

人力资本发展进展

Progress of Human Resource Development

一、定期绩效评估和反馈

I. Regular 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 and 考核方案，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 established a scientifically sound and reasonable performance management system covering all employees. We continuously improved performance management and evaluation programs, refined management requirements related to evaluation processes, assessment methods, and result feedback, and strived to enhance employee performance, capabilities, and career development. According to the affiliation of institutions and the authority of employee management, we managed the performance of our employees by tier and category, and conducted 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。

Such appraisal included performance planning, performance coaching, performance evaluation and feedback, and use of the results. It

focused on communication and feedback throughout the performance appraisal for employees.

1. 绩效计划

Step 1: Performance planning

根据经营发展需要，结合员工岗位职责，制定绩效计划和绩效考核方案。员工的业绩指标主要来源于机构和部门业绩指标、员工岗位职责和个人需改进的绩效领域等方面，由各级管理者与下属员工共同协商制定。有关绩效考核方案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。

Performance plans and appraisal schemes were formulated based on business development needs and combined with employees' job responsibilities. Employees' performance indicators were primarily derived from the performance targets of the organization and department, the employee's job responsibilities, and areas for personal performance improvement. These indicators were jointly agreed upon by managers at all levels and their respective subordinates. The relevant appraisal schemes were communicated to employees in an appropriate manner to ensure they fully understood the assessment content and requirements, thereby guaranteeing the openness and transparency of the appraisal process.

2. 绩效辅导

Step 2: Performance coaching

每个考核周期内，注重与员工沟通绩效目标与计划，结合日常管理工作，广泛运用谈心谈话、书面辅导等多种方式，持续对员工

开展绩效辅导，帮助员工更好实现绩效目标。沟通辅导内容包括绩效目标计划序时进展、成绩与不足、解决问题的思路举措等。

During each appraisal cycle, emphasis was placed on communicating performance goals and plans with employees. Integrating daily management activities, managers widely utilized various methods such as one-on-one conversations and written guidance to provide continuous performance coaching. This aimed to assist employees in better achieving their performance objectives. The content of communication and coaching covered the scheduled progress of performance goal plans, achievements and areas for improvement, as well as strategies and measures for addressing challenges.

3. 绩效评估与反馈

Step 3: Performance evaluation and feedback

绩效考核涵盖关键业绩（KPI）、胜任能力（KCI）等维度，评价内容包括工作成效、能力素质、作风形象、廉洁合规等方面，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、书面意见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；**员工对绩效评估结果有意见，可提出申诉。**员工个人考核结果按年度归入个人档案。

The performance appraisal encompassed dimensions such as key performance indicators (KPI) and key competency indicators (KCI). The content of evaluation covered work effectiveness, competency and

quality, professional conduct and image, integrity, and compliance. The process adhered to the principle of combining quantitative and qualitative measures with a focus on both process and outcomes, utilizing multi-dimensional assessments to ensure an objective evaluation of employee performance. Annual work performance and appraisal results were promptly communicated to employees through methods such as face-to-face interviews and written feedback, with discussions held on improvement plans. If an employee had objections to the appraisal results, they were entitled to file an appeal. Individual assessment results were archived in the employee's personal file on an annual basis.

4. 绩效结果运用

Step 4: Use of the results

考核结果作为员工薪酬分配、晋升晋级、培训发展、评先评优等方面的重要依据和参考。根据员工绩效考核结果，向员工提出针对性改进意见，动态跟踪了解员工绩效表现改进提升情况，推动员工持续提升绩效表现、实现职业发展。

The performance appraisal results served as a critical basis and reference for compensation allocation, promotion and advancement, training and development, as well as recognition and awards. Based on the appraisal outcomes, targeted improvement suggestions were provided to employees. The organization dynamically tracked and monitored the progress of these improvements to drive continuous enhancement in employee performance and support their career

development.

