欧洲商行及其华人中间人

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银行里的买办

汇兑银行面临一个其特许状无法解决的问题。银行职员都是欧洲人，他们不会说潜在客户的方言，看不懂中文账簿，也无从判断一位华商的信誉。因此，每家银行都雇用一名当地中间人，称为买办（comprador，源自葡萄牙语"买方"一词），银行通过他向华人商贾放款。[1]买办负责引荐客户、担保其信用、招聘并管理华人职员，还常常就他所引荐账户的损失向银行提供担保。

买办制度带有一切网络所固有的弱点。在新加坡，银行的买办主要来自广府方言群，偏好与其他广府人打交道。由于香港上海汇丰银行新加坡分行的买办职位由广府人把持，潮州和福建商人难以使用该行的服务。[2]A部分第V章所述的方言分野就这样在欧洲银行内部重现。这一事实有助于解释，为什么福建和潮州社群后来创办了自己的银行。

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代理行中的经纪人与中间商

代理行（agency houses）同样依赖华人中间人。久末亮一（Hisasue）指出，华商对贸易融资的需求，主要由为外国贸易商行收购锡、香料等本地产品的买办或经纪人来满足。这些经纪人较容易接触外国银行，能够安排由贸易商行担保的短期贷款。[3]欧洲商行的担保由此成为银行信贷流向华人土产贸易的桥梁。

个人的经历可以说明这种安排。陈金声（Tan Kim Seng）1805年生于马六甲，1840年创办金声公司（Kim Seng & Co.）。他在宝德公司（Boustead & Co.）的贸易中担任中间商，与爱德华·宝德（Edward Boustead）是朋友。[4]1857年，他成为市政委员会的第一位亚洲籍委员，并捐出13000元用于兴建新加坡第一座公共自来水厂。谢安祥（Chia Ann Siang）于1848年加入宝德公司，在该公司工作了42年。[5]陈金田（Tan Kim Tian）1832年生于马六甲，1847年来到新加坡，加入后来称为Paterson, Simons & Co.的商行。合伙人威廉·帕特森（William Paterson）安排他进入英文学校读书。1865年，他与儿子Tan Beng Wan创办了一家轮船公司。[6]

这些经历遵循着共同的模式。一名年轻华人（往往是土生华人，通晓英文）进入一家欧洲商行，学习其经营方法，建立自己的客户网络，最终自立门户，而所从事的领域往往正是欧洲商行引导他接触的。欧洲商行借此接触到华人供应商和买家，其华人伙伴则获得了资本、人脉和商业知识。这种关系是等级分明的，因为欧洲合伙人掌控着商行及其与欧洲的联系。但它同时也是一所商业学校，培养出了一代华人企业家。

记账易货与外国银行的局限

19世纪，大多数华商很少直接使用外国银行。由于他们的生意建立在宗亲和方言群体内部的信任之上，他们彼此之间通过一种经济史学家W. G. Huff称为“记账易货”（bookkeeping barter）的制度结算账目。每一方都记一本账，账目几乎保持平衡，每年只需实际结算两次。[7]这一制度节省了现金和银行信贷，同时也使华人商业在很大程度上置身于汇兑银行的单据世界之外。

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观念上的差异加深了这种隔阂。外国银行以金融资产来评估信用，而华商则认为信用取决于个人信誉，包括能力和社会影响力。在华人看来，西方银行制度缺乏弹性；而银行则认为向华人借款人发放长期贷款风险很高。买办和经纪人的存在，恰恰是为了弥合这一鸿沟。他们的担保把个人信誉转化为欧洲银行可以接受的担保形式。

齐智人

在社群和外国银行都无法提供资金时，商人便转向齐智人（chettiars）。他们是来自南印度的放债人，是殖民地最主要的职业放贷者。齐智人凭即期票据向欧洲银行借款，再以更高的利率转贷出去。借款人签署的本票金额大于其实际收到的款项。未付利息以更高的利率计入本金。[8]因此，齐智人把汇兑银行的触角延伸到了银行绝不会直接接纳的借款人。他们处在一条信贷链之中，这条链从伦敦货币市场出发，经由汇兑银行，一直延伸到马来半岛集市和村庄里的小商贩。

