



中信嘉華銀行
CITIC
KA WAH
BANK

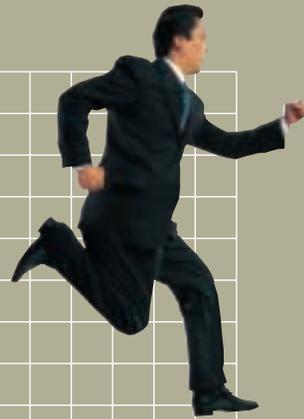
Annual

Report

2000



O u r P e o p l e



R e c o r d s



N e w



S e t t i n g

CITIC KA WAH
People are our most
important asset

In 2000, CITIC Ka Wah Bank's profits were the biggest in its history. It was a year of solid progress, with marked improvements in virtually every area of our business. Our success is largely attributed to a visionary management team and the quality of our people. Over the past three years, the Bank has gone through a restructuring program to strengthen its management team and recruit outstanding individuals to boost the quality of its people. Through internal management reforms, their talents are given full rein. With our people's core skills and professional commitment, we are becoming a stronger organization. Our resolve drives results. It is the dedication of our people that powers our progress.

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