华人银行：从最早的海峡华人银行到华侨银行

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在19世纪的大部分时间里，新加坡华商没有自己的银行。他们依靠欧洲代理行提供的信用进行交易，通过买办向汇兑银行借款，也向齐智人（Chettiar）放债人借贷。他们的积蓄则经由汇款商号寄回中国。20世纪的头三十年，这一状况发生了变化。华商创办了一系列存款银行。这些银行依据殖民地公司法注册成立，部分按西方方式管理，其股东和客户大多属于同一方言群体。不出三十年，其中最重要的几家便合并为华侨银行（Oversea-Chinese Banking Corporation），它至今仍是主导本地市场的三家新加坡银行之一。

本章追溯这一发展历程。首先介绍最早的华人银行，以及其中最早一家——广益银行（Kwong Yik Bank）的倒闭。该行于1913年倒闭，促使殖民政府首次制定银行治理规则。随后，本章考察华人银行业按福建、潮州和广府方言群的分野，并追踪福建帮银行在橡胶经济繁荣与萧条中的历程，直至1932年的合并。另有两节分别探讨华人银行与中国的联系，以及银行作为社群机构的角色。本章最后总结这段历史对当今银行家和顾问的启示，并与日内瓦进行比较。

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这一比较颇具启发性，因为两个金融中心在同一时期经历了同一场世界危机。在本系列的日内瓦卷*Genève, place financière internationale*中，D部分描述了1931年的危机如何导致日内瓦银行（Banque de Genève）倒闭，又如何导致瑞士贴现银行（Banque d'Escompte Suisse）于1934年崩溃，并催生了同年的联邦《银行法》。新加坡的华人银行则以一场私人合并来应对萧条。这场合并由社群领袖协商达成，既没有中央银行，也没有存款保障，更没有银行法规。两种应对方式充分反映了两地各自的制度特性。它们之间的差异，至今仍影响着E部分所考察的监管文化。

要点

广益银行由广府商人于1903年创办，是新加坡和英属马来亚的第一家本地银行。该行于1913年倒闭，由此催生了1914年的《公司（修正）条例》，该条例限制向董事发放无担保贷款，并要求进行审计和以英文编制报表。华人银行业沿方言群分野发展：四海通银行（Sze Hai Tong，1906年）服务潮州社群，利华银行（Lee Wah，1920年）服务广府社群，而华商银行（Chinese Commercial Bank，1912年）、和丰银行（Ho Hong Bank，1917年）和华侨银行（Oversea-Chinese Bank，1919年）则是植根于橡胶、航运和贸易的福建帮机构。大萧条、1931年9月英镑脱离金本位，以及对陈嘉庚（Tan Kah Kee）的巨额放款，迫使三家福建帮银行于1932年合并为华侨银行有限公司（OCBC）。在货币局制度下，华人银行没有最后贷款人，约一半存款保持流动性，并依赖其创办人的声望，而这些创办人同时也是社群的领袖。

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