

Contents

About this Report

Sustainable Development Milestones

Sustainability Awards and Recognition

Message from the Chairman

1 Blueprint of Sustainable Strategy

2 Climate Strategy

3 Health Strategy

4 Empowerment Strategy

5 Sustainable Governance and Risk Management

6 Appendix

4.1.3 Upskilling Employees

In response to changing learning needs and formats, the Bank encourages to engage in cross-disciplinary learning. We facilitate this by providing training mechanisms, introducing diverse external resources, and offering platforms for knowledge sharing, thereby enhancing employees' learning abilities. Apart from developing comprehensive general knowledge bases and professional competency courses, we have tailored digital literacy courses to align with technological trends. Additionally, we have designed learning blueprints, nurtured development guidelines, and crafted personal development plans for employees at different career stages. This ensures that all employees, regardless of hierarchy or tenure, can continuously grow and improve through uninterrupted learning.

4.1.3.1 Training Programs at Different Levels to Cultivate Talent Across Various Roles

Facing rapid market changes and evolving customer habits, we continuously strive to enhance service experience by breaking away from traditional product-centric service models and creating a one-stop service hub. Our training program spans from "Personal Banking Single RM Transformation Program" to "Personal Banking ARM Program" and further to "Private Banking ARM Program," cultivating all-around bankers. Through training across front, middle, and back offices, as well as unit mentorship, we help employees quickly integrate professional knowledge and practical application, deeply understanding various product features and sales techniques. Resource investment increased from 3.14 million in 2022 to 7.01 million in 2023 (a year-on-year growth rate of 124%). The annual average training hours per person reached 14.2 hours, with different levels of training programs and learning resources tailored to different jobs/levels, strengthening job skills and business transformation capabilities to adapt to diverse business challenges in a more flexible manner.

Statistics of Training Program Results

Program Name	Year of Inception	Number of Batches	Total Number of Participants Trained	Details of Transformation/Training
Personal Banking Single RM Transformation Program	2022	11	580	Since the end of 2021, the "Single Point of Contact System" has been implemented to transform branches. Original Loan Officers (AO) were reassigned based on their abilities and willingness to become Single Relationship Managers (Single RM) or Loan Specialists (PS). By the end of 2023, 27% of AO transitioned to Single RM, 39% transitioned to PS, 34% transitioned to Corporate Banking/Head Office Operations. Participants in the Single RM program received an average of at least 59 hours of training, and all 11 batches of transformation were completed.
Personal Banking ARM Program	2020	15	367	Encouraging employees to be a well-rounded Banker and to understand banking operations across front, middle, and back offices, a comprehensive 9-month curriculum is provided. It consists of three phases: Basic Deposit Operations, Credit Approval, and Wealth Management, totaling 112 hours of specialized knowledge courses. With an annual investment of 800,000 dollars, the program fosters collaboration between 3 departments and includes mentorship from seasoned professionals in post-rotation units. Ultimately, it aims to empower employees with the skills and knowledge needed to excel in various aspects of banking operations, enabling them to enhance their sales techniques and approach business operations with a holistic perspective.
Corporate Banking ARM Program	2017	18	279	An Associate Financial Law Client Relationship Manager will undergo a comprehensive two-year rotational training program. This program includes a full-fledged financial law curriculum covering financial analysis, risk management, and rotational assignments across all channels. It aims to develop well-rounded financial law experts equipped with both soft and hard skills. This training program stands out as the most comprehensive corporate banking training program in the industry.

Contents
About this Report
Sustainable Development Milestones
Sustainability Awards and Recognition
Message from the Chairman
1 Blueprint of Sustainable Strategy
2 Climate Strategy
3 Health Strategy
4 Empowerment Strategy
5 Sustainable Governance and Risk Management
6 Appendix

4.1.3.2 Linking Development Tools into a One-stop Career Development System

The Bank has established a one-stop career development system that connects various development resources across different platforms, creating a comprehensive career development framework. This system aims to become a key tool in guiding employees towards diverse career growth opportunities.

One-stop Career Development System

Development Tools	Primary Features	Purpose or Objective
iCareer	Identifying skill gaps and providing career direction guidance.	Developing talent profiles and designing career paths to help employees identify skill gaps. Utilizing data analysis to offer capability enhancement and position development recommendations. Encouraging employees to acquire professional and common competencies through skill labeling.
iTalent	Focusing on consensus development for development, establishing learning application schemes	Using job responsibilities, annual goals, and career development direction as the framework, facilitate consensus building between employees and supervisors. This will help in choosing suitable learning methods and formulating Individual Development Plans (IDP).
iLearning	Integrating data applications to provide personalized learning resources.	Leveraging data analytics to understand employees' learning preferences and offer personalized learning resources, thereby igniting their motivation to learn. In 2023, employees collectively spent 520,000 hours on learning, with an annual feedback satisfaction rating of 4.6 out of 5.
iMatch	Internal recruitment mechanism that encourages talent mobility across different domains.	Integrating with the iCareer platform to provide comprehensive matching for skills, expertise, and traits. This allows both supervisors and talent to make mutually beneficial selections. Employees can find suitable career directions and positions, while supervisors can identify suitable candidates based on team needs, thus promoting internal talent mobility within the organization.

4.1.3.3 Pioneering Diverse Training Initiatives to Enrich Learning Experience

The Bank is pioneering diverse training models to meet various training needs through different channels, formats, and methods. Utilizing internal community platforms to gather learners for two-way exchange and feedback, and through mechanisms like competitions, creating an ecosystem of co-creation and co-learning. Additionally, fostering internal trainers who embody the spirit of "everyone can be an expert", assisting interested individuals in building their personal brands, and ensuring the transfer of organizational knowledge. The aim is to enhance the learning experience through diverse and enriching training resources, thus fostering learning culture.

Employee Training Explanation

Dimension	Item	Description	Highlights
Diverse Learning Experiences	In-house Digital Courses	The Bank is the first in the country to have an in-house digital course production team, covering both professional domains and soft skills topics.	Produced a total of 118 digital courses in 2023.
	Business Review Articles	Introducing professional digital content providers such as Harvard Business Review, Master Cheers, Common Wealth Magazine, etc., to offer a rich array of learning resources.	Offering over 100 digital multimedia learning resources.
Driving a Collaborative Learning Ecosystem	Annual Learning Events	Through elements of competition and gamification design, we collaborate with group subsidiaries to organize learning activities such as the "Miles of Fun" challenge, encouraging employees to engage in competitive learning to earn rewards.	The participation in the 2023 learning events grew threefold compared to the same period last year.
	Learning Community	Utilizing social media platforms to establish learning communities and foster communication and sharing among members.	Organizing the "Personal Banking Talent Pool" event and encouraging participation through a points system.
	Internal Trainer System	Cultivating internal trainers to facilitate knowledge transfer and assist aspiring individuals in building their personal brands.	A total of 637 foundational trainers and 189 senior trainers have been nurtured. The average teaching satisfaction rate reached 96.9 out of 100.
A Rich Platform Resource for Continuous Learning	Hahow Learning Platform	Collaborating with Hahow Learning Platform to provide a diverse range of professional courses.	Accumulated 580 professional courses, with a total completion of 165,200 course sessions, accumulating over 245,400 hours of learning time.
	Digital Library	Providing a rich resource of e-books and digital magazines.	The digital library boasts over 2,200 recent popular collections, with a reading count of 39,000 times for e-books this year, indicating high recognition and usage rates.