

Key Points for Human Resources Development of Industrial Bank

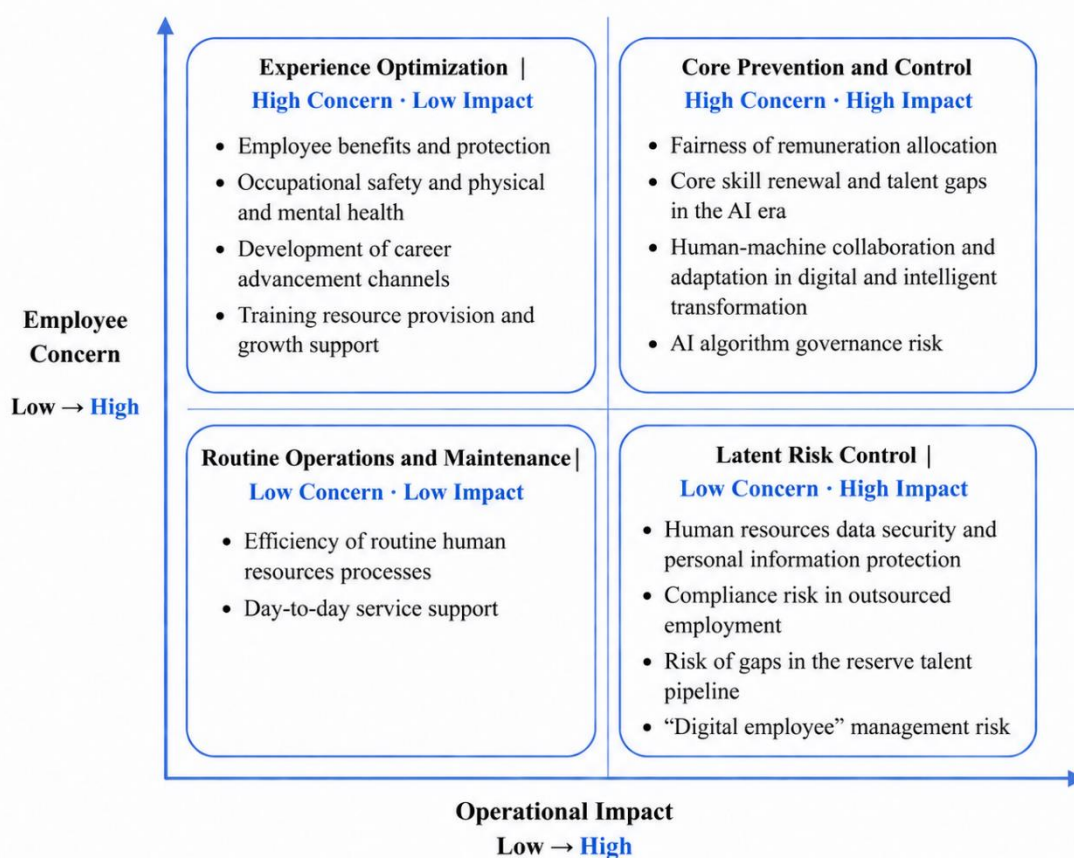
I. Sound Human Resources Management System

The Bank believes that establishing a sound human resources management system provides a safeguard for the Bank's sustained and healthy development, with effective top-level human resources planning and risk prevention and control being critical to its success.

Taking into account the overall strategic development plan, the development needs of key businesses, and the current composition of its talent pool, the Bank has formulated an overall human resources plan in a coordinated manner. It promotes effective alignment among strategic objectives, operating tasks and talent allocation, and has gradually established a closed-loop management model featuring “early planning, goal-oriented guidance, implementation and follow-up, periodic assessment, and dynamic optimization.” In implementing human resources planning, the Bank balances medium- and long-term arrangements with annual implementation, ensuring the continuity and stability of long-term talent policies while improving the precision and flexibility of annual workforce allocation. From a long-term perspective, guided by the Bank's “15th Five-Year Plan”, the Bank adheres to digital and intelligent, green, international, integrated and ecosystem-based development, focuses on industrial finance as the central priority, continues to strengthen the four distinctive business cards of technology finance, green finance, wealth management banking and investment banking, continuously optimizes the structure of its talent pool, promotes the converge of talent in key fields, key regions and critical positions, and develops tiered professional talent pipelines suited to the Bank's transformation and development. From a short-term perspective, with the annual staffing allocation plan and recommendations for dynamic staffing adjustments as key levers, the Bank takes into account differences among institutions, industries and regions, gives prominence to indicators such as operating income, net profit and per-capita efficiency, and, in light of organizational restructuring and optimization of responsibilities, promotes the allocation of human resources toward regions and fields with strong value-creation capabilities and high development potential, so as to enhance the allocation efficiency and value creation capabilities of human resources.