二、符合无薪福利条件的劳动力

II. Workforce eligible for non-pay benefits

带薪育儿假休假权利。本行为所有符合条件的员工提供**带薪生育假、陪产假、父母育儿假**等多种假期保障，**保障范围覆盖全体员工**。本行严格落实国家相关规定，切实保障全体员工休息休假权益，**保障水平整体优于国家和地方政策标准**。

Entitlement to paid parental leave. We provided a comprehensive range of paid leave benefits to all eligible employees, including **maternity leave, paternity leave, and parental leave, with coverage extending to the entire workforce.** In strict adherence to national regulations, we fully safeguarded the rest and vacation rights of all staff members. **Furthermore, we ensured that our benefit standards consistently exceeded both national and local policy requirements.**

三、技能和知识发展培训

III. Skills and knowledge development training

1. 培训机制

1. Training Mechanism

本行持续完善培训体系、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，统筹安排面授脱产培训、网络专题培训、线上系列课程、讲座等专项培训计划，确保应训尽训。同

步做好院校管理、教材编修、课程开发、案例萃取、岗位资格认证考试知识体系优化和数字化学习平台升级等培训资源建设，推动优质培训资源惠及各层级员工。围绕做好“五篇大文章”，大力开展科技金融、绿色金融、普惠金融、养老金融、数字金融专项培训，培训 800 余期、近 4 万人次。针对新政策、新业务、新要求，聚焦干部员工专业素养和履职能力提升，大力开展训战式“产学研”专题培训，培训 1,600 余期、8 万余人次。

We focused on building a team of high-quality and professional talents by continuously improving the training system, innovating training methods, and enhancing the quality and effectiveness of training. We formulated the education and training work plan for 2025, covering all employees, and systematically organized specialized training programs such as in-person off-job classroom sessions, online workshops, web-based course series, and lectures to address the learning needs of employees at different levels and ensure full participation in mandatory training. We simultaneously advanced training resource construction across institutional governance, teaching materials revision, course development, case study curation, optimization of knowledge system for qualification and certification examinations, and digital learning platform enhancement. These efforts promoted the availability of quality training resources for employees at all levels. Centered on the “Five Priorities” of finance, we vigorously implemented special training on technology finance, green finance, inclusive finance, pension finance, and digital finance, delivering over 800 sessions to nearly 40 thousand participants.

To address new policies, new businesses, and new requirements, we emphasized training-in-action programs integrating industry-academia-research collaboration, enhancing professional competencies and job performance for cadres and employees through over 1,600 sessions reaching over 80 thousand participants.

➤ 员工岗位资格认证考试知识体系

➤ **Knowledge system for position qualification and certification examinations**

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。2025 年，全年共有 37.31 万人次参加考试，员工持证率 96.5%，全行共有 158.25 万人次持证学员参加后续教育在岗学习。

The Bank 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 were 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. In 2025, a total of 373.1 thousand exam participations were recorded, and 96.5% of employees held certifications. A total of 1,582.5 thousand certified employees took part in on-the-job study after their certification.

➤ 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。相关在岗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 on-duty 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。工作站累计招收、培养博士后 80 余人，近三年新进站博士后 15 人，人才输送范围涵盖总行部门、分支机构及子公司。

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. The station recruited and trained a total of more than 80 postdoctoral researchers, including 15 new joiners in the past three years, and deployed them across departments at the Head Office, branches, and subsidiaries.

➤ 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，与国内外知名院校合作举办专题培训，主要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，帮助领导人员学习前沿理论、拓宽视野、启发思维，提升相关领域、条线领导人员专业能力与综合素养。

In 2025, focusing on high-quality financial development and strategic transformation of the banking industry, the Bank collaborated with renowned domestic and overseas universities, and organized special training to help leadership study cutting-edge theories, expand strategic horizons, and stimulate critical thinking, and elevate professional competence and comprehensive capabilities of our leaders 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），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。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 offered joint training programs for the Bank's outstanding young cadres, including training sessions for young and middle-aged cadres and training sessions for financial operation and management (EMT) in collaboration with Renmin University of China, and training sessions for outstanding young employees and special training for leading presidents at County Area sub-branches in partnership with Peking University. Through structured training and hands-on practice, we continued to develop the leadership and management ability of young cadres at department chief and section chief levels, and enhanced 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 organized training sessions on development of international talents. We also cultivated 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。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。2025 年招募实习生 7,200 余人。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。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。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，截至 2025 年末，累计 23 万余人次参与学习；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 developed and implemented training and development programs for young employees to provide support tailored to their career development phases. We continued to carry out the “Summer Graduate Traineeship Program” for colleges and universities nationwide to promote the professional growth of young talents while building a pipeline of outstanding candidates for campus recruitment. In 2025, we recruited more than 7.2 thousand interns. We established a phased training and development system for young employees, and developed competency enhancement modules on a phased basis to facilitate independent targeted learning. We offered orientation courses to all new joiners. We organized

