理			916.50	916.50			2027
2031	无形资产	6,400.00				6,400.00		2031
203101	软件	6,400.00				6,400.00		203101
2032	累计摊销		6,400.00				6,400.00	2032
203201	软件累计摊销		6,400.00				6,400.00	203201
2138	非信贷资产减值准备		68.39	1.75	58.02		124.66	2138
213801	存放同业减值准备		68.39	1.75	58.02		124.66	213801
2250	递延增值税	271,609.13		248,578.95	208,730.74	311,457.34		2250
225001	递延增值税（旧核心）	215,603.92				215,603.92		225001
225002	递延增值税（新核心）	56,005.21		248,578.95	208,730.74	95,853.42		225002

中国农业发展银行业务状况表（人民币）

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科目 代号	科 目 名 称	上期余额		本期发生额		本期余额		科目 代号
		借方	贷方	借方	贷方	借方	贷方	
	二、负债类		4,597,423,352.74	11,522,216,770.51	12,645,105,969.44		5,720,312,551.67	
4001	单位活期存款		99,266,130.42	6,315,140,847.82	6,311,144,813.55		95,270,096.15	4001
4010	单位定期存款		120,000,000.00	31,505,000.00	25,250,591.67		113,745,591.67	4010
4020	活期保证金存款		15,265,398.20	36,813,380.90	36,804,154.51		16,256,171.81	4020
4025	大额存单				30,000,000.00		30,000,000.00	4025
4110	系统内存放款项		4,341,335,778.76	4,124,206,042.05	5,235,748,893.62		5,452,878,630.33	4110
411001	系统内存放非挂账类款项		4,051,135,778.76	4,124,206,042.05	5,235,748,893.62		5,162,678,630.33	411001
411002	系统内存放挂账类款项		290,200,000.00				290,200,000.00	411002
4280	应付利息		7,645,446.14	120,548,361.19	122,945,315.58		10,042,400.53	4280
428001	应付财政性活期存款利息		2,410.96	77,413.26	75,824.49		822.19	428001
428003	应付其他单位定期存款利息		39,062.64	474,458.73	438,902.17		3,506,084.28	428003
428009	应付其他单位定期存款利息		2,695,209.67	57,292.92	2,955,178.52		5,594,095.27	428009
428011	应付活期保证金存款利息		994.00	47,833.81	47,595.37		755.56	428011
428020	应付系统内利息（总行）		4,906,768.87	119,891,362.47	119,296,820.41		4,312,226.81	428020
428025	应付大额存单利息				130,994.62		130,994.62	428025
4310	应解汇款及临时存款			58,968,415.84	58,968,415.84			4310
4340	待结算贷款受托支付款项			634,569,062.46	634,569,062.46			4340
4530	经费存款			11,611,550.01	11,611,550.01			4530
4700	系统内外来账挂账款项			167,406,933.74	167,406,933.74			4700
470002	大额支付系统挂账			156,282,841.11	156,282,841.11			470002
470003	小额支付系统挂账			11,124,092.63	11,124,092.63			470003
4730	其他应付交易款项		11,436,358.97	163,420.00	-11,119,443.73		153,495.24	4730
473002	久悬未取账户款项		111,220.35	163,420.00	204,614.89		152,415.24	473002
473099	其他各项应付交易款项		11,325,138.62		-11,324,058.62		1,080.00	473099
4735	其他应付财务款项			190,636.32	248,179.70		57,543.38	4735
473599	其他各项应付财务款项			190,636.32	248,179.70		57,543.38	473599
4760	应付职工薪酬		5,993.00	3,918,488.40	3,918,488.40		5,993.00	4760
476001	应付工资		5,993.00	2,869,664.00	2,869,664.00		5,993.00	476001
476011	应付职工福利			54,007.00	54,007.00			476011
476021	应付社会保险费			655,537.52	655,537.52			476021
476031	应付住房公积金			302,956.72	302,956.72			476031
476041	应付工会经费			34,081.16	34,081.16			476041
476051	应付职工教育经费			2,242.00				476051
4770	应交税费		1,450,439.38	17,149,248.05	17,576,038.62		1,877,229.95	4770
477001	应交城建税		88,089.50	350,169.75	366,428.88		104,348.63	477001

中国农业发展银行业务状况表（人民币）

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科目 代号	科 目 名 称	上期余额		本期发生额		本期余额		科目 代号
		借方	贷方	借方	贷方	借方	贷方	
477002	应交教育费附加		62,921.07	250,121.25	261,734.91		74,534.73	477002
477003	应交印花税			47,905.00	47,905.00			477003
477004	应交房产税		14,339.68	57,358.72	57,358.72		14,339.68	477004
477005	应交车船税			420.00	420.00			477005
477006	应交城镇土地使用税		30,673.30	122,693.20	122,693.20		30,673.30	477006
477030	应交增值税		-63,679.58	734,177.49	745,600.01		-72,257.06	477030
47703001	销项税额（一般销售6%）		8,659.60	748,499.02	739,921.54		82.12	47703001
47703003	销项税额（一般销售13%）		113.27	40.84	40.84		113.27	47703003
47703013	销项税额（视同销售13%）			571.08	571.08			47703013
47703021	进项税额	78,937.21		5,065.58	2,442.56	81,560.23		47703021
47703022	进项税额转出		6,484.76		2,623.02		9,107.78	47703022
47703031	减免税款			0.97	0.97			47703031
477038	简易计税		-97,655.98	4,488,030.81	4,653,207.35		67,520.56	477038
47703801	简易计税3%		-97,655.98	4,488,030.81	4,653,207.35		67,520.56	47703801
477040	待转销项税额		164,757.88	5,326,835.87	5,336,881.39		174,803.40	477040
47704001	一般计税		17,259.55	739,323.60	742,437.66		20,373.61	47704001
47704002	简易计税		147,498.33	4,587,512.27	4,594,443.73		154,429.79	47704002
477043	未交增值税	7,427.94		749,110.94	749,110.94	7,427.94		477043
477046	增值税缴纳税		1,258,421.45	5,002,425.02	5,234,698.22		1,490,694.65	477046
4780	代扣代缴税费		17,807.87	25,383.73	32,975.47		25,399.61	4780
478003	代扣代缴个人所得税		17,807.87	25,383.73	32,975.47		25,399.61	478003
5040	三、资产负债共同类		5,870,000.00				5,870,000.00	
5040	分辖营运资金		5,870,000.00				5,870,000.00	5040
6170	四、所有者权益类		6,595,657.91	482,202,192.42	475,606,534.51			
6170	利润分配		6,595,657.91	482,202,192.42	475,606,534.51			6170
617001	未分配利润		6,595,657.91	482,202,192.42	475,606,534.51			617001
	五、损益类			144,136,878.43	169,376,799.64	147,584,488.39	172,824,409.60	
7001	贷款利息收入				166,383,552.52		166,383,552.52	7001
700112	短期贷款利息收入（简易计税）				94,696,671.64		94,696,671.64	700112
70011202	第一类短期贷款利息收入（简易计税）				82,301,003.39		82,301,003.39	70011202
70011212	第二类短期贷款利息收入（简易计税）				12,395,668.25		12,395,668.25	70011212
700115	中长期贷款利息收入（简易计税）				59,312,920.15		59,312,920.15	700115

