1819年对金融中心的意义

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1819年的建埠奠定了制度基础，金融中心后来正是在这些基础上建立起来的。第一个基础是开放：一个向所有国家的船只和商人开放、不对贸易征税的港口。开放至今仍是新加坡经济的根本特征，其对贸易的依赖程度鲜有其他经济体能及；开放也是其金融中心的根本特征，这个中心服务于来自亚洲乃至全世界的客户和机构。

第二个基础是在一个强大外部力量下获得的保护。早期新加坡的安全依靠英国皇家海军和东印度公司。独立后的共和国则必须通过国防和外交自行保障安全。它的金融中心有赖于由此带来的稳定。保护问题将在第F部分和第K部分中再次出现：前者考察小国的外交政策，后者考察未来十年的地缘政治风险。

第三个基础是一个以信贷相连的多元商人群体。1824年的人口普查记录了一个由众多社群组成的社会。最初几年的商业史显示了它们的信贷与信息网络如何相互交织。今天的金融中心，汇聚着国际银行、来自亚洲各地的家族办公室和来自各大洲的贸易行，延续着这一传统。

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第四个基础是国家设计。莱佛士的城市规划、他颁布的条例以及他对法夸尔的免职，都显示出按照规划塑造据点的意愿。第C和D部分所考察的独立新加坡的发展型国家，以大得多的规模展现了同样的意愿。开放与设计相结合、自由市场与规划型国家相结合，或许是新加坡模式最鲜明的特征。

这里同样可以与日内瓦作比较。日内瓦的现代金融中心源自宗教改革、难民潮以及一个新教银行家群体，他们在没有外部创建者的情况下，历经数百年建立起自己的机构。新加坡的金融中心则源自一家帝国贸易公司的刻意建埠行为。日内瓦的机构比瑞士联邦国家更古老，而新加坡的机构从一开始就是由政府设计的。这一差异在很大程度上解释了本书通篇所考察的两个中心之间的反差：日内瓦分散的、以家族为基础的私人银行业，与新加坡由国家主导的金融业发展。

数据一览

1819年2月6日条约规定的津贴：苏丹每年5000西班牙银元，天猛公每年3000西班牙银元。1823年6月7日的协议：每月分别支付1500和800西班牙银元。1824年8月2日的条约：另付一次性款项20,000西班牙银元。第一年贸易额：40万西班牙银元。1824年1月人口：10,683人。1825年贸易额：2200万元（较早的估计）或1230万元（黄麟根的数据序列），而槟城为850万元。

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