

人力资本发展

Human Capital Development

1.过去三年作为首选雇主所获得的外部认可

1.External recognition as an employer of choice (last three years)

本行坚持人才是第一资源，通过深入实施人才强行战略，赋能员工职业发展，充分保障员工权益与福祉，切实做好员工关心关爱，与员工携手共进，实现共同发展。近三年，本行获评智联招聘“2023 中国年度最佳雇主全国 TOP100”、58 同城“中国 2024 新生代雇主大学生最佳雇主”和“2025 中国年度最佳雇主全国 TOP100”。

Adhering to the principle of talent as the primary resource, and the strategy of strengthening the Bank through talents, we enable the professional development of our employees, fully protect their rights and welfare, and show earnest care for them, thus achieving common development with our employees. In the past three years, we were rated by the job-hunting website zhaopin.com as “a TOP 100 Chinese Employer in 2023” , and by 58.com as “a Best Employer for College Graduates among the New-generation Employers of China in 2024” and “a TOP 100 Chinese Employer in 2025” .

2.聘用和待遇

2. Recruitment and Compensation

积极支持就业优先政策，充分利用实习期了解毕业生需求，持续面向全国高校广泛开展“暑期实习生计划”，为不同专业背景的学生提供深入了解银行业务、积累实践经验的平台，助力青年人才职业成长，为校园招聘储备优秀人才。

In actively supporting the employment priority policy, we made full use of internships to understand the needs of graduates. We continued to carry out the “Summer Internship Program” for colleges and universities nationwide to provide a platform for students with different professional backgrounds to gain a deep understanding of the banking business, and build up a wealth of practical experience, thus promoting the professional growth of young talent while building a pipeline of outstanding candidates for campus recruitment.

2.1 多元化

2.1 Diversity

人员结构。本行紧密围绕发展战略，综合考虑业务规模与工作效能等指标，科学评估人力资源需求，不断优化人才队伍结构。持续推进专业人才库建设，扎实构建与岗位要求相匹配、具备多元化专业 and 知识结构的员工队伍。

Staffing. Focusing on our development strategies, we properly assess the demands for human resources based on metrics such as scale of operations and work efficiency, and continuously optimize the talent structure. We continue to advance the development of a professional talent pool, and steadily build a workforce equipped

with diverse professional backgrounds and knowledge structures that fits job requirements.

人才招聘与筛选。依托数字化、一体化的招聘管理平台，通过笔面试考察及专业测评工具，全面分析候选人的教育背景、核心能力与岗位适配度，实现人才选拔的科学化与精准化。同时持续优化招聘流程，强化雇主品牌建设，着力吸引并甄选高素质人才。

Talent recruitment and selection. We comprehensively assess the candidates' educational backgrounds, core competency, and suitability with posts through written exams, interviews, and professional evaluation tools on our integrated digital recruitment management platform, to select talents in a proper and precise manner. We also continue to optimize the recruitment processes, and strengthen the employer branding to attract and identify high-quality talents.

2.2 健康和安全

2.2 Health and Safety

本行高度重视员工权益保障，积极落实员工关心关爱举措，构建涵盖全员的全面非薪酬福利体系，保障员工身心健康，满足员工多元需求，营造和谐、积极的工作环境。

The Bank attaches great importance to the protection of employees' rights and interests. We actively implemented measures that showed our employees love and care, and built a comprehensive non-pay benefit system covering all employees, to ensure the physical and mental health and respond to the diverse needs of our

employees, and create a harmonious and active workplace for them.

2.2.1 非薪酬福利

2.2.1 Non-pay Benefits

本行持续构建覆盖本行所有员工（包括劳务派遣用工）的非薪酬福利体系。

We continued to develop a non-pay benefit system covering all employees, including labor dispatch workers.

巩固员工健康防线。深入贯彻“健康中国”战略，每年组织员工开展健康体检筛查重大疾病，为员工提供健康咨询、培训、讲座等健康促进服务，实现重疾险全行覆盖。总行本部组织健康管理专题培训和重疾险宣传，印发《总行员工重疾项目服务手册》，在办公楼设置“健康小屋”，供员工测量身体健康指标。开展建设“健康农行”争做“健康达人”活动，在北京市东城区“月健走 悦健康”“万步有约”健走争先赛活动中成绩优异，被北京市卫生健康委员会授予“健康单位”称号。

Strengthening employee health. In order to carry out in depth the “Healthy China” strategy, we organize physical examination for major diseases every year, provide health consultation, training, lectures and other health promotion services to our employees, and ensure comprehensive coverage of critical illness insurance for all employees. The Head Office organized health management specialized training sessions and awareness campaigns for critical illness insurance. It issued the *Head Office Employee Critical Illness Program Service Manual* and set up a “Health Corner” in the office building for employees to measure key health indicators. Through initiatives like “building a Healthy Bank and striving to be a Healthy

Champion”, we performed excellently in activities such as the “Monthly Walking for Health” and “10,000 Steps Challenge” walking competitions in Dongcheng District, Beijing, earning the “Healthy Institution” title awarded by the Beijing Municipal Health Commission.

