

时广东 著

1897~1937 近代中国区域银行 发展史研究

——以聚兴诚银行、四川美丰银行为例

四川出版集团
四川人民出版社

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图书在版编目 (CIP) 数据

1897~1937: 近代中国区域银行发展史研究: 以聚兴诚银行、四川美丰银行为例/时广东著. —成都: 四川人民出版社, 2008. 1

ISBN 978-7-220-07497-4

I. 1… II. 时… III. 银行—经济史—四川省—近代
IV. F832. 96

中国版本图书馆 CIP 数据核字 (2007) 第 193910 号

1897~1937: JINDAI ZHONGGUO QUYU YINHANG FAZHANSHI YANJIU

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责任编辑
封面设计
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文小牛
古 蓉
叶 勇
李 剑 孔凌凌

出版发行
网 址

四川出版集团 (成都槐树街 2 号)
四川人民出版社
<http://www.scpph.com>
<http://www.booksss.com.cn>
E-mail: scrmcbbsf@mail.sc.cninfo.net

发行部业务电话
防盗版举报电话

(028) 86259459 86259455
(028) 86259524

照 排
印 刷

成都华宇电子制印有限公司
成都金龙印务有限责任公司

成品尺寸

146mm×208mm

印 张

10.75

字 数

320 千

版 次

2008 年 1 月第 1 版

印 次

2008 年 1 月第 1 次

书 号

ISBN 978-7-220-07497-4

定 价

28.00 元

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前 言

四川，是中国内陆一个非常重要的区域，四川的发展历史从来都是中国社会整体发展的重要组成部分。近代以来，现代化已成为中国社会发展的时代主题，但中国的现代化，在很大程度上取决于以四川为中心的西部的现代化。四川要实现现代化，在很大程度上又取决于四川的工业化，而要实现工业化，就必须要有社会经济的繁荣和充足的资金投放为前提，没有资金的支撑，一切都未免流于空谈。故，“金融之于国家，犹如血液之于人体，须臾不可或缺”。可以这样讲，近代四川的金融银行发展状况如何，是四川现代化过程中所有问题的关键。1897~1937年，是中国近代历史上非常重要而又复杂、特殊的历史时期，也是四川银行业发展的重要阶段。其影响不仅对于以四川为中心的西部地区现代化，同时也对整个中国金融银行业的发展，有着举足轻重的作用。然而，对中国近代区域银行发展史的研究考察，恰恰又是整个中国近代银行业发展史研究的薄弱环节之一。因此，选择这一课题，不仅可以弥补近代四川银行业发展史研究的缺憾与不足，同时也可以为深化中国近代区域银行发展史研究提供一些可资借鉴的思考，具有一定的理论意义和学术价值。

本书从以下几个方面对1897~1937年40年四川银行业发展作了较为深入的探讨。第一，对中国近代银行业发展历史的学术史研究进行了比较系统的梳理和回顾，客观地评价有关这

一学术史研究的学术状态、贡献和影响，并指出其存在的不足和尚可扩展的学术空间；第二，结合大量的历史资料和已有的研究成果，综合分析近代中国银行业的发展历史与基本概况；第三，交代40年四川银行业发展的历史背景与演变轨迹；第四，介绍并评述这40年四川银行业发展的历史起点和发展基础，为后续研究提供认识论基础；第五，以聚兴诚和四川美丰两家银行的个案介绍与分析，论证在近代中国西部区域银行发展史中，普通商业银行、中外合资银行的生存环境、历史遭遇、演变轨迹以及个性特征。力图通过这样的实证分析，较为深入地探讨作为中国内陆区域银行的发展水平和程度，客观地评价近代四川银行业在整个中国区域银行业发展史上的历史地位、作用和影响。

中国近代银行业发展史研究，在近20年来才广泛地引起大陆学术界的高度重视，并逐渐走向成熟与繁荣。其深层背景在于，随着当今改革开放的不断深入和中国社会经济体制转型的历史机遇，如何将传统计划经济体制下形成的大一统银行体制，改造为适应社会主义市场经济发展的现代银行体制，这是决定着我国金融体制改革能否成功，并进而关系到整个国家经济体制改革能否成功的问题。因此，回顾历史、梳理历史、总结研究历史，也就成为近代中国银行业发展史研究的重大课题与任务。作为中国近代银行发展史的一个子课题，近代区域银行发展史研究尤显重要。因为，如果没有近代区域银行发展史的充分研究和丰富成果，那么，一部近代中国银行发展史是不可能客观、系统、准确、全面地反映整个近代中国银行业发展历史的，进而也就不可能为今天的改革提供真正有价值的参考。

