代理行與匯兌銀行：摘要

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自1820年代起，Guthrie & Co.、Boustead & Co.和Behn, Meyer & Co.等歐洲代理行以合夥形式組織新加坡的貿易。它們以佣金方式銷售貨物、收購土產，並逐步取得銀行、保險公司和船公司的代理權。自1840年起，匯兌銀行相繼到來：先有Union Bank of Calcutta和東藩匯理銀行（Oriental Bank），繼而有有利銀行（Mercantile Bank）、1859年的渣打銀行（Chartered Bank），以及香港上海滙豐銀行；滙豐銀行自1865年起透過代理處經營，1877年開設自己的辦事處。這些銀行購入和代收以提單和保單作擔保的跟單匯票，為亞洲與歐洲之間的貿易提供融資，同時管理銀元與英鎊之間的風險。這種工具後來發展成跟單信用證，自1933年起受國際商會的規則規管。圍繞代理行和銀行，形成了一個由保險公司、船塢公司和航運公司組成的群聚，由1864年的丹戎巴葛船塢公司（Tanjong Pagar Dock Company）到1890年的海峽輪船公司（Straits Steamship Company），使港口成為商業服務中心。華人買辦、經紀和中間人把這些歐洲機構與主要倚靠自身信貸網絡的亞洲商人聯繫起來，他們累積的經驗則為下一章探討的華資銀行的創立奠定基礎。

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