

香港交易及結算所有限公司及香港聯合交易所有限公司對本公告的內容概不負責，對其準確性或完整性亦不發表任何聲明，並明確表示，概不對因本公告全部或任何部份內容而產生或因倚賴該等內容而引致的任何損失承擔任何責任。



中國農業銀行股份有限公司
AGRICULTURAL BANK OF CHINA LIMITED
(於中華人民共和國註冊成立的股份有限公司)
(股份代號：1288)

澄清公告

本行擬就二零一零年八月二十七日的業績公告的英文版作出澄清。

中國農業銀行股份有限公司(「本行」)注意到本行日期為二零一零年八月二十七日的截止二零一零年六月三十日止六個月之中期業績公告(「業績公告」)的英文版和中文版存在差異，該等差異已由下文所列粗體及斜體顯示的經修正的數字和項目所替代。該等差異是由於排印錯誤造成。除另有所指外，本公告所用之釋義與業績公告所指的詞彙具有相同涵義。

(1) 業績公告英文版第5頁題為“2.2 Financial Indicators”一段：

2.2 Financial Indicators

	Six months ended 30 June 2010	Six months ended 30 June 2009	Year ended 31 December 2009
PROFITABILITY (%)			
Return on average total assets ¹	0.99*	0.84*	0.82
Return on weighted average net assets ²	25.10*	21.60*	20.53
Net interest margin³	2.47*	2.21*	2.28
Net interest spread ⁴	2.41*	2.13*	2.20
Ratio of net fee and commission income to operating income	16.50	16.29	15.94

Cost-to-income ratio ⁵ 37.45 36.46 43.37

(2) 業績公告英文版第14页题为“5.2.1 Income Statement Analysis”一段:

5.2.1 Income Statement Analysis

Net Interest Income

Item	Six months ended 30 June 2010			Six months ended 30 June 2009		
	Average balance	Interest income/expenses	Average yield/cost (%)	Average balance	Interest income/expenses	Average yield/cost (%)
Total interest-earning assets	9,034,725	168,280	3.73	7,589,162	142,243	3.75
Allowance for impairment losses ⁴	(136,425)			(94,385)		
Non-interest-earning assets ⁴	424,912			302,784		
Total assets	9,323,212			7,797,561		

(3) 業績公告英文版第29页“5.2.2 Balance Sheet Analysis”下題為“Distribution of Deposits from Customers by Geographic Region”一段:

Distribution of Deposits from Customers by Geographic Region

In millions of RMB, except for percentages

Item	30 June 2010		31 December 2009	
	Amount	Percentage (%)	Amount	Percentage (%)
Head Office	32,887	0.4	44,568	0.6
Yangtze River Delta	1,998,458	23.9	1,748,898	23.3
Pearl River Delta	1,171,136	14.0	1,078,898	14.4
Bohai Rim	1,467,471	17.6	1,348,333	18.0
Central China	1,375,629	16.5	1,214,938	16.2
Northeastern China	451,697	5.4	407,411	5.4
Western China	1,835,560	22.0	1,643,082	21.9
Overseas and others	15,982	0.2	11,490	0.2
Total	8,348,820	100.0	7,497,618	100.0

(4) 業績公告英文版第35页“5.2.2 Balance Sheet Analysis”下題為“Owner’s Equity”一段:

Owner’s Equity

In millions of *RMB*, except for percentages

Item	30 June 2010		31 December 2009	
	Amount	Percentage (%)	Amount	Percentage (%)
Share capital	270,000	76.1	260,000	75.8
Capital reserve	5,512	1.6	-	-
<i>Investment revaluation reserve</i>	6,820	1.9	4,624	1.4
Surplus reserve	12,263	3.5	7,676	2.2
General <i>and regulatory</i> reserve	58,344	16.5	10,772	3.2
Unappropriated profit	1,421	0.4	59,817	17.4
Currency translation reserve	(97)	-	(70)	-
Equity attributable to equity holders of the parent company	354,263	100.0	342,819	100.0
Minority interests	154	-	106	-
Total equity	354,417	100.0	342,925	100.0

(5) 業績公告英文版第52至54頁題為“5.4.4 Financial Position”一段：

5.4.4 Financial Position

Assets and Liabilities

In millions of RMB, except percentages

Item	Six months ended 30 June 2010		Year ended 31 December 2009	
	Amount	% of total	Amount	% of total
Loans <i>and advances</i> to customers, total	1,407,079		1,193,413	-
Allowance for impairment losses	(52,847)		(43,327)	-
Loans <i>and advances</i> to customers, net	1,354,232	39.2	1,150,086	35.6
Inter-bank balances ¹	2,019,972	58.4	1,975,226	61.1
Other assets ²	82,977	2.4	109,791	3.3
Total assets	3,457,181	100.0	3,235,103	100.0
Deposits <i>from customers</i>	3,358,795	97.5	3,034,646	94.3
Other liabilities ³	86,200	2.5	182,760	5.7
Total liabilities	3,444,995	100.0	3,217,406	100.0

Notes: 1. Represents funds provided by our County Area Banking Business to other business through internal funds transfers.