提升工作生活条件。2025 年，为全体员工（包括劳务派遣用工）新建“职工之家”设施，其中新建独立功能区，包括小食堂、小阅览室、小活动室、小浴室、周转宿舍、午休室、女职工关爱室、减压室等，新建综合功能区。

Improving working and living conditions. In 2025, we built new Homes of Employees facilities for all employees (including labor dispatch workers), covering independent functional areas and comprehensive functional areas. The independent functional areas consisted of small canteens, small reading rooms, small activity rooms, small bathrooms, revolving dormitories, noon break rooms, activity rooms dedicated to female employees, and recreation rooms.

加强职工纾困解难。面向困难员工（包括劳务派遣用工）开展集中帮扶、即时帮扶等活动。面向单亲困难女员工、困难劳模、因工负伤致残员工、因公死亡员工家属等群体开展送温暖活动。第一时间向湖北、西藏等受灾地区分支机构划拨专项资金，用于购置救灾物资、慰问受灾员工等。

Stepping up efforts to relieve the financial distress of employees. We carried out targeted support activities, including collective assistance and immediate aid, for employees in difficulty (including labor dispatch workers). We conducted caring initiatives specifically for groups such as single-parent female employees in need, model workers experiencing hardship, employees injured or disabled due to work, and

families of employees who died due to duty-related causes. Additionally, we allocated special funds to our branches in disaster-affected regions like Hubei and Tibet for purchasing disaster relief materials and paying solatia to disaster-stricken employees.

保障职工疗休养权利。实施《关于开展职工疗休养工作的意见》，保障员工休息休养权利。截至 2025 年末，37 家一级分行均已制定出台本级制度方案，稳妥有序推进职工疗休养试点工作。

Securing the right of employees to rest and recuperate. We implemented the *Opinions on Carrying out Rest and Recuperation Work for Employees* to guarantee the right of our employees to rest and recuperate. As of the end of 2025, all 37 tier-1 branches had formulated and issued their respective implementation plans, steadily and orderly advancing the pilot program for staff rest and recuperation.

带薪育儿假休假权利。根据《中国农业银行总行本部员工考勤办法》的规定，本行总行管理本部、京内直属机构员工，按规定生育子女的，在子女满三周岁前，可休育儿假。

Entitlement to paid parental leave. According to the *Attendance Management Measures for Employees of the Head Office of Agricultural Bank of China*, employees working at the Head Office and its directly affiliated institutions within Beijing are entitled to parental leave during the period when their child is under the age of three, in accordance with the regulations on childbirth.

2.2.2 民主管理

2.2.2 Democratic Management

本行建立职工代表大会制度，切实保障职工的知情权、参与权、表达权和监督权。2025 年，召开中国农业银行第四届职工代表大会第三次会议，补选中国农业银行企业年金管理委员会职工委员。

We have established a workers' congress system to effectively safeguard employees' rights to be informed, to participate, to express opinions, and to supervise. In 2025, we convened the third session of the fourth employees' congress of ABC, which held a by-election for the employee representatives on the Enterprise Annuity Management Committee of ABC.

员工意见申诉上报

Employee opinion and complaint reporting

➤ 本行关注员工意见建议，设立监督电话、电子邮箱，畅通员工信访意见反馈渠道，持续做好意见收集、核查、处理、反馈工作。

➤ The Bank values opinions and suggestions of our employees. We have set up supervision hotlines and e-mail boxes available for our employees to file complaints or express opinions unimpededly. Meanwhile, we continue to collect, verify and process and provide feedback on the opinions of our employees.

➤ 采取匿名方式开展员工关心关爱工作满意度年度问卷调查，不存储员工姓名等信息并严格控制问卷调查原始数据知悉范围，确保员工安心、真实反映对关心关爱工作的评价和诉求。

➤ We carry out anonymous annual questionnaire surveys on employee satisfaction in terms of employee care work. We strictly control the access to primary data in the questionnaire, without storing employee information such as name. In this

way, our employees can freely and truthfully express their evaluations and demands with respect to our employee care work.

➤ 利用帮扶慰问、培训宣讲、联建共建等场合，安排工会干部经常性下基层、访一线，广泛听取员工意见建议，协调推动群众反映集中问题有效解决。

➤ We take advantage of opportunities such as assistance visits, training sessions, and joint construction activities to regularly arrange for trade union cadres to go to the grassroots and visit frontline units, widely collect employees' opinions and suggestions, and coordinate efforts to effectively address issues that employees commonly raise.