中国农业发展银行业务状况表（人民币）

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科目 代号	科 目 名 称	上期余额		本期发生额		本期余额		科目 代号
		借方	贷方	借方	贷方	借方	贷方	
70011502	第一类中长期贷款利息收入（简易计税）				11,628,763.04		11,628,763.04	70011502
70011512	第二类中长期贷款利息收入（简易计税）				27,530,624.59		27,530,624.59	70011512
70011522	第三类中长期贷款利息收入（简易计税）				20,153,532.52		20,153,532.52	70011522
700116	中长期贷款利息收入（一般计税）				12,373,960.73		12,373,960.73	700116
70011612	第二类中长期贷款利息收入（一般计税）				110,155.58		110,155.58	70011612
70011622	第三类中长期贷款利息收入（一般计税）				12,263,805.15		12,263,805.15	70011622
7002	金融机构往来收入				3,712.42		3,712.42	7002
700202	存放同业款项利息收入				3,712.42		3,712.42	700202
7003	系统内往来利息收入				6,426,868.28		6,426,868.28	7003
700301	存放系统内款项利息收入				6,426,868.28		6,426,868.28	700301
7007	中间业务收入				8,409.50		8,409.50	7007
700701	人民币结算手续费收入				8,409.50		8,409.50	700701
7008	其他收益				1,714.94		1,714.94	7008
700899	其他收益（其他）				1,714.94		1,714.94	700899
7010	营业外收入				151.94		151.94	7010
701099	其他营业外收入				151.94		151.94	701099
7011	存款利息支出			3,648,495.17		3,648,495.17		7011
701101	单位存款利息支出			3,469,905.18		3,469,905.18		701101
701105	保证金存款利息支出			47,595.37		47,595.37		701105
701106	大额存单利息支出			130,994.62		130,994.62		701106
7014	系统内往来利息支出			119,296,820.41		119,296,820.41		7014
701401	系统内存放款项利息支出			119,296,820.41		119,296,820.41		701401
7015	营业费用			4,393,732.92		4,393,732.92		7015
701501	工资			1,704,058.00		1,704,058.00		701501
701503	职工福利费			183,461.00		183,461.00		701503
701504	工会经费			34,081.16		34,081.16		701504
701505	职工教育经费			2,242.00		2,242.00		701505
701507	社会保险费			655,537.52		655,537.52		701507
701509	住房公积金			302,956.72		302,956.72		701509
701511	其他人员费用			55,980.00		55,980.00		701511
701512	交通工具运转费			15,339.44		15,339.44		701512

中国农业发展银行业务状况表（人民币）

编制单位：郑州市支行		机构代码：411381001		报告日期：2025年12月31日		报表类型：自营行		数据类型：年报		制表日期：2026年01月01日		单位：元		第6页/共7页	
科目 代号	科 目 名 称	上期余额		本期发生额		本期余额									
		借方	贷方	借方	贷方	借方	贷方	借方	贷方	借方	贷方	借方	贷方	科目 代号	
701514	邮电费			13,379.15		13,379.15		13,379.15						701514	
701515	印刷费			4,950.00		4,950.00		4,950.00						701515	
701516	水电费			70,869.01		70,869.01		70,869.01						701516	
701518	差旅费			122,579.83		122,579.83		122,579.83						701518	
701520	电子设备运转费			62,471.58		62,471.58		62,471.58						701520	
701521	公杂费			86,506.28		86,506.28		86,506.28						701521	
701529	安全防护费			147,572.00		147,572.00		147,572.00						701529	
701530	资产修理费			155,091.00		155,091.00		155,091.00						701530	
701531	低值易耗品购置费			11,356.35		11,356.35		11,356.35						701531	
701534	物业管理费			138,600.00		138,600.00		138,600.00						701534	
701535	劳务费			169,864.18		169,864.18		169,864.18						701535	
701539	绿化费			32,640.00		32,640.00		32,640.00						701539	
701540	党建工作经费			3,796.40		3,796.40		3,796.40						701540	
701541	业务宣传费支出			55,253.28		55,253.28		55,253.28						701541	
701543	业务招待费支出			44,873.23		44,873.23		44,873.23						701543	
701544	固定资产折旧支出			320,274.79		320,274.79		320,274.79						701544	
7016	税金及附加			856,540.71		856,540.71		856,540.71						7016	
701601	城建税			366,428.88		366,428.88		366,428.88						701601	
701602	教育费附加			261,734.91		261,734.91		261,734.91						701602	
701603	房产税			57,358.72		57,358.72		57,358.72						701603	
701604	车船税			420.00		420.00		420.00						701604	
701605	土地使用税			122,693.20		122,693.20		122,693.20						701605	
701606	印花税			47,905.00		47,905.00		47,905.00						701606	
7017	手续费及佣金支出			42,430.00		42,430.00		42,430.00						7017	
701799	其他手续费及佣金支出			42,430.00		42,430.00		42,430.00						701799	
7018	资产减值损失			15,898,039.81		-3,447,609.96		19,345,649.77						7018	
701814	贷款信用减值损失			15,897,981.79		-3,447,611.71		19,345,593.50						701814	
70181402	第一类贷款信用减值损失			744,981.09		31,524.49		713,456.60						70181402	
70181412	第二类贷款信用减值损失			-37,527,128.83		-3,479,136.20		-34,047,992.63						70181412	
70181420	第三类贷款信用减值损失			52,680,129.53		52,680,129.53		52,680,129.53						70181420	
701815	存放同业信用减值损失			58.02		1.75		56.27						701815	
70181599	存放同业信用减值损失（本行）			58.02		1.75		56.27						70181599	
7019	其他营业支出			819.41				819.41						7019	
701904	处置固定资产净损失			819.41				819.41						701904	
	总计	4,677,292,134.60	4,677,292,134.60	14,347,007,220.41	14,347,007,220.41	5,986,058,596.28	5,986,058,596.28								

中国农业发展银行业务状况表（人民币）

编制单位：郑州市支行		机构代码：411381001		报告日期：2025年12月31日		报表类型：自营行		数据类型：年报		制表日期：2026年01月01日		单位：元		第7页/共7页	
科目 代号	科 目 名 称	上期余额		本期发生额		本期余额									
		借方	贷方	借方	贷方	借方	贷方	借方	贷方	借方	贷方	借方	贷方	科目 代号	
	六、表外科目	3,209,396,887.03		329,713,354.76	367,686,749.84	3,171,423,491.95									
8001	应收未收贷款利息	15,954,227.72		9,693,420.45	9,317,933.53	16,329,714.64								8001	
8020	已核销贷款	414,927,365.51				414,927,365.51								8020	
8021	已核销贷款利息	203,185,172.50				203,185,172.50								8021	
8040	重要空白凭证	5,329.00		6,448.00	9,650.00	2,127.00								8040	
8050	低值易耗品	701,123.76		13,484.31	66,162.31	648,445.76								8050	
8060	代保管物品	8.00		2.00	4.00	6.00								8060	
8070	抵（质）押物品	1,352,383,620.00		320,000,000.00	358,293,000.00	1,314,090,620.00								8070	
8400	已承诺贷款	1,222,240,040.54				1,222,240,040.54								8400	
840001	一年内无条件撤销贷款承诺	73,164,280.44				73,164,280.44								840001	
840003	一年以上无条件撤销贷款承诺	1,149,075,760.10				1,149,075,760.10								840003	

中国农业发展银行资产负债表(人民币)

