

Agricultural Bank of China
Corporate Social Responsibility
Report 2019

March 2019

IV. Promoting the Practice on Creating a Beautiful China

SDGs:



Always bearing the development concept of “Clear waters and green mountains are as valuable as mountains of gold and silver” in mind, the Bank resolutely implements the national policies on green development and promote ecological progress. With a diversified product and service system covering multiple fields, we support the development of green industries such as energy conservation, environmental protection, clean production, and clean energy, with an aim to promote China’s industrial structure to be more resource-conserving and environment-friendly, and facilitate a more beautiful China.

In 2019, the balance of ABC’s green credit lending was RMB 1.19 trillion, which was equivalent to saving 33.67 million tons of standard coal. The Bank issued seven green bonds worth RMB 39 billion. Moreover, the Bank organized and participated in 3,588 environmental campaigns involving a total of 59,698 participants.

Targeting at ecological protection of the yellow river to serve the people and benefit the local

The Yellow River Basin is an important ecological barrier and economic zone in China. It plays a very important role in China's economic and social development and ecological security. The Bank continues to support the ecological protection of the Yellow River Basin, and help the Yellow River Basin to achieve high-quality development.

Qinghai Branch: Contributing to ecological restoration of plateau

Located in the upper reaches of the Yellow River, Talatan, Gonghe County, Hainan Prefecture, has an average altitude of 2,920 meters and an average sunshine duration of 8 hours per day. Thanks to its unique landform and climate, it is the home to China's largest photovoltaic power generation project. The branch actively contacted customers and supported Qinghai Guangheng New Energy Co., Ltd. to construct the 20MW grid-connected photovoltaic power generation project through an internal syndicated loan as much as RMB 110 million.



Qu Bay of the Yellow River, which flows through Xunhua County, in Qinghai Province (Photo by Guo Deheng)

Gansu Branch: Preserving the clear water of Gansu

Chaiji Xia Hydropower Station is built to generate electricity, but could also beautify the city and contribute to tourism. The branch has set up a service team with a tailored financial service plan for the Station, and issued a fixed asset loan of RMB 300 million, providing strong support for the subsequent projects. Thus, the Station could bring benefits to the economy, society, and environment.



Gansu Branch provided credit loans for Chaijiaxia Hydropower Station

(Photo by Wang Shuangmei)

Shaanxi Branch: Guarding the green hills and clean water of Shaanxi

On August 15, 2019, the branch approved to provide RMB 500 million for the Xixian New Area to implement Western China Science and Technology Innovation Port's science and education sector's comprehensive energy project (heating and cooling by hot dry rock). The approval provided strong support for the smooth implementation of the hot dry rock project.



Shaanxi Branch actively supports ecological protection and high-quality development in the Yellow River Basin (Photo by Ma Haixiong)

Shanxi Branch: Drawing a picture of clear water for Shanxi

The branch pays close attention to the ecological progress of river corridors, strengthens cooperation with leading enterprises in water conservancy industry, and serves the ecological development strategy of "two mountains and seven rivers" (Taihang Mountain, Luliang Mountain, Fen River, Sanggan River, Hutuo River, Zhang River, Qin River, Shuishui River, and Daqing River) in Shanxi. As of December 2019, the branch has granted a total credit of RMB 6 billion and provided loans as much as RMB 800 million to water conservation, urban and rural water supply, sewage disposal and other projects in Shanxi Province.



Shanxi Branch supports the beautification of the Yellow River (Photo by Shi Xiaojie)

Henan Branch: Defending clear and calm water of Henan

The branch has issued a total loan of RMB 80 million to Sanmenxia Yellow River Pearl Holdings Co., Ltd, in order to improve the ecological environment around Sanmenxia Water Control Project and enhance its ability to manage sediment and water. Today, more than 200 square

kilometers of waters in the dam area have turned into the wetland of the Yellow River, becoming a beautiful ecological attraction of the region.

Inner Mongolia Branch: Protecting ecological barrier along northern national boundaries

The branch fully plays its financial advantages, and fosters the development of Inner Mongolia M-Grass Ecology and Environment (Group) Co., Ltd. by providing a green channel and a total loan of RMB 300 million for its ecological restoration project. As of December 2019, the branch has issued nearly RMB 1.02 billion loans in resource recycling and ecological restoration.

Ningxia Branch: facilitating quality upgrade of agriculture

The branch has continuously improved its financial services, promoted agricultural products with local characteristics to improve quality, build their own brands, transform and upgrade, and help Ningxia build up agricultural brand and achieve new results in agricultural green development.

Shandong Branch: Building efficient ecological agriculture

Focusing on leading local agricultural enterprises, the branch incorporates financial services in the upstream and downstream of the food industry chain. Since 2015, the branch has granted a total of RMB 9.72 billion to food industry in Binzhou City, and has initially realized the large circulation, full utilization and sustainable development of the food industry.

i. Green Credit

We have implemented the national industrial and environmental protection policies and financial regulatory requirements, practiced the concept of green development with clear development objectives and refined innovation measures. We continue to promote the deep integration of green credit business with industry credit policies and implement the “one-vote-veto system” on environmental protection performance to guide the financial resources to be greener, more circular and low-carbon, and support pollution prevention and control, thus injecting financial vitality into the development of green industries.

