

Implement Learner-Centric New Finance Initiative

— CCB University's ESG Work Report

Born to implement the New Finance initiative in a new era, CCB University upholds the vision of “new era, new finance and new ecosystem” and performs the mission of “serving society, serving corporate strategy, serving employees”. By leveraging its organizational and resource advantages, CCB University actively responds to the diversified needs of society for financial services and strives to cultivate life-long learners who live up to the expectations of the times. In line with CCB Group's overall ESG strategic planning, CCB University adopts a learner-centric approach. Internally, it empowers the growth of employees and nurtures high-quality professionals for CCB's sustainable development, while externally achieves opening-up and sharing and actively contributes New Finance solutions to the public.

I. Empowering the Growth of Employees and Continuously improving the Staff Training System

To implement the new development philosophy and facilitate the implementation of the New Finance strategy, CCB University actively formulated training policies to enhance employees' knowledge and skills, and issued the *Three-Year Action Plan for the Growth of i University*, with an aim to build a broad development platform for employees. Bearing “one center, two thinking modes, three stages and four levels” in mind, CCB University organically integrated the ESG concept and sustainable development goals into CCB's staff training and development. Specifically, based on the two thinking modes of business and product, it comprehensively promoted the building of a staff growth system with CCB's characteristics from three stages of product, system and ecosystem and at four levels of training operation, ability improvement, talent growth and corporate strategy. In addition, CCB University creatively designed brand programs for key positions, planned the science-based development path of professionals, and constantly strengthened international cooperation and exchanges to explore and build a unique university credit scoring system. Through whole-hearted efforts to cultivate talents for the new era and facilitate the New Finance initiative, CCB University continued to build a new highland of talents for CCB.

i. Launching brand flagship programs for key positions and nurturing New Finance talents in a stratified and classified manner

CCB University launched “Your Future with CCB”, a training brand for all new recruits of CCB. Relying on the three pillars of “orientation training, follow-up training and management trainee program”, it guided CCB to carry out standardized and brand-based new staff training. **CCB University standardized and coordinated the orientation training for CCB's new recruits.** In 2020, under the

impact of the coronavirus pandemic, it created “You Future with CCB on the Cloud”, a distinctive digital training program integrating online and offline channels with the digital technology. In 2021, it upgraded training programs and rolled out programs themed “Playing Your Part in Rural Revitalization” to continuously give play to the role of training as a bridge in strategy implementation and guide new employees to actively act upon the New Finance initiative, thus kicking off to a good start to join CCB. **CCB University developed follow-up training plans to help new recruits integrate into CCB.** As an extension of orientation training, the integration plan aims to devise learning maps and strengthen follow-up training for over 20,000 young employees who joined CCB within two years. As for the two key positions of cash counter tellers and relationship manager, the program creates a curriculum system based on “typical tasks in work” to provide on-the-job training for employees and improve their capabilities in practice. **CCB University conducted R&D on the management trainee program.** The program innovates the training model and encourages future-oriented combination of training and practice, given the characteristics and growth needs of high-potential young talents. It designs a training model consisting of “two-year key training period + several years of follow-up training period” to plan for the career development and corresponding training systems for management trainees and form a high-potential training program that can be replicated and promoted, so as to constantly build an employer brand and reserve strategic talents.

CCB University empowered the front-line staff and focused on value creation. In order to actively respond to the Head Office’s strategy of enhancing the overall competitiveness of physical outlets, and to make training truly an essential part of the business value chain, CCB University developed the **“Be Better with You” learning program to improve relationship managers’ capabilities.** Focusing on the core job responsibilities of relationship managers at CCB outlets within three years, the program cultivates the comprehensive marketing capabilities, service capabilities and compliance awareness of relationship managers, with scenario-based teaching as the main training method. Under the principle of “joint growth of teachers and courses”, the program trains a batch of part-time faculty specializing in business practice for branches to assist with the implementation and promotion of programs in tier-one branches. Relying on the CCB University platform, it established a “Be Better with You” online learning zone to provide students with frequent, lightweight and practical learning content, thereby actively creating a digital learning ecosystem. At the same time, CCB University continued to improve the learning programs for corporate relationship managers, actively developed humanistic quality improvement programs geared to the needs of CCB employees, and established a talent team that meets the requirements of New Finance practices in all business lines and positions.