从中间人到竞争者

买办制度和代理行的经纪业务都只是过渡性安排。随着海峡华人商人接受英文教育、积累资本并熟悉公司形式，他们开始创办自己的银行、保险公司和航运公司。1903年的广益银行（Kwong Yik Bank）、此后数十年间的福建帮银行，以及1932年三家福建帮银行的合并，都是在这些中间人所建立的网络基础上成长起来的。[9]本部分第III章将考察这一发展。久末亮一指出，早期华人银行发挥着与银行买办类似的作用，但服务的客户范围更广。尽管如此，到20世纪30年代末，华人银行在新加坡和马来亚的存款份额仍不到总额的25%。[10]因此，直到殖民时期结束，汇兑银行在对外贸易和汇兑领域一直保持着主导地位。

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注释

1. Ong Eng Chuan, “Money Lending: A Short History”, *BiblioAsia*, 2007年4月：每家银行都雇用一名称为compradore（葡萄牙语意为“buyer”）的当地中间人；“The banks lent money to Chinese merchants and traders through the comprador”；买办负责华人账户并招聘当地职员；Wikipedia, “Comprador”（2026年11月访问）：该词是“a Portuguese word that means buyer”。 ↩

2. Ryoichi Hisasue, “Chinese Banking Business in Singapore”, 第15页：“these compradors mainly came from the Cantonese dialect group and preferred to deal with other Cantonese”；由于广府人把持了Hong Kong and Shanghai Banking Corporation新加坡分行的买办职位，其他群体的商人“such as the Teochew or Hokkien, found it difficult to access the services the bank offered”。 ↩

3. Ryoichi Hisasue, “Chinese Banking Business in Singapore”, 第14页：贸易融资需求“was met mainly by the compradors or brokers that collected local products, such as tin or spices, for foreign trading firms”；他们“could arrange short-term loans with credit guaranteed by foreign trading firms”。 ↩

4. Wikipedia, “Edward Boustead”（2026年11月访问）：Tan Kim Seng在宝德的贸易中“acted as a middleman”，并且是他的好友；Wikipedia, “Tan Kim Seng”（2026年11月访问）：1805年11月18日生于马六甲；1840年创办Kim Seng and Company；1864年3月14日去世；1857年获委任为市政委员会第一位亚洲籍委员；1857年捐出13000元用于新加坡第一座公共自来水厂。 ↩

5. Wikipedia, “Boustead Singapore”（2026年11月访问）：Chia Ann Siang于1848年加入该公司，在那里工作了42年；Tan Kim Seng是其贸易中的中间商。 ↩

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6. Wikipedia, “Tan Kim Tian”（2026年11月访问）：1832年生于马六甲；1847年来到新加坡；加入Paterson Simons，William Paterson安排他进入英文学校；在土产部工作；1865年与儿子Tan Beng Wan共同创办Tan Kim Tian and Son Steamship Company；1882年去世。 ↩

7. Ryoichi Hisasue, “Chinese Banking Business in Singapore”, 第14页，引用W. G. Huff, “Bookkeeping Barter, Money, Credit, and Singapore’s International Rice Trade, 1870–1939”, *Explorations in Economic History*, vol. 26, 1989年，第161–189页：贸易伙伴之间的结算采用记账易货，“in which each book is balanced almost evenly and actual settlement is only required twice a year”；第14–15页：外国银行“viewed credit solely in terms of financial assets, whereas the Chinese viewed credit as based on personal reputation”；华人“considered the Western banking system inflexible”。 ↩

8. Ong Eng Chuan, “Money Lending: A Short History”, *BiblioAsia*, 2007年4月：“the chettiars were the most prominent professional moneylenders”；他们凭即期票据向欧洲银行借款，并以更高利率放贷；实际收到的金额少于本票所载金额；未偿还的贷款计入本金；Hisasue, “Chinese Banking Business in Singapore”, 第15页：华人常以高利率向齐智人借款。 ↩

9. Ryoichi Hisasue, “Chinese Banking Business in Singapore”, 第15–21页：广益银行“established in 1903 by Wong Ah-Fook”及其广府同仁；大萧条危机“led to the merger of Singapore’s three Hokkien banks in 1932”。 ↩

10. Ryoichi Hisasue, “Chinese Banking Business in Singapore”, 第16–21页：早期华人银行“played a similar role to the bank comprador but served a wider”客户圈；注30：“In the late 1930s, the deposit share in Chinese banks in Singapore and Malaya was less than 25% of the total”。 ↩

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