➤ 本行将信访工作纪律和保密管理作为信访培训的重要内容，明确信访事项全流程保密管理要求，强化举报工作人员保密意识和保密责任，切实做好举报人和举报事项等敏感信息保护。

➤ The Bank includes discipline in handling complaints and appeals and confidentiality management as key components of related training. We clearly define confidentiality requirements throughout the entire process of handling complaints and appeals, strengthen the confidentiality awareness and responsibility of employees involved in handling reports, and effectively safeguard sensitive information such as the identity of reporters and the details of reported matters.

➤ 深入实施“倾听计划”，聚焦基层所盼与民心所向。建设“倾听”平台，畅通直达基层的需求对接传导渠道。构建一线营销服务人员诉求直达总行的沟通机制，助力快速响应市场热点和体验痛点。

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confidentiality requirements throughout the entire process of handling complaints and appeals, strengthen the confidentiality awareness and responsibility of employees involved in handling reports, and effectively safeguard sensitive information such as the identity of reporters and the details of reported matters.

➤ 成立劳动争议调解委员会，制定《中国农业银行劳动争议调解管理办法》，明确调解委员会的工作职责和调解程序，规定本行具有劳动合同订立权限的各级机构应建立相应机制，充分保障员工申诉渠道，按照法定程序，依法维护本行和员工双方当事人的合法权益，积极预防和及时妥善地解决争议，促进构建和谐劳动关系。

➤ We established a labor dispute mediation committee and formulated the Administrative Measures of Agricultural Bank of China for Labor Dispute Mediation. These measures clarify the Committee's responsibilities and mediation procedures, and stipulate that the Bank's institutions at all levels with the authority to execute labor contracts should establish corresponding mechanisms. This fully safeguards employees' channels for complaint, protects the legitimate rights and interests of both the Bank and our employees in accordance with legal procedures, proactively prevents disputes, ensures their timely and proper resolution, and promotes the building of harmonious labor relations.

➤ 建立工会主席访网点工作机制，各级机构工会领导深入一线倾听员工心声、回应急难愁盼。

➤ We established a mechanism for trade union chairpersons to visit branches, enabling chairpersons of trade union at all levels to engage directly with front-line staff to listen to their concerns and address pressing issues.

2.3 职业发展与培训

2.3 Formal talent pipeline development strategy

本行积极落实金融强国建设战略部署，结合转型发展实际，提出实施新时代人才强行战略。健全岗位管理体系，在畅通晋升发展通道的同时，为员工干事创业、施展才干搭建广阔平台。规范有序、公正开展专业岗位选聘，持续营造识才、爱才、敬才、用才的良好环境，持续夯实全行高质量发展的人才基础。

We actively implemented the strategic arrangements for building China into a financial power. Aligned with our practical transformation and development needs, we proposed and are implementing the strategy of empowering the Bank with talent for the new era. We improved our job position management system, creating broad platforms for employees to pursue entrepreneurship and apply their talents while smoothing the channels for personal development and promotion. We conducted specialized posts selection and recruitment in a standardized, orderly, and fair manner, continuously fostering an environment that recognizes, values, respects, and utilizes talent, thereby cementing the human capital foundation for the Bank's high-quality development.

本行高度重视员工教育培训工作，紧扣业务发展和员工成长需要，建立完善员工进阶式培训培养体系，针对不同层级、不同岗位员工职业发展特点，统筹实施分层分类培训计划，不断丰富和改进培训方式方法，提升培训质效。积极整合内外部培训资源，帮助员工持续提升专业素养和履职能力。推行闭环式认证在岗学习，完善岗位资格认证制度，整合规范行内外资格认证，推动岗位资格培训与考试的标准化、智能化。

We attach great importance to staff education and training. In light of business development and employee growth needs, we established and refined a phased training and development system for our employees. Tailored to the career development characteristics of employees at different levels and in various positions, we coordinated and implemented tiered and categorized training programs, continuously enriching and improving training methods to enhance their quality and effectiveness. We also actively integrated internal and external training resources to help employees constantly elevate their professional competence and capabilities to perform their duties. We promoted closed-loop, certification-based on-the-job learning, improved the job qualification certification system, and streamlined and standardized internal and external qualification certifications, so as to drive the standardization and digitalization of job qualification training and examinations.

2.3.1 人才强行战略

2.3.1 Strategy of Empowering the Bank with Talent

本行大力加强新时代人才队伍建设，深入实施人才强行战略，持之以恒抓好全行人才发展规划重点任务落实。面向优秀年轻领导人员、专业人才、基层一线青年员工等重点群体，实施重大人才工程，统筹推进各级各类干部人才队伍建设。

We made great efforts to strengthen the development of a workforce for the new era, deeply implemented the strategy of empowering the Bank with talent, and persistently advanced the execution of key tasks outlined in the bank-wide talent development plan. Targeted at key groups such as outstanding young leaders, professionals, and front-line young employees, we implemented major workforce

development programs to systematically advance the development of cadres and talents across all categories and levels.