To adapt to the new industry landscape shaped by digital and intelligent transformation and the extensive application of AI technologies, the Bank conducts systematic assessments of human resources management along two core dimensions: employee concern and operational impact. It iteratively updates the human resources management risk map, identifies key risk topics as priorities for prevention and control, and formulates targeted control measures and contingency plans, thereby enabling early identification, dynamic control and closed-loop management of human resources risks.

Human Resources Management Risk Map in the Digital and Intelligent Era



The Bank takes the digital and intelligent transformation of human resources as a core lever for risk prevention and control and problem solving, and embeds compliance requirements in the AI era, such as algorithmic fairness and data security, in the entire human resources management process. Through digital and intelligent upgrades across the full human resources management process, the Bank improves and optimizes business processes, strengthens technology-enabled management in employee recruitment and retention, cultivation and deployment, evaluation and incentives, and services and support, enriches employee communication and risk screening methods, strictly implements requirements for the protection of employees’ personal information, and continuously enhances the value-creation capability and refined management of human resources management. By strengthening human resources data analytics capabilities, the Bank enhances human resources data governance, builds human resources data assets, and develops application scenarios such as data dashboards, talent profiles and indicator monitoring. This enables comprehensive, multi-dimensional and real-time display and dynamic monitoring of human resources management indicators at all levels of institutions, supports timely assessment of human resources issues arising in the development of the Bank and its employees, facilitates targeted optimization measures, and effectively strengthens its sustainable development capabilities in responding to various risks.

II. Comprehensive Support for Employee Development

The Bank has been committed to employee development and regards human

resources as its primary resource. It firmly believes that a high-quality and highly competent talent team is among its most valued assets, and it makes every effort to support employees in their growth and continuous self-improvement, enabling them to realize their full potential. It strives to provide all employees with a fair, equitable, diverse and harmonious corporate culture and a work environment characterized by straightforward interpersonal relationships and goodwill, where they can focus on growth and development, maintain passion and creativity, and receive care and warmth. The Bank believes that all efforts made for employee growth can help promote its long-term, sustainable and healthy development and create value for its customers and society as a whole.

To this end, the Bank continues to advance in the following five areas:

- **Diverse and equitable principles and systems**
- **Extensive training and development opportunities**
- **Robust recruitment and retention mechanisms**
- **Competitive remuneration and employee benefits with a human touch**
- **A straightforward, harmonious, healthy and friendly work environment**

(I) Diverse and equitable principles and systems

The Bank adheres to an open and diverse talent recruitment strategy and is committed to creating a fair and inclusive work environment. In recruitment and daily management, it strictly complies with domestic laws and regulations, including the *Labor Law of the People's Republic of China* and the *Labor Contract Law of the People's Republic of China*, as well as international standards such as the *Universal Declaration of Human Rights*, the *United Nations Global Compact* (Principles 1-6), the International Labor Organization's *Equal Remuneration Convention* and the *Worst Forms of Child Labor Convention*. To promote equal opportunities, in 2025, the Bank revised the *Management Measures for Industrial Bank Employee Recruitment*, which expressly prohibits discriminatory provisions, including but not limited to those based on nationality, ethnicity, race, gender, marital status, or religious belief. The Bank firmly opposes and prohibits any form of workplace harassment, including but not limited to unwelcome verbal, written, visual or physical conduct related to an employee's gender, age, ethnicity, nationality, religion, family circumstances or other characteristics. The Bank fully safeguards fair and equitable career development opportunities for women, ethnic minority employees and employees with disabilities, provides necessary career guidance, and continuously improves its human resources management mechanism.

1. Embrace diversity and inclusion and build an equal and inclusive workplace

The Bank actively advocates a culture of diversity and inclusion, respects individual differences among employees, and fully leverages the advantages of diverse perspectives. It transforms the collective wisdom from employees with different backgrounds and experiences into an important force for understanding customer needs, improving service quality and efficiency, and promoting business innovation. The Bank consistently upholds the principles of fairness and equity, safeguards the equal rights of employees of different ages, genders, ethnicities, nationalities and physical conditions to participate in career development, and firmly opposes all forms of discrimination. It protects the lawful rights and interests of female

employees in accordance with law, strictly complies with requirements prohibiting child labor and opposing forced labor, actively fulfills its social responsibilities, and provides necessary support and appropriate working conditions for employees with disabilities. The number and proportion of ethnic minority and foreign employees have increased steadily, and the workforce demonstrates a positive trend of structural diversity and integrated development, injecting vitality into the Bank's sustainable development.

2. Uphold fairness and equity and standardize employment mechanism

The Bank consistently adheres to an open, impartial and fair employment mechanism and conducts talent selection and appointment strictly in accordance with established systems, procedures and standards. It upholds the principle of appointing people with both integrity and competence, with integrity taking precedence, and applies equality requirements throughout employee recruitment, development, assessment, promotion and position adjustment. The Bank continues to improve its talent development system, sets appropriate performance assessment indicators, improves its remuneration and benefits system, and actively develops employee promotion channels. It improves the mechanism for management personnel exchanges and job rotation, enabling employees to gain experience and build capabilities across different positions and business areas, and creates an environment in which responsibilities are assumed on the basis of capability and development is achieved through performance.