CCB University continued to innovate leadership learning programs. It launched the **“Together with the Best” learning program** for the heads of outlets and reserve personnel, encouraged the best employees with advanced experience in the Bank

to teach better employees, and gave full play to the leading role of excellent employees. Through the case teaching method, it cultivated the integration of Party building and business, comprehensive business expansion of outlets and improvement of team management capabilities. Moreover, CCB University initiated the **“Lead with Vision” capability enhancement program for division chief managers**. It conducted training in batches for division-chiefs of the Head Office, department general managers of tier-one branches, and directors of tier-two branches in a systematic and professional manner, in a bid to improve the ability to fulfill duties and the management level of leaders and officials at division level. CCB University also iterated and optimized the **“Lanying Talent Cultivation Program (Series)”** to help outstanding young managers at all levels improve their abilities and qualities in all aspects through long-term training, all-round teaching and mixed cultivation.

ii. Holding professional and technical position qualification examinations within CCB to reinforce the building of professional team

Adhering to the talent concept of “discovering talents and developing talents”, CCB University created a complete chain for staff growth by strengthening and practicing the basic idea of “strengthening professional competency building through examinations + meeting job requirements for development through training”. In 2020, CCB University held the first professional and technical position qualification examination within CCB and has organized three examinations so far. During the period, CCB University continuously improved the refined management of examinations. It has mobilized 20 departments and business lines of the Head Office to set up 51 examination subjects (including 23 for elementary level, 15 for intermediate level and 13 for advanced level), and developed corresponding textbooks and question banks. Furthermore, it carried out various pre-exam training activities such as live broadcasts and mock tests to create an immersive atmosphere for employees to get prepared for examinations. It also conducted multi-dimensional big data analysis on the examinations to provide data support for employee empowerment, and built an intelligent system for the professional and technical position qualification examination to support the full-chain management of human resources in terms of “talent selection and retention” on an ongoing basis. The examinations were attended by more than 253,000 employees in 2020, and the first examination in 2021 was attended by more than 193,000 employees.

iii. Adhering to the concept of international education and innovating and developing international integrated learning programs

CCB University continuously improved the pattern of international education and the level of specialized schooling by cooperating with world-class universities to formulate joint training plans for employees and innovate and develop international integrated learning programs. It held the “Digital Talents Camp Live” jointly with Harvard Business School Corporate Learning, providing Harvard’s classic case study online based on local realities to cultivate management personnel with

business insights and digital strategic innovation ability for CCB. Furthermore, CCB University worked with HKU Business School to establish the “Data Analyst Certification Training Program”, which selects young business backbones engaged in data-related work and offers “online long-term training + offline short-term training” for the purpose of nurturing a group of professional data analysts with global vision and local application ability. The program has been officially approved by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ), and the Data Analyst Professional Certificate issued by the program is recognized as the same as the master’s degree in higher education. CCB University also signed a memorandum of cooperation with the Hong Kong University of Science and Technology to jointly set up the first professional master’s program for fintech talents trained by a bank and a Hong Kong university in the Guangdong-Hong Kong-Macao Greater Bay Area, hence exploring a new path for the cooperation and progress of youngsters in the Chinese mainland and Hong Kong.

iv. Exploring and building a unique university credit scoring system

CCB University continued to implement the *Three-Year Action Plan for the Growth of i University*. Learning from the operation experience of internet platforms, it explored and built a credit scoring and incentive system with CCB University’s characteristics to arouse students’ enthusiasm for study, meet their learning needs throughout the process, and help them achieve career objectives. Based on the learning map, CCB University made plans for staff development in a science-based way by clarifying the detailed rules for credit scoring and exploring and building a credit management and exchange platform to constantly play the important role of corporate university in achieving, discovering, caring, inspiring and cultivating talents.