聚焦服务实体经济、乡村全面振兴和科技金融、绿色金融、普惠金融、养老金融、数字金融“五篇大文章”等关键领域，持续推进实施专项人才计划，按需招聘补充急需紧缺的专业人才，加快培养造就引领改革发展的高层次优秀人才。着力创造条件用好、用活各类人才，支撑和保障人才创新创造。

Focusing on key areas including serving the real economy, overall revitalization of rural areas, and the “Five Target Areas” (Technology Finance, Green Finance, Inclusive Finance, Pension Finance, and Digital Finance), we continuously advanced the implementation of special talent development programs. We recruited and supplemented urgently needed professionals based on demand and expedited the cultivation of high-level talents capable of leading the reform and development. We strove to create the conditions to effectively utilize and activate all types of talents, supporting and safeguarding their capacity for innovation and creation.

深入推进实施青年英才开发工程，进一步提升青年英才培养选拔质效，为基层一线年轻干部成长搭建平台。开展总分、省际、行司双向交流和地方政府挂职项目，选拔优秀青年人才赴基层实践锻炼。深入实施聚焦乡村振兴东西部行协作“双百”干部人才结对帮扶计划，注重在基层和乡村振兴一线培养锻炼使用人才。

We further advanced the implementation of the young talent development project to enhance the quality and effectiveness of selecting and training young talent, providing platforms for the growth of front-line young cadres. We carried out personnel exchange projects between the Head Office and branches, between provinces, and between the Bank and companies, as well as the secondment projects

with local governments, and selected and sent outstanding young people to work on the front line for gaining experience. Furthermore, we further implemented the program of one-on-one assistance between cadres of 100 branches in the western region and 100 branches in the eastern region for the purpose of rural revitalization, focusing on cultivating, training and using cadres at the grass-roots level and on the front line of rural revitalization.

有序推进分类分级专业人才库建设，聚焦“五篇大文章”及乡村振兴等关键领域，通过专项培训、课题研究、专题调研等方式，持续加强入库人才培训培养，提升专业能力。持续加强客户经理队伍建设，着力培养造就新时代“饶才富式”客户经理。进一步优化分支行专业岗位选聘管理机制，有序组织开展选聘，畅通人才晋升发展通道，切实调动积极性，激发创新创造潜能。定期开展高级职称评审，进一步拓展了高端人才专业发展空间，激励专业人才在相关领域持续深耕。

We systematically advanced the development of a classified and tiered professional talent pool, focusing on key areas including the “Five Target Areas”. Through specialized training programs, research projects, and thematic investigations, we constantly strengthened the cultivation of professionals to enhance their professional competencies. We continued to strengthen the development of customer manager teams, focusing on cultivating customer managers of the Rao Caifu type for the new era. We further optimized the selection and recruitment management mechanisms for specialized posts at branches and sub-branches, and conducted recruitment in an orderly manner, in a bid to smooth the channels for personal development and promotion, effectively mobilize the enthusiasm and stimulate the innovation and creation potential of our employees. We regularly awarded advanced technical titles to high-level professionals based on a review of their professional

competence to expand their space for professional development and encourage them to deepen their expertise in relevant fields.

2.3.2 专业岗位体系与职业发展机制

2.3.2 Specialized Position System and Career Development Mechanism

持续健全专业岗位体系，确保岗位设置科学合理。通过完善岗位任职资格，为员工规划清晰的职业发展路径。根据新员工特点和需求，制定针对性培训培养方案，帮助新员工尽快转变角色、胜任工作。建立管理和专业岗位交叉晋升、有序互通的职业发展“双通道”，探索开展岗位晋级，为员工提供多元化发展机会。常态化开展各层级专业岗位选聘，严格选聘资格条件和程序，确保公平、公正、公开。

We continued to improve the specialized position system, to ensure scientific and reasonable position setting. By improving job qualification standards, we planned clear career development paths for our employees. We established tailored training and cultivation programs for new employees based on their characteristics and needs, to help them adapt to their roles and become competent early. Besides, we established a “double-channel” career development mechanism with employees getting promoted between management and specialized posts in an orderly manner, and explored the post-based promotion mechanism, in an effort to provide our employees with diverse development opportunities. We recruited people for specialized posts at all levels through strict selection processes on a regular basis, and for that purpose, improved the qualifying conditions and procedures, in order to ensure fairness, justice and openness.