3. Diversify communication channels and deepen democratic management mechanisms

The Bank attaches great importance to employee participation in corporate governance and continuously improves communication, feedback and request-response mechanisms. It encourages employees to actively participate in management, offer suggestions and exercise democratic supervision, and promotes a management structure featuring overall coordination and collaborative governance. **First, the Bank improves the corporate democratic management system with the Employee Representative Conference as its basic form.** It continues to deepen and expand the Group's multi-level Employee Representative Conference system and promotes the full coverage of the conference; continuously improves the representative conference for trade union members and the election system for trade union organizations across the Bank; actively implements policies for soliciting and handling proposals, solicits employee opinions in diverse forms, and promotes the development of democratic, standardized and law-based management. Matters directly related to employees' vital interests are regularly reviewed to safeguard employees' right to know and exercise oversight and effectively protect their lawful rights and interests. **Second, the Bank improves its internal communication mechanisms.** Relying on platforms such as the intranet and email, it keeps channels open for information transmission, experience sharing and exchange of views, facilitating efficient coordination among employees and departments. It has established an anonymous employee voice platform and strictly enforces employee information confidentiality requirements throughout the process. It has also innovatively developed the "Xing Voice" platform for employee suggestions and democratic management, providing convenient channels for employees to participate in operations and management, submit opinions and suggestions, and exercise democratic supervision. Collected opinions and suggestions are regularly reviewed,

translated into practical actions, and subject to continuous follow-up on effectiveness, so that employee insights are effectively converted into concrete measures for improving work. **Third, the Bank improves its employee appeal-handling mechanism.** It has formulated the *Management Measures for Petition Handling of Industrial Bank* to standardize the processes for the acceptance, assignment, investigation and feedback of employee appeals, respond to employee appeals in a timely manner, handle reported matters in accordance with applicable rules, and effectively safeguard employees' lawful rights and interests. **Fourth, the Bank improves its anti-discrimination and anti-harassment mechanisms.** Employees may report potential incidents of discrimination or harassment to the human resources management department of their respective institution by email, telephone or other channels. The Bank undertakes to investigate all complaints promptly and impartially. Once substantiated, relevant disciplinary measures will be taken against the responsible persons in accordance with internal and external rules and regulations.

4. Improve the ecosystem assessment mechanism and continuously enhance employee satisfaction

The Bank continuously improves its human resources ecosystem assessment mechanism and conducts online human resources ecosystem surveys annually. **First,** management personnel and employees across the Group are organized to anonymously evaluate their overall satisfaction with their institution in three areas: human resources management, the operation of the leadership team, and the performance of mid-level management. **Second,** focusing on key indicators such as job satisfaction, management satisfaction and work-environment satisfaction, the Bank obtains an in-depth understanding of the actual satisfaction of management personnel and employees at different institutions and levels with corporate culture, the work environment, promotion opportunities, remuneration and benefits, and other areas. Based on the survey results, the Bank strengthens comparative analyses across institutions and years, places particular focus on institutions with relatively lower ratings, promptly provides feedback on identified issues and targeted recommendations for improvement, follows the entire remediation process and promotes the translation of assessment results into management improvement measures, so as to continuously enhance employee satisfaction.

In 2025, the survey covered more than 90 institutions across the Group, achieving 100% coverage of the target population, with overall employee satisfaction exceeding 98%.

In addition, the Bank has established the “Xing Voice” platform, which allows employees to directly tag relevant institutions and post opinions and suggestions under their real names, anonymously or using nicknames. Relevant institutions are required to respond within five working days, and employees may evaluate the responses, forming a closed-loop feedback mechanism. For opinions and suggestions that are not clearly directed to a specific institution, the platform distributes them to relevant institutions based on their content. For posts that remain unanswered after the response deadline, the platform periodically sends email reminders to the relevant institutional administrators to urge prompt responses.

The platform also regularly prepares the “*Xing Voice*” *Platform Operations and Management Update* for submission to the Bank's management, in which it summarizes posts made on the platform and responses from departments during the reporting period.

(II) Extensive training and development opportunities

“Helping others succeed while achieving our own success” is the enduring original aspiration and mission of the Bank’s human resources management. The Bank hopes that every employee can find a suitable career development path at Industrial Bank, grow together with the Bank, continuously realize one’s personal value, and better realize one’s potential. To this end, the Bank provides high-quality training and development opportunities to all employees, including full-time and dispatched employees. It creates platforms, pathways and opportunities for employees to take on responsibilities and help them better explore their potential, and, through a digital management system, provides diverse learning opportunities and resources to employees at different stages of their careers and lives, supporting their personal growth and career development.

