Agency Houses y bancos de cambio: resumen

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Desde la década de 1820, Agency Houses (casas comerciales que actuaban como agentes) europeas como Guthrie & Co., Boustead & Co. y Behn, Meyer & Co. organizaron el comercio de Singapur como sociedades personalistas que vendían mercancías a comisión, compraban productos y fueron reuniendo gradualmente agencias de bancos, aseguradoras y navieras. A partir de 1840 llegaron los bancos de cambio, comenzando por el Union Bank of Calcutta y el Oriental Bank y continuando con el Mercantile Bank, el Chartered Bank en 1859 y el Hongkong and Shanghai Bank, que operó a través de una agencia desde 1865 y abrió su propia oficina en 1877. Estos bancos financiaban el comercio entre Asia y Europa comprando y cobrando letras documentarias garantizadas por conocimientos de embarque y pólizas de seguro, al tiempo que gestionaban el riesgo entre el dólar de plata y la libra esterlina. Este instrumento evolucionó más tarde hacia el crédito documentario, regido desde 1933 por las reglas de la Cámara de Comercio Internacional. En torno a las casas y los bancos creció un conglomerado de aseguradoras, compañías de muelles y navieras, desde la Tanjong Pagar Dock Company de 1864 hasta la Straits Steamship Company de 1890, que convirtió el puerto en un centro de servicios comerciales. Compradores (compradors),

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corredores e intermediarios chinos conectaban estas instituciones europeas con comerciantes asiáticos que dependían sobre todo de sus propias redes de crédito, y la experiencia que adquirieron preparó la fundación de los bancos chinos que se examinan en el capítulo siguiente.

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