

## **Professional Ethics Training**

The Bank continuously strengthens the construction of its professional ethics training system, establishing a tiered, categorized, and diversified professional ethics training framework for all employees (including labor-dispatch personnel). It distinguishes between different groups, such as Board members, all employees, employees in key positions, and new hires, clarifies the key points of education and promotion, and launches differentiated training course systems. Through centralized learning sessions, online courses, compliance promotions, and surprise examinations, the Bank consistently communicates the requirements for compliant professional conduct to institutions and employees at all levels. This includes consciously resisting and strictly prohibiting participation in illegal activities such as money laundering, commercial bribery, insider trading, and the transfer of benefits, as well as violations like misappropriating customer or bank funds for illegal gains by leveraging one's position and work conveniences. The Bank continuously guides employees to become conscientious practitioners of compliance concepts and staunch guardians of an honest and clean financial culture.

### **I. Members of Board of Directors and Board of Supervisors**

The Bank actively organizes the members of Board of Directors and Board of Supervisors to participate in various trainings hosted by regulatory bodies and industry associations, supporting them in promptly grasping the latest laws, regulations, and supervisory provisions to continuously enhance their ability to perform their duties. In 2024, the Bank's directors and supervisors participated in specialized trainings on topics such as the revision of the Company Law, the reform of the independent director system for listed companies, integrity building, interpretations of financial fraud criminal cases, anti-money laundering, anti-fraud, investor protection and investor relations, market value management, information disclosure, ESG, and sustainable development, further improving their ability to perform their duties and make scientific decisions.

## II. All Employees (Including Full-Time Employees and Labor-Dispatch Personnel)

The Bank places great emphasis on strengthening professional ethics training and compliance education for all employees. It has conducted Risk and Compliance Culture Season activities across the Bank for nine consecutive years, focusing on the four areas of compliance, risk, integrity, and the rule of law to strengthen education. In 2024, it held over 20,000 risk and compliance promotion sessions,

carried out “Four Ones”<sup>1</sup> integrity education activities, and enhanced the promotion of legal knowledge through various forms. It clearly communicated the orientation of honest and compliant professional conduct, covering over 58,000 employees across the Bank. It continuously improved the level of professional ethics performance, promoted the establishment and conscientious practice of the business philosophy of “upright conduct, adherence to compliance” among all employees.

The Bank has established a “training, roadshow, warning, and education” four-in-one mechanism for promoting a compliance culture. It innovatively launched a “Compliance Classroom” education program, including compliance courses led by “top leaders”, compliance courses for business lines, and online compliance courses for all employees. In 2024, “top leaders” at all levels of the Bank conducted over 10,000 warning education sessions, organized a comprehensive compliance examination for all employees, carried out over 370 surprise compliance examinations, and conducted over 1,480 compliance roadshows and face-to-face compliance sessions for grassroots institutions. Through various channels such as the Risk and Compliance Culture Subscription Account and the “New 5C”

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<sup>1</sup> The “Four Ones” refer to conducting one warning education session, implementing one family visit to promote integrity, hosting one integrity exhibition, and creating one integrity video script.

Compliance Promotion Platform, it published various compliance education contents and typical cases of violations, strengthening the transmission and penetration of professional ethics and compliance concepts to the grassroots level through multiple approaches.

In 2024, the Bank held three bank-wide warning education conferences, consistently disclosing typical violations by real name at important bank-wide meetings, demonstrating a zero-tolerance and severe punishment attitude.

### III. Personnel in Compliance Positions

The Bank regularly conducts training for personnel in compliance positions, holding specialized trainings on case prevention and behavior management, authorization management, related-party transaction management, anti-money laundering management, etc. Through various forms such as training through practice and thematic seminars, it continuously cultivates and enhances the professional capabilities and professional ethics levels of the compliance talent team. It conducts centralized training annually for the heads of compliance departments at branches, covering aspects such as employee behavior management, case prevention, and violation accountability, continuously strengthening compliance management levels.

### IV. Personnel in Key Positions

The Bank continuously conducts compliance education and promotion for employees in key positions such as heads of grassroots institutions, customer managers, and wealth managers. It holds compliance trainings for newly appointed branch heads annually and regularly conducts business line compliance trainings and anti-corruption warning education activities, continuously deepening the understanding of professional ethics and compliant behavior among employees in key positions, effectively enhancing their compliance awareness.

#### V. New Comers

The Bank incorporates compliance courses into the training for new hires, emphasizing employee prohibitions, the Bank's compliance management system, and compliance culture concepts to enhance the new employees' awareness of proactive compliance. It adheres to conducting training for “Three New” personnel<sup>2</sup> and requires them to pass examinations before taking up their posts. Meanwhile, through producing long-form infographic learning materials and online video courses, it effectively delivers compliance education materials, ensuring that new hires master the necessary compliance and risk knowledge for their posts and enhancing their compliance awareness and risk prevention capabilities.

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<sup>2</sup> Newly hired employees, newly transferred employees, and newly promoted cadres.