Indicator	2025
Number of employee training programs	4,460
Number of training attendances	529,391
Employee training coverage rate (%)	99.17
Average training hours per employee per year (hours)	210.24
Employee training expenditure (RMB10,000)	20,108

(i) Carefully designed specialized training for employees at different career stages

1. A steady start for new employees

The Bank follows the training direction of the “Four Integrations” and the general training requirements of the “Three Transformations”. Guided by key strategies, driven by technological change and centered on innovative practice, it has established a full-cycle development philosophy for new employees comprising “onboarding education, on-the-job practice, and development and empowerment of high-potential employees”. Through a multi-dimensional development model integrating cultural guidance, competency building and practical capability training, the Bank guides new employees to achieve comprehensive growth in areas such as agile thinking, collaborative empathy and strategic vision, strengthen their organizational identification and sense of mission, and facilitate their transition from “knowledge acquisition” to “value alignment” and from “job adaptation” to “role identification”, thereby continuously cultivating a pipeline of young talent to support the Bank’s high-quality development.

2. Advanced development for managers

Focusing on capability requirements for management personnel at all levels, the Bank improves core capability development models for senior, middle and primary-level managers. Based on actual work scenarios and the different capability enhancement priorities of reserve, newly appointed and experienced managers at different levels, it has developed a progressive “5+N” manager curriculum for career

development, with Party building as its foremost component. The Bank continuously improves internal and external courses under the “5+N” manager curriculum, certifies internal instructors, and develops an integrated solution comprising a “capability library + course library + instructor library”, helping managers at all levels continuously enhance their theoretical competence and Party consciousness, improve team management, and strengthen comprehensive business and management capabilities required for duty performance.

3. Lead development through decision-makers

The Bank adheres to the principle that “Party schools must uphold the Party’s leadership” and strengthens political training for the key leadership personnel. It fully and faithfully studies and implements Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era in training, comprehensively studies and implements the guiding principles of the 20th CPC National Congress and the successive plenary sessions of the 20th CPC Central Committee, emphasizes political leadership and service to the overall interests, implements the basic training mechanism, and adheres to high standards in political integrity, capability and conduct to develop a high-quality and professional team of financial management personnel who are loyal, clean and responsible. In 2025, the Head Office relied on the Central Party School, cadre academies, local Party schools and other channels for management personnel training, and held 27 training sessions for management personnel at various levels. Online and offline training cumulatively covered 2,700 management personnel on a person-time basis.

4. Leadership development program

Based on the core capability development models for management personnel at all levels, the Bank formulates leadership development programs covering management personnel and employees at different levels, carefully selects leadership courses offered by external authoritative institutions, and builds a leadership curriculum tailored to the needs of Industrial Bank’s management personnel at all levels.

Leveraging its online learning platform, “Xingzhi”, the Bank expands access to training and continuously enhances the management skills and leadership of managers at all levels through a model combining online learning and offline training.

(ii) Build a mobile platform to meet employees’ need for flexible learning

Focusing on developing core functions and creating easy-to-use tools, the Bank continuously iterates and upgrades the “Xingzhi” learning platform and accelerates the digitalization of the training management system. It integrates the Group’s training resources and establishes resource management platforms including internal and external instructor libraries, course libraries, case libraries and project libraries.

As at the end of December 2025, the “Xingzhi” platform had cumulatively offered 15,351 courses, 9,746 live-streaming sessions and 22,125 examinations, with an average of 599 courses studied per employee on a cumulative basis. The Bank developed an instructor team comprising senior and mid-level management personnel of the Group and outstanding business professionals. In 2025, the head office-level instructor team reached 1,526 members, while the Bank also promoted the development of branch-level instructor teams comprising nearly 2,000 members. Internal instructors cover corporate finance, retail banking, interbank business, risk management, technology and other business segments.

(iii) Ensure professional competence through support for certifications, degrees and credentials

The Bank attaches great importance to employee development, compliance requirements for the performance of duties, and the enhancement of employees' professional capabilities. It has established an examination and certification system comprising three categories: job-specific professional levels, professional and technical career tracks, and talent development pathways, encouraging all employees to progress from "specialized expertise with multiple capabilities" to "specialized expertise with multiple professional certifications." In 2025, the Bank organized 15 Bank-wide certification examinations, with nearly 140,000 examination attendances in aggregate. Over the past three years, job-specific professional grade examinations have recorded more than 35,000 attendances per year on average. The Bank has about 45,000 employees holding certificates required for their positions, covering 75% of employees across the Bank. This has effectively promoted the internalization of compliance awareness and professional ethics among employees and reinforced the talent foundation for the Bank's sound operations.