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. We implemented the “Youth Training-Navigation Program”. To meet the needs of young employees at different stages of development, we carried out online training programs titled “Setting Sail”, “Leading the Way”, and “Sailing Far” in a systematic, structured and ongoing manner. These programs covered 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, and over 0.23 million participants were engaged as of the end of 2025. For key personnel including outstanding key young business personnel, international talents, and talents skilled in data analysis, we held 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

统筹开展 1,380 余期面授培训班，培训 7.8 万余人次。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。

We organized 1,380 face-to-face training sessions for more than 78 thousand employees. Through systematic and targeted training, we supported our customer managers in constantly improving their

professional knowledge and business skills, enhancing their ability to serve customers and improving overall customer satisfaction.

其他特色培训活动

Other distinctive training activities

2025 年，深化新员工引航活动，覆盖新员工 2 万余名，帮助新员工度过身份转型“迷茫期”，能力提升“关键期”；全年举办女员工线上特色培训“悦淑学堂”8 期，超 300 万人次学习观看。

In 2025, we expanded orientation activities for more than 20 thousand new employees to help them navigate through the “confusion period” of role transition and the “critical period” of capability development. Throughout the year, 8 sessions of “Yueshu Academy”, an online specialized training for female employees, were held, with over 3 million person-times of views.

- 与教育机构合作开展联合培训
- **Collaborating with educational institutions to conduct joint training programs**

本行加强与北京大学、中国人民大学、对外经济贸易大学、香港大学等知名高校的合作，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。

The Bank strengthened cooperation with renowned 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 provided 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.

➤ 领导力培训

➤ Leadership training

本行依托“农银 e 学”网络学习平台，积极打造管理实践、领导力等专题精品课程，持续丰富培训资源，学习人数覆盖全员。同时，致力于加强对各类管理人员的赋能提升，持续开展领导力培训。面向 40 岁左右正处干部、35 岁左右副处干部，与中国人民大学合作举办金融经营管理培训项目（EMT）。紧扣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，切实提高年轻干部能力水平和综合素养。面向新任职正副处长，组织举办新提任处级干部培训班。紧扣新任处级干部岗位履职特点和能力提升需要，加强理论教育、党性教育和能力培训，针对性安排廉政教育、领导力提升、团队管理等课程，帮助学员提升抓党建、带队伍的能力。面向县域领军行长，与北京大学合作组织举办县域支行领军行长专题培训班，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。

The Bank leveraged the “ABC E-Learning” online platform to

actively develop specialized premium courses in management practices and leadership, continuously enriching our training resources with full workforce coverage. Simultaneously, we were committed to enhancing the capacity building of all levels of management personnel through continuous leadership training programs. In collaboration with Renmin University of China, we organized the training sessions for financial executive management training (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 designed practice-oriented modules, and organized 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 and comprehensive qualities of young cadres. We organized a training program for newly appointed principal and deputy department-level cadres. Closely aligned with the job responsibilities and competency enhancement needs of their new roles, the program strengthened theoretical education, Party spirit education, and capability training. Targeted courses included integrity education, leadership development, and team management, aiming to improve participants' abilities in advancing Party-building initiatives and leading teams effectively. In partnership with Peking University, we organized special training for leading presidents at County Area sub-branches. The courses were 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 offered 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.

➤ 领导力课程体系建设

➤ Leadership Curriculum System Construction

本行坚持“三个过硬”标准，围绕党的理论和党性教育、宏观形势和行业动向、领导力和团队管理、管理实践和经验传帮带等领域，打造“四维一体”课程体系，助力领导干部能力素质全面提升。在案例开发方面，针对各级各类领导人员培训中，缺乏内部领导力和管理方面培训案例的问题，选取党建和经营管理工作突出的江苏、安徽等分行作为样本，分别研究总结提炼具有本行特色的优秀领导实践和有效管理经验，采用真实客观的第一手资料，从领导力和管理学的视角，开发领导力主题教学案例，力求经验可学习借鉴、做法可运用推广，切实提高领导力培训的针对性与实践性。在领导力培养方面，针对处级干部研发《提升履职能力 争做“四强”干部》《分支行行长品格修炼与能力提升》等课程，帮助领导干部掌握管理技巧、提升系统思维，增强带队伍、抓落实、促发展能力。针对网点负责人开发《网点重点业务及风险管理》情景演练课程，通过模拟在不同业务场景下设计处理方案并现场演练的沉浸式教学，帮助基层管理者强化知识迁移应用，

