



知識小存摺

Informative Passbook

**THE DEVELOPMENT OF BANKS IN  
SHANGHAI & HONG KONG**

**從錢莊到現代銀行**

**滬港銀行業發展**

戶口名稱 Account Name

戶口號碼 Account Number

(請填寫班級與學號 Please write down your class and class number)

簽名 Signature

(戶口擁有人的簽名一般會被覆蓋，防止偽冒)  
(The signature of the account holder is usually covered in order to prevent fraud.)

印鑑 Chop

(由銀行蓋上印章，以茲證明作實。你可到展廳最後部分的蓋印處蓋上印章)  
(The signature is verified with the official bank seal. You may proceed to the Stamping Counter of the Exhibition Gallery to stamp your passbook.)

## 服務：由錢莊、銀號到銀行 Services: From Native Banks to Modern Banks

錢莊、銀號為中國舊式的信用機構，其所經營的業務初以貨幣兌換為主，以後發展到接受存款、發放貸款、發行信用票據和從事匯兌業務。

世界上最早的銀行是16世紀末在意大利成立，而中國第一所具有近代銀行特徵的銀行是上海的中國通商銀行，於1897年成立，而「銀行」之名實源於日本。現時銀行提供的服務包括存款、投資、匯款、樓宇按揭及貸款、信用卡、保管箱、電話及網上理財等，日趨多元化。

Native banks (*qianzhuang* or *yinhao*) were the traditional credit institutions in China.

In the early years, their main business was currency exchange. Later the native banks began to offer diverse services in cash deposit, loan, credit bill and remittance.

The earliest bank in the world was established in Italy in the late 16th century. The first modern bank in China was the Commercial Bank of China established in Shanghai in 1897. The Chinese phrase “銀行” (*yinhang*) for “bank” actually originated from Japan. Today, modern banks provide a wide range of customer services, including cash deposits, investments, remittances, mortgages and loans, credit cards, safety deposit boxes, phone and internet banking, etc.



# 認識銀行用語

## Learning the Language of Banking

銀行服務已成為現今都市生活不可缺少的一部分，常見的一些銀行用語當中，你又認識多少呢？試將以下用語作配對。

As banking services have become an inevitable part of our daily lives, we often come across a lot of banking terms.

Are you familiar with them? Try and match the following terms with their correct meaning.

1 資本  
capital

\* \*

a 用來產生更多財富的金錢。  
Wealth that may be used to produce more wealth.

2 現金  
cash

\* \*

b 紙幣或硬幣形式的貨幣；在銀行往來中，它是指支票的兌現。  
Money in the form of notes and coins. In banking, this is also the act of exchanging a cheque for cash.

3 利息  
interest

\* \*

c 以本金和已經產生的利息為基數計算的利息。  
Interest calculated not only on the principal, but also on the interest already accrued.

4 複利  
compound interest

\* \*

d 為使用金錢所支付的費用，例如：個人可以因向銀行借貸或使用信用卡而向銀行支付，或者銀行因持有個人的儲蓄存款而向個人支付。一般以年百分利率來表示。  
The charge paid for using money in certain ways. It may be paid by an individual to a bank for borrowing money or using credit card, whereas an individual will get the charge for holding money in a savings account. It is usually calculated in terms of the annual percentage rate (APR).

5 信用額度  
line of credit

\* \*

e 給予個人、公司或機構的指定信貸金額。  
An authorised amount of credit given to an individual, business or institution.

6 信用  
credit

\* \*

f 在商業中，是指以承諾日後償付為前提的購買或借款。在任何信用協定中，都有一個債權人（被欠錢的個人、銀行、商店或公司）和一個債務人（欠錢的人）。在簿記中，這是指應付一個人或機構的金額。  
In business, buying or borrowing on the promise to pay or repay at a later date. In any credit arrangement there is a creditor (a person, bank, store, or company to whom money is owed) and a debtor (the person who owes money). In bookkeeping, it is a sum of money due to an individual or institution.



# 存摺的演變

## Evolution of Passbooks

現在你手上的存摺，一般是存戶存取款項的憑證記錄。你看看以下這本錢莊存摺，和現代銀行存摺有甚麼分別？試填寫以下表格：

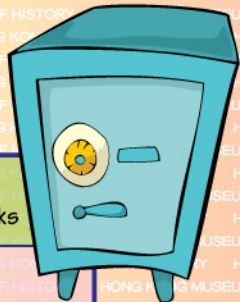
The passbook in your hand normally verifies deposit and withdrawal transactions for account holders.

