Los bancos chinos: de los primeros bancos chinos de los Estrechos a OCBC: resumen

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Los comerciantes chinos de Singapur fundaron sus primeros bancos de depósito a comienzos del siglo XX, empezando por el cantonés Kwong Yik Bank en 1903, cuya quiebra en 1913 a causa de los préstamos a personas vinculadas dio lugar a la Companies (Amendment) Ordinance de 1914. Los bancos que siguieron se organizaron por dialectos: el Sze Hai Tong atendía a la comunidad teochew, el Lee Wah a la cantonesa, y el Chinese Commercial Bank, el Ho Hong Bank y el Oversea-Chinese Bank a los comerciantes hokkien del caucho, el transporte marítimo y el comercio. Bajo una caja de conversión que no ofrecía ni prestamista de última instancia ni supervisión, estos bancos mantenían grandes reservas líquidas. Aun así, la Depresión, el abandono del patrón oro por la libra en septiembre de 1931 y los cuantiosos préstamos a Tan Kah Kee dejaron a dos de los bancos hokkien en graves dificultades. La respuesta de la comunidad fue la fusión de 1932 en la Oversea-Chinese Banking Corporation, dirigida por Lee Kong Chian, mientras que Ginebra afrontó la misma crisis con la Ley federal de bancos de 1934. Los bancos chinos eran instituciones comunitarias a las que sus fundadores prestaban su prestigio personal.

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Su historia de préstamos a personas vinculadas, concentración de riesgos y desajustes de divisas sigue ofreciendo lecciones prácticas a banqueros, asesores y reguladores en el Singapur de hoy.

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