高效掌握复杂场景下的实战技巧与方法。

Adhering to the “Three Hard” standards, we established a “Four-Dimensional Integrated” curriculum system covering four key areas: Party theory and ideological education, macroeconomic trends and industry dynamics, leadership and team management, management practices and experience sharing and mentorship. This initiative aimed to comprehensively enhance the capabilities and quality of our leaders. Regarding case development, addressing the shortage of internal cases on leadership and management in training programs at all levels, we selected branches in Jiangsu, Anhui, and other regions that excelled in both Party building and business operations as pilot samples. We studied, summarized, and refined excellent leadership practices and effective management experiences unique to our Bank. Utilizing authentic, first-hand data, we developed leadership-themed teaching cases from the perspectives of leadership and management science. Our goal was to ensure these experiences were learnable and these practices were applicable and promotable, thereby significantly improving the targetedness and practicality of leadership training. In terms of leadership cultivation, we developed specific courses for division-level cadres, such as *Enhancing Performance Capabilities to Become “Four-Strong” Cadres* and *Character Cultivation and Capability Enhancement for Presidents of Branches and Sub-Branched*. These courses helped leaders master management techniques, improve systemic thinking, and strengthen their abilities to lead teams, implement strategies, and drive development. For

outlet managers, we launched immersive scenario-based training on *Key Business Operations and Risk Management at Branches*. Through simulated design and handling of solutions in various business scenarios followed by on-site drills, this program helped grassroots managers reinforce knowledge transfer and efficiently master practical skills for complex situations.

➤ 领导力继任和发展计划

➤ **Leadership Succession and Development Plan**

本行着眼可持续发展，强化责任意识，着力抓好后继有人这个根本大计，建立完善领导力继任和发展计划，着力打造高素质专业化人才队伍，为全行可持续发展提供有力人才支撑。加强领导人员梯队建设和人才储备。实施优秀年轻干部“百千万工程”，健全完善优秀年轻干部发现培养选拔常态化工作机制。深入推进实施青年英才开发工程，每年选拔 2500 名左右有潜力的好苗子纳入青年英才库，采取“任职培养、轮岗交流、基层锻炼、项目实战”方式，实施初级、中级、高级三个层级全周期递进式培养，从源头上扩大优秀年轻干部“蓄水池”。加强英才库建设管理，梯次推进，优进绌退，动态更新，全行在库青年英才保持在 2.5 万人左右，始终保持源头活水。加强年轻干部人才实践培养锻炼。开展总分、省际、行司双向交流和地方政府挂职项目，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，着力在基层和乡村振兴一线培养锻炼干部人才。分类分级加强专业人才培养开发。按照建设高素质、专业化金融干部队伍的战略要求，创新实施专业人才分类分级培养工程，先后制定印发《关于加强分类分级专业人才库建设的通知》、《专业人才库建设工作指

引》，按照领军、核心、骨干三个层次，围绕服务乡村振兴、金融“五篇大文章”等领域，分级分类选拔优秀人才入库，进行针对性重点培养。2025 年，全行新选拔入库各类各级人才超 1 万人，全行骨干及以上各类在库人才超 4.6 万人。其中，乡村振兴 3300 余人，“五篇大文章”近 1.4 万人。上线人才库管理系统，将在库人才全部纳入系统管理并持续优化系统功能，切实提高人才库建设数字化、智能化水平。

Focusing on sustainable development and strengthening accountability, we prioritized the fundamental task of ensuring a steady pipeline of successors. We established and refined a comprehensive Leadership Succession and Development Plan to build a high-quality, professional talent pool, providing robust talent support for the Bank's long-term growth. Strengthening leadership pipeline and talent reserves. We implemented the “Hundred-Thousand-Ten-Thousand Project” for outstanding young cadres, perfecting the normalized mechanism for identifying, cultivating, and selecting them. We deepened the implementation of the Youth Talents Development Program, annually selecting approximately 2,500 promising individuals into the Youth Talents Pool. Through a full-cycle, progressive training approach across three levels (Junior, Intermediate, Senior) involving job rotation, cross-regional exchanges, grassroots immersion, and project-based practice, we expanded the “reservoir” of outstanding young cadres at the source. By dynamically managing the pool—promoting excellence, phasing out underperformance, and updating entries—we maintained a total of around 25,000 youth talents in the pool, ensuring a continuous