By the end of 2019, ABC’s green credit loan balances was RMB 1.19 trillion, equivalent to saving 33.67 million tons of standard coal, reducing 74.94 million tons of carbon dioxide, 420,000 tons of chemical oxygen demand, 40,000 tons of ammonia nitrogen, 890,000 tons of sulfur dioxide, 1.62 million tons of nitrogen oxides, as well as saving 31.79 million tons of water.

Green credit measures

1. Enhance the guiding role of green credit policies

- Guide credit funds to green projects and green industries, and increase support for green credit business.

- Achieve full coverage of credit policies and customer list management for high-polluting, high-energy consuming industries and those with over-capacity.

- Formulate credit policies for the biomass power generation industry, to promote the healthy development of credit business for the new energy industry.

- Embed green credit indicators of efficiency, benefit, environmental protection, resource consumption, and social management into industry credit policies.

2. Innovate in regional credit products

- Supporting the Huzhou Branch, Zhejiang in launching its dedicated financial product, the “Green Finance Manufacturing Loan”.

3. Strengthen environmental and social risk management

- Implement differentiated, classified management according to customers’ environmental and social risks throughout the Bank.

- Integrate the requirements related to environmental and social risk management into all aspects of credit business, implement whole-process management, and strictly implement the “one-vote-veto system” regarding environmental and social risks.

- Sign the statement of responsibility with clients involved in major environmental and social risks, to promote prevention with legal contracts.

4. Consolidate the foundation of business management

- Provide the special training on green credit to explicate the China’s regulatory policies on green credit, the development of green industries, and the Bank’s green credit management system.

- Strengthen the data management of green credit and improve data quality.



Jiangsu Branch supported the Longyuan Rudong Intertidal Wind Farm in Nantong (Photo by Xu Ya'nan)

Providing support for floating solar power plant

The 150MW floating solar power plant built by Huainan Photovoltaic Power Generation Co., Ltd., a subsidiary of China Three Gorges New Energy Co Ltd., also the world's largest solar power plant of its kind, can save 53,000 tons of standard coal and 54,000 m² of forest per year. Anhui Branch used “Yin Lin Tong” to provide RMB 700 million in financial support for the project. In just two months, the project was successfully financed.



The floating solar power plant in Huainan, Anhui Province (Photo by Sun Chengju)

Deepening the cooperation of environmental protection enterprises to boost the green development of Shenzhen

Since the cooperation with the MSW incineration power generation sector of Shenzhen Energy Group Co., Ltd. in 2015, Shenzhen Branch has issued over RMB one billion in operating fixed-asset loans to the company's "Baoan Phase II MSW Incineration Power Generation Project", which have been used for equipment renovation and upgrade to solve the local garbage problem in Shenzhen and support Shenzhen's Blue Sky Sustainable Action Plan. In 2019, Shenzhen Branch reached cooperation agreements with more than 15 projects in the MSW incineration power generation and wind power generation sectors of Shenzhen Energy Group Co., Ltd., with loans worth over RMB 4.11 billion approved for environmental projects.

Signing the Green Investment Principles for the Belt and Road

In April 2019, during the 2nd Belt and Road Forum for International

Cooperation, ABC signed *The Green Investment Principles for the Belt and Road* issued by the Green Finance Committee of China Society for Finance and Banking, and the City of London's Green Finance Initiative. It was among the first batch of financial institutions who signed the principles in China. Under the guidance of such principles, the Bank will make full use of green financial instruments to finance green projects and promote green supply chain management.

Supporting the development of clean energy in Dubai

In early 2019, Agricultural Bank of China (ABC) Dubai Branch in the DIFC (Dubai International Financial Center), as the joint lead bank, signed a syndicated loan agreement for the Dubai 950 MW Concentrated Solar Power (CSP) + Photovoltaic (PV) Power Project, and issued a loan exceeding USD 2.5 billion. The Dubai 950 MW CSP + PV Power Project is the first renewable energy project invested by a Chinese-funded sovereign investment institution as an investor in the Middle East. The power project, also constructed by a Chinese company, will be the world's largest single concentrated solar power plant after its completion, which will have a profound demonstration effect on the development of the renewable energy industry in the Middle East and North Africa.

“Sustainable Financing Framework” successfully issues its first Green Club Loan

ABC Singapore Branch developed a “*Sustainable Financing Framework*” in a joint effort with United Overseas Bank (UOB) and BNP Paribas, and successfully launched a USD 200 million Green Club Loan in August, 2019. The branch has utilized all the funds from 6 international banks to finance and refinance the green project in accord

with the Principles, Guidelines and Standards of the *Sustainable Financing Framework*.



