



CITIC Ka Wah Bank Limited 中信嘉華銀行



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CITIC
KA WAH
BANK

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此報告摘要由中信嘉華銀行提供

CITIC Ka Wah Bank (CITIC KA WAH) is a commercial banking organization with over 80 years of history in Hong Kong which is a wholly owned subsidiary of CITIC International Financial Holdings Limited. CITIC KA WAH has 1,300 staff and operates 33 branches in Hong Kong, two branches in the US. In the Mainland, the Bank has two representative offices in Beijing and Shanghai, and a wholly owned finance company, China International Finance Company Limited (Shenzhen).

CITIC KA WAH starts its performance excellence journey in 1998 and deployed a Total Quality Management Model through adopting the criteria of the Malcolm Baldrige National Quality Award in 2000. With full support and commitment from the management team and all staff members, CITIC KA WAH has been successfully transformed to an innovative and progressive financial services provider with unwavering focus on quality.

To fuel the momentum and drive for continuous improvement, CITIC KA WAH revamped the quality model by establishing the BE QUICK Programme in 2003. The acronym stands for 'Business Excellence & Quality in CITIC Ka Wah'. In September 2003, "BE QUICK Ignition Assembly" was organized for all staff, aiming at enhancing staff awareness and involving total participation in the implementation of the universally acclaimed business excellence model for management practice.

CITIC KA WAH's promises and commitment for achieving business excellence are embedded in its vision - *To be a leading financial services provider that brings exceptional value to our customers.*

Leadership

CITIC KA WAH is dedicated to maximizing the satisfaction of all stakeholders, namely Customers, Employees and Shareholders. Therefore, the Bank's vision, mission, core values, strategies and performance expectations were developed by balancing and addressing the needs of our stakeholders with an ultimate goal to create exceptional value for all. It serves as guidelines and reference for all business units and departments in establishing their own missions and priorities.

中信嘉華銀行（簡稱「中信嘉華」）在香港紮根超過80年，為中信國際金融控股有限公司的全資附屬公司。在香港的員工約有1300名，分行數目為33間；此外，美國亦設有2間分行。中國方面，除在北京及上海成立代表處外，於深圳亦擁有一間全資附屬財務公司 — 中國國際財務有限公司（深圳）。

中信嘉華於1998年開展卓越品質之旅，並於2000年以「鮑德里奇優質管理獎」的評審準則作為基礎，推行全面品質管理。全賴管理層和全體員工的參與及支持，中信嘉華近年已成功轉變為創新及進取的金融服務提供者，致力為客戶提供優質的金融服務。

為進一步提升表現，中信嘉華於2003年推行革新的全面品管模式，名為「BE QUICK」，代表著「Business Excellence & Quality in CITIC Ka Wah」。同年9月舉行「BE QUICK 燃點大會」，邀請全體員工出席，向員工講解「BE QUICK」的理念，共同為中信嘉華建立國際級優質企業管理模式。

中信嘉華的遠景是「成為帶給客戶超凡價值的領先金融服務提供者」，充份體現為達致優質企業管理的決心和承諾。

領導才能

中信嘉華的機構文化乃致力令客戶、員工及股東獲得最大的滿足。公司的遠景、使命、核心價值、策略和表現目標，均以平衡及滿足他們的需要而訂定，務求為他們帶來超凡價值。中信嘉華清楚釐訂遠景、使命和業務重點，作為所有業務單位在訂定其使命和業務重點時的指引。

積極參與社會事務是中信嘉華企業文化中



Being an active and responsible member of the community is integral to CITIC KA WAH corporate ethos. The Bank defines its community service mission as to nurture Chinese youths who are high achievers to become successful leaders who will be in turn contribute to the Chinese communities. To further the efforts in promoting a community service spirit within its people, a Corporate Volunteer Team was formed to actively undertake community service activities to foster and nurture youth development.

Strategic Planning

The Senior Management regularly reviews and formulates its strategic objectives and goals with reference to various external and internal forces. Business plans and strategies are cascaded to departments for developing their business objectives and action plans. Performance Management System and Key Performance Indicators are incorporated so that departmental and individual performance could be reviewed and monitored.

Objective Alignment Workshops are organized to help staff develop their own performance objectives that are vertically and horizontally aligned with the Bank's priorities as well as their manager's & peers' objectives.

Customer and Market Focus

In view of the intense competitions and increasingly sophisticated demands from the customers, CITIC KA WAH places continuous efforts to initiate and develop various customer-driven products and services to build and strengthen customer relationship. The successful launch of the SuperFirst Mortgage Refinancing Programme, Home Switching Flexi-Plan for Negative Equity homeowners and the NOW Integrated Account proved to deepen customer loyalty and relationship.

