1819年對金融中心的意義

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1819年的建埠奠定了金融中心日後賴以建立的制度基礎。第一個基礎是開放：港口向各國船隻和商人開放，貿易不徵稅費。開放至今仍是新加坡經濟的決定性特徵，其經濟對貿易的依賴程度少有其他經濟體能及；開放亦是其金融中心的決定性特徵，這個中心服務來自亞洲及世界各地的客戶和機構。

第二個基礎是強大外部勢力的保護。早期新加坡的安全有賴英國皇家海軍和英國東印度公司。獨立後的共和國則須透過國防和外交自行保障安全。其金融中心依賴由此而來的穩定。保護的問題將在F部分和K部分再次出現：F部分探討小國的外交政策，K部分則探討未來十年的地緣政治風險。

第三個基礎是一個以信貸聯繫起來的多元商人群體。1824年的人口普查記錄了一個由眾多群體組成的社會。最初數年的商業歷史顯示，他們的信貸和資訊網絡如何相互交織。今日的金融中心匯聚國際銀行、來自亞洲各地的家族辦公室，以及來自各大洲的貿易行，延續着這個傳統。

第四個基礎是國家設計。萊佛士的市鎮規劃、他的規例以及他解除法夸爾職務一事，都顯示了按計劃塑造據點的意願。C部分和D部分所探討的獨立新加坡發展型國家，以大得多的規模展現了同樣的意願。開放與設計、自由市場與規劃型國家的結合，或許是新加坡模式最獨特的特徵。

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這裏可再與日內瓦作比較。日內瓦的現代金融中心源於宗教改革、難民潮（Refuge）以及一個基督新教銀行家群體，他們在沒有外部創建者的情況下，經歷數百年建立起自己的制度。新加坡的金融中心則源於一家帝國貿易公司刻意的建立行為。日內瓦的制度比瑞士聯邦國家更古老，而新加坡的制度則從一開始便由政府設計。這項差異在很大程度上解釋了本書通篇探討的兩個中心之間的對比：日內瓦分散、以家族為本的私人銀行業，與新加坡由國家主導的金融業發展。

數字一覽

1819年2月6日條約所訂津貼：蘇丹每年5,000西班牙元，天猛公每年3,000西班牙元。1823年6月7日協議：每月分別1,500及800西班牙元。1824年8月2日條約：另一筆過20,000西班牙元。第一年貿易額：40萬西班牙元。1824年1月人口：10,683人。1825年貿易額：2,200萬元（較早的估算）或1,230萬元（黃麟根的數列），檳城則為850萬元。

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