Jiangxi Branch offers financial supports for the Duchang Wind Farm project in Jiujiang (Photo by Duan Ye)



Jilin Branch provided credit support for biomass power generation project (Photo by Zhang Chunyang)



Shanxi Branch paid a visit to eco-friendly production facilities (Photo by Zhang Dapeng)

ABC and CTG work together to protect the Yangtze River

The well-coordinated environmental conservation efforts in the Yangtze River Basin is one of the important directions for the cooperation between the Bank and China Three Gorges Corporation (CTG). As the vice chairman of the Yangtze River Eco-Environmental Protection Industry Alliance and the leading member of the financial committee of the organization, ABC has played a leading role in providing financial support for well-coordinated environmental conservation efforts in the Yangtze River Basin together with financial institutions including the Industrial & Commercial Bank of China, China Construction Bank, Bank of China, China Development Bank, Agricultural Development Bank of China, and China Life Insurance. Meanwhile, ABC has carried out cooperation with these institutions in green funds for the Yangtze River. As of the end of 2019, the Bank has approved nearly RMB 10 billion in credit lines for comprehensive water management projects in cities along

the Yangtze River, including Jiujiang, Wuhu, Yueyang, etc.



ABC and CTG work together to protect the Yangtze River

ii. Innovative Green Products

The Bank integrates green development into its business development, credit management and product design process, continuously improves the green financial service and management system, and innovates in green financial products. It also actively supports the enterprise credit demand characterized by advanced technology, resource conservation, ecological environment protection and cleaner production. All of these efforts help to achieve the goal of “bluer sky, greener mountains, cleaner water and better environment” .



1. Green Asset-backed Securitization (ABS)

The Bank attaches importance to the research and development of

green financial instruments, actively carries out the innovation of green ABS and creates a new model to employ green asset-backed securities to promote the green industries and ecological civilization. In 2019, ABC issued 2 green asset-backed bonds involving RMB 2.71 billion.

Underwriting and issuing the first green leasing asset securitization product in China’s financial leasing industry

The Bank was the leading underwriter for the successfully issued SUZU GREEN FINANCIAL LEASING ASSET SERIES 2019-1 TRANCH B, with a total amount of RMB 1.92 billion. This product is the first green financial leasing security-backed product in China’s financial leasing industry, and won the “2018 Asset Securitization Jiefu Award – the Outstanding Demonstration Green Financing Product Award”.

Green Asset-Backed Note of COSCO Shipping Leasing Co., Ltd. issued successfully

ABC is the leading underwriter of COSCO SHIPPING LEASING COMPANY LIMITED 2019 GREEN ASSET-BACKED NOTE SERIES 2. The size of the note is RMB 790 million, and the basic assets in the asset pool are used for the development of ten hydropower generation leasing projects. Compared with traditional thermal power projects, these hydropower generation projects can save about 615,500 tons of standard coal each year, and reduce CO² emissions by about 1.64 million tons, SO² by 16.00 million tons, NOX by 13.74 million tons, and smoke and dust by 6.67 million tons.

2. Green Bonds

By underwriting and issuing green bonds, the Bank provides support

for green financing projects which cover low-carbon development, environmental protection, resource conservation, and clean energy.

In 2019, seven green bonds worth RMB 39 billion were issued, of which RMB 4.9 billion was raised by ABC.

Underwriting and issuing the first green + poverty alleviation debt instrument in China

In September 2019, China Longyuan Power Group Corp. Ltd., completed the issuance of green ultra short-term financing bonds (for poverty alleviation) worth RMB 500 million, which is the first green + poverty alleviation debt instrument of China independently underwritten by the Bank. The funds raised will be used solely on green projects, and parts of the funds will be invested in wind power projects in Weining Yi and Hui Autonomous County of Guizhou Province, a state-level impoverished county. The bonds provide strong financial support for the development of green industries in ethnic minority areas, promote the rational utilization of renewable energy sources, and help lift poor people out of poverty and become rich.

The green bond of ABC Financial Leasing Co., Ltd. issued successfully

In June 2019, Shanghai Branch led the underwriting and completed the issuance of the green bond of ABC Financial Leasing Co., Ltd. in the interbank market with an amount of RMB three billion. The bond is the debut of ABC Financial Leasing Co., Ltd. in the inter-bank bond market, and is also the first green bond in Shanghai issued by a financial leasing company. The funds will be used for green projects within one year.

3. ESG Products

The Bank has incorporated social responsibility into its investment decision-making process by prioritizing clean energy, energy conservation, ecological protection and other green industries. It also takes into account poverty alleviation by financial support, rural revitalization, support for small and micro businesses, bailouts of private companies, etc., to practice our concepts of ESG investment while providing customers with returns on investments, thus also supporting the development of green industries. In 2019, ESG products launched by ABC reached RMB four billion.

iii. Green Operation

The Bank highly values energy conservation and environmental protection, and actively responds to national policies in this aspect. Therefore, it has integrated energy conservation and emission reduction into the entire business and operational process, trying to improve the efficiency of resource utilization, and enhance our capabilities of green operations. In 2019, the number of transactions through electronic channels accounted for 98% of the total transactions.

