



QUALITY KEY TO ENDURING SUCCESS

## Report Summary (Silver Award)

### 報告摘要 (銀獎)



中信嘉華銀行  
CITIC  
KA WAH  
BANK

Provided by CITIC Ka Wah Bank Limited  
本報告摘要由中信嘉華銀行有限公司提供

CITIC Ka Wah Bank Limited (CKWB) is a full-service commercial bank that offers retail banking, wholesale banking and treasury services to a diversified client base in Greater China and in the US. We are a wholly-owned subsidiary of CITIC International Financial Holdings Limited, which in turn is majority-owned by the CITIC Group.

By providing value-creating financial solutions to define and exceed both the wealth management and international business objectives of our Greater China and overseas customers, we aspire to be the best PRC Asian regional bank, with the best international standards and capabilities.

We currently have 30 branches in Hong Kong. In China, we have branches in Shanghai, Beijing and Macau, as well as a wholly-owned finance company - China International Finance Company Limited (Shenzhen). We also have overseas branches in New York and Los Angeles.

“Thinking outside the box” and “breaking new grounds” are creeds that underpin our drive for innovation and service excellence. We commenced our journey towards Total Quality Management as early as in 2000 by adopting the world-renowned Malcom Baldrige Management Model. With strong management commitment and support, we nurture the quality culture at all staff levels through various improvement initiatives, such as the “BE QUICK” (Business Excellence & Quality in CITIC Ka Wah) programme launched in 2003.

#### Leadership

CKWB is dedicated to maximizing stakeholder satisfaction. Our vision, mission and core values are developed to create exceptional values for all of our stakeholders – including customers, employees, business partners and shareholders – and they serve as guidelines for all business units and departments in establishing their own objectives and priorities.

We also take to heart our corporate social responsibility, and

中信嘉華銀行有限公司（中信嘉華）是一間全面性的商業銀行，提供零售銀行、企業銀行及財資服務，客戶基礎遍佈大中華及美國。中信嘉華為中信國際金融控股有限公司的全資附屬公司；中國中信集團公司為中信國際金融的最大股東。

中信嘉華期望透過為大中華及海外客戶提供方案創造價值，將財富管理和國際商業服務提升到超越客戶期望的嶄新水平，成為擁有最高國際水平及實力的亞洲最佳區域性中資銀行。

中信嘉華在香港擁有三十間分行，其他中國網點包括上海、北京、澳門及全資擁有的中國國際財務有限公司（深圳）；海外分行網絡則遍及紐約及洛杉磯。

突破思維框架，勇於開拓新天地，是支持我們追求創新及優質服務的信念。早於二零零零年，我們正式引入世界著名的「鮑德里奇管理模式」，以建立全面的優質企業管理。在管理層的全力支持及參與下，我們能夠有效地透過不同的品質改善計劃，如於二零零三年推行的「BE QUICK」，將優質企業管理的理念滲透到每個階層的員工。

#### 領導才能

我們致力令所有相關權益者獲得最大的滿足。中信嘉華的遠景、使命、核心價值的制定，都以為我們的相關權益人士（包括客戶、員工、商業伙伴及股東）帶來超凡價值為目標，這亦是所有業務單位在訂定其使命和業務重點時的指引。我們亦積極履行企業社會責任，一直支持各類形的捐贈及贊助活動，重點培育青年領袖及幫助有需要的社群。



continuously support a wide range of donation and sponsorship programmes, focusing particularly on youth leadership development as well as giving help to needy groups.

### Strategic Planning

Our Senior Management regularly reviews and formulates our business priorities and strategies through an integrated Strategic Planning Process. Long-term strategies are translated into mid- and short-term goals with full involvement of all departmental managers. Business plans and strategies are cascaded from the corporate level down to the individual level for developing their functional objectives and action plans. We implement the Objective Alignment Process to ensure our staff's individual development and personal goals are aligned with CKWB's business goals. CKWB's Performance Management System and Key Performance Indicators are incorporated in the individual performance review and monitoring process.

### Customer and Market Focus

We have strong disciplines to systematically target a diverse range of customer and market segments to whom we aim to continuously offer exceptional value-added solutions. Our product and service strategies are developed and adjusted according to results from continuous listening and learning mechanisms such as Mystery Shoppers Programmes, Transactional Service Surveys and Customer Satisfaction Surveys.

We also tailor products and services according to the defined characteristics and requirements of specific customer groups. A good example is our CITICfirst Wealth Management offering whose unique value proposition is to bring private banking services to mass affluent customers at the retail banking level.

We strive to build and maintain long-term relationships with our customers. Various communication channels are in place to keep regular contacts with customers. Customer feedback and responses

### 策略性規劃

我們的管理層採用了一個綜合的策略性規劃程序，定期檢討和制定業務策略及目標，並邀請所有部門主管參與，將長期策略轉化為中期和短期目標。中信嘉華的業務計劃及策略由上而下地傳達至每位員工，讓他們按此訂下其職能範疇的目標及工作計劃。我們亦透過「目標協調流程」，確保員工訂立個人發展路向及工作目標時，能與中信嘉華的業務目標互相配合。同時，我們制定了一套完善的「工作表現管理模式」及「主要工作表現指標」，以評核及監察員工的工作表現。

### 顧客及市場焦點

我們有一套嚴格機制，有系統地針對一系列目標客戶及市場，為他們持續提供超凡的增值方案。我們透過不同的途徑，例如神秘顧客探訪分行計劃、售後服務意見調查、客戶意見調查等，不斷聆聽客戶聲音，瞭解市場需求，然後制定及調節我們的產品及服務策略。