flow of fresh talent. Enhancing practical training for young cadres. We carried out personnel exchange projects between the Head Office and branches, between tier-1 branches, and between the Head Office and subsidiaries, as well as the secondment projects with local governments. Furthermore, we deeply implemented the “Double Hundred” cadre pairing assistance plan focusing on rural revitalization and East-West collaboration. These initiatives focused on cultivating and training cadres and talents directly in grassroots communities and on the front lines of rural revitalization. Classified and graded professional talent development. Aligning with the strategic requirement to build a high-quality, professional financial talent workforce, we innovated a classified and graded professional talent development program. We issued guidelines including the *Notice on Strengthening the Construction of Classified and Graded Professional Talent Pools* and the *Work Guidelines for Professional Talent Pool Construction*. Categorizing talents into three tiers—Leading, Core, and Backbone—we selectively recruited outstanding individuals in key areas such as serving rural revitalization and the “Five Priorities” of finance for targeted, intensive training. In 2025, over 10,000 new talents across all categories were admitted to the pools, bringing the total number of backbone and above professionals in the pool to over 46,000. Specifically, there were over 3,300 talents dedicated to rural revitalization and nearly 14,000 focused on the “Five Priorities” of finance. We also launched a digital Talent Pool Management System, integrating all pool members into the system and

continuously optimizing its functions to significantly enhance the digitalization and intelligence of talent pool management.

四、管道发展战略

IV. Formal talent pipeline development strategy

1. 职业发展与培训

1. Professional Development and Training

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 implemented 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，推动岗位资格认证考试的标准化管理、智能化。报告期内，本行举办培训班 1.1 万期，员工参训平均时长 144 学时。2025 年，工会经费和职工教育经费 39.07 亿元。

We attached 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. During the reporting period, the Bank organized 11 thousand training sessions with employees completing an average of 144 training hours. In 2025, labor union fees and staff education expenses totaled RMB3,924 million.

(1) 人才强行战略

(1) Strategy of Empowering the Bank with Talent

本行围绕人才强行战略目标和经营业务发展需要，构建人力资本分析体系，常态化开展总量规划和人员配置分析测算，并将分析结果运用于人力资源配置、人才发展当中，不断提升全行人力资源效能。

开展人员总量分析。结合全行远景发展目标、内外部形势变化、财务成本约束、员工队伍现状等因素，借助大数据分析工具进行多维度测算，科学评估全行人力资源需求。

开展人员招聘分析。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。

开展人员配置分析。紧密围绕发展战略，综合考虑业务规模与工作效能等指标，不断优化各地区、各层级、各条线人员配置。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。

开展人员流动分析。通过数字化人力资源管理系统按季度监测员工流动情况，定期开展离职原因和去向分析。高度重视青年员工培训培养，要求各单位加强统筹协调和对下督导，通过强化职业生涯规划引领、丰富关心关爱各项举措等方式，切实稳定员工队伍。近年来，我行离职率一直处于同业较低水平。

Adhering to the strategic goals of the Strategy of Empowering the Bank with Talent and business development needs, we established a comprehensive human capital analysis system. We regularly conducted quantitative planning and staffing allocation analyses, applying these insights to optimize human resource deployment and talent development,

thereby continuously enhancing the overall efficiency of our workforce.

Conducting Workforce Volume Analysis. Combining long-term strategic goals, internal and external market dynamics, financial cost constraints, and current staff demographics, we utilized big data analytics tools to perform multi-dimensional calculations. This allowed us to scientifically assess the Bank's total human resource requirements.

Conducting Recruitment Analysis. Leveraging our digitalized and integrated recruitment management platform, along with written and interview-based evaluations and professional evaluation tools, we comprehensively analyzed candidates' educational backgrounds, core competencies, and job fit. This ensured scientific and precise talent selection. Simultaneously, we continuously optimized recruitment processes and strengthened employer branding to attract and select high-quality talent.

Conducting Staffing Allocation Analysis. Closely aligned with our development strategy, we comprehensively considered indicators such as business scale and operational efficiency to optimize staffing across regions, organizational levels, and business lines. We persistently advanced the construction of professional talent pools, building a diverse workforce with specialized knowledge structures that matched job requirements.