1. Green Office

ABC practices the concept of green development and advocates a simple, moderate, green and low-carbon way of production and life. The Bank promotes paperless operation and green office to contribute to an energy-saving bank, and cultivates energy-saving awareness of employees, encourage them to adopt sustainable and green working mode, which promotes energy conservation and lower carbon emissions.

Waste Statistics of Departments or Organizations of Head Office in

Beijing in 2019

Microcomputer (host) processing capacity (set)	660
Display processing capacity (set)	458
Laptop processing capacity (set)	3,258
Printer processing capacity (set)	36

Measures for green office

1. Grasp the trends

Follow national policies and development trends regarding energy conservation and emission reduction closely.

Participate in meetings and training programs organized by the Beijing Municipal Commission of Development and Reform, and the Beijing Ecology and Environment Bureau.

2. Build mechanisms

Establish an energy management working group with clear responsibilities.

Establish a leading group on water conservation.

Develop a water-saving management system covering management policies, regular meetings, rewards and punishments, etc.

3. Take actions

Optimize the energy-saving operation scheme of central air conditioning, lighting system and other key energy consuming equipment.

Carry out a range of technological transformation projects to reduce energy consumption.

Concentrated disposal of computer hard disks are conducted by the

Confidential Office, and disposal of office electronic equipment is entrusted to qualified equipment disposal agencies.

4. Improve awareness

ABC issued *Energy Saving Notice*, and organized water saving and power saving trainings.

Carry out energy conservation publicity and education, and popularize energy-saving knowledge.

5. Track the effectiveness

Compile *The Energy Conservation Self-Inspection Report*, *The Energy Utilization Report*, and *Record of Personnel Responsible for Energy Management*.

Complete *The Carbon Emission Verification Report* and carbon emission trading compliance.

Chart: Energy consumption data

Item	Unit	Departments or Organizations of the Head Office in Beijing ¹	Beijing Branch
Electricity ²	kilowatt-hour	32,798,382.81	39,669,323
Natural gas	cubic meter	436,110	256,106.52
Liquified petroleum gas	ton	0	40.74
Gasoline ³	ton	31.43	199.20
Diesel	ton	3.07	135
Purchased heating power	million kilojoules	125,819.17	65,563.74

¹ The scope of the Head Office in Beijing: the Southern and Northern Building of ABC Plaza, Exhibition road office building, Chemsunny Plaza, Fengtai Science and Technology Plaza, Office Building in Gongzhufen, Glorious Oriental Plaza, Jintang International Finance Building and Daoxianghu Science and Technology Park.

² The data centers of ABC are mainly in Shanghai, so the electricity consumption in Beijing is lower than that of other banks.

³ The diesel is mainly prepared for the backup generators of the Data Center.

Range 1: direct greenhouse gas ⁴	ton	1,143.71	2,127
Range 2: indirect greenhouse gas emission ⁵	ton	57,026.12	35,492.27
Total greenhouse gas emission ⁶	ton	59,311.29	39,741.31
Comprehensive energy consumption ⁷	ton of standard coal	12,368.72	8,012.67
Water consumption	ton	285,382.47	389,423.39
Sewage ⁸	ton	242,575.10	331,009.88

2. Green Procurement

The Bank advocates green procurement and actively implements the national green procurement policy. Aligning with the main task of environmental protection, the Bank guides suppliers to establish the concept of green development, preferentially selects suppliers with little impact on the environment during their production process and also improves the procurement management system. Based on various e-commerce platforms and e-management, it reduces manpower and paper and thus promotes the sustainable development of society.

In 2019, there were 353 suppliers in the Head Office level cooperation period, covering the Bohai Economic Rim (53%), Yangtze River Delta (22%), Pearl River Delta (14%) and other regions (11%).

Measures for green procurement

⁴ The calculation of greenhouse gas is in accordance with the Greenhouse Gas Protocol — The Calculation and Report Standards for Enterprises of WRI and WBCSD, the 2006 IPCC Guidelines for National Greenhouse Gas Inventories and the Fourth Assessment Report in 2007 of Intergovernmental Panel on Climate (IPCC).

Direct greenhouse gas emissions in range 1 include greenhouse gas emitted by natural gas, liquified petroleum gas, gasoline, and diesel.

⁵ The emission factor of electricity in range 2 refers to China Regional Power Grid Baseline Emission Factor released by the Climate Change Division of National Development and Reform Commission.

⁶ Total greenhouse gas emissions include the direct greenhouse gas emissions in range 1 and indirect greenhouse gas emission in range 2.

⁷ We adopt the statistical and conversion method of National Bureau of Statistics.

