

**THE DEVELOPMENT OF BANKS IN  
SHANGHAI & HONG KONG**  
**從錢莊到現代銀行**  
**滬港銀行業發展**

THE DEVELOPMENT OF BANKS IN  
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# 獻辭

文化是一種訴諸長遠的視野與情懷，是一個人、一個組織、一個民族精神的家園。中國工商銀行在立足本土、走向世界的征程中，始終以繼承和弘揚民族優秀文化為己任，不遺餘力地創建獨具特色與魅力的現代企業文化，以從根本上鍛造核心競爭力，實現長期可持續發展。二十餘載播撒耕耘，工行文化之園已然百花競妍，其中，1998年開始籌建、2000年4月正式對外展出的上海市銀行博物館，堪稱奇葩一朵。作為全國絕無僅有的首家金融行業博物館，它以豐富的文物史料和逼真的場景，濃縮了上海銀行業150年的滄桑與巨變，真實記錄了銀行同仁的奮進與光榮。

浦江香江潮生潮落，外灘維港雲卷雲舒。雖然發展成長的歷史條件與軌跡不同，但香港和上海的氣質風貌卻宛如孿生。作為全國屈指可數的金融中心和繁華都會，滬港同樣蘊藏著豐厚的歷史寶藏及文化底蘊，在從海港小城到金融中心的發展變遷中，銀行業都起到了重要的催化作用。從錢莊到銀行，從古老到現代，滬港銀行業歷經滄桑，有曲折，有輝煌，有落後與屈辱，更有奮進與昂揚。譬如珍珠的孕育成長，須經流沙的磨礪、浪潮的洗禮，滬港兩顆交相輝映的“東方之珠”，正因承載了歷史的滄桑與厚重，方才顯露出如此飽滿溫潤的光澤。

有鑒於此，並值此香港回歸十周年和工行滬港上市一周年之際，中國工商銀行股份有限公司與香港特別行政區政府康樂及文化事務署，特聯合舉辦此次《從錢莊到現代銀行》展覽，旨在傳播與弘揚優秀金融文化，樹立並擴大工商銀行的企業形象，進一步加深兩地銀行業文化交流，亦就此表達續寫滬港銀行業發展新篇之宏願。

本展覽匯聚了滬港兩地數百件時隔世紀的銀行遺珍，希望能為業界同仁和尊貴觀眾推開一睹滬港銀行歷史嬗變的大門，提供一個解讀過去、體驗現在、展望未來的通道，使大家能夠細細品味這份歷史的饋贈，並從中領略中國金融發展史波瀾壯闊的長卷。



姜建清  
中國工商銀行股份有限公司董事長



# Message

Culture is a long-term vision and sentiment, and what an individual, an organisation and a national spirit call home. Founded in China, the Industrial and Commercial Bank of China Limited has embarked on a journey of global expansion. Staying true to our mission of exalting the excellence of our nation's culture, we endeavour to create a modern corporate culture that is unique and alluring all at once, and which enables us to sharpen our competitive edge as we set out to achieve long-term sustainable development. After twenty years of solid work, the ICBC culture has grown into a garden of prosperity and charm. Among the many fruits of this garden is Shanghai Bank Museum, inaugurated in April 2000 after two years of planning and fabrication. The country's first and only museum for the financial industry, Shanghai Bank Museum, with its rich artefacts and vivid reconstruction settings, has faithfully recorded the vicissitudes of Shanghai's banking industry over the past 150 years, as well as the brave advancements and glory of our fellow bankers.

Shanghai and Hong Kong are each other's perfect foil. Although the two cities have followed vastly different paths in their development through time, Shanghai and Hong Kong are twin cities sharing the same aura and style. As major financial centres and cosmopolitans in China, each of the twins holds rich historical treasures and the roots of sophisticated cultures. The banking industry played a crucial, catalytic role as the two small coastal cities evolved into financial centres. From native banks to modern banks, from early times to the present day, the banking industries in Shanghai and Hong Kong have overcome daunting challenges, and gone through times of glory, difficulties and progress. The banks have emerged as pearls nurtured by time, washed and perfected by the waves of history.

In the light of this, and to celebrate the 10th anniversary of Hong Kong's return to China and the first anniversary of ICBC's public listing in Shanghai and Hong Kong, we have jointly organised this exhibition – The Development of Banks in Shanghai and Hong Kong – with the Leisure and Cultural Services Department of the Hong Kong SAR Government. The exhibition sets out to spread and glorify financial culture par excellence, as well as promote the corporate image of ICBC. Through enhancing the cultural exchange of the banking industries in Shanghai and Hong Kong, this project marks the beginning of a new chapter of banking development in the two cities.

The several hundred valuable exhibits on display here open the door to a rich and exceptional experience, as well as provide a channel for us to re-visit history, experience the present and look into the future. We sincerely hope you could savour these precious gifts from history as you relive the epic journey of China's financial industry development.



