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对《外资银行管理条例》的检讨与反思

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摘要: 《外资银行管理条例》的出台不仅标志着中国在银行监管法的构建中迈开了不轻松的一步, 而且也标志民族银行业与外资银行终将在机会相对均等的基础上进行博弈的一个新起点。尽管该法存在许多不尽人意之处, 但是审慎监管前提下的法人银行与全面人民币业务捆绑出售的做法, 至少表明了监管者积极监管的态度与决心。

关键字: 《外资银行管理条例》; 外资银行; 监管

On Chinese foreign banking supervisory rules

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Abstract: The advent of Chinese Foreign Banking Supervisory Rules not only signifies a very important step in the establishment of her banking supervision law, but also means a new starting point for the competition between her national banks and foreign banks. Though this act has many imperfections, but the mode of overall RMB business tied with legal person requirement also shows Chinese banking supervisor's determination and attitude under the prudential supervision circumstances.

KeyWords: Chinese Foreign Banking Supervisory Rules; foreign bank; supervision