⁸ The sewage equals to water consumption*0.85. The sewage discharge coefficient refers to the Code of Urban Wastewater Engineering Planning (GB 50318-2017) and relevant documents of National Bureau of Statistics.



Ulanqab Branch, Inner Mongolia - Building the ecological shield along the north frontier, and constructing the green great wall (Photo by Zhang Zhijun)



Employees of New York Branch took part in voluntary environmental activity in Central Park (Photo by Zhang Zhouyang)

VII. Building a Harmonious Society Together

SDGs:



The Bank always practices social responsibilities as a responsible corporate citizen, and gives full play to its own advantages to improve the social welfare service system, enhance brand charity activities, and encourage employees to participate in social welfare undertakings. We have carried out various charity activities such as financial knowledge promotion and popularization, disaster relief and rescue, supporting people in distress and difficulties, and donations to schools, to nurture the employees' social welfare awareness, and pay back to society with concrete actions, thus creating better and more harmonious life.

By the end of 2019, ABC has carried out “Small Bonus Points for Big Dreams” charity brand activities for five consecutive years; ABC volunteer team has carried out "My Voice and Your Eyes" volunteer project for visually impaired people for six consecutive years; there were more than 96,000 participants provided over 241,000 hours of volunteer services; the total amount of foreign donations was RMB 119 million.

Donating ABC bonus points for public welfare

To contribute to public welfare, the Bank has started “Small Bonus Points for Big Dreams” action with the China Youth Development Foundation since 2015. The Bank has built a platform for users to donate ABC credit card points for public welfare, straightened the

channel among "cardholders-the Bank-public welfare projects-recipients", and gathered the bonus points of credit card holders to convert them into charitable funds for Hope Projects, the healthy growth of left-behind children, ecological environmental protection and other social causes. The Bank has made a positive contribution to create dense atmosphere of "Learn from Lei Feng and Show Love" in the whole society.

By the end of 2019, the Bank raised RMB 3.2 million for charitable funds, supported 535 Hope Primary Schools to build "Happy Book Corner", and 1,241 left-behind children to complete their studies, and with 905 mu of green ecological forest planted.

Model of Small Bonus Points for Big Dream Activity

Participants

- Cardholders
- Young volunteers

Fields

● Happy Reading programs of Hope Projects, the healthy growth of left-behind children, Protection of Mother River, Home of Youth and other charitable projects.

Donation channels

● Feature web pages, online banking, telephone banking, SMS, WeChat, and smart mobile banking APP, facilitating credit card holders to donate bonus points quickly.

Extensive publicity

- Carefully design public welfare films and posters, vigorously

advocate the concept of "micro-public welfare" through online shop screens, newspapers, WeChat, Weibo and other media, and mobilize cardholders to donate points.

Volunteers

- Set up youth volunteer association in 2016 to standardize the management of volunteer services, expand the ranks of youth volunteers, and promote the implementation of volunteering activities.

Openness and transparency

- Count the donation of bonus points regularly, and publish information such as the progress of the project and the ranking list of donations on the featured websites to ensure that the donation activities are open, fair and transparent.

Public welfare projects supported by Small Bonus Points for Big Dream Activity

- Happy Reading Programs of Hope Projects -One Book Affects the Life of Rural Children

- Healthy Growth of Left-Behind Children –Join Hand in Hand to Warm Left-Behind Children

- Protect Mother River-Increase Green, Reduce Haze, and Rebuild Blue Sky

- Home of Youth- "Small Love to Realize Dreams" for Left-Behind Children

Sowing the seeds of hope in the name of love

In 2016, Ningbo Branch launched the “Small Bonus Points for Big

Dream” activity to care for the healthy growth of left-behind children. The branch provided left-behind children in Siming Mountain Town of Yuyao City with stationery, supported the children's learning life and cared about their psychological growth through home visits, helping fill in the missing warmth of parents. Every Children's Day in June 1, volunteers take children out of Siming Mountain to experience life outside. In 2019, Ningbo Branch launched the campaign Micro-Donation to Spread Love through Books, and set up libraries in schools. With love and hope, the campaign strives to build a warm and beautiful world for children.



Lingtai County Sub-branch of Pingliang, Gansu, carried out the “Golden Dream” student subsidy program and Small Bonus Points for Big Dream activity (Photo by Sun Ying).



Chengde Branch, Hebei, launched "Small Bonus Points for Big

Dream" brand charitable activity (Photo by Yu Shaoli).



Join the "Small Bonus Points for Big Dream" activity by scanning
the QR code

i. Popularizing Financial Knowledge

We implemented the *Rules for the Financial Knowledge Publicity and Education* and the *Financial Knowledge Publicity and Training Plan 2019*. We visited the communities and campuses to provide financial knowledge publicity for the elderly, teenagers, migrant workers and other groups. By the end of 2019, a total of 46,000 centralized campaigns were carried out and more than 17.86 million copies of publicity materials were distributed to 70 million consumers.