2.3.3 培训机制

2.3.3 Training Mechanism

本行通过完善培训体系、创新培训方式、提升培训质效，着力锻造高素质专业化人才队伍。制定《2025 年教育培训工作计划》覆盖全体员工。针对不同层级员工学习需求，安排面授脱产培训、网络专题培训、线上系列课程、讲座等专项培训计划，同步安排教材编修、案例课程开发计划、岗位资格认证考试知识体系建设等培训资源建设计划，推动优质培训资源惠及各层级员工。聚焦干部员工专业能力提升，围绕金融服务“五篇大文章”，针对金融领域的新政策、新业务、新风险，开展乡村振兴、绿色金融等精准化培训，推动各类培训覆盖全员，持续提升全体员工的专业素养和履职能力。

We focused on building a team of high-quality and professional talents by improving the training system, innovating training methods, and enhancing the quality and effectiveness of training. We formulated the Education and Training Work Plan 2025, covering all employees, and organized specialized training programs such as in-person classroom sessions, online workshops, web-based series, and lectures to address the learning needs of employees at different levels. We also coordinated plans for developing training resources including teaching materials revision, case study course development, and construction of knowledge system for qualification and certification examinations. These efforts promoted the availability of quality training resources for employees at all levels. We also focused on enhancing the professional competences of cadres and employees. Centering on the “Five Target Areas”, we provided targeted training on rural revitalization and green finance to respond to new policies, new businesses, and emerging risks in the financial sector, aiming to involve

all employees in training programs, and constantly improving the professional competence and performance capabilities of all employees.

➤ 技能和知识发展培训

➤ **Scope of skills and knowledge development training**

本行在内部建立了覆盖全体员工的学习和考试制度,为员工提供晋升或转岗的机会。围绕岗位任职能力和认证考试目标要求,搭建“考试大纲、考试教材、考试题库、习题集、辅导课件”五位一体的岗位资格认证考试知识体系,按年度进行更新修订,帮助员工系统学习并掌握岗位所需的知识和技能。组织开展覆盖包含劳务派遣人员在内的全员岗位资格认证考试,以考促学,推进持证后续教育,持续提升员工岗位适应性与匹配度。

The Bank has established an internal learning and examination system covering all employees, providing opportunities for promotion or job rotation. In alignment with the requirements of job competency and certification examination objectives, we created an integrated knowledge system for qualification and certification examinations that consists of five elements, i.e., “test syllabus, teaching materials, question banks, exercises, and tutorials”, which are updated annually, to help our employees systematically develop and master the skills and knowledge required. Also, we organized qualification and certification examinations covering all employees including dispatched personnel, using assessments as a means to drive learning and support ongoing professional development, to continuously improve their capability and job-role alignment.

➤ 支持员工获取外部专业资格证书

➤ **Supporting employees to obtain external professional certifications**

鼓励包含劳务派遣人员在内所有在岗员工持续学习，不断提升自身专业能力。支持员工根据工作需要考取的国内外权威专业资格证书达 50 项，涵盖经济金融、财会审计、风险合规、信息科技、专项业务、综合管理、安防准入等多个领域。员工参加注册会计师（CPA）、国际注册会计师（ACCA）、特许金融分析师（CFA）、金融风险管理师（FRM）、金融理财师（AFP）、国际金融理财师（CFP）、公司金融顾问（CFC）、国际注册内部审计师（CIA）、保函与备用信用证专家（CSDG）、国际公认反洗钱师（CAMS）、国际人力资源管理专业人士资格认证（SHRM-CP）等职业资格或专业水平考试取得相应证书的，本行统一提供考试费用支持。

We encourage our employees, including dispatched personnel, to engage in continuous learning and enhance their professional competences. We supported our employees to obtain 50 authoritative professional qualification certificates issued by domestic or foreign institutions based on their work needs, covering such fields as economy and finance, accounting and audit, risk compliance, information technology, special business, comprehensive management, and security access. In addition, we provided financial support to cover examination fees for employees who obtained certificates from professional qualification or competency examinations such as Certified Public Accountant (CPA), Association of Chartered Certified Accountants (ACCA), Chartered Financial Analyst (CFA), Financial Risk Manager (FRM), Associate Financial Planner (AFP), Certified Financial Planner (CFP), Corporate Finance Consultant (CFC), Certified Internal Auditor (CIA), Certificate for Specialists in Demand Guarantees (CSDG), Certified Anti-Money Laundering Specialist (CAMS), and Society for Human Resource Management Certified Professional (SHRM-CP).