Conducting Turnover Analysis. Through our digital HR management system, we monitored employee turnover on a quarterly basis and conducted regular analyses of resignation reasons and destinations. We placed high importance on the training and development of young employees, requiring all units to strengthen coordination and

supervision. By enhancing career planning guidance and enriching care initiatives, we effectively stabilized our workforce. In recent years, our turnover rate has remained at a low level compared to industry peers.

本行突出坚持人才引领发展战略地位，切实将人才作为第一资源，以落地《中国农业银行“十四五”期间人才发展规划》为牵引，实施人才强行战略。根据全行转型发展战略需要，聚焦乡村振兴、科技金融、绿色金融、普惠金融、养老金融、数字金融、新兴业务等关键领域和重点群体，按年度抓好《规划》分解落实，持续推进各项重大人才工程、专项人才计划和人才发展体制机制改革，并组织开展专项评估，强化结果应用，打造战略-实施-评估-应用人才强行建设闭环。以培训、岗位资格认证考试、轮岗交流、实践锻炼等为基础，积极构建多渠道、多层次、立体化的人才培养体系，持续提升员工能力素质，夯实全行高质量发展人才基础。

We firmly upheld the strategic position of talent-led development, treating talent as our primary resource. Guided by the implementation of the *Agricultural Bank of China “14th Five-Year” Talent Development Plan*, we executed the Strategy of Empowering the Bank with Talent. Aligning with the Bank’s transformation strategy, we focused on key areas and groups including rural revitalization, technology finance, green finance, inclusive finance, pension finance, digital finance, and emerging businesses. We annually decomposed and implemented the Plan, continuously advancing major talent projects, special talent programs, and reforms in talent development mechanisms. We organized special evaluations to strengthen result application, creating a closed-loop cycle

of Strategy – Implementation – Evaluation – Application for talent-driven construction. Based on training, job qualification certification exams, job rotations, and practical exercises, we actively built a multi-channel, multi-level, and three-dimensional talent cultivation system. This initiative aimed to continuously improve employee capabilities and lay a solid talent foundation for the Bank's high-quality development.

持续深化职称制度改革，将职称评审作为评价人才、培养人才、选拔人才的重要手段，积极推动人才评价、培养和使用有机衔接、相互贯通。按照《中国农业银行职称管理办法》等有关要求，定期组织开展经济、会计等系列高级职称评审，持续优化评审资格条件和程序，不断提高评审工作科学化、规范化水平。2025 年，全行共 1199 人通过行内外评审取得经济、会计等系列高级职称。将职称、人社部门专业技术资格考试与专业岗位选聘有效挂钩，引导各类专业人才在相关领域长期深耕、专业化发展，全面提升专业能力。

Deepening professional title reform, we continued to deepen the reform of the professional title system, utilizing title reviews as a critical means to evaluate, cultivate, and select talent. We actively promoted the organic connection and integration of talent evaluation, cultivation, and utilization. In accordance with the *Agricultural Bank of China Professional Title Management Measures* and related regulations, we regularly organized senior title reviews for series such as Economics and Accounting. We continuously optimized review qualifications and procedures, steadily improving the scientific and standardized nature of the review process. In 2025, a total of 1,199 employees successfully

obtained senior titles in series such as Economics and Accounting through internal and external reviews. We effectively linked professional titles and professional technical qualification exams administered by human resources and social security departments with professional post selections. This guided various professionals to focus deeply and develop professionally in their respective fields, comprehensively elevating their professional capabilities.

(2) 岗位体系与职业发展机制

(2) Specialized Position System and Career Development

Mechanism

高度重视员工职业发展，将员工晋升通道建设，作为践行“成就员工”企业使命的重要内容。持续健全优化岗位管理体系，为干部员工干事创业搭建广阔的舞台。研究制定《中国农业银行专业岗位选聘管理办法》，完善中高层级专业岗位任职资格条件和选聘程序，明确履职和监督管理等工作要求。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”，为员工提供多元化发展机会，引导员工结合实际选择适合自身的发展通道，做好职业生涯规划，对标岗位任职、履职要求，有针对性地学习提高。印发《关于进一步优化分支行专业岗位选聘管理机制的通知》，优化基层专业岗位选聘资格条件、程序和各项工作要求。常态化组织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。根据新员工特点和需求，制定针对性培训培养方案，帮助新员工转变角色、胜任工作，走好职业生涯第一步。