1. Community Campaign

The Bank carries out activities such as “March 15 Consumer Rights Protection Education Week”, “Popularizing Financial Knowledge, Safeguarding Your Wallet”, “Popularizing Financial Knowledge Over Great Distances” and “Financial Knowledge Going Into Thousands of Households Month” to pass on financial knowledge for the public, such as monetary and financial knowledge as well as personal credit reporting, anti-counterfeit currency, anti-money laundering, anti-fraud and illegal fund-raising prevention.

Multi-form innovative activities

- Themed comic brochures and promotional videos
- Financial literacy games
- Practical publicity materials, such as notebooks, temporary parking signs, umbrellas, water cups

Multi-level targeted focus groups

- For self-employed group, we publicize the knowledge of corporate account, payment and settlement, third party payment, illegal fund-raising, etc.

- For community residents, we publicize information about personal information management, personal credits, anti-counterfeiting, anti-money laundering, financial management, etc.

- For rural residents and impoverished groups, we organize activities such as "knowledge of small poverty alleviation loans" and "successful cases of poverty alleviation".

- For migrant workers, the elderly, people with disabilities and other vulnerable groups, we carry out the theme education of "Telecommunications Fraud Prevention to Ensure Property Security".

- For the military community, we introduce the prevention of telecommunications and internet fraud, illegal fund-raising prevention and so on.



Chizhou Branch, Anhui launched 3.15 financial knowledge popularization (Photo by Tang Qisheng)



Quanzhou Branch, Fujian organized business backbones to visit the factory community and popularize financial knowledge for migrant workers (Photo by Lian Weiwei)



Tianshui Branch, Gansu visited leading local agricultural enterprises to publicize financial knowledge (Photo by Hu Heping)



Employees from Huaping County Sub-branch of Yunnan passed on financial knowledge for the public (Photo by Liang Zhiqiang)

2. Financial knowledge on campus

Teenagers are a reserve for social development. The Bank has help developed the awareness of financial security and risk prevention of young people by carrying out education programs in universities, secondary and primary schools, such as "Little Bankers" and "Little staffs from ABC", to popularize financial knowledge in classes.

Launching the “Financial Knowledge on Campus” campaign

Qinzhou Branch, Guangxi organized the “Financial Knowledge on Campus” campaign in Qinzhou Agricultural School, and provided the briefing session on payment security to enhance students' ability to identify and resist harmful online lending business. The content covered bank card business, financial security, banking consumer rights protection, anti- illegal fund raising and other knowledge.



Employees of Qinzhou Branch, Guangxi explains financial knowledge to students (Photo by Lao Ying).



Guiyang Branch, Guizhou launched the activity of "Little bankers achieve great dreams" to help primary school students prevent telecommunication fraud (Photo by Yu cheng)



Xingtai Branch, Hebei conducted the activity of “popularizing financial knowledge in campuses” (Photo by Gao Hongshui)

ii. Contributing to Community Development

The Bank actively fulfils its social responsibilities, continuously innovates public welfare forms, encourages and guides employees to

participate in social public welfare activities, drives the whole society to help communities and vulnerable groups, actively participates in emergency relief and post-disaster assistance and construction work, and contributes to people's happiness and social harmony. In 2019, the Bank donated RMB 119 million in total.

1. Engaging in Voluntary Activities

ABC advocates the concept of public welfare, is enthusiastic about public welfare, carries forward the spirit of volunteers, continues to carry out voluntary service activities, promotes the normalization and brand development of public welfare undertakings, and actively spreads the social customs of civilization and harmony. In 2019, over 96,000 participants provided over 241,000 hours of volunteer services.

ABC Volunteer Team helps "Reckoning Theater" to set Guinness World Record

The "My Voice and Your Eyes" volunteer team of the Bank strives to create an integrated supporting environment for the visually impaired people. Every month, the team offers film telling service and records audio books for the visually impaired friends in the Reckoning Theater, and also accompanies them to go outside. On June 29, 2019, the volunteer team cooperated with Beijing Foundation for the Visually Impaired and the Disabled and other units to screen the film *Hong Kong-Zhuhai-Macao Bridge* for 1,260 visually impaired audiences in 11 cities simultaneously, creating the Guinness world record for the vocal commentary film (multiple venues) with most audiences.



"My Voice and Your Eyes" volunteer team in Chengdu venue provides audio commentaries on the film for visually impaired friends

(Photo by Wu Ju)



Scan the QR code to watch the relevant report of Beijing Satellite TV about "Reckoning Theater" breaking the Guinness World Record

Actively carrying out elderly care volunteering

Xiamen Branch developed new models of "Craftsmanship in Social Welfare", initiated "ABC, Where Dreams Set Sail" volunteer campaigns to care for the elderly. Every sub-branch will take turn in organizing month volunteer campaigns. The volunteer activities include hosting birthday parties at Yuanquan Mountain Villa Senior Care Center, and organizing young volunteers to visit and accompany senior citizens. By the end of 2019, Xiamen Branch had organized 40

birthday parties, and provided volunteer haircut service to 2,580 senior citizens; a total of 1,430 volunteers had provided over 3,000 hours of service.



