華資銀行：由最早的海峽華人銀行到華僑銀行

Dr Alexander Ressos, TEP
Attorney-at-Law (Switzerland and Germany),
Solicitor (England & Wales and Hong Kong)
Of Counsel, KGP Legal LLC
alexander.ressos@kgplegal.com.sg
www.ressos.com.sg

在十九世紀的大部分時間裡，新加坡華商並沒有自己的銀行。他們倚靠歐洲代理行提供的信貸做生意，透過買辦向匯兌銀行借款，亦向齊智人（Chettiar）放債人借款。他們的積蓄則經匯款商號寄回中國。二十世紀最初三十年，情況出現變化。華商相繼創辦多家存款銀行，這些銀行根據殖民地公司法註冊成立，部分按西方方式管理，股東和客戶大多屬同一方言群。不足三十年，其中最重要的幾家已合併為華僑銀行（Oversea-Chinese Banking Corporation）。今天，華僑銀行仍是主導本地市場的三家新加坡銀行之一。

本章追溯這一發展。本章首先介紹最早的華資銀行，以及其中最早一家廣益銀行（Kwong Yik Bank）的倒閉；該行於1913年倒閉，促使殖民地政府制定首套銀行管治規則。本章繼而探討華資銀行業如何按福建、潮州和廣府方言群劃分，並追溯福建銀行如何經歷橡膠經濟的繁榮與衰退，直至1932年的合併。另有兩節探討華資銀行與中國的聯繫，以及銀行作為社群機構的角色。本章最後歸納這段歷史對今天的銀行家和顧問的啟示，並與日內瓦作比較。

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這項比較具啟發性，因為兩個金融中心在同一時間經歷同一場世界危機。在本系列的日內瓦卷*Genève, place financière internationale*中，第D部分描述1931年的危機如何令日內瓦銀行（Banque de Genève）倒閉，導致瑞士貼現銀行（Banque d'Escompte Suisse）於1934年崩潰，並促成同年的聯邦《銀行法》。新加坡的華資銀行則以私人合併應對經濟衰退，由社群領袖在沒有中央銀行、存款保障或銀行法規的情況下談判達成。兩種應對方式充分反映兩地的制度特質。兩者的差異至今仍影響第E部分所探討的監管文化。

要點

廣益銀行由廣府商人於1903年創辦，是新加坡和英屬馬來亞第一家本地銀行。該行於1913年倒閉，促成1914年的《公司（修訂）條例》，該條例限制向董事發放無抵押貸款，並規定須進行審計和以英文編製報表。華資銀行業按方言群發展：四海通銀行（Sze Hai Tong，1906年）服務潮州社群，利華銀行（Lee Wah，1920年）服務廣府社群；華商銀行（Chinese Commercial Bank，1912年）、和豐銀行（Ho Hong Bank，1917年）和華僑銀行（Oversea-Chinese Bank，1919年）則屬福建銀行，植根於橡膠、航運和貿易。經濟大蕭條、英鎊於1931年9月脫離金本位，加上向陳嘉庚（Tan Kah Kee）大量放款，迫使三家福建銀行於1932年合併為華僑銀行（OCBC）。在貨幣發行局制度下，華資銀行沒有最後貸款人，須把約一半存款保持為流動資產，並倚靠創辦人的聲望；這些創辦人同時也是其社群的領袖。

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