Relying on the "Xingzhi" platform, the Bank has established a dynamic management and data-sharing mechanism for employees' external professional certificates, enhanced the digital management of external certificates, and converted talent data into data assets. As at the end of December 2025, the "Xingzhi" platform had cumulatively recorded 52.7 thousand external professional certificates, representing a year-on-year increase of 36%. At the same time, the Bank actively encourages employees to take examinations for external authoritative qualifications. For certificates such as CFA Institute Sustainable Investing Certificate, Certified Documentary Credit Specialist (CDCS), Certificate for Specialists in Demand Guarantees (CSDG), and Certified Anti-Money Laundering Specialist (CAMS), the Bank has established a full-cycle incentive and support mechanism comprising "pre-exam guidance + fee reimbursement + unified operation", provides support in a lawful and compliant manner and promotes the development of professional talent teams in key fields.

(iv) Diversify training resources and explore bank-university cooperation

The Bank actively expands cooperation with renowned domestic universities, Party schools at various levels and cadre academies. As at the end of December 2025, it had jointly conducted 88 offline training sessions in aggregate, introduced high-quality external learning resources, and effectively enhanced employees' overall competence and ability to perform their duties. The Bank actively cooperates with government authorities, third-party professional institutions, and educational or research institutions to formulate or provide joint training programs for employees. It introduces professional examination service providers to optimize the allocation of examination resources and continuously builds a training system featuring "bank-university collaboration, government-enterprise coordination, and complementarity between internal and external resources".

In response to national requirements for promoting the high-quality development of modern vocational education, the Bank explores educational models such as bank-university cooperation and the integration of industry and education, deepens long-term strategic cooperation with universities, and focuses on cultivating "finance + technology" interdisciplinary talent. It carries out customized training for Industrial Bank digital finance talent to enable the early cultivation of application-oriented

professionals. Hangzhou Branch jointly conducted the “Emerging International Finance Talent” training camp with universities to develop international business professionals. The Bank has built a “dual-mentor + dual-system” teaching model by assigning university academic mentors and corporate mentors to students, opening channels for internship and practical training, providing streamlined access to summer and graduation internships, vigorously promoting innovation competitions, and guiding students to participate in the Bank’s “Xinghuo · Liaoyuan” project to translate classroom learning into practical outcomes. The Bank fulfills its social responsibilities, promotes educational equality and quality improvement through the integration of industry and education, and actively contributes to building China into a leading country in education.

III. Robust Recruitment and Retention Mechanisms

The Bank adheres to serving strategic development needs and continuously optimizes talent recruitment, development and retention mechanisms. It promotes the convergence of talent resources in key businesses, key regions and critical positions, accelerates efforts to close talent gaps in key fields, and continuously improves the alignment between talent supply and business transformation and development. At the same time, the Bank strengthens employer brand building and continuously enhances its talent attraction and market influence. In 2025, the Bank was named among the “Top 100 Best Employers in China” by Zhaopin.com for the fourth consecutive year, and received multiple honors including the “2025 Most Socially Responsible Campus Recruitment Employer” by nowcoder.com, the “2026 Distinguished Award for Human Resources Management” by 51job, and the “2025 China Talent Management Model Enterprise” by Beisen.

(I) Broaden talent recruitment channels and optimize the workforce structure

The Bank upholds the philosophy that “talent is the primary resource”, coordinates campus recruitment and experienced-hire recruitment, and improves channels including internships and practical training, competition-based selection, bank-university cooperation, open recruitment and market-oriented talent recruitment, thereby forming a clearly tiered and interconnected talent recruitment system. **Regarding campus recruitment**, the Bank strengthens early-stage talent identification and bank-university collaboration, upgrades the “Young Geese Plan” internship program, adds an international business internship track, and provides young talent with a platform for the start of their careers. It continues to organize the Digital CIB Technology Challenge, innovatively establishes an artificial intelligence track, and identifies and reserves potential technology talent in advance. It advances campus recruitment in an orderly manner, adds positions for “specialized technology talent” targeting graduates in computer science and technology, artificial intelligence, machine learning and related disciplines, and broadly recruits talent from diverse academic backgrounds to promote the integration of talent from diverse disciplines. In 2025, the Bank organized approximately 180 recruitment events, deepened cooperation with more than 50 renowned universities, and added six bases in total, including internship and practical training bases, joint graduate student training bases, and bank-university financial publicity bases. **Regarding experienced-hire recruitment**, the Bank actively recruits professionals in key fields such as technology finance, green finance, digital technology, international business, industry research and risk management through open recruitment, recommendations by professional institutions and other means, continuously expanding the talent

reserves required for strategic development.