**Jiang Jianqing**  
Chairman of the Industrial and Commercial Bank of China Limited



# 獻辭

上海和香港都是國家的重要金融中心，為國家對外交流的先驅，靈活吸收外來事物，百年來雖然經歷種種變遷，依然屹立，更成為生機蓬勃的國際大都會。近年來，滬港兩地在經濟及文化領域的合作日益緊密。中國改革開放不斷深化，更進一步擴展雙方的互補關係。

中國工商銀行是內地最具規模的銀行之一，其轄下的上海市銀行博物館是內地第一所同類型的博物館。在中國工商銀行倡議下，上海市銀行博物館與香港歷史博物館合作，為香港市民帶來一個以兩地銀行業為主題的展覽，內容豐富，資訊與趣味並重。這個饒具意義的展覽，使滬港之間的緊密聯繫更上層樓。

二十一世紀乃資訊時代，世界發展都是以知識及資訊為本，而博物館正是知識傳承的重要平台。希望滬港兩地的博物館日後進行更多類似的合作，攜手拓闊我們的文化視野，幫助我們迎接新的挑戰。

謹祝《從錢莊到現代銀行—滬港銀行業發展》展覽圓滿成功！



曾德成  
民政事務局局長



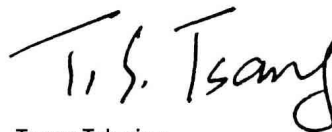
# Message

Shanghai and Hong Kong are two important financial centres of our country. We both are windows to the world and are highly receptive to new things. Despite the twists and turns over the past century, we have both emerged into prosperous and vibrant metropolises. In recent years, we saw an increasingly close economic and cultural co-operation between Shanghai and Hong Kong, which will be further strengthened by the China's reform and opening-up policy.

As one of the most established banks in the Mainland, the Industrial and Commercial Bank of China (ICBC) has set up the Shanghai Bank Museum, the first of its kind in our country. Initiated by the ICBC, the Museum has teamed up with the Hong Kong Museum of History to bring to Hong Kong an informative and interesting exhibition on the banking industry of the two places. This meaningful collaboration will add a new dimension to the already strong relationship between Shanghai and Hong Kong.

The 21st Century is an age of information. In a world where development is based on knowledge and information, museums have an important role to play in knowledge sharing and learning. I look forward to more such meaningful collaborations between the museums of Shanghai and Hong Kong to broaden the horizons of our cultural landscape, which will help us to meet the challenges ahead.

May I wish the "Development of Banks in Shanghai and Hong Kong" Exhibition every success!

A handwritten signature in black ink, reading "T. S. Tsang". The signature is fluid and cursive, with the first name "T. S." and the last name "Tsang" clearly distinguishable.

**Tsang Tak-sing**  
**Secretary for Home Affairs**



# 序言

鴉片戰爭是近代中國歷史的分水嶺，此前一直壟斷對外貿易的廣州，自1840年代起逐漸被上海和香港取代。近代上海和香港崛興之快令人注目，在中國現代化的進程中很多方面都開創先河，例如最早期的華文報紙，即香港的《中外新報》和上海的《上海新報》，分別創刊於1858和1861年；最早裝置於建築物上的自鳴鐘，分別於1861年在香港的畢打街及1865年在上海的法租界落成；煤氣街燈分別出現於1864年的香港和1865年的上海；電燈最先於1882和1889年在上海和香港使用；有軌電車分別於1904和1908年在香港和上海開通。這一連串的數字，說明了一個現象：即香港與上海兩地的城市發展幾乎是同步的，並站在中國現代化的最前端。

在銀行業的層面上，情況亦不例外。香港和上海是全國最早有外資銀行開業的城市，第一間外資銀行分別出現於1845年的香港及1847年的上海，前者是東藩匯理銀行，後者是麗如銀行，雖然名稱不同，實屬同一機構。至於全國最早的華資銀行，中國通商銀行於1897年在上海開業後，次年亦在香港開設分行。

上海與香港這兩個沿岸城市所以能夠獨異於全國，與兩地一直以來是中國對外的窗口、中西文化的交匯點不無關係。自1842年香港正式開始成為殖民地，以及1845年租界在上海外灘出現，中西文化便在滬港兩地相衝擊，進而是相融合，兩地儼如一個大熔爐，演化成文化、經濟、交通、消費和社交中心。

滬港兩地的經貿合作源遠流長，香港經濟起飛的早期便得力於來自上海的企業家。而內地改革開放以來，香港的企業家也積極到上海投資，帶動了上海經濟的發展。近年在文博界的層面上，上海與香港兩地亦有許多交流合作。這次香港歷史博物館與上海市銀行博物館在港合辦以銀行業為主題的展覽，規模之大，展品之多，實屬罕見，標誌著滬港文博合作踏進了新的階段。

這個展覽得以籌辦，有賴中國工商銀行鼎力支持，其轄下的上海市銀行博物館慷慨借出近340件文物來港展出。銀行博物館的同業悉力籌備多月，展覽卒能如期順利開幕，他們的專業和認真，實堪敬佩和學習。這次展覽，香港上海滙豐銀行昔日在上海分行門前的銅獅子亦赴港展出，若非得到國家文物局、上海市文物管理委員會和上海市歷史博物館的協助，實難以成事，謹此一併致謝。

除遠遠從上海赴港的文物外，我們亦從香港歷史博物館的藏品中精選近200項文物，並向本地多家銀行、文博單位和個人商借若干精品，以介紹香港銀行業的發展。這個展覽集合滬港兩地很多機構和人員的心血和努力，實不容錯過。

香港歷史博物館

