华人银行：从最早的海峡华人银行到华侨银行：摘要

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新加坡华商于20世纪初创办了他们的第一批存款银行，首先是1903年创立的广府帮广益银行（Kwong Yik Bank）。该行于1913年因内部人贷款而倒闭，促成了1914年《公司（修正）条例》的出台。此后成立的银行按方言划分：四海通银行（Sze Hai Tong）服务潮州社群，利华银行（Lee Wah）服务广府人，华商银行（Chinese Commercial Bank）、和丰银行（Ho Hong Bank）和华侨银行（Oversea-Chinese Bank）则服务从事橡胶、航运和贸易的福建商人。在既无最后贷款人也无监管的货币发行局制度下，这些银行保有大量流动储备。然而，大萧条、1931年9月英镑脱离金本位以及对陈嘉庚（Tan Kah Kee）的巨额贷款，使其中两家福建帮银行陷入严重困境。社群给出的答案是1932年在李光前（Lee Kong Chian）领导下合并为华侨银行有限公司（Oversea-Chinese Banking Corporation），而日内瓦则以1934年的联邦《银行法》应对同一场危机。华人银行是社群机构，其创办人以个人声望为其背书。它们在内部人贷款、风险集中和货币错配方面的历史，至今仍为新加坡的银行家、顾问和监管机构提供着实用的教训。

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