Apart from constantly developing customer-driven products and services, CITIC KA WAH has employed various services tracking mechanisms to gauge customer satisfaction and dissatisfaction level.

Based on the belief that "Complaint is a Gift", CITIC KA WAH

不可或缺的元素。中信嘉華特別成立企業義工隊，主力參與培育潛質優厚的華裔青年成為明日社會的傑出領袖，使之回饋社會。

策略性規劃

管理層會因應外在及內部發展，定期檢討和制訂業務策略及目標，繼而下達致各部門，自行訂定其業務方案；並透過一套完善的「工作表現管理模式」及制定的「主要工作表現指標」，從而評核、檢討及監察各部門和員工的工作表現。

此外，透過舉辦「目標協調工作坊」，協助員工訂立個人的工作目標，與公司策略目標及部門的工作目標互相配合。

顧客及市場焦點

面對同業競爭及客戶要求，中信嘉華不斷創新推出以客為尊的產品和服務，例如全港首創的「負資產轉按」計劃、「輕鬆轉按樓換樓」計劃及「劃時理財戶口」等，這些產品的推出，進一步強化與客戶的關係。

中信嘉華定期進行客戶意見調查，並透過不同的機制去監管分行及各部門對客戶服務表現，以瞭解客戶的滿意程度。

處理客戶投訴方面，中信嘉華設有一套自動化投訴管理系統，統一所有分行及部門，採用嚴謹的服務標準和投訴處理程序，確保快捷有效地解決客戶投訴。

評估、分析和知識管理

因應瞬息萬變的市場環境，中信嘉華的管理層及功能委員會會定期舉行會議，評估業務表現和進行客戶與營運分析。此外，管理層亦定期量度及檢討重要表現指標，



developed an automated on-line Complaint Management System with stringent service standards and complaint handling procedures for all branches and departments to follow so as to ensure that all customer complaints are being handled promptly and effectively.

Measurement, Analysis, and Knowledge Management

To cope with the rapidly changing competitive landscape, various Management and Functional Committees have been formed to review business performance, risk, internal control, market environment and develop respective improvement plan. To keep current with business needs and directions, Key Performance Indicators (KPI) are being regularly tracked and reviewed by the management against market trend, as well as preset business objectives and targets.

Comparative information of key competitors are timely benchmarked and reviewed by the management for decision and adoption of best practices. At CITIC KA WAH, best practices and knowledge are being retained and shared through various channels and systems.

Human Resource Focus

CITIC KA WAH has maintained all-embracing channels and supporting programmes to ensure effective and open communication among all levels of employees, including Executive Forum, CEO Chat Room, Comment Programme, Staff Opinion Survey, Annual Conference and Offsite Meeting, etc.

For employee performance management, CITIC KA WAH developed the Objective Alignment Cycle which aims at creating alignment between the Bank, the departments and the individuals. This also helps nurture accountability and ownership for results.

Employees, being one of the CITIC KA WAH major stakeholders, are the most important assets. It is always the CITIC KA WAH's policy to maintain a competitive compensation and reward system for staff retention. On the other hand, the Bank offers

與市場指標及既定的業務目標比較，以迎合最新的業務需要和發展方向。

中信嘉華設有多套方便員工使用的資訊管理系統，確保所有最佳守則及知識不會流失。

人力資源焦點

為加強與各員工之溝通，中信嘉華設有不同形式的溝通渠道，包括行政人員會議、行政總裁聊天室、嘉事信箱、員工意見調查、週年會議及部門研討會等。

管理員工表現方面，中信嘉華希望部門及員工，能與公司朝著同一目標邁進，以加強員工的責任感，推動大家追求更卓越的表現。

中信嘉華一向視員工為最寶貴的資產。要保留表現優秀的同事，中信嘉華致力確保薪酬及獎賞機制在同業中具相當的競爭力，並為員工提供多元化的培訓發展計劃，使員工能具備應有的專業水平以配合公司業務所需。中信嘉華每季均派發部門培訓記錄，另每半年編制員工個人學習記錄，以供管理層和員工審閱，助他們有效地計劃技能提升及事業發展。

中信嘉華竭力為員工營造一個開放及具權責的工作環境，相信這些都是增進員工工作表現的推動力。

程序管理

中信嘉華一直努力發展及保持多個重要業務和支援程序，以促進營運效益。近年更設立多套有效監控系統來監察工作流程，並訂定服務指標和承諾，確保各程序達到最佳的效果。根據內部和外部的指標，中信嘉華定期檢討和評估各主要流程，務求



a wide range of development programmes to ensure its employees are well equipped to execute the business initiatives and provide professional services. A minimum learning-day commitment has been set for all employees, being five days for management and sales staff, as well as three days for all other staff. Quarterly Departmental Training Records and semi-annual Individual Staff Learning Records are dispatched for review and incorporation into the career development discussion of the annual Performance Planning and Review exercise.