(II) Strengthen diverse talent teams and empower bank-wide transformation and development

The Bank practices the philosophy of “expert management”. Adhering to the principles of addressing current needs, taking a long-term perspective, and maintaining an appropriate degree of foresight, the Bank systematically advances the development of its professional talent pool around the strategic directions of digital and intelligent, green, international, integrated and ecosystem-driven development. It continuously improves the dual-track “management + professional” career development model. Pursuant to the *Management Measures for Professional Technical Career Path of Industrial Bank*, the Bank has established professional technical career paths in six major areas: technology, risk, fund, products, marketing, and operational support, thereby opening up career development channels for employees. It continuously improves a full-process talent development and certification system covering qualification review, training and development, assessment and certification, and continuing education; strengthens digital and intelligent capability training for all employees; continuously expands and optimizes the international talent pool; strengthens professional talent reserves around the “Five Priorities” of the financial sector; and focuses on developing interdisciplinary talent in “technology + business + data” and “industry + finance”. It promotes the orderly convergence of talent in core businesses and key fields and provides solid talent support for the Bank’s transformation and development.

(III) Deepen multi-level exchanges and enhance workforce capabilities

The Bank is committed to providing high-quality platforms for talent development. In recent years, in response to the new landscape of digital transformation and reform, it has implemented a series of key programs to stimulate talent development. First, it has promoted exchanges and appointments among senior management personnel, facilitated integrated development of management personnel across the Bank, strengthened exchanges between the Head Office and branches, parent company and subsidiaries, and across the country, and introduced competitive talent deployment mechanisms for critical core positions by selecting talent through competition-based training. Second, it has established the “Honghu” and “Kunpeng” talent pools for mid-level management reserve personnel and organized the “Hongyan Talent Exchange Program”, further enabling mid-level management to play a backbone role, selecting talent for further development, and promoting personnel exchanges and appointments between the Head Office and branches, between the parent company and subsidiaries, and across eastern, central and western regions.

(IV) Foster a sound workplace ecosystem and strengthen employees’ sense of belonging and identification

The environment is a key factor in attracting and retaining talent and a decisive factor in talent competition. The Bank takes “whether talent is satisfied” as an important criterion, advances workplace environment development in an integrated manner, and works to create a talent-friendly ecosystem. It enriches measures for retaining outstanding talent and cultivates a corporate culture conducive to talent retention. Through respect and care, day-to-day support, material rewards and recognition, and by combining career, environment, relationship and remuneration-based retention approaches, the Bank builds a stable collective workforce.

IV. Competitive Remuneration and Employee Benefits with a Human Touch

The Bank aims to establish a scientific, fair and reasonable employee performance evaluation mechanism, actively create a straightforward, healthy and dynamic work atmosphere, and provide competitive remuneration to employees who are dedicated and make valuable contributions to the Bank. It provides all employees with thoughtful benefits that reflect the Bank's care and support, including comprehensive medical protection for employees and their family members, while all employees are entitled to a wide range of leave, including annual leave.

Centered on employee development, the Bank regards employees as the most valuable resource and core asset and consistently integrates its corporate development strategy with talent team development. Through thirty-five years of accumulation and development, the Bank has established a comprehensive and competitive remuneration and benefits system that ensures the fairness and effectiveness of remuneration incentives. It is fully committed to providing employees and their families with care and protection with a human touch, helping employees provide a better quality of life for their families, addressing employees' difficulties and relieving their concerns, while fostering the Bank's distinctive culture of simplicity and spirit of dedication.

(I) Fair and reasonable remuneration system

The Bank attaches great importance to establishing a fair and equitable remuneration mechanism. Its remuneration policy aligns with the Bank's corporate governance requirements, balances the Bank's competitiveness with sustainable development, matches remuneration with operating performance, and coordinates long- and short-term incentives. It gives consideration to both internal equality and external competitiveness of remuneration, supports the implementation of the Bank's strategic objectives and the business development needs of the Bank at different stages, and enables the attraction, motivation and retention of talent. The employee remuneration policy is governed by the *Management Rules for Remuneration of Industrial Bank* and other relevant policies. Employee remuneration comprises base remuneration, performance-based remuneration and benefits. Specifically, performance-based remuneration is linked to the overall performance results and value contributions of the Bank, the institution or department, and the individual. Employee remuneration corresponds to one's overall performance and is unrelated to gender, age, ethnicity or other characteristics. The Bank conducts regular monitoring of payroll payments at all institutions to ensure that employees in the same positions and at the same grade receive remuneration in full and in accordance with applicable standards.

The Bank upholds equal pay for equal work and has designed a scientific and diversified performance evaluation system that fully respects employees' individual contributions and efforts. It has established and improved performance evaluation and feedback mechanisms, regularly organizes performance evaluations and assessments for all employees through multiple methods such as 360-degree feedback and performance interviews, and maintains sound feedback and communication mechanisms. It comprehensively, objectively and accurately evaluates the work results, performance of duties and output contributions of employees, teams and departments, helps employees develop an accurate understanding of their own work, capabilities and performance, actively reviews existing problems and weaknesses, promptly provides improvement

recommendations, and continuously improves employee performance. The Bank implements a dual-track development model comprising management and professional career paths, broadens employee growth channels, and provides employees with more accommodating, extensive, diverse and dynamic promotion and development paths. It improves incentive mechanisms and the honor system, establishes the “Outstanding Contribution Award” as the highest honor for employee recognition, strengthens communication, establishes role models, and stimulates employee enthusiasm and motivation, thereby promoting sound employee growth and development.

