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Kong banking system an introduction 1) The main features of the three-tier system来源：考试大 The essential feature of the change

in the system is that the old categories of the Licensed Deposit Taking Companies (LTDS) and the Registered Deposit-taking Companies (RTDS) were replaced by two new categories, the restricted licensed banks (RLBs) replace the LTDS and the deposit taking companies (DTCS) replace the RDCs. There is no change in respect of Licensed Banks except that the minimum paid-up share capital for locally incorporated banks is increased from HK\$100 million to HK\$150 million. The minimum paid-up shares capital requirement is now HK\$25 million instead of HK \$10 million as before. 2) The implications of the system来源：考试大 Sound

overseas banks, even though they do not meet the approval criteria for a full license, are now allowed to branch into HK as RLBs, as an alternative to setting up a subsidiary here. 1. Direct entry to the tier of RLB is allowed. 2. The status of RLB is superior to that of the LDTC where a RLB is incorporated overseas. 3. Overseas banks are newly authorized RLBs in branch form are allowed to operate only from offices in one building 4. Local banks traditionally operate in the retail market whereas overseas banks authorized as RLBs are mainly carrying on merchant banking business. 3) HK monetary authority: 来源：考试大 1. Established in 1 April 1993 2. Merging the office of

the Exchanged Fund with the Office of the Commissioner of Banking. 3. Purpose: to maintain the continuity and professionalism in HK ' s monetary and reserves management and banking supervision, in a way which commands the confidence of the people of HK and the international financial community. 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com