

毕生贡献银行业 陈振传永远令人怀念

财经人物

● 郭书真

提起前天去世的陈振传，财经界一般会联想到他在建设华僑银行集团的贡献。

其实，陈振传也是一名政治人物，他是具有影响力的华人领袖。从1945年起，他参与新加坡战后复兴的工作，担任新加坡咨询委员会成员，帮助英国政府重建新加坡。在1951年，他获得英国政府任命为立法会议的副议长，地位相当于新加坡的副总理。

陈振传1908年生于新加坡，毕业于英华学校。17岁那年，他加入华商银行出任书记。华商银行是后来在1932年组成华僑银行的三家银行之一，另外两家银行是和中银行，以及旧的华僑银行。

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华僑银行合并时，陈振传只有25岁。他受委为华僑银行的秘书兼助理经理，负责组织联系各方实力，重点由新银行接管的前新加坡和其他房地产业务。1939年，他升任总方实业的董事经理，并在社会上崭露头角。受委为加坡市政局官员，作为政府与人民之间的桥梁。

1940年，他担任国防委员会委员，以防日军的南进。为了确保华僑银行在战火蔓延到新加坡时能继续生存，他密切与当时的主席李光前合作，将银行的现金存款和现金存款放到美国财政部和摩根银行。

新加坡沦陷之前，华僑银行离开陈振传为银行的董事经理，并正式授权他为银行国外代表的行政总管，负责前往中国重庆，重新建立总部。

陈振传从新加坡经印尼和澳洲，然后到印度加尔各答时，他接到了消息，知道中国政府的财政枯竭。他担心一旦把总部迁往重庆，华僑银行资产可能遭到没收。在衡量了当时的局势后，他决定将华僑银行总部



华僑银行早期的发展与成就，与陈振传不可分割。他从1942年开始便担任华僑银行董事经理，1966年兼任主席，虽然他在1972年开始已不再担任董事经理，但却仍然是华僑银行的主席，直到1983年。

迁移到印度。果敢又能当机立断

虽然现在无法知道如果华僑银行当初把总部迁往重庆而不显印度，今天的华僑银行是否还会存在。但是这个事情确实显示了陈振传的果敢与当机立断：华僑银行是日据时期，唯一及仍将总部迁往马来亚的银行。

1945年，二战结束后，陈振传在英军的协助下回到新加坡。在参与新加坡战后复兴的工作的同时，也承担起重组华僑银行的重任。

银行当时面对复杂的问题。美国废止了日本货币，而华僑银行保管库却是满满的“零票版”，加上大家知道日币将贬值而赶紧用日币偿还债务，造成华僑银行蒙受了巨大的损失。不过，在日本占领以前，华僑银行已经把大部分资产搬往海外，因此保存了华

僑银行的实力。领导银行度过新加坡历史各个重要阶段

陈振传善于改革华僑银行，提高银行的行政效率，也鼓励华僑银行积极参与社会工作。在他的领导下，华僑银行度过了新加坡历史的各个重要阶段，包括1950年代新加坡到60年代初的一波接一波的工潮。

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在集团下董事经理职务之前，华僑银行已经建立了一个庞大的金融王国，在海内外拥有41间分行，并经营花旗、罗敏申、海峽商行、大东方保险、莱佛士酒店等公司。

银行家 谈陈振传

大华银行集团主席黄祖耀：

当在我1960年加入大华银行时，陈振传已经是一名成功的银行家。当四家本地银行在1974年合并新加坡国际银行（International Bank of Singapore）时，我有机会与他紧密合作。

他是我国的先驱企业家，把华僑银行的业务扩大到保险业、制造业、房地产发展业。如果不是他在各业务界支持所作的努力，华僑银行就不会有今天。

今年1月，我受邀与陈振传喝茶，他清晰的思路与对往事的记忆让我印象深刻。我去找他是希望她支持“华社语言与文化基金”，他很慷慨的捐了50万元。

华僑银行主席张松光：

陈振传在二战期间领导华僑银行安然度过动荡时期，并把华僑银行转型为一家坚固而又得到尊重的银行。要把他跟银行区分是很困难的，在华僑银行的历史中，他将永远占有特别的位置。

华僑银行董事李成伟：

他从二战到80年代初领导华僑银行40年。他具远见等多项家略投资，大大提升了华僑银行的实力并为银行带来利益。我将永远铭记着他的献身精神，以及坚守原则的作风，这是我们学习的榜样。

Tan Chin Tuan's lifelong contributions to the banking industry indelible

Business Personality by Guo Shuzhen

Mention Tan Chin Tuan, who passed away yesterday, and those in the business circles would recall his contributions towards the building of the OCBC group.