To meet the needs of transformation and development, the Bank continuously reviews its existing remuneration policies and makes timely adjustments and optimizations to the remuneration structure and resource allocation methods in light of talent management needs at different stages of business development, changes in the banking industry and other relevant factors.

(II) Comprehensive benefits and employee care

From the perspectives of long-term development and employee needs, the Bank provides employees with comprehensive benefit protection and has formulated the *Benefits Management Measures of Industrial Bank*. In addition to strictly providing statutory benefits, including social insurance and the housing provident fund, the Bank provides all employees with an enterprise annuity, supplementary medical insurance, annual health check-ups, trade union benefits, logistical support benefits and other benefits, in accordance with national and local requirements, with a view to enhancing employees’ sense of happiness, fulfillment and belonging. In addition, the Bank attaches great importance to the protection of women’s rights and interests. Women’s Committees are established under institutions to actively help female employees resolve difficulties in work and life.

(III) Holistic health and medical care

The Bank provides employees and their families with holistic medical protection, including medical insurance, supplementary commercial medical insurance, health check-ups and professional medical consultations, to protect employees’ physical and mental health to the greatest extent possible and alleviate the financial pressure arising from illness or accidents. At present, health check-ups can be booked at more than 200 institutions covering over 150 cities nationwide, and the employee health check-up coverage rate is 100%.

(IV) Work-life balance

The Bank adheres to a people-oriented approach and regards protection of employees’ leave entitlements as an important component of caring for employees and building harmonious labor relations. It strictly aligns its practices with national laws and regulations and local policy requirements and continuously improves its leave management system, which covers annual leave, only-child parental care leave, childcare leave, marriage leave, bereavement leave, paternity leave, sick leave, maternity leave, personal leave and other categories, taking into account employees’ needs, including physical and mental well-being, family care and important life events. In 2025, such leave was used approximately 220,000 times.

(V) Caring for retired employees

The Bank builds a multi-tiered retirement protection framework. In addition to basic

national social insurance and medical insurance coverage, it provides dedicated benefits including an enterprise annuity, supplementary commercial medical insurance and annual health check-ups, thereby enhancing fundamental employee benefits and support. Focusing on the day-to-day needs of retirees, the Bank has established a dedicated internal institution and assigns specialized personnel to retirement services and support. It has implemented care mechanisms covering five scenarios, namely festivals, birthdays, hospitalization, hardship and bereavement, and assigns dedicated personnel for routine liaison services. The Head Office has established dedicated activity spaces for retired management personnel and regularly organizes study seminars, sports, cultural and recreational activities to enrich their retirement life. The Bank continues to foster a culture of belonging, integrating human-centered care throughout employees' career journeys. It enhances retired employees' sense of happiness and fulfillment, continuously improves their well-being in retirement, and demonstrates the human touch of a financial institution.

V. Build a straightforward, harmonious, healthy and friendly work environment

(I) Create a green and people-oriented office environment

The Bank remains committed to supporting employees' physical and mental well-being and sustainable development, and strives to create safe, healthy, green and welcoming workspaces. In terms of office construction, guided by high standards, intelligent technologies, and green principles, the Bank creates modern office spaces that are safe, comfortable, low-carbon, and highly efficient. For example, the Fuzhou Operations Center and Gui'an Data Center were built in accordance with the two-star green building standard, while the Financial Technology Industrial Park benchmarks against the three-star green building standard. Environmentally friendly products with authoritative green certifications are primarily used in renovations of older office premises, while office furniture is made from low-formaldehyde, environmentally friendly materials and undergoes rigorous testing to ensure compliance with indoor air quality standards, thereby creating a green, healthy, and intelligent workplace environment. In terms of office facilities, the Bank provides accessible infrastructure to facilitate unimpeded access for employees, sets up leisure spaces such as pantries, reading corners and meeting rooms, and provides fully equipped gyms, creating relaxed and comfortable communication spaces that balance work and rest. In terms of office environment, the Bank upholds the philosophy of "green, healthy and people-oriented" development, promotes a smoke-free workplace, arranges green plants, and provides coffee, tea, and clean drinking water to help employees relieve work-related fatigue. In terms of commuting, the Bank encourages green travel and provides shuttle services primarily using new-energy vehicles. In terms of canteen services, the Bank strictly controls food safety and nutritional balance and creates a green, healthy and hygienic dining environment to safeguard employees' well-being.

