# Agency Houses e bancos de câmbio: resumo

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A partir da década de 1820, Agency Houses (casas comerciais) europeias como a Guthrie & Co., a Boustead & Co. e a Behn, Meyer & Co. organizaram o comércio de Singapura como sociedades de pessoas que vendiam mercadorias mediante comissão, compravam produtos locais e foram reunindo aos poucos representações de bancos, seguradoras e companhias de navegação. A partir de 1840 chegaram os bancos de câmbio, primeiro o Union Bank of Calcutta e o Oriental Bank, depois o Mercantile Bank, o Chartered Bank em 1859 e o Hongkong and Shanghai Bank, que atuou por meio de uma representação a partir de 1865 e abriu escritório próprio em 1877. Esses bancos financiavam o comércio entre a Ásia e a Europa comprando e cobrando letras documentárias garantidas por conhecimentos de embarque e apólices de seguro, enquanto administravam o risco entre o dólar de prata e a libra esterlina. Esse instrumento evoluiu mais tarde para o crédito documentário, regido desde 1933 pelas regras da Câmara de Comércio Internacional. Em torno das casas e dos bancos cresceu um polo de seguradoras, companhias de docas e de navegação, da Tanjong Pagar Dock Company de 1864 à Straits Steamship Company de 1890, que fez do porto um centro de serviços comerciais. Compradores (compradors), corretores e intermediários chineses ligavam essas instituições europeias a comerciantes asiáticos

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que dependiam sobretudo de suas próprias redes de crédito, e a experiência que adquiriram preparou a fundação dos bancos chineses examinados no próximo capítulo.

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