➤ 博士后培养计划

➤ **Postdoctoral training program**

本行设立博士后科研工作站。工作站以“研究为发展、培养为使用”为办站宗旨，构建符合博士后成长规律的人才培养机制，完善高校联合培养、产学研融合发展的人才培养模式，健全“招收-培育-考核-留用”全周期管理体系，搭建“课题研究-学术交流-实践锻炼-成果转化”多维度成长平台，为本行高质量发展培养了一批兼具理论素养与实践能力的高素质专业人才。

We established a postdoctoral research station. Adhering to the principle of “research for development, cultivation for use”, the station built a talent cultivation mechanism that aligns with the development trajectory of postdoctoral researchers. It improved the talent training model featuring collaborative cultivation with universities and integrated development of production, education and research, and established a robust full-cycle management system covering “recruitment - cultivation - evaluation - retention”. In addition, the station built a platform of multidimensional growth covering “research projects - academic exchange - practices - outcome transformation”. Through these efforts, the station cultivated quality professionals with excellent theoretical literacy and practical capabilities for the Bank's high-quality development.

➤ 围绕战略发展开展分层分类培训

➤ **Providing tiered and categorized training for the purpose of serving development strategies**

针对中高层领导人员

For mid- and high-level leaders

2025 年，本行聚焦金融高质量发展和银行业战略转型，与德国、新加坡等国外知名优秀院校合作，培养具有国际视野的中高层领导人员。举办专题培训，包括公司治理能力建设培训、领军人才及审计高级管理人员培训、内控合规与反洗钱管理能力进阶培训、“新对公”对公业务高管培训、“大财富 强零售”领导人员培训、领导干部媒介素养培训、女性领导力提升培训等，提升相关领域、条线领导人员专业能力与综合素养。

In 2025, the Bank focused on high-quality financial development and strategic transformation of the banking industry, and collaborated with renowned overseas universities in countries such as Germany and Singapore to cultivate mid- and high-level leaders with international vision. In addition, we organized special training to elevate professional competence and comprehensive capabilities of our leadership in relevant fields and on relevant lines, including the training on capacity building for corporate governance, the training on leading talents and senior audit management personnel, the advanced training on capacity building for internal control, compliance and AML management, the “new corporate banking” training for senior management, the “big wealth and strong retail” training for leaders, the training on leaders’ media literacy, and the training on enhancing women’s leadership.

针对优秀年轻干部

For outstanding young cadres

与高校等教育机构合作开展面向本行优秀年轻干部的联合培训，包括：与北京大学合作举办青年英才培训班、县域支行领军行长专题培训班，与中国人民大学合作举办中青年干部培训班、金融经营管理培训项目（EMT）。通过系统培训和实践锻炼，持续培养年轻处、科级干部的领导力和管理能力，提升本行管理人

才和后备干部队伍金融服务乡村振兴和实体经济综合能力素质。联合对外经济贸易大学、香港大学，组织举办国际化人才培养培训班。围绕本行国际化人才队伍建设目标，培养具备跨文化沟通和跨境业务协同能力的高素质国际化人才。

In collaboration with educational institutions such as universities, we offer joint training programs for the Bank ' s outstanding young cadres, including training sessions for outstanding young employees and special training for leading presidents at county area sub-branches in partnership with Peking University, training sessions for young and middle-aged cadres and training sessions for financial operation and management (EMT) in collaboration with Renmin University of China. Through structured training and hands-on practice, we continue to develop the leadership and management ability of young cadres at department chief and section chief levels, and enhance the comprehensive capabilities of our management talents and reserve cadres to provide financial services for rural revitalization and serve the real economy. In collaboration with the University of International Business and Economics and the University of Hong Kong, we organize training sessions on development of international talents. We also cultivate high-quality international talents with the skills for cross-cultural communication and the ability to coordinate cross-border businesses, with a view to building a team of international talents.

针对青年员工队伍

For young workforce

本行制定实施青年员工培训培养计划，为青年员工提供匹配职业发展阶段的培训培养支持。

We develop and implement training and development programs for young

employees to provide support tailored to their career development phases.

持续面向全国高校广泛开展“暑期实习生计划”，助力青年人才职业成长，储备校园招聘优秀人才。

We continue to carry out the “Summer Internship Program” for colleges and universities nationwide to promote the professional growth of young talents while building a pipeline of outstanding candidates for campus recruitment.

构建青年员工进阶式培训体系，分阶段建立青年员工能力提升课程模块，推动青年员工自主进行针对性学习。

We establish a phased training and development system for young employees, and develop competency enhancement modules on a phased basis to facilitate independent targeted learning.

全覆盖开展新员工入职培训，通过线下集中培训形式，系统讲授入职第一课，帮助新员工快速了解企业文化、核心业务，推动新员工尽快转变角色、胜任工作。

We offer orientation courses to all new joiners. We organize centralized offline training and systematic lectures on the first course of onboarding to present a snapshot of our corporate culture and core businesses, and to help them adapt and become competent to the roles rapidly.