我們更會按特定客戶群的特點及要求，度身訂造不同的產品及服務，CITICfirst 私人財富管理服務便是一個好例子，它的獨特價值方案讓我們的中高端客戶可在零售銀行的層面，享受到私人銀行服務。

我們致力與客戶建立及維持長遠關係，所以我們會透過不同的溝通渠道定期接觸客戶，並在「客戶意見委員會會議」及「分行服務會議」就客戶的意見及回應作出探討。

### 評估、分析和知識管理

「平衡指標」的設立能有效地監督及支援本行的日常運作，推動本行及員工積極提



are regularly reviewed at our Customer Voice Committee Meetings and Branch Service Meetings.

### Measurement, Analysis, and Knowledge Management

Balanced Key Performance Indicators are put in place to keep track of our operational performance and to ensure quality service delivery. Various Management and Functional Committees are formed to review and monitor business performance, risk, internal controls and market environment and to develop respective improvement plans. We also employ extensive benchmarking to conduct comprehensive comparative analyses for our market positioning and service enhancements.

Our staff can access the Bank's policies and procedures, company news and share best practices through our document library.

### Human Resource Focus

Our people are the most important asset of CKWB. A close-loop Performance Management System (PMS) is adopted and integrated with the Objective Alignment Process. Regular communication forums such as Staff Engagement Surveys, CEO Chat Rooms, Executive Forums, Team Building Workshops, etc are conducted to strengthen our internal communications.

A variety of rewards and recognition schemes are in place to recognize outstanding staff performances. A continuous learning culture is promoted through extensive internal training programmes and subsidies for external training programmes. We also care about the work-life balance of our staff. Our Staff Recreation Committee organizes sports and family activities regularly during leisure time.

### Process Management

CKWB places tremendous emphasis on advanced process management. We define and prioritize our key value creation processes based on customer impact, business efficiency and growth. Process owners are assigned to ensure process effectiveness towards market changes.

升服務及產品素質。我們透過設立不同的管理及功能委員會，檢討及監察業務表現、風險管理策略、內部監控機制及市場環境變化，從而提出應變及改善方案。此外，我們亦會與市場指標及既定的業務目標比較，以確立市場定位及服務水平。我們的員工亦可以透過文件圖書館，查閱各項政策、工作程序、公司資訊或分享一些典範個案。

### 人力資源焦點

「人」是中信嘉華最寶貴的資產。我們採用了一個「閉合式工作表現管理模式」，配合「目標協調流程」；同時定期舉辦不同活動，例如員工意見調查、行政總裁聊天室、行政人員會議及團隊工作坊等，以加強內部的溝通。

我們設有多種不同的獎賞及表揚計劃，以表揚員工的卓越表現，並提供多項內部培訓課程及員工進修資助計劃，推動持續進修的文化。此外，為了幫助員工在工作及生活上取得平衡，職員康樂會定期為員工在工餘時間舉辦不同類型的體育及家庭活動。

### 程序管理

中信嘉華非常重視完善及專業的程序管理。我們會根據對客戶的影響、業務效益及增長，訂定「價值創造流程」及其優先次序。並委任流程管理者，確保各程序在市場轉變時仍能保持效益。同時，各主要程序都建立了一套「服務指標和承諾」密切監察其表現，以維持優質服務。我們亦透過「流程管理系統」及「工作改善小組」鼓勵員工不斷提升服務素質。



Process performance is closely monitored through a series of Service Pledges of our key processes to maintain high-quality service delivery. We have also implemented the Workflow Management System and Quality Improvement Teams (QITs) to promote continuous improvements.

### Results

Our business results have been encouraging with significant growth in market share, total assets, profit attributable to shareholders, and return on assets. Remarkable improvements in customer satisfaction was registered thanks to our strengthened customer focus. The monthly results of our Mystery Shopper Programme indicated that we have outperformed our competitors for the third consecutive year. The Transactional Service Survey results reflected an increase in customer loyalty. Major advancements have been made in operational efficiency, internal controls, employee satisfaction and learning opportunities etc. A testimony to our achievements in business quality management lies in the various awards presented to us by several renowned professional organizations.

Looking ahead, CKWB is committed to continue our quality management model as a means to deliver on our key objectives, namely, to provide our customers with value-added banking and financial services, to position ourselves as the best PRC Asian regional bank with the best international standards and capabilities, and to generate optimal returns for our shareholders through consistent and healthy business results.

### 業績

我們的業務成績令人鼓舞，市場佔有率、資產總值、股東應佔溢利及資產回報率方面都有顯著的增幅。由於我們加倍重視「以客為尊」的服務宗旨，客戶的滿意度方面亦有優秀表現。根據每月進行的「神秘顧客探訪分行」計劃，我們已連續三年超越其他主要競爭對手；「售後服務意見調查」更反映客戶對我們的忠誠度有所提升；而營運效益、內部監控、員工滿意度及培訓機會等亦不斷進步。近年我們榮獲不少專業機構頒發的獎項，肯定了我們在優質企業管理上的成就。

展望未來，中信嘉華將繼續致力透過推行優質企業管理模式，為客戶創造增值的銀行及金融服務，幫助我們定位為擁有最高國際水平及實力的亞洲最佳區域性中資銀行，並取得持續穩健的業績，為股東帶來最佳回報。