

Table 1: Staff professional composition

Professional category	December 2015	
	Number of people	Proportion (%)
Business personnel	1,059	82.80
Administrative staff	152	11.88
Clerical staff	68	5.32
Amount to	1,279	100.00

As at 31 December 2015, the composition of the academic qualifications of the Bank's active staff is shown in the following table:

Table 2: The composition of the employee's educational background

Education category	December 2015	
	Number of people	Proportion (%)
Postgraduate and above	88	6.88
Undergraduate college	827	64.66
Junior college	244	19.08
Below university level	120	9.38
Amount to	1,279	100.00

The age composition of its active staff as at 31 December 2015 is shown in the following table:

Table 3: Age composition of employees

Age Category	31 December 2015	
	Number of people	Proportion (%)
Under 30	597	46.68
31-40 years	255	19.94
41—50 years	311	24.32
51—60 years	116	9.07
Amount to	1,279	100.00

Table 4: The comparison of net interest margin and net interest rate between Wuxi Agricultural Bank and listed banks in the same industry is as follows:

Unit: %

Project	2015		2014		2013	
	Net interest rate	Net interest margin	Net interest rate	Net interest margin	Net interest rate	Net interest margin
China Merchants Bank	2.75	2.59	2.52	2.33	2.82	2.65
China Citic Bank	2.31	2.13	2.40	2.19	2.60	2.40
Industrial Bank	2.45	2.26	2.48	2.23	2.44	2.23
Shanghai Pudong Development Bank	2.45	2.26	2.50	2.27	2.46	2.26
Minsheng Bank	2.26	2.10	2.59	2.41	2.49	2.30
Everbright Bank	2.25	2.01	2.30	2.06	2.16	1.96
Ping An Bank	2.77	2.63	2.57	2.40	2.31	2.14
Stock Bank Average	2.46	2.28	2.48	2.27	2.47	2.28
Ningbo Bank	2.70	2.40	2.51	2.50	2.51	2.46
Nanjing Bank	2.61	2.44	2.59	2.41	2.30	2.09
City Commercial Average	2.65	2.42	2.55	2.46	2.41	2.28
Wuxi Agricultural Firm	2.11	1.88	2.40	2.13	2.53	2.28