

## 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. 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

#### Training Program Statistics and Results

Amid rapidly evolving global financial markets and regulatory frameworks, we have strengthened collaboration between headquarters, branches, and regional units, while progressively transforming the talent development model for channel talent. This approach ensures that employees across all functions continue to enhance their capabilities through training, enabling us to deliver more professional and sustainable financial services in a fast-growing regional market. To this end, we implemented differentiated training strategies for two key groups—financial consultants and business supervisors, strengthening job skills and business transformation capabilities to adapt to diverse business challenges in a more flexible manner. Learning resources investment increased from NT\$16.91 million in 2023 to NT\$30.63 million in 2024 (a year-on-year growth rate of 81%).

Role Title	Program Start Year	Number of Batches	Total Trainees	Transformation / Training Highlights
<b>Personal Banking ARM</b>	2020	20	188	<p>Wealth Management Reserved Talent Development Program: Builds specialized knowledge through standardized course content and daily activities. Trainees rotate between branches and the training center to gain practical experience and develop into well-rounded banking professionals. Key initiatives include:</p> <ul style="list-style-type: none"> <li>• Establishment of regional training centers</li> <li>• Standardized curriculum design</li> <li>• Implementation of class advisor system</li> <li>• Practical simulations and case study analysis</li> <li>• Program optimization and progress tracking</li> </ul>
<b>Elite Wealth RM</b>	2023	2	34	<p>Training is designed from the client's perspective, extending from high-net-worth individuals to family and corporate needs. The program deepens relationship-building skills and expands client engagement. Key initiatives include:</p> <ul style="list-style-type: none"> <li>• Relationship-based client management</li> <li>• Integration of group resources</li> <li>• Insights into offshore financial trends</li> </ul>
<b>Corporate Banking ARM</b>	2017	21	140	<p>In response to the rapid growth of the corporate banking business, trainees undergo standardized training and rotations between front-line business and credit review units. The program develops technical expertise, client management, financial analysis, and risk control skills, creating well-rounded corporate banking professionals. Key initiatives include:</p> <ul style="list-style-type: none"> <li>• Standardized centralized development</li> <li>• Rotational training across corporate banking channels</li> <li>• Dedicated instructor system</li> <li>• Hands-on project experience</li> </ul>

### 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
<b>iCareer</b> 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.
<b>iTalent</b> 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).
<b>iLearning</b> 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 2024, employees collectively spent 550,000 hours on learning, with an annual feedback satisfaction rating of 4.41 out of 5.
<b>iMatch</b> 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	<b>In-house Digital Courses</b>	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 141 digital courses in 2024.
	<b>Business Review Articles</b>	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.
	<b>Learning Community</b>	Leveraging social platforms to build learning communities and encouraging peer-to-peer knowledge sharing through point-based mechanisms such as team interaction and collaboration.	Organizing the "Personal Banking Talent Pool" event and encouraging participation through a points system.
	<b>Internal Trainer System</b>	Cultivating internal trainers to facilitate knowledge transfer and assist aspiring individuals in building their personal brands.	A total of 955 trainers, the average teaching satisfaction rate reached 96.3 out of 100.
	<b>A Rich Platform Resource for Continuous Learning</b>	Collaborating with Hahow Learning Platform to provide a diverse range of professional courses.	Accumulated 794 professional courses, with a accumulated completion of 222,000 course sessions so far, over 344,000 hours of learning time.
	<b>Digital Library</b>	Providing a rich resource of e-books and digital magazines.	The digital library boasts over 1,267 recent popular collections, with a reading count of 100,000 times for e-books.