编制单位：郑州市支行		机构代码：411281001		报告日期：2023年12月31日		报表类型：自营行		数据类型：年度		制表日期：2026年01月01日		单位：元
项目	行次	期初数	期末数	项目	行次	期初数	期末数					
资产：	1			负债：	39							
现金及银行存款	2			向中央银行借款	40							
存放中央银行款项	3			银行存款	41	4,346,242,547.83	5,457,035,365.84					
贵金属	4			同业及其他金融机构存放款项	42							
存放联行款项	5			拆入资金	43							
存放同业款项	6	505,701.84	509,357.79	衍生金融负债	44							
拆出资金	7			*交易性金融负债	45							
衍生金融资产	8			卖出回购金融资产款	46							
买入返售金融资产	9			吸收存款	47	238,270,205.89	261,002,033.35					
持有待售资产	10			应付职工薪酬	48	5,993.00	5,993.00					
其他应收款	11	271,609.13	311,457.34	应交税费	49	1,303,489.37	1,727,826.16					
发放贷款和垫款	12	4,604,894,656.47	5,748,363,165.84	持有待售负债	50							
*金融投资	13			其他应付款	51	11,436,358.97	211,038.62					
*交易性金融资产	14			租赁负债	52							
*债权投资	15			预计负债	53							
*其他债权投资	16			应付债券	54							
*其他权益工具投资	17			递延所得税负债	55							
长期股权投资	18			其他负债	56	6,034,757.88	6,044,803.40					
投资性房地产	19			负债合计	57	4,603,293,352.74	5,726,027,060.37					
固定资产	20	2,327,639.18	2,081,851.56	所有者权益（或股东权益）：	58							
在建工程	21			实收资本（或股本）	59							
使用权资产	22			国家资本	60							
无形资产	23			集体资本	61							
商誉	24			法人资本	62							
长期待摊费用	25			其中：国有法人资本	63							
抵债资产	26			个人资本	64							
递延所得税资产	27			外商资本	65							
其他资产	28	1,889,404.23	1,149.05	其他权益工具	66							
	29			资本公积	67							
	30			减：库存股	68							
	31			其他综合收益	69							
	32			盈余公积	70							
	33			一般风险准备	71							
	34			未分配利润	72	6,595,657.91	25,239,921.21					
	35			归属于母公司所有者权益合计	73	6,595,657.91	25,239,921.21					
	36			少数股东权益	74							
	37			所有者权益（或股东权益）合计	75	6,595,657.91	25,239,921.21					
资产总计	38	4,609,889,010.65	5,751,266,981.58	负债和所有者权益（或股东权益）总计	76	4,609,889,010.65	5,751,266,981.58					

3.3、财务会计制度

中国农业发展银行文件

农发银规章〔2022〕24号

关于印发《中国农业发展银行 财务管理基本制度（2022年修订）》的通知

各省、自治区、直辖市分行：

《中国农业发展银行财务管理基本制度（2022年修订）》已经中国农业发展银行第一届董事会2022年度第4次会议审议通过，现印发给你们，请认真组织学习并遵照执行。执行中如遇问题，请及时报告总行。

中国农业发展银行

2022年5月5日

（此件发至县级支行）

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中国农业发展银行财务管理基本制度

(2022 年修订)

第一章 总 则

第一条 为加强中国农业发展银行（以下简称农发行）财务管理，完善财务治理结构，规范财务行为，防范财务风险，促进财务可持续健康发展，根据《中华人民共和国会计法》《企业会计准则》《金融企业财务规则》以及《中国农业发展银行章程》等有关法律法规和制度规定，结合农发行实际，制定本制度。

第二条 财务管理的目标是根据全行总体发展战略，坚持政策性职能，坚持服务“三农”，坚持按银行规律办事，通过科学组织财务活动、合理配置财务资源、有效防范财务风险，在履行政策性业务职能的前提下实现财务可持续发展。

第三条 财务管理坚持依法合规、稳健审慎、价值创造的原则。

依法合规是指严格执行国家有关财经法规、金融企业财务管理规章制度以及农发行章程等规定，建立健全本行财务管理基本制度和办法，依法合规开展各项财务管理活动。

稳健审慎是指稳健开展资金筹集、资产营运等财务管理活动，合理控制成本支出，审慎准确反映各项收入，建立健全财务风险管控体系，有效防范和化解财务风险，实现政策性、流动性、

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安全性、效益性的协调统一。

价值创造是指围绕财务管理目标，坚持勤俭办行，科学调控财务资源，有效引领和促进业务发展，努力增收节支，不断提升价值创造能力。

第四条 实行“统一管理、分责授权、统负盈亏、分类考核”的财务管理体制。

统一管理是指总行统一制定全行财务制度、办法和政策，统一安排全行财务预算，统一对外披露财务信息。

分责授权是指依据财经法规和内部管理规定，科学设定各级行、各部门和人员的财务管理职责职权，各级行、各部门和人员在授权范围内开展财务活动，并对职责范围内的财务管理事项负责。

统负盈亏是指总行对全行财务效益负责，统一管理全行损益，统一缴纳全行企业所得税，统一与财政部进行利润清算。

分类考核是指分机构、部门（事业部）、不同性质业务等进行考核，在财务资源配置等方面实行差别管理，引导实现财务管理目标。

第二章 财务管理职责

第五条 董事会依据法律法规和农发行章程的规定履行以下财务决策职权：

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（一）审议批准全行财务管理基本制度。

（二）制定年度财务预算方案、决算方案、利润分配方案和弥补亏损方案。

（三）制订增加或减少注册资本的方案，按程序报国务院审批。

（四）审议批准重大投资、重大资产购置与处置等重大财务事项。

（五）决定对董事长及高级管理层的财务授权事项。

（六）决定聘用、解聘或者不再续聘承办审计业务的会计师事务所。

（七）对高级管理层实施财务监督和财务考核。

（八）审议批准年度财务报告。

（九）法律法规和农发行章程等授权的其他财务管理职权。

第六条 总行行长对董事会负责，根据农发行章程的规定和董事会授权行使以下财务管理职权：

（一）执行国家有关金融企业财务管理的规定，制订并组织实施财务管理基本制度。

（二）制订年度财务预算方案、决算方案、利润分配方案和弥补亏损方案。

（三）组织实施财务预算和考核。

（四）在董事会授权范围内批准一定限额以内的重大投资、重大资产购置与处置等重大财务事项。

（五）在董事会授权范围内决定省级分行（子公司）运营资金变动事项。

（六）依法组织编制、报送和披露财务会计报告。

（七）法律法规和董事会授权的其他财务管理职权。

第七条 各级行主要负责人依据有关制度规定和授权，组织实施本行的财务管理活动，负责配备具有良好业务素质和职业道德的财务人员，建立本行财务管理的审议决策机制，健全财务内控制度，确定本行主要负责人、分管财务工作的负责人、财务管理职能部门负责人等人员的财务管理审批权限，明确各部门在财务活动中的职责，并对本行财务管理结果负责。

第八条 各级行分管财务工作的负责人按照授权履行财务管理职责，协助主要负责人管理本行财务工作，对授权范围内的财务管理事项向主要负责人负责。

第九条 应按规定建立重大财务事项集体审议制度，在规定权限内，对重大财务事项的合规性、合理性、经济性行使审议职能。

第十条 各级行财务管理职能部门及其负责人根据职责和授权，组织实施财务活动，处理内外部财务关系，参与经营绩效考核评价，并接受上级行财务管理职能部门的工作指导和监督。主要职责包括：

（一）组织开展财务管理工作，根据职责制订财务管理基本制度办法或实施细则。

（二）组织开展财务预测、编制下达年度财务预算，经批准后组织实施，并负责组织对财务预算执行结果进行考核。

（三）组织、管理各项财务收入。

（四）管理成本费用支出，在授权范围内归口统一审核、审批财务费用支出、损失及其他财务事项。

（五）组织实施固定资产价值管理。

（六）管理各项财政补贴及涉税事务。

（七）开展财务监测、分析，及时编报财务分析报告。

（八）参与经营绩效考核。

（九）指导、检查和监督辖内分支机构财务管理活动。

（十）对下级行财务管理负责人的任免、调动提出建议。

（十一）经授权的其他财务管理事项。

第十一条 其他部门在本级行主要负责人的领导和财务管理职能部门的指导下，围绕财务管理目标，依据有关规章制度和授权开展财务管理活动。

第十二条 审计等监督部门负责对财务管理基本制度执行情况进行监督，对违反财务管理基本制度的单位和个人按照规定作出相应处理。

第十三条 根据联营企业、合营企业和子公司章程的规定依法行使出资人财务管理职权。

第三章 财务预算

第十四条 财务预算是以全行战略目标为导向，以经营发展目标为核心，在预测和决策的基础上，对一定期间的财务活动、财务资源进行规划和安排的财务行为。财务预算应在业务预算、风险预算、资本预算等基础上统筹平衡确定。