2. Mainly include cash, *amounts* due from banks and financial institutions, financial assets held under resale agreements, investments classified as receivables and fixed assets.

3. Mainly include *amounts* due to banks *and other financial institutions*, financial assets held under repurchase agreements, due to the central bank, borrowings, staff salaries payable, taxes and fees payable, interest payable, expected liabilities and other liabilities.

Profit

In millions of RMB, except percentages

	Six months ended 30 June 2010	Six months ended 30 June 2009	Change	Growth Rate (%)
External interest income	35,906	26,671	9,235	34.6
<i>Less:</i> External interest expense	20,210	21,891	-1,681	-7.7
Interest income from intra-bank balances ¹	25,068	21,740	3,328	15.3
Net interest income	40,764	26,520	14,244	53.7
Net fee and commission income	8,770	6,210	2,560	41.2
Other net income ²	638	371	267	72.0
Operating income	50,172	33,101	17,071	51.6
<i>Less:</i> General operating and administrative expenses	25,969	18,697	7,272	38.9
Provisions for impairment losses	9,684	6,424	3,260	50.7
Profit before tax	14,519	7,980	6,539	81.9

Key Financial Indicators

Item	%	
	Six months ended 30 June 2010	Six months ended 30 June 2009
Return on average total assets ¹	0.69	0.42
<i>Average yield of loans</i>	5.47	5.54
<i>Average cost of deposits</i>	1.21	1.56
Net fee and commission income to operating income	17.48	18.76
Cost-to-income ratio ²	47.03	51.06
Item	Six months ended 30 June 2010	Year ended 31 December 2009
Loan-to-deposit ³	41.89	39.33
Non-performing loan ratio ⁴	2.75	3.69
Allowance to non-performing loans ⁵	136.76	98.26
Allowance to total loans ⁶	3.76	3.63

(6) 業績公告英文版58頁5.5.2 Credit Risk下題為“Credit Risk Analysis”一段：

Credit Risk Analysis

Maximum Exposure to Credit Risk

Item	<i>In millions of RMB</i>	
	30 June 2010	31 December 2009
Balances with central banks	1,772,749	1,468,910
Deposits with banks <i>and other financial institutions</i>	79,539	61,693
Placements with banks <i>and other financial institutions</i>	57,790	49,435
<i>Financial assets at fair value through profit or loss</i>	97,187	112,176
Available-for-sale financial assets	606,225	729,895
Held-to-maturity investments	1,082,844	883,915
Investments classified as receivables	811,149	890,199
Derivative financial assets	5,706	4,678
Financial assets held under resale agreements	431,307	421,093
Loans and advances to customers	4,478,230	4,011,495
Other assets	52,475	35,621
Sub-total	9,475,201	8,669,110
Credit commitments	1,506,500	1,221,683
Total	10,981,701	9,890,793

(7) 業績公告英文版69頁“5.5.4 Liquidity Risk”一段：

5.5.4 Liquidity Risk

Liquidity Gap Analysis

	Overdue/ Open	On demand	Within 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Total
30 June 2010	1,529,955	(5,124,844)	132,785	95,987	(48,118)	1,426,886	2,256,881	269,532
31 December 2009	1,229,392	(4,610,962)	11,497	187,297	90,335	1,212,325	2,103,376	223,260

本行董事會（「**董事會**」）謹此向本行股東和公眾投資者對於造成的不便表示歉意。

承董事會命
中國農業銀行股份有限公司
董事長
項俊波

中國北京，二零一零年八月三十一日

於本公告日期，本行的執行董事為項俊波先生、張雲先生、楊琨先生和潘功勝先生；非執行董事為林大茂先生、張國明先生、辛寶榮女士、沈炳熙先生、袁臨江先生和程鳳朝先生；獨立非執行董事為胡定旭先生和邱東先生。