Os bancos chineses: dos primeiros bancos dos chineses dos Estreitos ao OCBC: resumo

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Os comerciantes chineses de Singapura fundaram seus primeiros bancos de depósito no início do século XX, a começar pelo Kwong Yik Bank, cantonês, em 1903, cujo colapso em 1913, provocado por empréstimos a pessoas ligadas, levou à Companies (Amendment) Ordinance de 1914. Os bancos que se seguiram organizavam-se segundo linhas dialetais: o Sze Hai Tong servia a comunidade teochew, o Lee Wah os cantoneses, e o Chinese Commercial Bank, o Ho Hong Bank e o Oversea-Chinese Bank os comerciantes hokkien da borracha, da navegação e do comércio. Sob um conselho da moeda (currency board) que não oferecia nem emprestador de última instância nem supervisão, esses bancos mantinham grandes reservas líquidas. Ainda assim, a Depressão, o abandono do padrão-ouro pela libra esterlina em setembro de 1931 e os pesados empréstimos a Tan Kah Kee deixaram dois dos bancos hokkien em sérias dificuldades. A resposta da comunidade foi a fusão de 1932 na Oversea-Chinese Banking Corporation, liderada por Lee Kong Chian, enquanto Genebra enfrentou a mesma crise com a Lei federal dos Bancos de 1934. Os bancos chineses eram instituições comunitárias às quais seus fundadores emprestavam o próprio

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prestígio pessoal, e sua história de empréstimos a pessoas ligadas, concentração e descasamento cambial ainda oferece lições práticas a banqueiros, assessores e reguladores em Singapura hoje.

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