实施“青训·航行计划”，锚定不同发展阶段青年员工需求，系统性、体系化、接续式开展“启航”、“领航”、“远航”线上培训，培训内容涵盖职业素养、行为守则、专业技能、领导能力等方面，适配各阶段青年员工履职需要；面向优秀青年业务骨干、国际化人才、数据分析人才等关键对象，举办“青年骨干训练营”、“鲲鹏训练营”、“数苗训练营”等特色专题训练营培训项目，培训优秀专业

岗位人才。

We implement the “Youth Training-Navigation Program”. To meet the needs of young employees at different stages of development, we carry out online training programs titled “Setting Sail”, “Leading the Way”, and “Sailing Far” in a systematic, structured and ongoing manner. These programs cover aspects such as professional literacy, code of conduct, expertise, and leadership necessary for the young employees at different stages of development to perform their duties. For key personnel including outstanding key young business personnel, international talents, and talents skilled in data analysis, we hold specialized training programs such as “Training Camp for Key Young Business Personnel”, “Kunpeng Training Camp”, and “Data Seedling Training Camp” to cultivate excellent talents for specialized posts.

针对客户经理队伍

For customer manager teams

通过系统化针对性培训，帮助客户经理不断提升专业水平和业务技能，增强服务客户的能力，提升客户满意度。

Through systematic and targeted training, we supported our customer managers in constantly improving their professional knowledge and business skills, enhancing their ability to serve clients and improving overall customer satisfaction.

其他特色培训活动

Other distinctive training activities

- 与教育机构合作开展联合培养
- **Collaborating with educational institutions to co-develop talent**

本行加强与北京大学、中国人民大学、对外经济贸易大学、香港大学等一流高校的合作，开展面向本行优秀年轻干部的联合培训，在为员工提供广泛学习与交流机会的同时，培养具备卓越才能和专业精神的金融人才，实现专业人才梯队高质量发展。与境外知名优秀院校合作，突出理论与实战相结合、境内与境外相衔接，培养新时代具有国际视野的中高层领导人员和关键核心领域急需紧缺人才。

The Bank strengthens cooperation with top-tier universities such as Peking University, Renmin University of China, the University of International Business and Economics, and the University of Hong Kong, launching joint training programs for outstanding young cadres within the Bank. These initiatives provide employees with broad learning and exchange opportunities while cultivating financial professionals with exceptional capabilities and professional dedication, promoting high-quality development of professional talent pipelines. Through collaboration with renowned overseas institutions, the Bank emphasizes the integration of theory and practice, as well as the connection between domestic and international perspectives, to nurture mid-to-senior-level leaders and urgently needed specialists in key core areas with a global outlook for the new era.

➤ 领导力培训

➤ **Leadership Training**

本行致力于完善干部分层培训体系，加强对年轻管理者的赋能。以 40 岁左右正处干部、35 岁左右副处干部为培训对象，与中国人民大学合作举办金融经营管理培训项目（EMT）。培训课程紧扣我行年轻干部领导能力提升和素质培养需要，突出实践性、实战性，安排“线上直播+课堂面授+课题研究+跨界学习”学习环节，为学员搭建边学边用、学用结合的成长平台，引导学员带着问题学、联

系实际学，切实提高处级干部能力水平。

We are committed to refining our tiered cadre development framework and empowering young managers. In collaboration with Renmin University of China, we organize the training sessions for financial operation and management (EMT) for 40-year-old cadres at the department chief level and 35-year-old cadres at the deputy department chief level. Focusing on the leadership and literacy of our young cadres, we design practice-oriented modules, and organize a combination of live streaming, classroom instruction, research projects, and cross-functional learning to build a platform integrating knowledge into application for the participants to learn with questions and under real-world scenarios, thus enhancing the capabilities of the cadres at the department chief level.

与北京大学合作组织举办县域支行领军行长专题培训班，培训县域领军行长。课程涵盖“政治理论、宏观经济与前沿形势、服务‘三农’与乡村振兴、经营管理与创新发展”四大模块，采取“课堂面授、现场教学、交流研讨”相结合的方式开展，引导参训学员在培训学习的过程中加强交流、互学互鉴，切实提升成果转化和实战能力。

In partnership with Peking University, we organize special training for leading presidents at county area sub-branches to cultivate these presidents. The courses are designed to cover four modules including political theories, macroeconomics and frontier trends, serving “agriculture, rural areas and rural residents” and rural revitalization, and operation management and innovative management. We offer these training sessions through a combination of classroom instruction, on-site teaching, and discussions, to guide the participants to enhance interactions and mutual learning

throughout the courses and effectively improve their abilities to translate training outcomes into practical solutions.