II. Leveraging Resource Advantages and Strengthening Research and Training in Key Areas

Focusing on the implementation of New Finance practices, CCB University gave full play to talent advantages, strengthened scientific research and output of achievements in key ESG topics, and sped up the cultivation of professionals in key areas of ESG. To realize the goals of carbon peak and carbon neutrality, CCB University carried out a series of cutting-edge research and theme forums on green finance. It also held a lecture session for directors of branches and sub-branches to share ideas and exchange experience of New Finance practices, so as to consolidate the application of results and play an exemplary role. In this way, CCB University provided intellectual support for product and service innovation as well as ideological guarantee for CCB to seize the “high ground” of development opportunities brought by the 14th Five-Year Plan.

To actively serve the digital transformation of CCB, CCB University conducted staff training in terms of the concept, quality and ability required by digital finance to help them adapt to the development trend of education and training in the digital era, and

also released the *Three-Year Development Plan for Digital CCB University* in 2020. According to the plan, CCB independently developed a standardized, digital and intelligent training process management system (training management ERP system), which was put into operation in 2021 relying on CCB University's e-learning platform. The plan aims to gradually realize digital, automated and intelligent operation in the fields of education and training, such as training plan management, training class management, campus service management, student management and statistical analysis, to eventually advance the transformation from a department-based bank to a process-based bank.

With its own platform and campus advantages, CCB University closely cooperated with all business lines to carry out online and offline staff training on key ESG topics such as green finance, climate change, carbon neutrality, consumer protection, rural revitalization and inclusive finance. In the first half of 2021, relying on CCB University, CCB carried out 448 ESG-related training sessions to 687,000 participants within the Bank, including 374 online training sessions to 682,000 participants and 74 offline training sessions to 5,000 participants.

Details of training data are in the following table:

Training theme	Online training	Offline training	Total
Green finance	11 sessions, 1,764 participants	7 sessions, 506 participants	18 sessions, 2,270 participants
Climate change	1 session, 403 participants	1 session, 46 participants	2 sessions, 449 participants
Carbon neutrality	19 sessions, 8,399 participants	5 sessions, 342 participants	24 sessions, 8,741 participants
Consumer protection	179 sessions, 566,000 participants	15 sessions, 1,100 participants	194 sessions, 567,100 participants
Rural revitalization	65 sessions, 34,100 participants	21 sessions, 1,400 participants	86 sessions, 35,500 participants
Inclusive finance	99 sessions, 71,800 participants	25 sessions, 1,900 participants	124 sessions, 73,700 participants

III. Achieving Opening-up and Sharing and Actively Contributing New Finance Solutions

Adhering to the opening-up-based schooling, CCB University deepened the "Financial Literacy Promotion" social service system, and continued to carry out five

high-quality training programs for benefiting government, innovation, agriculture, industry and learning, and build a brand program for students to practice in the countryside. Additionally, CCB University established the industry-education alliance platform for New Finance talents, and jointly conducted industry-education integration with 75 entities including Renmin University of China, Nankai University, Fudan University and Zhejiang University to constantly consolidate the foundation, promote talent training, create quality brands, enhance value creation, and jointly provide practical and effective financial empowerment training.

CCB University actively carried out educational activities on social finance, formulated and issued annual guidance, and focused on strengthening inclusive finance education such as rural finance, inclusive finance and consumer protection through online and offline channels. In 2020, it was selected into the institutional repository of leading talent training programs for small and medium-sized enterprise (SME) operation and management of the Talent Exchange Center of the Ministry of Industry and Information Technology (MIIT). As the first batch of institutions participating in the cooperation on financial education with the MIIT, CCB University organized training programs themed financial empowerment to peer SMEs for SME entrepreneurs. Currently, CCB University is in talks with China Financial & Economic Publishing House about the cooperation on carrying out a pilot training program with the theme of financial literacy education for college students. By expanding online and offline financial literacy training sessions, CCB University will help popularize financial knowledge and raise consumers' awareness of rights and interests protection.