In fact, Mr Tan was also a political figure and an influential Chinese leader. After the war, he served as member of the Singapore Advisory Council and helped in the rehabilitating of the Singapore economy. In 1951, the British government appointed him the deputy president of the Legislative Council, a position on par with that of the deputy governor of Singapore.

Only 25 when the OCBC was formed

Mr Tan was only 25 years old when the three Chinese banks merged to form the OCBC. He was appointed the secretary and assistant manager in charge of Eastern Realty as well as the rubber estates and other properties taken over by the newly formed bank. In 1939, he was promoted to the managing director of Eastern Realty. His public influence grew when he was appointed Municipal Commissioner of Singapore and acted as a bridge between the government and the people.

In 1940, he served on the Passive Defence Council in its bid to stop the Japanese advancement southwards. To ensure the bank's survival, he worked closely with the then chairman, Lee Kong Chian, to transfer the surplus deposits and cash to the British Finance Ministry and the Midland Bank.

Before Singapore fell to the Japanese, the bank appointed Mr Tan the managing director and formally put him in charge of establishing the bank's headquarters in Chongqing, China.

Mr Tan left Singapore for China, traveling through Indonesia and Australia. When he arrived in Calcutta, he received news about the ailing Chinese government. Worried that the bank's assets might be seized by the Chinese authorities should the bank be headquartered in Chongqing, he eventually decided to go to India.

Decisive and astute banker

While we will never know what would have happened if OCBC had chosen to set up its headquarters in Chongqing instead of India, one thing remains clear- this episode highlighted Mr Tan's decisiveness and acumen. OCBC became the only bank to relocate its headquarters outside of Malaya during the Japanese Occupation.

In 1945, after the war ended, Mr Tan returned to Singapore with the help of the British government. Not only was he involved in the rehabilitating the colony, he was also faced with the onerous task of rebuilding the OCBC.

One of the challenges faced by the bank at that time was the heavy losses incurred when the British government declared the Japanese currency worthless. The vaults of OCBC were then filled with useless currency and members of the public seized the opportunity to pay off their debts with 'banana notes'. Nonetheless, OCBC was able to preserve its position as it had already transferred most of its assets overseas.

Leading the bank through various stages in Singapore history

Mr Tan introduced reforms in the OCBC which improved its administrative efficiency. At the same time, the bank also participated actively in community work. Under his stewardship, the bank rode through various stages of Singapore history, including the waves of labour disputes in the 1950s and 1960s.

The early progress and accomplishments of the OCBC cannot be separated from Tan Chin Tuan. He became its managing director in 1942 and chairman in 1966. After relinquishing the position of MD in 1972, he remained as chairman until his retirement in 1983.

Prior to his stepping down as MD, the OCBC group was already a conglomerate with 41 local and overseas branches. Its stable of companies includes Fraser & Neave, Robinsons, Straits Trading Company, Great Eastern Life and Raffles Hotel.

Fellow bankers on Tan Chin Tuan

Wee Cho Yaw, Chairman, UOB Group:

Tan Chin Tuan was already a very successful banker when I joined UOB in 1960. When the four local banks joined to form the International Bank of Singapore (IBS), I had the opportunity to work closely with him.

He was Singapore's pioneer entrepreneur, spearheading the diversification of OCBC's businesses into insurance, manufacturing, and property development. If not for his painstaking effort of establishing a system of interlocking shareholdings among the various businesses, the OCBC group would not have become what it is today.

In January this year, I was invited to a tea session with Mr Tan. His clear mindedness and lucid memory left a deep impression in me. When I requested his support for the Chinese Language Fund, he obliged with a generous contribution of \$500,000.

Cheong Choong Kong, Chairman, OCBC:

Tan Chin Tuan led the OCBC through the Second World War and turned it into a solid and respectable institution. There is no way we can separate the man from the bank; Mr Tan will always occupy a special place in the history of OCBC.

Lee Seng Wee, Director, OCBC

Tan Chin Tuan was at the helm of the bank from World War Two until the early 1980s. His numerous far-sighted strategic investments had reaped substantial gains for the bank. I will always remember how he led by example and stood by his principles. For that, we should all learn from him.