2.3.4 绩效考核评估与反馈

2.3.4 Performance Appraisal and Feedback

本行构建科学合理的覆盖全体员工的绩效管理体系，不断完善绩效管理规章制度，完善考核流程、考核方式和结果反馈的相关管理要求，不断提升员工绩效水平，促进员工能力提升和职业发展。按照机构隶属关系和员工管理权限，分级分类组织实施员工绩效管理，对员工定期开展考核评价。

The Bank has established a scientifically sound and reasonable performance management system covering all employees. We continuously improve performance management regulations, refine management requirements related to evaluation processes, assessment methods, and result feedback, and strive to enhance employee performance, capabilities, and career development. According to the affiliation of institutions and the authority of employee management, we manage the performance of our employees by tier and category, and conduct performance appraisal against them on a regular basis.

考核评价工作包括绩效计划、绩效辅导、绩效评估与反馈、绩效结果运用等环节，注重将沟通与反馈贯穿员工绩效考核全过程。考核方案根据经营管理实际制定，以适当形式向员工公布，确保员工充分了解考核内容和相关要求，保障考核工作公开透明。考核周期内及时跟进员工目标任务完成情况，结合日常工作开展绩效沟通与辅导，帮助员工分析、解决存在问题，提出改进建议。考核评价内容涵盖关键业绩（KPI）、胜任能力（KCI）等维度，坚持定量与定性、过程

与结果相结合，引入多维度测评，客观评价员工的绩效表现。通过绩效面谈等形式将年度工作表现和绩效考核结果及时向员工反馈，与员工沟通改进方案。考核结果主要应用于薪酬分配、晋升晋级、培训发展、评先评优等方面。

Such appraisal includes performance planning, performance coaching, performance evaluation and feedback, and use of the results. It focuses on communication and feedback throughout the performance appraisal for employees. The performance appraisal plan has been developed based on actual management and operation, and is communicated to employees in an appropriate manner to ensure they fully understand the content of appraisal and related requirements, in order for open and transparent appraisal. During the appraisal cycle, we follow up timely on the progress of employees' objectives and tasks, conduct performance communication and coaching based on day-to-day management, help employees analyze and resolve existing issues and provide advice for improvement. The content of such appraisal includes key performance indicators (KPIs), key competency index (KCI), and other dimensions. Leveraging a combination of quantitative and qualitative factors, as well as a combination of process and results, the appraisal involves multi-dimensional assessment for objective evaluation of employees' performance. We give timely feedback to employees on their annual performance and appraisal through means such as performance interviews, and communicate on their improvement plans. The results of performance appraisal are mainly used for salary distribution, promotion, training and development, evaluation of excellence and other aspects.

3.风险和机遇管理

3. Risks and Opportunities Management

本行重视识别、评估并缓解与员工相关的各类风险，提升员工满意度和忠诚度，维护本行稳定运营和良好声誉。

We attach importance to identifying, evaluating and mitigating various risks related to employees, so as to enhance their satisfaction and loyalty, while maintaining the business stability and reputation of the Bank.

3.1 员工流失情况

3.1 Employee Turnover

持续加强员工队伍建设，着力强化职业生涯发展规划引领，加强员工职业能力和职业素养的培训培养，推动形成源头培养、跟踪培养、全程培养的体系机制，助力员工持续赋能提升。推动人才规范有序流动，促进人尽其才、人岗适配，发挥“拴心留人”作用，营造人才发展良好环境，减少员工流失率。

We continued to strengthen workforce development, improved the career development planning and guidance for employees and the cultivation of their professional skills and competence, and created a system of source training, follow-up training and whole-process training, all aimed at empowering employees and supporting continuous growth. Meanwhile, we promoted the standardized and orderly mobility of talent, facilitated the optimal alignment between employees and positions, and created a people-centric environment that enhances employee retention and reduces turnover rates.

3.2 员工满意度调查

3.2 Employee Satisfaction Survey

本行着力解决员工反映普遍的突出问题，办好员工拥护赞同的实事好事，促进广大员工共建、共享农行改革发展成果。每年开展员工关心关爱工作满意度调查。发布调查分析报告，及时掌握员工关爱举措落地情况和员工新需求新期盼。根据调查结果，制定改进措施，及时解决员工关心的问题，提升员工满意度和忠诚度。

The Bank is committed to addressing prominent issues frequently raised by employees, delivering practical initiatives that are widely supported and appreciated by employees, and promoting broad employee participation in and sharing of the Bank' s reform and development outcomes. We conduct employee satisfaction survey annually among our employees with respect to employee care. An investigation and analysis report was issued to promptly assess the implementation of employee care measures and identify emerging employee needs and expectations. Based on the results of the survey, we formulated improvement measures to solve the problems of concern to our employees in a timely manner and to increase their satisfaction and loyalty.