

**Hong Kong Monetary Authority**  
**“STEPS” Spin-off Video**

**Episode 5**

SUPER: Why are Banks Trustworthy for Savings?

SUPER: Joanna Chan  
Senior Manager  
Banking Supervision Department

Joanna: The HKMA adopts a risk-based approach in regulating and supervising banks requiring banks to conduct business prudently with adequate capital and manage their credit, liquidity, technology, money-laundering and other risks properly to pre-empt any serious threats to the stability of the banking system

SUPER: Risk-based approach in regulating and supervising banks

Joanna: Hong Kong’s banking system is known for its robustness and good asset quality  
Its capital and liquidity indicators are higher than international standards

SUPER: Deposit Protection Scheme  
Covers deposits in Hong Kong dollar, Renminbi and any other currency

Joanna: Moreover, to safeguard citizens’ deposits the Deposit Protection Scheme protects citizens’ deposits in Hong Kong dollar, Renminbi or any other currency at Scheme members  
The maximum protection is up to HK\$500,000 per depositor per Scheme member

SUPER: The maximum protection is up to HK\$500,000 per depositor

SUPER: Hong Kong Monetary Authority Logo