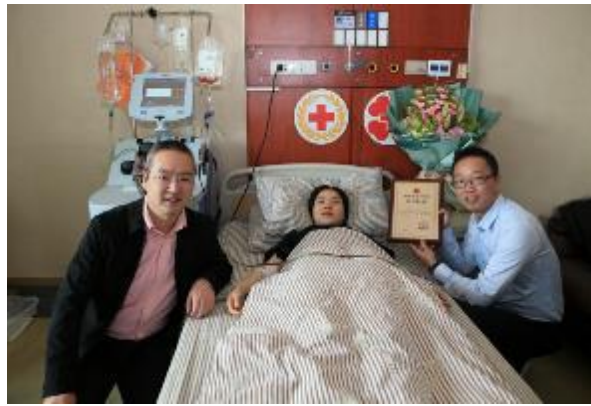
Xiamen Branch “ABC, Where Dreams Set Sail” Volunteer Team hosted a birthday party for the elderly (Photo by Huang Zhixiang)

Supporting the "Little Master of Dream" large-scale charitable activity

Jilin Branch participated in the "Little Master of Dream" large-scale charitable activity initiated by Jilin Working Committee on Caring for the Next Generation. The branch drafted the *Comprehensive Cooperation Plan Between Jilin Branch of Agricultural Bank of China and Jilin Working Committee on Caring for the Next Generation*, established the part-time "financial instructor" team and developed the standardized curriculum of financial practice education with colorful financial education practices, such as “Little Journalists Visit ABC Outlets” and “Financial Knowledge Shared in the Classroom”. In 2019, five financial education practice bases of “Little Dream Masters” were established, and two primary schools were successfully connected.



Jilin Branch's part-time financial instructors visited primary school to provide financial enlightenment training and teach the course of “origin of money” (Photo by Changchun Branch)



Hu Tianxin, an employee of Zhejiang Branch, became the third hematopoietic stem cell donor of ABC in Zhejiang (Photo by Qiu Chunxi)



Hunan branch carries out the charitable activity to donate “ABC Library ” for Zaoshi Tower Central Primary School (Photo by Chen

Wen)



Wulanchabu Branch, Inner Mongolia organized young volunteers to help the left-behind elderly do cleaning in Jianguo village, Huade County

(Photo by Zhang Zhijun)



Tokyo Branch volunteers donated food and daily necessities to Family House sick children and their families (Photo from Tokyo

Branch)

2. Participating in Disaster Relief

Disaster is the command, and rescue is our responsibility. The Bank actively participates in the rescue and relief work and post-disaster reconstruction. It prioritizes the life and safety of people, supports the rehabilitation of financial services and provides credit aid to disaster-stricken areas while helping with flood fighting and emergency rescue, thus helping the affected areas recover production and life as soon

as possible.

Providing effective financial services for areas affected by "Typhoon Lekima"

In August 2019, "Typhoon Lekima" hit Zhejiang, Shanghai, Shandong and other regions. Local branches and sub-branches of ABC responded positively, resumed operation quickly, and helped affected enterprises and residents pull through.

Zhejiang Branch: Luqiao Sub-branch learned about the situation of Sanyou Holding Group Co., Ltd. the first time and appropriated RMB 10 million of disaster relief loan.



The customer manager of Shihuang Sub-branch, Zhejiang, went to the field to investigate the disaster situation of farmers and help them solve practical difficulties (Photo by Xu Canfa).

Ningbo Branch: The branch organized 8 special disaster relief teams, and sent 198 people to participate in disaster prevention and relief within 2 days.

Shanghai Branch: The Chengxi Sub-branch restored power supply and unblocked network the first time, completed system

operation and commissioning in the next day, and resumed normal operation in the shortest time.

Shandong Branch: Zouping Sub-branch purchased a large number of food and 60 military cots and sent them to the residential settlement for the victims.



Shandong Branch leaders went to Xiaowangjia village, Jitai town, Shouguang to support flood control and drainage (Photo by Wang Dianchang)

Anhui Branch: Ningguo Sub-branch donated all kinds of daily necessities in time; the branch invested RMB 1.6 million to 16 affected farmers and issued RMB 3.15 million of "Tax e-Loan" to four micro and small enterprises seriously affected by the typhoon.