第十五条 财务预算流程包括预算编制、预算执行、预算调整和预算评价四个基本环节。

第十六条 财务预算一般按年度编制，必要时可编制中长期预算和滚动预算。

第十七条 财务预算主要按照机构层级编制，逐步探索编制部门（事业部、条线）财务预算、政策性和自营性两类业务财务预算等。

政策性业务财务预算应体现国家产业政策和区域政策，遵循保本微利原则；自营性业务财务预算应遵循财务可持续原则，坚持收益与风险相匹配。

第十八条 财务预算编制方法主要包括零基预算法、滚动预算法、弹性预算法等。

第十九条 财务预算指标体系主要包括利润预算指标和财务资源预算指标。

第二十条 总行财务管理职能部门可采取上下结合的方式汇总平衡后编制不同层级年度财务预算草案，按程序报批后下达。

各级行应按下达的财务预算逐级分解到各预算执行单位，形成全方位的预算执行责任体系。

第二十一条 各级行、各部门应严格执行下达的财务预算，并加强对预算执行情况的过程管理。预算执行中出现的不利偏差，应及时采取有效措施予以纠正，确保实现预算利润目标，各项财务资源控制在预算指标之内。对于超预算或预算外支出，应实行严格审批。

第二十二条 各级行应维护财务预算的权威性和严肃性。

利润预算原则上应保持稳定。预算执行期间，除因宏观经济金融政策、金融监管等外部经营环境变化对预算目标产生重大影响，可在评估影响程度、履行必要的审批程序后调整利润预算外，其他情况原则上不调整利润预算。

第二十三条 财务预算期间结束后，应对预算执行结果进行考核评价，并逐步加大绩效奖金与预算执行结果的挂钩激励力度，增强预算约束力和引导力，并充分运用评价结果，持续改进和完善财务预算管理。

第四章 资金筹集

第二十四条 应根据发展战略、监管要求、经营规划等，制定中长期和年度筹资规划。

第二十五条 在授权或经批准的范围内，应根据业务发展需

要，合理确定筹资渠道、筹资规模、筹资方式、筹资工具和筹资时机。按照资金性质，可分为权益资金和债务资金。

第二十六条 资本可通过投资者拨付，资本公积、盈余公积或未分配利润转增，发行资本补充工具等方式予以补充。

第二十七条 总行根据管理需要和监管要求向省级分行拨付与其经营规模相适应的营运资金，并根据业务发展状况适当调整。

省级分行核拨调整辖内分支机构的营运资金应报总行备案。

第二十八条 总行按照财政部规定比例统一提取法定盈余公积。法定盈余公积转为资本时，所留存的该项公积不得少于转增前注册资本的 25%。

第二十九条 总行按照财政部有关规定统一提取和管理一般风险准备，用于弥补尚未识别的可能性损失。

第三十条 总行履行规定的报批程序后可提取任意盈余公积。

第三十一条 应加强对其他综合收益的监测和管理，及时评估其他综合收益对所有者权益、资本充足水平等的影响。

第三十二条 应加强主动负债管理，依法合规筹集债务资金，优化负债的品种结构、期限结构、利率结构等，强化资产负债期限匹配管理，降低筹资成本和债务风险。

第三十三条 筹集债务资金应严格执行有关利率管理规定，并严格按照协议或约定要求准确、及时、足额支付资金利息。

第三十四条 筹集的债务资金应在规定范围内使用，特定用途的债务资金应实行专款专用。

第三十五条 向中央银行借款（日拆性借款除外）由总行统一借入、统一还本付息，利息按合同规定期限和利率计算支付。

第三十六条 债券资金由总行按照国家有关规定，统一筹集，并按合同约定及时、准确计付利息及相关费用。

境外发债筹资应严格履行报批程序，合理控制筹资规模和发债成本，规范资金运用，加强筹资资金管理和账户管理，防范汇率风险。

第三十七条 实行全行统一的内部资金转移定价管理，并根据经营发展战略和市场利率变化等情况动态调整。

各级行应加强系统内资金调度管理，减少资金占用。

第三十八条 应在总行授权范围内开展同业资金融入业务，并严格按照内部程序合理审慎确定交易对手、金额、期限和利率。同业筹资应严格用于流动性管理。

第三十九条 其他应付款项应定期清理，经有权人审批后及时办理支付手续，不得违规长期挂账。

第四十条 取得国家投资、财政补助等财政资金，区分以下情况处理：

（一）属于国家直接投资的，按照国家有关规定增加资本金或者资本公积。

（二）属于贷款贴息、专项经费补助、弥补亏损、风险补偿等

与日常经营管理有关的补助，作为其他收益处理；与日常经营管理无关的补助，纳入营业外收入核算。

（三）属于政府转贷、偿还性资助的，作为负债管理。

第五章 资产营运

第四十一条 应根据经营发展战略、财务管理目标和经济资本约束要求，合理配置各类生息资产的规模、比例、期限和品种结构，加强与计息负债的匹配，减少无息和低息资金占用，提高资产营运收益，有效防控资产风险。

第四十二条 应建立内部资金管理制度，包括分级授权审批、不相容职能相互分离、现金保管与盘点、银行存款定期核对及印鉴保管和使用等。

第四十三条 应在满足业务需求和流动性要求的前提下，合理配置库存现金、存放中央银行款项、存放同业结算性款项等现金类资产，有效控制现金资产总量。

应按照规定的条件、权限和程序办理现金类资产调度。向境外支付、调度资金应符合国家外汇管理有关规定。

第四十四条 应在授权范围内开展资金融出业务，合理配置融出资金结构、期限和利率，提高资金运用水平和收益能力。

第四十五条 应按照稳健审慎、防范风险原则健全信贷资产的发放、管理和监督等制度，按期收回信贷资产本金和利息。

应加强和完善信贷资产定价管理，区分不同业务性质和盈利要求，合理确定利率、重定价期限等。

第四十六条 信贷资产证券化业务应根据信贷资产所有权的风险和报酬是否转移，终止确认或继续确认该信贷资产。信贷资产证券化后，应继续加强基础资产管理，履行合同约定的相关职责。

第四十七条 债权投资和短期股权投资应在授权范围内进行，加强投资规模、品种、期限、利率和投资组合久期管理，提高投资收益率，降低投资风险。

第四十八条 长期股权投资应遵守国家有关法律法规，符合本行战略发展规划，具有显著的投资价值，并确保投资风险可控。

长期股权投资由总行统一管理和决策。未经总行批准，不得对外进行长期股权投资。

开展股权投资应进行必要的尽职调查，对被投资企业的资本金进行穿透式审查，逐层追溯至最终权益持有人，确保被投资企业股权结构清晰，并按要求履行资产评估或估值程序。

长期股权投资完成后，可按规定向被投资企业选派相应资格的董事、监事及管理人或财务人员，及时了解被投资企业经营和财务状况，参与被投资企业重要经营和财务决策制定过程，有效维护投资权益，充分发挥协同效应。

第四十九条 应按授权开展衍生金融工具业务，坚持审慎原则，有效管理风险，防范可能发生的损失。

第五十条 应落实应收利息清收责任，定期清查，及时清收、应收尽收。对确实无法收回的应收利息，应查明原因并按规定程序审批后核销。

第五十一条 应建立固定资产购建、使用、处置制度，实行全生命周期管理，定期清查核实各类固定资产，落实使用和管理责任，提高固定资产投资效益和使用效率。

（一）固定资产取得实行指标管理，应合理安排投入总量和结构，并按照授权权限和规定程序审批，其中购建重要固定资产、进行重大技术改造，应当经过可行性研究。

（二）固定资产实行统一保险，总行统一制定固定资产保险计划，各级行按总行制定的政策办理有关固定资产保险事宜。

（三）应加强固定资产日常管理，保持固定资产使用效能，避免闲置浪费。应定期对固定资产进行盘点，账实不符的应查明原因、落实责任，并及时按规定进行账务处理。

（四）固定资产折旧年限和方法由总行统一确定和调整。当月增加的固定资产，当月不计提折旧，从下月起计提折旧；当月减少的固定资产，当月仍计提折旧，从下月起不计提折旧。

（五）固定资产处置应遵循合法合规、公开透明、效益优先原则，合理确定处置方式。按规定需进行资产评估的，处置前应进行评估。

第五十二条 应加强在建工程管理。在建工程交付使用后，原则上应在一个年度内办理竣工决算。已交付使用尚未办理竣工

决算或其他达到预定可使用状态的在建工程项目，应作为固定资产进行管理，及时按规定办理估价入账，尽快办理竣工决算，并开展决算审计。

第五十三条 应规范无形资产的研发、购入、维护、使用、产权变更与处置管理，取得无形资产应按程序报批。

使用寿命有限的无形资产应在预计使用年限内按月平均摊销。当月增加的无形资产，当月开始摊销；当月减少的无形资产，当月不再摊销；无形资产预计使用年限按合同或法律规定的年限确定；合同和法律均有规定的，按孰短原则确定；合同和法律均未规定的，按总行有关规定执行。

