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4.1.4 Establishing a Leadership Pipeline

The Bank continuously builds a multi-layered and multi-disciplinary leadership talent pool, systematically strengthening the breadth and depth of talent reserves in order to ensure a stable and continuous source of talent for key competencies and leadership succession. Through the planning of diverse and structured development resources and comprehensive supporting mechanisms, the Bank invites managers at all levels to participate in leadership development, thereby promoting the transfer of management experience and organizational values. Based on different professional fields, the Bank uses both internal and external tools to carry out suitability analysis and balances individual development aspirations with long-term organizational needs so as to tailor individualized development paths for management talent and help them clearly define their growth direction. Through this institutionalized talent cultivation and deployment mechanism, the Bank promotes the flexible realization of talent potential while enhancing the organization's agility in responding to environmental changes and future challenges, thereby laying the human resource foundation for sustainable corporate development and sound governance.

Talent Pool	Characteristics
Head Office Talent Pool	To promote internal talent mobility and cultivate professionals with integrated and diversified capabilities, the Bank plans customized career rotation paths based on reserve talent's professional backgrounds, experience, and organizational development needs. The "Talent Development Committee" is convened quarterly, and through institutionalized talent review and cross-departmental development arrangements, employees are assisted in fully developing breadth of thinking, business vision, and decision-making capability, thereby further enhancing the organization's overall resilience and competitiveness. Robust succession pipelines have already been established in all departments, and currently more than 90% of key positions have successors ready to assume them, ensuring organizational continuity and resilience.
Personal Banking Channel Talent Pool	In recent years, the Bank has for the first time adopted open recruitment methods and a multi-dimensional anonymous review process. After selection, talent at different readiness levels receives differentiated training. Combining the resources of the Head Office and regional units, the Bank collaboratively builds diversified real-world development scenarios and cultivates ready-to-perform talent through a co-selection and co-development mechanism. In 2025, 94% of newly appointed supervisors came from the talent pool. Practical training includes: • **Conduct audit as part of an audit team:** Assigning talents to participate in internal audit to enhance daily management and risk control awareness. • **Acting as branch manager:** Establishing a mechanism of acting as a proxy for vacationing branch managers to assist talents in gaining early exposure to branch operations. • **Individual Development Plan:** with channel executives acting as course instructors and examiners to enhance practical abilities and managerial skills through situation simulation.
Corporate Banking Channel Talent Pool	Beginning in 2025, "non-financial indicators" have been incorporated, focusing on the core development of the corporate banking business and clearly anchoring talent profiles and career blueprints according to standardized and non-standardized product business. Through the talent pool mechanism, the Bank systematically plans cross-customer-segment and cross-department development experiences as well as key capability cultivation for critical talent, while simultaneously promoting domestic and overseas talent mobility and building a diverse and scalable talent development pathway. In 2026, all newly appointed corporate banking channel supervisors will come from the talent pool, and all will have cross-departmental rotation experience, effectively linking high-potential talent to the supervisory pipeline.
Young Talent Pool (CMA)	**(1) Launch of the First Overseas CMA Cultivation Program:** In June 2025, the Bank officially launched the first overseas CMA (Management Associate) cultivation program as an important reserve mechanism for overseas corporate banking talent. The program adopts consistent recruitment standards, compensation systems, and training frameworks across regions, while adjusting recruitment strategies according to local labor conditions and talent supply in each market in order to improve recruitment flexibility and promote the long-term development of cross-border talent mobility. The inaugural program covered Singapore, Hong Kong, and Vietnam and successfully recruited 9 outstanding talents, laying a solid foundation for the deep cultivation of overseas business. **(2) Attract Cross-disciplinary Talent to the Management Associate Program:** In response to the establishment of the Bank's AI Center of Excellence and the needs of core modernization transformation. In 2025, the Bank expanded the management associate series by adding AI and IT as 2 new field. At the same time, the Bank advanced onto campuses to promote the "Prerequisite Binding Mechanism for Internships," establishing early links with potential interns and forming an end-to-end intern-to-hire pipeline. In 2025, 40% of outstanding interns were fully transitioned into the CMA program, strengthening the stable supply of the Bank's future high-potential talent.