四川的银行业，肇始于1905年成立的浚川源银行（官办），由四川总督锡良奏请清廷而创办。四川的第一家民营商业银行肇始于1913年的晋丰银行，由江津的盐业巨商陈鼎臣、

陈兴成兄弟创办。然而，截止到1935年，川籍各种各类银行虽已达数十家，却大多数属昙花一现，随风而逝。真正具有代表性和典型性的，主要还是聚兴诚银行和四川美丰银行。前者被称为中国四大银行集团——华西集团的领头羊，后者被认为是中国西部近代第一家中外合资银行。

聚兴诚银行倡议于1913年，筹备于1914年，1915年在重庆正式创建，结束于1950年，整个经营历程共计35年，其间经历了北洋政府和国民政府两个时代。北洋政府时期，聚兴诚银行又大致可分为两个阶段。第一阶段是1915~1921年，此阶段可称之为创业时期；第二阶段是1922~1927年，此阶段又可称之为艰难曲折的低谷时期。随着北洋政府统治的结束，中国历史开始进入蒋介石的南京政府时期。长期的国内动荡和改朝换代，使当时整个中国的金融形势非常混乱。在这样的形势下，加上多年来的内部矛盾和冲突，使聚兴诚银行大伤元气，因此，1927~1937年这10年，可视为聚兴诚银行历史上的调整与发展时期。从总体上看，聚兴诚银行这20余年（1915~1937）的发展，尽管饱经风霜，历尽磨难，从一个旧式商号演化成一个完全为家族所控制的近代银行，但由于始终残留着旧式票号的痕迹和浓厚的封建色彩，因此，在当时的社会条件下，作为一个新兴的近代资本主义金融企业，不可避免地要遭遇到以军阀为代表的封建势力的严重摧残，地方官僚资本的重重挤压，外国资本的觊觎以及家族之间的纷争攘夺、劳资之间的冲突斗争。这些各种各样的矛盾互相交织，相互牵制，彼此作用和影响，导致聚兴诚银行只能在迂回曲折的道路上，艰难地寻求生存与发展，如同一个步履蹒跚的老人，充满着艰辛和坎坷。但它在近代中国银行发展史上的影响始终是毋庸置疑的。

四川美丰银行尽管与同在重庆的聚兴诚银行和沿海地区的一些商业银行相比，在经营规模、经营范围、经营品种、资金

存量上有一些差距和差别,但从经营理念、经营手段上看,很有一些自身特点和风格。这家银行与美国资方合资经营的时间虽然很短,只有5年(1922~1927),但毕竟是中国西部的第一家。因此,它对中国近代西部民营银行事业和整个经济环境的影响是深远的。1927年美方撤资后,四川美丰银行进入地方军阀控制时期,为了生存与竞争,被迫参与军阀所布置的各种金融活动,这些作为,均为全国及四川当时的政治、经济、金融环境所致,并非必然取向。汪敬虞先生在谈到近代外资在华金融活动时,曾指出有四大特点:“一是本国政府支持的强化;二是中外合办形式的突出;三是金融活动领域的变动;四是多国银行团的兴起”。四川美丰银行作为近代中外合资企业中“共同出资,共同经营”在内陆地区的一个典型代表,正是汪敬虞先生所注意到的第二个方面的体现。因此,我们必须看到,四川美丰银行是属于近代四川历史上,中外资本结合的一个真正的经济实体,无论它的历史表现多么曲折与复杂,其特殊性带所有的时代特征和示范效应是明显的,值得后人好好地总结和研究的。

Study on Local Banking Phylogeny in Modern Chinese History (1897-1937)

Taking the Young Brothers Banking Corporation and
Sichuan American Oriental Banking
Corporation as examples (Abstract)