第五十四条 应规范低值易耗品的采购、入库、保管、领用、处置管理。低值易耗品在购入时一次性计入成本。

大额低值易耗品应纳入表外登记管理，并进行定期盘点，账实不符的应查明原因、落实责任后按规定处理。

第五十五条 抵债资产管理坚持“严格控制、合理定价、妥善保管、及时处置”的原则。

（一）各级行取得和处置抵债资产应按规定程序报批，收取抵债资产应按规定确定抵债价格，核实产权。

（二）保管抵债资产应按照安全、完整、有效的原则，及时进行账务处理，定期检查，确保账实相符。

（三）抵债资产收取后应在规定时限内及时处置变现，尽快完成抵债资产向货币资产的有效转化。抵债资产处置应按照公开、

透明的原则，聘请资产评估机构合理评估作价，一般采用公开拍卖的方式进行处置，采用其他方式的，应引入竞争机制选择抵债资产买受人。

（四）建立健全抵债资产登记制度，落实管理责任，及时掌握抵债资产实物及价值形态变化。

（五）抵债资产原则上不得自用，确因客观原因需自用的，应按程序报批，并纳入相应的资产进行管理，抵债资产为股权的，还应遵守股权投资相关管理规定。

第五十六条 其他应收款主要包括诉讼垫款、待处理出纳短款等。其他应收款应按权限审批后入账，并及时清收，减少坏账损失，不得违规长期挂账。

（一）应定期对诉讼垫款进行清理。经法院裁定由农发行承担的，转入当期营业费用列支；由对方承担的，应连同债权本息一并追索，收回的资金，先冲销诉讼垫款，再依次冲减债权本金和利息，确定无法从对方收回的，按程序报批核销。

（二）对待处理出纳短款应及时查明原因、分清责任，经有权人审批后进行账务处理。

第五十七条 其他资产包括长期待摊费用等。已经支付、但应由本期和后期分别负担且摊销期限在1年以上的各项费用属于长期待摊费用，主要包括租入营业办公用房装修支出等。

长期待摊费用从受益期起开始摊销。因资产灭失、合同变动等原因导致长期待摊费用不能使以后会计期间受益的，报经有权

人批准后应将其剩余价值一次性摊销。

第五十八条 经批准办理受托发放贷款、企业理财等委托代理业务时，应与自营业务分开管理，按照合同约定分配收益、承担责任，不得挪用客户资金，不得转嫁经营风险。

委托其他金融机构从事代理等业务，投入的资金不得影响主营业务的开展，取得的收入应纳入账内核算。

第五十九条 应建立资产减值准备管理制度。各级行应按照有关规定对有关金融资产和实质承担信用风险的表外业务进行合理估计和判断，对其预计未来现金流量现值（含预期信用风险影响）低于账面价值的部分计提减值准备。各项资产减值准备的计提标准，一经选用，不得随意变更。

已计提资产减值准备的转出和转回等应按有关规定和授权进行管理和审批。除金融资产、抵债资产和其他应收款外，固定资产、在建工程、无形资产等非信贷资产的减值准备一经确认，在持有期间不得转回。资产核销后又收回的，相应的减值准备可以转回。

第六十条 不良资产批量转让应坚持合法规范、公开透明、竞争择优，同时充分披露相关信息，避免暗箱操作，防范道德风险。

应采取科学合理的资产组包、转让方式和交易结构，提高效率，降低成本，并充分考虑税收因素，实现处置回收价值最大化。应按照国家有关规定处置不良资产，坚决杜绝利益输送行为。所

处置的不良资产及相关风险，不得直接转让或转移给该资产原债务人及利益相关方。

第六十一条 固定资产、无形资产等发生盘亏、毁损灭失的，以及无法收回的其他应收款、待处理财产损溢等，在查明原因、分清责任的基础上，应足额计提减值准备，根据有关规定和授权进行转销。

第六十二条 对于能够收回或者继续使用以及没有证据证明损失的资产，不得核销。

对于符合规定的损失资产，报经有权机构审批同意后应按照应核尽核原则及时核销。对已经核销的资产，应实行账销案存管理（另有规定除外），并严控信息知悉范围，严格保密，对已核销资产仍享有的合法权益，应建立保全和尽职追偿制度，履行清收职责，落实追索责任，维护我行权益。

第六章 营业收入

第六十三条 应按照权责发生制原则准确、及时确认各项营业收入，并全额纳入账内核算。发现多收、少收或漏收营业收入的，应核实情况，完备手续，按权限审批后予以退还或补收。

第六十四条 本行员工因履行职务或者以本单位名义开展业务所取得的佣金、手续费、提成、返利、奖励等各项收入全部属于本行，应纳入账内核算。

第六十五条 应加强贷款利息收入组织和管理，确保利息及时收回入账。

（一）应按约定期限和利率计算贷款利息，并按规定确认利息收入。

（二）应根据国家有关规定、授权或有权机构批准办理停息、减息、缓息或免息。减息、免息应遵循“以减促收、审慎减免”的原则。

第六十六条 应准确核算、定期核对金融机构往来收入，确保对账相符，并妥善保管核对记录。除未达账项以外的对账不符，应及时查清原因，稳妥处理。

第六十七条 应在规定范围内组织中间业务收入，优化收入结构。

（一）总行统一管理中间业务收费项目，统一制定各项中间业务产品和服务的基准价格和浮动幅度。

未经总行批准不得擅自设立或变更中间业务收费项目，可在规定的收费浮动范围内，合理确定各项中间业务产品和服务的价格，并根据市场情况及时调整。超出浮动范围的，应按照有关规定报批。

（二）应提高服务水平，规范服务收费，落实禁止性规定，确保收费有据、质价相符、手续完备。

（三）中间业务收入应以转账方式收取。

第六十八条 应密切关注对外投资的价值变动情况，及时确

认、收回归属农发行的投资收益。应加强公允价值变动收益和外币汇兑收益的管理。

第六十九条 应根据签订的资产租赁合同，按照权责发生制原则及时确认、收回租赁收入并纳入账内核算。出租收入原则上不得低于相同或类似资产市场租赁价格，或该项资产同期折旧摊销、应缴税金、资金占用成本和管理成本之和。

第七章 成本费用

第七十条 应建立全面成本管理体系，强化成本费用预算约束，坚持成本效益原则，厉行节约、反对浪费，实行成本费用全员管理和全过程控制。

第七十一条 应严格区分本期成本费用与下期成本费用的界限、营业支出与营业外支出的界限、收益性支出与资本性支出的界限。

第七十二条 除另有规定外，列支成本费用应取得合规票据。

第七十三条 除国家规定的专用账户外，分币种只能设立一个费用存款专户，除折旧、资产摊销、准备金、坏账损失等无资金流出的项目外，各项费用应从专户中开支。

第七十四条 对按比例控制或指标控制的支出应严格控制在下达的比例或指标范围内，对需要计提的支出应按规定及时足

额提取。

第七十五条 对达到集中采购金额起点的大宗物品、工程、服务等，应按规定程序审议、审批，并遵循公开、公平、公正、诚实信用和效益的原则实施集中采购。对纳入集中采购范围的采购项目，原则上应优先采用公开招标或邀请招标的方式。

