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https://www.100test.com/kao_ti2020/166/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_166013.htm 第一章: The Hong Kong banking system an introduction 1 第二章 Money, banking and the economy 4 第三章: The Hong Kong banking regulations-capital adequacy and liquidity ratios, the limitations and restrictions of banking practices 5 第四章: International banking-regulatory and market development 7 第五章 financial institutions, the capital and money markets 8 第六章 bank clearing system and fund transfer 10 第七章 banking business for the personal sector 11 第八章 banking services for the business sector 12 第九章 private banking and merchant banking 14 第十章 The banks ' role in international trade 15 第十一章 Financing foreign trade-documentary credits and collections, shipping terms and documents 17 第十二章 International money transaction 20 第十三章 Foreign exchange 22 第十四章 Basic considerations in granting credit facilities 24 第十五章 Types of advances 25 第十六章 Special types of borrower the commercial sector 26 第十七章 Securities for lending 28 第十八章 Balance sheet analysis 29 第十九章 Advance control 30 第一章: The Hong Kong banking system an introduction I The main features of the three-tier system 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 word “ bank ” or its derivatives must be qualified by adjectives such as “ merchant ” or “ investment ” , so that they are clearly differentiated from licensed banks. However, terms such as “ commercial “ or “ retail ” are not acceptable. A RLB incorporated overseas may trade under its corporate name, even though that name includes the word “ bank ” (or its derivatives), however, the name must be used immediately in conjunction with the phrase “ restricted licensed bank ” . The minimum paid-up shares capital requirement is now HK\$25 million instead of HK \$10 million as before. | The implications of the system 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. | HK monetary authority: 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. Responsibility: 1. Execution and development of monetary policy 2. Maintenance of exchange rate and monetary stability 3. Development of the debt market in HK 4. Promoting the efficiency, integrity and development of payment and settlement arrangements 5. Managing the assets of the Exchange Fund 6. Prudential supervision of authorized institutions under the Banking Ordinance 7. Formulating policies relating to banking supervision 8. HKMA is an integral part of the government but is able to employ staff on different terms to those of the civil service to attract personnel of the right caliber, experience and expertise. 9. HKMA is accountable to Financial Secretary, who is advised by the Exchange Fund Advisory Committee on matters relating to the control of the Exchange Fund and on the annual budget of the HKMA. Business scope: 1. Deposits 2. Loans 3. Settlement 4. Guarantees 5. Interbank borrowing and lending 6. Trade in Chinese treasury bond

1. Definition of a “ banking “ in Hong Kong A bank is a financial intermediary, which provides special types of services relating directly or indirectly to finance. In Hong Kong, the Banking Ordinance defines a “ bank ” as a company, which carries on “ banking business ” , and holds a valid bank license granted by the HKMA together with the SAR Chief Executive. * Per se 本质上

2. Banking business Banking business is: (1) Receiving from the general public money on current deposit, savings deposit or other similar account repayable on demand or within less than three months or at

call or notice less than three month. (2) Paying or collecting cheques drawn by or paid in by customers. (3) Providing credit cards or charge cards to customers, give business advice, handle clients ' auto-pay system, transfer money, and provide foreign exchange and other services.

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