昭南岛：占领、货币与信任的摧毁：摘要

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1942年2月15日，新加坡向日本投降，成为昭南岛。这座军事基地上同盟国的银行被关闭，居民被迫使用一种被称为“香蕉钱”、没有储备支撑的军票。日本当局靠印制这些纸币为自己融资，致使马来亚的货币供应量增长约二十五倍，新加坡的物价上涨逾一万一千倍，人们则把储蓄藏在秘密持有的战前货币或实物之中。华人社群在1942年2月和3月遭受了肃清大屠杀，随后又被迫缴纳5000万元的“献金”，其中2200万元须以社群领袖签署的留置权为担保，向横滨正金银行借贷。1945年9月12日日军投降后，英国军政府不承认占领货币的任何价值，并恢复了马来亚元。战后的条例按递减比例对占领时期的债务重新估值，而战争损失赔偿计划、战争罪审判以及1966年与日本达成的和解，都只部分地弥补了损失。这段经历使新加坡形成了一种持久的偏好：偏重十足储备的货币、雄厚的储备、强有力的制度，以及将经济视为国家生存之一部分的防卫理念。这些教训使新加坡的制度记忆有别于战时日内瓦。

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