Tieling Branch, Liaoning fully supported the people affected by the typhoon, and distributes food to them (Photo by Chen Ying)



Yancheng Branch, Jiangsu provided voluntary blood donation to the injured people in the "3.21" explosion accident in Xiangshui (Photo by Pan Jun)

CSR Honors and Awards



First Prize of Banking Technology Development
2018 (Two-Location and Three-Center Project
Based on Dual Active Data Centers in Different
Locations)

2019 Best Performance Award for Syndicated
Loans

Outstanding Contribution Award in “The Three
Tough Battles”

Best Bank for Inclusive Finance Results

Best Green Finance Award

First Prize (Team) of Customer Service Excellence
Award in the “Looking for a Good Voice”

Competition organized by Bank Industry Customer
Service Center

Best Performance Company of 2019 Great Journey
for Popularizing Financial Knowledge Activity

2019 Excellent News of Chinese Banking Industry

The Top China Banking New Media News Stories
of 2019



2019 Tianji Award for Best Nationwide Bank

2019 Tianji Award for Best Custodian Bank

2019 Tianji Award for Best Universal Investment
Bank

2019 Tianji Award for Best Pension Finance Service

2019 Junding Award for Bank Asset Management
Brand

Top 100 Listed Companies on the Main Board of
China



Securities Times

	Award for Best Chinese-Listed Companies in Capital Management
	Top Investment House Commercial and Investment Bank China/Hong Kong Rank 1
	Most Innovative Digital Collaboration
	Most Innovative Risk Management Project
	Most Innovative Public Sector System
	Most Innovative Retail Payment Project
	Best Private Bank (Highly Commended)
	Best Domestic M&A Deal China
	Best Bank for FinTech of the Year
	2019 Best Assessment Management Bank
	Best Private Bank in 2019
	Best Corporate Culture Award of the year
	Excellent Retail Bank in Asia
	2019 “Golden Wealth Management” Asset Management Excellence Award of the Year
	2019 Best Retail Bank
	Best Private Bank for Impact Investing
	Best Overall National Retail Bank
	Best Retail Bank for Online Banking
	China’s Best Cash Manager
	Best Chinese Bank in the Middle East & Africa for China’s Belt & Road Initiative (BRI)
	Best Project in the Middle East & Africa for China’s Belt & Road Initiative (BRI)
	2019 Annual Model Enterprise in Targeted Poverty Alleviation

Southern Weekly	2019 Outstanding Responsibility Management Award
 AFCA Asian Financial Cooperation Association 亚洲金融合作协会	First Prize for 2019 Best International Cases in Industrial Finance
<i>The Banker</i> magazine	Global Bank of the Year 2019 Bank of the Year in Asia-Pacific 2019 Bank of the Year in China 2019
China Banking and Insurance Regulatory Commission	Outstanding Organizer of “March 15 Consumer Rights Protection Education Week” in 2019 Outstanding Organizer of “Financial Knowledge Going Into Thousands of Households Month” in 2019
China Central Depository & Clearing Co., Ltd. (CCDC)	Settlement Top 100 – Excellent Proprietary Institution
China Foreign Exchange Trading System & National Interbank Funding Center (CFETS)	2018 Award for Best Post-Trade Support Service in the Foreign Exchange Market Core Dealer in 2019 Interbank Currency Market Assessment Outstanding Currency Market Dealer Outstanding Bond Market Dealer
<i>The Economic Observer</i> magazine	2019 China’s Most Admired Enterprise
<i>China Securities Journal</i>	2018 Golden Bull Wealth Management Bank Award
Sina Finance	Best Bank for Responsible Investment Excellent Financial Planner Cultivation Award
<i>Global Finance</i> magazine	Best Bank for SOE Reform

China Youth Development Foundation	Hope Project Best Partner Award Hope Project Outstanding Contribution Award
People's Daily Online	Enterprise of the Year in the 14th People's Enterprise Social Responsibility Award
Shanghai Commercial Paper Exchange Corporation Ltd.	Outstanding Member Bank of 2018 Outstanding Bank Dealer
National Interbank Funding Center	2018 Interbank Currency Market ABS Market Contribution Award
Payment & Clearing Association of China	Outstanding Organizer of the Promotion Week of "Payment Security and the Prevention of New-Type Telecommunications Fraud"
<i>China Business Network (Yicai) Magazine</i>	2019 China Financial Value Ranking – Poverty Alleviation Contribution Award
<i>China Financial Market</i> magazine	Best Listed Company Award
The Paper	Financial Institution of the Year FinTech Institution of the Year
<i>Caijing</i> magazine	Evergreen Awards – Sustainable Development Contribution Award
China.org.cn	Poverty Alleviation Pioneer Award
<i>Hong Kong Commercial Daily</i> magazine	"Inclusive Finance Intelligent Marketing System" won "Top 10 Innovative Achievements in Finance Innovation Serving the Real Economy in 2019" "Lefenyi" Installment Product won "Top 10 Financial Products in Finance Innovation Serving the Real Economy in 2019"
Hexun.com	Outstanding Financial Institution in 2019
Jiemian	Credit Card Center of the Year

<i>China Business Journal</i>	2019 Banks of Excellent Competition Inclusive Financial Practice
<i>WEALTH magazine</i>	Best Domestic Private Bank - Best Risk Management Award (State-Owned Banks)