(II) Reinforce safety measures to protect employee well-being

The Bank complies with national laws and regulations, including the *Law of the People's Republic of China on Work Safety* and the *Fire Control Law of the People's Republic of China*. Based on actual work conditions, it continuously improves its workplace safety and fire control management systems and continuously carries out comprehensive hazard identification and remediation, maintaining a high degree of vigilance to ensure that no safety risk is overlooked and protecting the safety of

people's lives and property. The Bank regularly conducts fire control maintenance and testing in office buildings and, in view of the high concentration of personnel and heavy electrical loads in Head Office buildings, carries out comprehensive fire control inspections. At the same time, it regularly organizes fire drills to enhance employees' safety awareness and emergency response capabilities and equips workplaces with AEDs and other medical emergency equipment to ensure effective responses to emergencies and strengthen safety protection for all employees.

(III) Comprehensive care for employees' physical and mental health

The Bank attaches great importance to employees' physical and mental health, regularly formulates annual health check-up plans, ensures that employees receive high-quality free health check-up services, and fosters a positive atmosphere that promotes "happy work and healthy life". At the same time, primary-level trade unions, taking into account the actual conditions of their respective institutions, invite experts from time to time to provide on-site health education and consultation on physiotherapy, gastrointestinal health, cardiovascular and cerebrovascular health and other common health issues. The Bank precisely addresses employees' health needs, delivers tangible health care initiatives, and continuously enhances employees' sense of fulfillment and well-being.

(IV) Address employees' urgent difficulties and concerns

As the Spring Festival approached, the Bank conducted a series of activities including visits and care initiatives, festive events, and the distribution of holiday gifts and Spring Festival couplets, cumulatively benefiting 22 thousand employees on a person-time basis and distributing more than RMB90 million in care packages. At the same time, focusing on targeted assistance for employees in difficulty, the Bank further strengthened its "Warmth Delivery" program during the two major traditional festivals and provided RMB1.15 million in hardship assistance to 224 employees in need across the Bank, ensuring that organizational care reached employees in a timely manner.

(V) Improve employees' quality of life

In December 2021, the Bank was among the first 50 pilot organizations selected by the All-China Federation of Trade Unions for the "Enhancement of Employees' Quality of Life" initiative. The Bank actively developed a model employee well-being program with strong demonstration value and broad outreach capabilities. By exploring the "Internet + Trade Union" model, the Bank established the "1+6 Trade Union Action Framework", where "1" refers to the "Intelligent Industrial Bank" system built on the Online Employee Home platform; "6" refers to six action programs supported by the platform, namely Ideological Development, Rights Protection, Care and Support, Capability Enhancement, Cultural Development, and Social Responsibility.

The "Online Employee Home" platform was launched in June 2022. Integrating functional modules including democratic management, development support, cultural and sports activities, employee benefits, and display and communication, it represents an important practice through which the Bank strengthens technology-enabled services, implements its digital transformation strategy and improves employees' quality of life. The platform was recognized by the All-China Federation of Trade Unions as an "Innovative Platform for Internet + Trade Union Inclusive Services" and by the Fujian Federation of Trade Unions as an "Outstanding Project

for Digital Governance and Efficiency Enhancement Applications”. As at the end of June 2026, the platform had published more than 1,800 news updates, conducted over 1,400 activities and distributed benefits more than 1,000 times. The platform generated more than 75,000 views and interactions for news and activity updates, and facilitated nearly 570,000 instances of welfare benefit distribution.

(VI) Demonstrate a culture of belonging through diverse cultural, sports and fitness activities

The Bank organizes diverse fitness competitions and cultural activities. The Head Office trade union organizes employee sports meetings, badminton tournaments, basketball competitions and other sporting events, as well as special activities such as knowledge quizzes and food festivals. Primary-level trade unions organize regular fitness activities, interest groups and cultural activities based on their respective circumstances. In addition to routine interest-group activities, the Bank encourages employees to actively participate in cultural and sports competitions held by higher-level trade unions, so as to enrich cultural and recreational activities for employees.

(VII) Promote traditional culture through classic festival activities

Before the Spring Festival each year, the Bank holds recreational fairs. During the Lantern Festival, Mid-Autumn Festival and National Day holiday, it organizes online recreational activities combining knowledge and fun. On International Women’s Day, it conducts a series of activities including DIY workshops, flower arrangement and breast palpation examination; parent-child activities are organized for Children’s Day. These activities significantly enhance employees’ sense of belonging, fulfillment and happiness, while actively promoting traditional Chinese culture and facilitating the integration of core socialist values into family life.

VI. Monitoring and Evaluation

To ensure effective implementation of the matters covered by the Key Points, the Bank has established the following monitoring processes:

1. Relevant departments of the Bank set key indicators each year, such as employee satisfaction, employee turnover rate and training coverage rate.
2. The Bank reviews the key indicators at least once each year.
3. The Bank discloses to stakeholders, through channels such as its annual sustainability report, the implementation of matters covered by the Key Points and the performance of key performance indicators.
4. Through employee satisfaction surveys and other means, the Bank continuously collects employee feedback on the implementation of matters covered by the Key Points and uses such feedback as an important basis for evaluation and improvement.