第七十六条 应按规定期限和利率计付利息，并加强利息支出管理，有效控制资金成本。

第七十七条 应注重费用支出与经济效益的配比，实行营业费用归口、分级管理和预算控制，明确费用支出范围、标准和报销审批制度，加强对各项费用支出的管理，提高资金使用效益。

（一）应根据有关法律法规和政策规定，及时计提并为职工缴纳住房公积金和各项社会保险费用，并按规定为职工发放住房货币化补贴。

（二）应结合本级机构业务经营活动实际，合理安排费用支出的结构和节奏，确保费用支出经济有效、结构优化、均衡有序、列支规范。

第七十八条 应按照节支增效原则，加强费用支出管控，对职工教育经费、职工福利费、劳动保护费、社会保险费、补充保险费、差旅费、会议费、资产修理费、财产保险费、外事费、业务宣传费（含广告费）和业务招待费等实行重点管理。应加强对各级行负责人办公用房、公务用车等履职待遇和业务支出管理的控制、审查，严禁违规开支和铺张浪费。

（一）建立健全出差审批制度，严格差旅费预算和报销管理。总行和省级分行应分部门编制差旅费预算，控制差旅费支出总额。

（二）召开系统性会议、举办培训应坚持务实高效的原则，对会议费、培训费实行预算控制、分类管理。

（三）严格资产修理费管理，加强对资产修理的必要性、修理范围和费用预算的审核审批。

（四）缴纳有关社会保险费用应符合国家有关规定，特殊岗位、特殊地区确需购买其他保险的，应按程序报批。

（五）业务宣传费（含广告费）应遵循成本效益原则，发挥宣传价值。

（六）业务招待费实行分类管理，公务接待和商务接待应严格按照相关规定执行。

第七十九条 根据业务需要支付必须的佣金、手续费的，应签订相关合同或协议，明确支出标准和执行责任，履行内部审批程序。除对个人代理人外，不得以现金支付。

第八十条 除另有规定外，不得承担属于个人的下列支出：

（一）娱乐、健身、旅游、招待、购物、馈赠等支出。

（二）购买商业保险、证券、股权、收藏品等支出。

（三）因个人故意行为导致罚款、赔偿金等支出。

（四）购买住房、支付物业管理费等应由个人承担的其他支出。

第八章 涉税事务

第八十一条 与经营活动有关的税费主要包括企业所得税、增值税、城市维护建设税、教育费附加、印花税、房产税、土地使用税、车船税、车辆购置税、契税、土地增值税等。

第八十二条 应按照属地原则办理税务登记，完善账簿和凭证管理，建立健全涉税事务管理制度办法，规范职责分工和业务流程，及时、准确计提和缴纳各项税费，依法合规申报纳税，防范涉税风险，并依法履行代扣代缴义务。

第八十三条 应加强税务筹划，争取并落实税收优惠政策，在依法纳税的基础上降低税务成本；接受税务机关的指导和监督检查，并积极与当地税务机关加强沟通，提高涉税事务管理水平。

第八十四条 总行集中汇缴企业所得税，统一披露全行所得税信息。各级分支机构因监管部门检查就地补缴的企业所得税等税款，按规定履行报批程序后在当地补缴。

第八十五条 应严格按照所得税法规定，准确计算纳税期间应纳税额；做好资产损失税前扣除申报，确保应抵尽抵；建立备查账簿或台账，准确反映税会差异及纳税调整情况；加强所得税申报信息管理，确保申报信息档案准确完整。

第八十六条 应按照当地税务机关要求及我行相关规定，做好增值税发票的开票、认证、保管及其他日常管理工作；建立和完善增值税管理账簿；加强增值税税控设备管理；做好增值税纳

税申报及税款缴纳工作。

第八十七条 应加强对税收政策和法规的研究，将税务因素纳入经营管理决策和产品定价，通过对经济活动的事前筹划、事中控制和事后监督，加强税务成本控制，持续做好税务筹划工作。

第九章 收益分配

第八十八条 收益分配是根据国家有关政策对利润的分配活动。

第八十九条 利润是指在一定会计期间的经营成果，包括营业利润、利润总额和净利润。

发生的年度亏损，可用下一年度的税前利润弥补；下一年度的税前利润不足以弥补的，可逐年延续弥补；延续弥补期超过法定税前弥补期限的，可用缴纳所得税后的利润弥补。

营业利润=营业收入-成本费用

利润总额=营业利润+营业外收入-营业外支出

净利润=利润总额-所得税费用

第九十条 营业外收入应及时、足额纳入账内核算。

第九十一条 营业外支出应按权限审批后列支。

对外捐赠应遵循量力而行的原则，按程序报批后进行。对外捐赠主要用于公益救济性捐赠，严格限制其他捐赠和商业性赞助。对外捐赠原则上应通过依法成立的接受捐赠的慈善机构、其他公

益性机构或者县级以上人民政府及部门办理，并取得合规票据。

应按照规定缴纳地方性收费，依法拒绝没有法律法规和规章依据，或者超过法律法规和规章规定范围和标准的收费。

第九十二条 涉及损益的以前年度重大会计差错应按程序报告重大会计差错具体说明、责任认定等相关资料，经批准后计入“以前年度损益调整”，调整所得税费用后转入“未分配利润”。

涉及损益的以前年度非重大会计差错应调整当年相关收支项目。

涉及损益的资产负债表日后调整事项比照以前年度会计差错处理。

第九十三条 全行利润分配由总行统一负责。年度决算后，总行根据财务决算结果统一组织清算未分配利润。各分支机构实现的年度利润全额上划总行，亏损由总行实拨资金弥补。

第九十四条 利润分配按照下列顺序进行：

（一）弥补在税前利润弥补亏损之后仍然存在的亏损。

（二）按照税后利润（减弥补亏损）的10%提取法定盈余公积，法定盈余公积累计达到注册资本的50%时，可不再提取。

（三）提取风险资产的一般准备。

（四）经批准进行的其他分配。

未分配的利润可留待以后年度弥补亏损或进行分配。

第九十五条 经批准，总行可用法定盈余公积、任意盈余公积和一般准备弥补亏损。资本公积不得用于弥补亏损。

第九十六条 一般风险准备由总行统一计提、统一管理。

第十章 财务信息

第九十七条 应按照规定的内容编制财务报告，财务报告反映的信息应真实、准确、完整。

第九十八条 总行统一编制合并财务报告，合并范围包括农发行能够实施控制的所有子公司和特殊目的实体。

第九十九条 总行对外报送的年度财务会计报告应经会计师事务所审计，并在监管部门规定的期限内出具年度审计报告。

第一百条 各级管理行应定期对所属分支机构重要业务财务会计政策的准确性和恰当性进行指导监督，及时纠正不规范财务会计操作。

第一百零一条 子公司应按照法律法规和农发行相关制度要求定期提供财务报告等信息，发生重大财务事项应及时报告。

第一百零二条 应定期将重大财务事项进行行务公开。

第一百零三条 应按照有关法律法规的要求加强和完善财务信息管理，确保财务信息安全。

第一百零四条 应严格执行保密规定和信息披露要求，严格按照有关要求向相关方面和社会公众披露风险管理政策，以及各类风险敞口相关信息。

第一百零五条 应严格遵守有关法律法规对于未公开财务

信息管理的要求，加强对内幕信息的管理。

第一百零六条 财务信息知悉人应恰当使用所掌握的财务信息，并依法履行保密义务，谨慎、合法保管、使用我行财务信息，不得利用财务信息牟取利益或者损害农发行利益。

第一百零七条 应以财务报告和其它相关经济资料为基础，定期对过去和现在的财务状况、资产质量、经营成果以及未来趋势进行系统分析，提高财务分析质量，发挥财务分析的预警和决策支持功能。