Last but not least, the Bank has created an environment for empowerment and openness, which are key drivers for staff performance.

Process Management

CITIC KA WAH has placed tremendous emphasis on developing and maintaining key business and supporting processes that are conducive to efficient and effective operational flow. During the past few years, systematic methods to govern all processes have been established. Service standards and pledges were established which demonstrate the Bank's relentless commitment towards excellence, and key control steps were built to deliver the most immaculate process outcomes. Key processes are regularly reviewed and measured against internal requirements and external benchmarks to keep them up-to-date and competitive. These key processes have become major components to keep the business running smoothly, effectively and efficiently.

Business Results

To maximize the satisfaction of the stakeholders, CITIC KA WAH has shown a consistent improvement in most of the KPIs such as Operating Income, Pre-provision Operating Profits, Profit Attributable to Shareholders, Return on Equity (ROE), Net Interest Margin (NIM) and Asset Growth over the past three years. The Bank's annual report was bestowed the Bronze award in the financial services category of the US Galaxy Awards 2003.

Also, CITIC KA WAH's relentless efforts to create customer value have gained increased market recognition. These included the 2002 Hong Kong Retail Management Association – Customer

不斷更新及訂立更高的服務指標。這些重要程序現已成為中信嘉華營運機制的關鍵元素，確保業務運作暢順，發揮理想的效益。

業績

中信嘉華致力為客戶、員工及股東帶來最大的滿足。過去3年，各重要表現指標不斷提高，包括經營收入、撥備前經營溢利、股東應佔溢利、股東資金回報、淨息差及資產增長等。中信嘉華的2002年年報更榮獲美國Galaxy Awards 2003金融服務組別銅獎。

與此同時，中信嘉華不遺餘力地為客戶提供增值服務，在市場上獲廣泛認同。這些獎項包括「2002香港零售管理協會優質服務獎—客戶服務獎」及「2003香港服務業獎：創意獎」。此外，中信嘉華亦是唯一入選「Asia Insurance Industry Awards 2003」創意組別首五名的香港機構。

中信嘉華的「員工意見調查」顯示，從1999年至2003年員工滿意度的總評分持續提升，成績令人鼓舞。

公益服務方面，中信嘉華於2003年12月獲香港社會服務聯會「商界展關懷」標誌，以表揚在關懷社群方面所付出之努力及作為良好企業公民之承擔。

結論

中信嘉華在邁向優質企業管理的旅程上，一直得到高級管理層的全力支持和參與，使能有系統地向各部門及員工推行「鮑德里奇優質管理」模式，為此中信嘉華引以為傲。

中信嘉華相信BE QUICK是一個持續不斷的



Service Award and 2003 The Hong Kong Award for Services—Innovation Award. CITIC KA WAH were also one of the top five finalists for the Asia Insurance Industry Awards 2003—Innovation of the Year.

In addition, the Staff Opinion Survey recorded an encouraging result that showed a significant improvement in employee's satisfaction from 1999 to 2003.

In recognition of the enduring efforts in caring for the community and commitment to corporate citizenship, CITIC KA WAH was awarded the 'Caring Company Logo' in December 2003 by the Hong Kong Council of Social Service.

Conclusion

Throughout the quality journey to achieve business excellence, it is proud to have the full support and commitment from the Senior Management Team. Riding on strong leadership support, CITIC KA WAH has embedded a systematic approach to initiate, implement and reinforce the criteria of the Business Excellence Model in all departments and all our staff.

BE QUICK journey is a never-ending journey. To embrace the ever-changing operating environment and customer demands and to achieve its vision of bringing exceptional value to all our stakeholders, CITIC KA WAH shall strive for business excellence and attain its quality vision "*To be the world class Mainland and Hong Kong based bank in business excellence*".

卓越旅程。要掌握瞬息萬變的經營環境，為客戶、員工及股東帶來超凡價值，中信嘉華定會全力追求優質企業管理，達致優質服務的遠景 -- 成為紮根中港的國際級優質企業管理銀行。