Sichuan is a very significant region in inland China, and the developing history of Sichuan is always an important component of the overall social development of China. Since the modern times, modernization has become the times theme of Chinese social development; However, Chinese modernization, to a great extent, depends on the modernization of the western regions centering about Sichuan. The modernization of Sichuan, to a great extent, lies on the industrialization of Sichuan, the realization of which is based on the precondition of the flourishing social economy and ample funds, and it is impossible to realize above without the support of funds. Therefore, "the relation between the finance and a nation is just as the relation between the blood and a human body and the finance is indispensable for a nation". It can be said the banking development of Sichuan in modern times is the key to all problems in modernization process of Sichuan. The period from 1897 to 1937 is a very crucial, complex and special period in modern Chinese history, and a significant stage for the banking development in Sichuan as well. It is essential for the modernization of the western regions centering about Sichuan, as well as the development of Chinese banking. However, the

studies on the local banking phylogeny in modern Chinese history are a bottleneck in the studies of the banking phylogeny in modern Chinese history. Hence, this topic may not only make up the regret and lack of the studies on Sichuan banking phylogeny in modern history, but also provide some speculations favorable for the studies on the local banking phylogeny in modern Chinese history, which has certain theoretical meaning and academic values.

This book makes comparatively in-depth discussion on the development of Sichuan banking in thirty years (from 1897 to 1937) from the following aspects. Firstly, it makes relatively systematic sorting and retrospection on the academic history study of the banking developing history in modern Chinese history, objective evaluations on the academic status, contributions and effects of this academic history study, and points out the lack and the extensible academic space; secondly, combining the history of the Chinese banking development in modern times, it comprehensively analyzes the general situation of Chinese banking development in modern history; thirdly, it introduces the historical background and the evolution orbit of Sichuan banking development in the thirty years; fourthly, it introduces and comments on the historical starting point and the development foundation of Sichuan banking development in the thirty years, which provides epistemological foundation for the subsequent studies; fifthly, the case analysis on The Young Brothers Banking Corporation and Sichuan American Oriental Banking Corporation demonstrates the living environment, the historical encounter, the evolution orbit and the individual traits of ordinary commercial banks and Sino-foreign

joint venture banks in the local bank phylogeny of the western regions of China in modern Chinese history. It also attempts to conduct in-depth discussion on the developmental level and degree of the local banks in inland China and objectively evaluates the historical status, function and effect of Sichuan banking of the modern times in the overall Chinese local banking phylogeny through such empirical analysis.

The study on the banking phylogeny in modern Chinese history begins to widely attract the great attention of the academic circles in the mainland in the recent twenty years, and gradually becomes mature and booming. Its underlying background lies in the following: with the increasing deepening of the current reform and opening and the historical opportunities from the transform of Chinese social and economic systems, how to change the (all-in-one) mono-bank system formed under the traditional planned economic system to a modern bank system adapting to the socialist market economy is a issue that decides whether the banking system reform of our country is a success or not, and is further concerned with the success of the overall national economic restructuring. Consequently, looking back on, combing, summarizing and studying history becomes an important topic and task of the studies on the banking phylogeny in modern Chinese history. As a subtopic of studies on banking phylogeny in modern Chinese history, the studies on local banking phylogeny in modern Chinese history are very significant. Because a banking phylogeny in modern Chinese history without the sufficient studies and plentiful achievements of local banking phylogeny in modern Chinese history is impossible to reflect the banking development histo-

ry of the overall modern Chinese history in an objective, systematic, exact and comprehensive way, further impossible to provide really valuable reference for the current reform.

Sichuan banking began from Junchuanyuan Banking Corporation (government-run) established by the Qing Government in 1905 upon the request of Sichuan Governor Xi Liang. The first private commercial bank in Sichuan was Jinfeng Banking Corporation established by two brothers of Chen Dingchen and Chen Xincheng—the salt industry giants in Jiangjin in 1913. However, up to 1935, there were dozens of various types of banks, majority of which lasted briefly. The really representative and typical banks were The Young Brothers Banking Corporation and Sichuan American Oriental Banking Corporation. The former was called the leading banking corporation among the four big banking groups of China—Huaxi Group, and the latter was considered as the first Sino-foreign joint venture bank in the western regions in modern Chinese history.