第一百零八条 逐步推行财务管理和管理会计信息化，提高财务管理信息化水平，提升财务信息管理的效率和及时性，全面、客观反映财务状况和经营成果等。

应结合全行发展战略和管理要求，依托管理会计系统逐步对机构、部门（条线）、不同性质业务、产品、客户等进行多维度财务分析和评价，为业务发展和管理决策提供支持和服务。

第一百零九条 各级管理行应制定内部考核和评价机制，区分政策性业务和自营性业务，统筹业务发展、风险防控与合规运营、财务因素与非财务因素、当期成果与可持续发展，全面客观地实施绩效考评。

第一百一十条 应建立考核结果与各级行负责人履职尽责情况、员工薪酬水平的奖惩联动机制。逐步加大绩效考评结果与信贷资源、财务资源、薪酬资源等的挂钩力度，充分发挥绩效评价对全行业务经营的导向和激励作用，确保全行发展战略规划和

经营管理目标顺利实现。

第十一章 财务风险和监督

第一百一十一条 应建立健全财务风险控制体系，及时识别、计量、监测和控制财务风险，明确财务风险管理的权限、程序、应急方案和具体措施，以及财务风险形成当事人应承担的责任，防范和化解财务风险。

应根据自身条件、经营特点和外部环境，围绕总体发展战略和经营目标，制定风险管理政策，确定风险偏好、风险容忍度和风险限额，选择适合的风险管理工具。

第一百一十二条 财务风险控制应遵循全面覆盖、逆周期管理、风险与收益相匹配等原则，确保与风险状况相匹配的流动性保持充足。

第一百一十三条 应结合自身业务特点，全面识别风险事项，关注信用风险、市场风险、流动性风险、操作风险等各类风险及风险的叠加对流动性、盈利能力、资本充足水平等财务营运指标的影响，并采取定性和定量相结合的方法进行计量。

第一百一十四条 应定期或不定期开展压力测试以及其他方式的风险评估，建立健全各类风险及叠加导致财务风险的日常监测和重大事项报告制度，及时发现风险隐患和管理漏洞。

第一百一十五条 应建立内部控制制度，制定业务规范和管

理标准，建立健全不相容职务分离制度、利益冲突回避制度和授权审批制度，并加强执行监督，对关键风险点实行刚性控制和实时监测。

第一百一十六条 应将信息技术应用于风险管理的主要环节，并与财务信息系统和业务信息系统集成或建立信息共享，采用系统化、自动化的方式收集、整理，形成标准化的风险管理数据，并持续跟踪、分析，满足风险控制工作需求。

第一百一十七条 应按照有关规定程序，适当采用资产证券化、购买保险以及运用套期保值类金融衍生产品等方式，规避自有资产和负债的信用风险、市场风险和流动性风险。

套期保值类衍生产品交易应根据真实需求背景按规定决策程序发起交易和进行交易决策。

应识别、计量和管理各类风险缓释工具以及因风险缓释带来的风险。

第一百一十八条 应逐步建立以资本充足率为核心的约束机制，通过规范有效的资本补充，保持业务规模与资本规模相适应，推行经济资本对风险资产增长和效益回报的双重约束。

第一百一十九条 应加强资产负债管理，根据不同性质业务、风险与收益平衡原则和经营需要，提高资产负债管理能力。

应根据资产负债特征，定期评估期限结构、成本收益以及现金流匹配状况，对资产负债结构进行及时动态调整。

对以公允价值计量的金融资产和金融负债要加强管理，审核

其公允价值取得的合理性，及时评估公允价值变动对资产负债和所有者权益的影响。

第一百二十条 应建立现金流测算和分析框架，有效计量、监测和控制现金流缺口。

应持有适当充足的优质流动性资产，提高融资来源的多元化和稳定度，确保及时满足支付需求。

应科学配置同业业务的资金来源及运用，合理控制同业业务的规模。

第一百二十一条 应加强关联交易管理，确保依法合规。关联交易定价应符合公允原则。不得利用关联交易操纵利润，逃避缴纳税款或向关联方输送利益。

第一百二十二条 应按照业务实质和风险实质归类和管理表外业务，按照实质重于形式原则，计算风险加权资产，计量资本占用，计提风险准备。

应对复杂交易结构的表外业务所承担的风险进行实质评估和审查，防止风险隐匿。

发行理财产品或其他金融产品，应按照投资性质依法合规募集资金，不得承诺保本保收益。

应根据表外业务管理模式、业务规模、复杂程度、风险状况等对表外业务进行核算，禁止违规操作。

应及时、完整、准确记录所有表外业务，跟踪检查表外业务变动情况，预计可能发生的损失，并按照有关规定进行披露。

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第一百二十三条 委托其他机构理财或从事其他业务，应进行风险评估，依法签订书面合同，明确业务授权和具体操作程序，制定风险防范具体措施；投入的资金不得影响主营业务的开展，取得的收入应纳入账内核算。

第一百二十四条 应准确界定相关受托业务的法律关系、责任和承担的风险种类，不得以任何形式约定或承诺承担信用风险。

受托业务应与自营业务分开管理、分账核算，按照合同约定分配收益、承担责任，不得挪用客户资金，不得转嫁经营风险。

第一百二十五条 对外提供担保应符合相关管理规定，并履行审批程序，采取相应的风险控制措施，设立备查账簿登记，及时跟踪监督。

第一百二十六条 财务管理部门应配合相关部门，做好流动性风险、利率风险、汇率风险、信用风险、涉诉案件风险等风险管控工作，设立备查账簿登记，跟踪检查变动情况，并按照有关规定进行确认和披露。

第一百二十七条 应建立健全财务监督制度，设置财务监督机构或岗位，综合运用现场检查和非现场检查方式，采取事前、事中、事后等多种形式，对辖内分支机构和部门的财务管理活动进行指导和监督。

第一百二十八条 应主动接受和配合内外部机构实施的财务监督检查，认真落实整改要求，完善管理措施。

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第十二章 罚 则

第一百二十九条 开展投资未按规定进行尽职调查和可行性研究、履行决策和审批程序，并造成投资业务发生损失的，应按照规定进行责任认定和问责。涉嫌犯罪的，移交司法机关处理。

第一百三十条 对资产处置过程中出现的违法违规行为，应进行责任认定，视情节轻重和损失大小对相关责任人进行处罚；违反党纪、政纪的，移交相关部门处理；涉嫌犯罪的，移交司法机关处理。

第一百三十一条 在法定的会计账簿之外另立会计账簿的，应责令改正，追究相关责任人责任，并按规定处以罚款。

第一百三十二条 违规列支成本、费用，购建账外资产、进行账外经营，或侵占收入的，应责令改正，按规定进行账务调整，追回资产和资金，没收违规所得。

设置“小金库”的，应责令改正，追究相关责任人责任；对使用相关资金向个人发放奖金、实物、津贴、补贴等，应依法追回，并按有关规定给予处理、处罚。涉嫌犯罪的，移交司法机关处理。

第一百三十三条 主观故意通过提前或延迟确认收入，虚列或隐瞒收入，虚列、多列、不列或少列费用、成本等手段，虚增或隐瞒利润的，应责令改正，并按规定处以罚款。涉嫌犯罪的，

移交司法机关处理。

第一百三十四条 挪用单位资金，或违反规定，将单位资金借贷给他人或者以单位财产为他人提供担保的，应责令退还或取消担保，所得收入归单位所有，并追究相关责任人责任。涉嫌犯罪的，移交司法机关处理。

第一百三十五条 有下列情形之一的，应责令限期整改，并按规定追究相关机构和有关责任人责任。涉嫌犯罪的，移交司法机关处理。

（一）不按规定建立内部财务管理基本制度的。

（二）内部财务管理基本制度与国家有关规定和上级行规定相抵触的。

（三）财务风险控制未达到规定要求的。

（四）不按规定进行会计记录或以虚假会计处理掩盖风险实质的。

（五）筹集和运用资金不符合规定要求的，包括但不限于开展同业融资时提供任何直接或间接、显性或隐性的第三方金融机构担保(国家另有规定除外)、同业融资用于长期限或高风险投资等。

（六）资产管理不符合规定，形成账外资产的。

（七）开展投资时通过隐瞒、抽屉协议、阴阳合同等方式规避监管，发生合法佣金、税费以外的其他利益输送行为的。

（八）私存私放单位资金，将单位资金以个人名义开立账户存储的。

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- (九) 侵占单位资产，私揽业务获得额外收入的。
- (十) 不按规定列支经营成本、费用的。
- (十一) 不按规定确认经营收益的。
- (十二) 不按规定处理单位资产的。
- (十三) 不按规定处理职工社会保险费、经济补偿金的。
- (十四) 利用委托业务掩盖风险实质、规避监管规定或将表内资产虚假出表的。
- (十五) 其他违反国家有关财务管理规定和本制度规定的。

第一百三十六条 财务信息知悉人在履行财务管理职责过程中滥用职权、玩忽职守、徇私舞弊，或者泄露国家秘密、本单位商业秘密的，依法进行处理。

财务信息知悉人利用信息优势获得违法违规收益的，应予以没收，并按有关规定处以处罚。

第十三章 附 则

第一百三十七条 本制度适用于农发行各级行；各控股子公司应依据该制度制定财务管理办法。

第一百三十八条 本制度由农发行总行负责修订和解释。

第一百三十九条 本制度自印发之日起施行，《中国农业发展银行财务管理制度》（农发银发〔2019〕108号）同时废止。

附件：关于《中国农业发展银行财务管理基本制度》修订情况的说明

附件

关于《中国农业发展银行 财务管理基本制度》修订情况的说明

一、起草背景

《中国农业发展银行财务管理基本制度（2022年修订）》是根据《中华人民共和国会计法》《企业会计准则》《金融企业财务规则》以及《中国农业发展银行章程》等有关法律、法规和制度规定，结合农发行实际制定。

二、框架及主要内容

包括总则、财务管理职责、财务预算、资金筹集、资产营运、营业收入、成本费用、涉税事务、收益分配、财务信息、财务风险和监督、罚则以及附则等内容。

三、本次修订主要内容

一是根据农发行章程，参考《商业银行公司治理指引》，将原制度第五条“董事会依据法律法规和农发行章程的规定履行以下财务决策职权”中第（五）款“对省级分行（子公司）营运资金变动作出决议”；第（八）款……，决定聘任或者解聘财务负责人及其相关事项；第（十）款“董事会可以通过制度规范等方式，董事会财务管理职权全部或部分授予高级管理层”删除，并相应删除了第七条“总行行长对董事会负责，根据农发行章程的规定和董事会授权行使以下财务管理职权”中第（六）款“提请聘任

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或者解聘财务负责人及其相关事项”。

二是删除第六条监事会职责。

三是明确农发行各控股子公司应依据该基本制度制定《财务管理办法》。

4、具有履行合同所必需的设备和专业技术能力（提供承诺并加盖单位公章、格式自拟）；

致：邓州市财政局、河南高辉工程管理有限公司

我方作为参与本项目磋商的银行机构，现就具备履行本项目合同所需全部设备、系统硬件、信息化平台、专业团队、风控技术、运营保障能力郑重作出如下承诺：

一、硬件、系统设备保障能力

我行拥有符合金融监管、财政社保资金管理标准的核心业务系统、财政专户专用核算系统、大额定期存款管理系统、资金实时划转清算系统，配套服务器、安全存储设备、灾备机房、加密终端、CA 数字签章、内外网物理隔离安全设备，可全天候稳定承载社保基金专户定期存款开立、计息、到期本息划转、台账登记、对账、数据报送全流程业务，设备运维、备份、应急切换机制完善，杜绝系统中断、数据丢失风险。

配备同城营业网点专属柜台、财政业务专用操作终端、7×24 小时自助清算通道、专线网络，与邓州市财政局业务系统稳定对接，满足社保基金资金存取、定期存期管理、利息结算、明细查询、月度 / 年度对账等实时操作需求，设备持续在线、响应高效。

建立同城及异地双机房灾备体系，配套不间断电源、防火墙、数据加密、日志留痕、审计追踪全套安全硬件设备，满足财政资金安全存储、全程可追溯监管要求。

二、专业技术与业务团队能力

设立专职财政社保金融服务团队，配备熟悉《财政专户管理办法》《社会保险基金财务制度》、社保基金定期存放业务、财政对账流程的运营经理、对公柜员、风控专员、系统运维技术人员，全部持金融从业资质，具备多年财政专户、社保基金托管服务实操经验。

建立专项技术支撑小组，负责财政系统对接、数据校验、计息核算、报表生成、异常交易排查，能够根据采购人需求快速调整业务流程、定制台账、定期报送基金存放明细、收益测算、资金到期提醒等专项技术服务。

拥有成熟的资金风险管控技术体系，内置大额资金监测、到期预警、利率核算校验、违规操作拦截、信息脱敏加密技术，可对社保基金实行全流程闭环管控，保障基金本金、利息安全完整。

三、业务运营与履约技术保障

具备合规办理社保基金财政专户定期存款全流程专业技术能力：可规范开立定期存款账户、按磋商承诺利率准确计息、到期当日足额分笔划转本金及利息至采购人指定财政专户，自动留存完整业务凭证、电子台账、计息明细，支持财政随时调取核验。

具备财政社保数据保密、分级授权、操作留痕技术能力，严格落实社保基金信息保密要求，所有业务操作全程日志记录，满足财政、审计、人社部门核查监管需求。

建立 7×24 小时金融技术应急响应机制，专线运维、故障快速处置、业务应急处置预案完备，遇系统、清算、网络故障可在最短时间内恢复业务，保障社保基金业务不间断办理。

四、总体承诺

我方确认，现有硬件设备、信息系统、专业技术团队、风控运营体系完全满足本项目社保基金定期存款代理服务全部履约要求，不存在设备不足、技术缺失、人员无法支撑履约的情形。若我方承诺内容虚假、实际不具备上述设备与专业技术能力，自愿承担响应无效、取消成交资格、赔偿全部损失等一切法律及政府采购相关责任，接受财政监管部门处罚。

供应商名称（电子签章）：中国农业发展银行邓州市支行

法定代表人（负责人）或授权代表（签名或电子签章）：

日期：2026 年 8 月 4 日

5、参加政府采购活动近三年内，在经营活动中没有重大违法记录（提供近三年无重大违法记录的书面声明并加盖单位公章、格式自拟）；

致：邓州市财政局、河南高辉工程管理有限公司

我方作为本项目磋商供应商，依据《中华人民共和国政府采购法》《中华人民共和国政府采购法实施条例》相关规定，郑重作出如下声明：

自本项目磋商公告发布之日起往前推算三年内，我方在全部经营活动中，不存在因违法经营被司法机关追究刑事责任的情形；

近三年内，未受到金融监管、市场监管、税务等行政主管部门作出的责令停产停业、吊销营业执照、吊销金融许可证、较大数额罚款等属于政府采购认定标准的重大行政处罚；

近三年内，未被列入政府采购严重违法失信行为名单、无被限制参与政府采购活动且处罚期限尚未届满的情形；

我方信用记录良好，不存在失信被执行人、重大税收违法失信主体等影响政府采购资格的不良记录。

我方清楚知晓：《政府采购法实施条例》第十九条明确，重大违法记录包含刑事处罚、责令停产停业、吊销证照、较大数额罚款等经营类处罚。本声明全部内容真实、准确、完整，无隐瞒、虚假陈述。若存在虚假声明，我方自愿接受取消磋商 / 成交资格、没收相关权益、列入政府采购失信名单等全部处罚，并承担由此产生的一切经济损失与法律责任。

供应商名称（电子签章）：中国农业发展银行邓州市支行

法定代表人（负责人）或授权代表（签名或电子签章）：

日期： 2026 年 8 月 4 日