After initiation in 1913 and preparation in 1914, The Young Brothers Banking Corporation was formally established in 1915 in Chongqing and ended in 1950. The whole management course of the bank lasted 35 years, undergoing two periods including period of Beiyang Government and period of Nationalist Government. During the period of Beiyang Government, the developing history of The Young Brothers Banking Corporation could be divided into two stages, the first was from 1915 to 1921, which could be named as the establishment period; the second was from 1922 to 1927, which could be named as valley period under a very difficult and circuitous

condition. As the Beiyang Government's dominance ended, China was under the reign of Jiang Jieshi Nationalist Government. Long-term domestic turbulence and dynastic changes made Chinese financial situation very confused. Under this condition, plus the internal contradiction and conflicts, The Young Brothers Banking Corporation was damaged largely. Therefore, decade from 1927 to 1937 could be regarded as the phase of adjustment and development in the history of The Young Brothers Banking Corporation. As a whole, although the Young Brothers Banking Corporation was weather-beaten and suffered in the twenties years' (1915-1937) development and evolved from an old-type business firm to a recent bank wholly controlled by a family, evidences of old-type business firm and thick feudalism remained all the time. Under the social condition at that time, as a rising recent capitalism financial enterprise, The Young Brothers Banking Corporation inevitably encountered the serious devastation of feudal forces represented by warlords, heavy extrusion of local bureaucrat capital, covet of foreign capitals, disputes and seizing between the families and the conflicts and fighting between labor and capital. With various conflicts interweaving, containing and affecting mutually, The Young Brothers Banking Corporation could only severely seek existence and development on the twisty and circuitous way, making it just like an old teetering man filled with hardships. However, the impact of The Young Brothers Banking Corporation on Chinese banking phylogeny in the modern times is undoubted.

Although compared with the Young Brothers Banking Corporation in Chongqing and other commercial banks in

coastal areas, Sichuan American Oriental Banking Corporation had certain disparities and differences in terms of business scale, business scope, business variety and amount of funds deposited, it had some unique characteristics and styles in terms of business view and business method. The period of joint venture between this bank and the American investor that represented the capital only lasted a very short time, five years (1922-1927), it was the first bank in West China after all. Therefore, it had profound impact on the civil banks undertaking in west China in the modern times and the whole economic environment. In 1927, after the American party had withdrawn funds, Sichuan American Oriental Banking Corporation entered the period under the dominance of local warlords and was forced to participate various financial activities arranged by the warlords in order to remain existence in competition, which were caused by the political, economic and financial environment of China and Sichuan at that time instead of orientation of necessity. While talking about the financial activities of foreign capitals in China in the modern times, Mr. Wang Jingyu had pointed out four characteristics: "The first is the enhancement of support from Chinese government; the second is the prominence of Sino-foreign cooperation form; the third is the changes in the field of financial activities; the fourth is the increase in multinational banks". As a typical representative of "joint investment, joint management" Sino-foreign contractual joint venture in inland China in the modern times, Sichuan American Oriental Banking Corporation justly embodied the second characteristic mentioned by Mr. Wang Jingyu. As a result, we must be aware that Sichuan American Oriental

Banking Corporation is a real economic entity with combination of Sino-foreign funds in the modern Chinese history. No matter how circuitous and complex the historical representation is, the particularity provided with epoch feature and demonstration effect should be clear, which are valuable for the later generations to summarize and study.

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第一章 绪论

中国近代银行（特别是区域银行）发展史的研究，在 20 世纪 80 年代以前，一直是中国近代经济史研究中一个比较薄弱的领域。20 世纪 80 年代以后，随着改革开放的不断深入和中国社会经济体制转型的历史机遇，如何将传统计划经济体制下形成的大一统银行体制，改造为适应社会主义市场经济发展的现代银行体制，决定着我国金融体制改革能否成功，并进而关系到整个国家经济体制改革能否成功的问题。在这样的背景下，中国近代银行发展史逐渐成为我国学术界和政府决策部门十分关注和热衷研究的学术课题。多年来，尤其近 20 年来，一代一代的学者们为此做了大量的工作，进行了较为深入的研究和理论探讨，产生了不少有价值的学术成果，使中国近代银行发展史这一薄弱的研究领域逐渐走向成熟和繁荣。然而，客观地讲，已有的研究和探讨，目前还存在着一些明显的不足和尚可扩展的空间。比如，在这些研究成果中，比较多的注重从国外的近代银行理论和银行发展史中寻找理论根据和历史借鉴，通过对比来分析或论证近代银行在中国的兴衰历史，这种研究方法虽然有助于为当今中国金融体制改革提供历史的横向比较，但，中国近代银行自身的发展和演变轨迹，或许更能为我们今天提供纵向比较的历史经验。笔者以为，只有将纵横两个方面放在历史的时空坐标上透视，才能真正完整准确地把握