Can you tell the difference(s) between the native bank passbook below and the ones issued by the modern banks today?

Try to fill in the following table:



民國時期的平湖志成錢莊存摺  
Passbook of Pinghu Zhicheng Native Bank, Republican period



	舊式錢莊存摺 Passbooks of Early Native Banks	新式銀行存摺 Passbooks of Modern Banks
書寫方式 Method of Recording	7.	電腦打印 Printed by computer
確認 Verification	8.	電腦存檔 Recorded by computer
存摺設計 Design of Passbook	9.	普通書簿開頁 Regular booklet style



1965年廣東信託商業銀行存摺簿  
Savings account passbook of the Canton Trust and Commercial Bank Limited, 1965

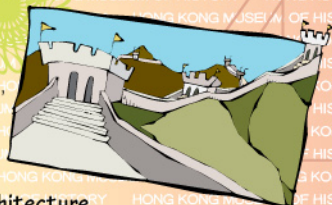
### 10. 考考你 Quiz

你知道為甚麼銀行存摺又稱為「紅簿仔」？  
Do you know why passbooks are also called "the red booklet" in Cantonese?

# 從鈔票看中國名勝

## Learn China's Scenic Spots through Banknotes

鈔票除了幣值、圖案及人物等構圖外，亦會印上當地的風景或建築圖樣，以反映地方色彩，更可作為向外地遊客宣傳旅遊之用。在香港的鈔票上，你可看到維多利亞港、青馬大橋、香港會議展覽中心等地方。對於人民幣上的風景或建築，你又認識多少呢？以下有四張人民幣，試猜猜當中的建築物名稱吧！



Besides monetary value, designs and prominent figures, banknotes also feature scenery and architecture.

Banknotes in Hong Kong feature Victoria Harbour, Tsing Ma Bridge and the Hong Kong Convention and Exhibition Centre, etc. As for the scenery and architecture featured on Renminbi (RMB), how much do you know about them? Below are four RMB banknotes. See if you can recognise the buildings!



1949年  
第一套人民幣中的200圓紙幣  
200-yuan RMB note of  
the first set issued by  
the People's Bank of China  
in 1949

11



1964年  
中國人民銀行發行的  
第三套人民幣中的2角紙幣  
20-cent RMB note of  
the third set issued by  
the People's Bank of China  
in 1964

13



1955年  
中國人民銀行發行的  
第二套人民幣中的1圓紙幣  
1-yuan RMB note of  
the second set issued by  
the People's Bank of China  
in 1955

12



2005年  
中國人民銀行發行的  
第五套人民幣中的50圓紙幣  
50-yuan RMB note of  
the fifth set issued by  
the People's Bank of China  
in 2005

14

# 理財大富翁

## Managing Wealth to be a Billionaire

家長也許會不時給你零用錢，新年又會給紅封包，你會怎樣運用這些錢？  
你有養成理財的良好習慣嗎？和同學、朋友玩玩這個遊戲，學會理財的方法吧！

Your parents may give you pocket money from time to time and red packets for the Chinese New Year.  
How will you use this money? Do you have good money management habits? Play this game  
with your classmates and friends, and learn how to manage your finances!



起點 Start



1



2

為未來升學儲蓄，前進2格  
Save money for future studies,  
move 2 paces forward

3

7



6

<<

5

月中已把零用錢用盡了，後退2格  
Use all your pocket money by the middle of  
the month, move 2 paces backward

4

8

每年定立理財計劃，前進1格  
Start an annual cash management plan,  
move 1 pace forward

9



設立儲蓄戶口，前進2格  
Open a savings account, move 2 paces forward

>>

10

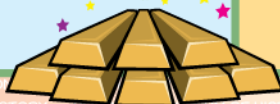


11

失了預算，  
負債了，返回起點  
Out of budget and in debt, return to "Start"



終點 End ...



14

13

沒有時間整理支出項目，後退1格  
No time to check expenditure,  
move 1 pace backward

12

>

# 想想看

## Food for Thought

以下幾條問題，可以和老師、同學一起討論，提出你的意見：

Discuss the following questions with your teachers and classmates, and share your views:

- 在貨幣出現之前，人類的經濟活動主要通過以物易物的方式完成。隨著商業買賣開始活躍，貨幣相應出現和廣泛使用。夏商時代（約公元前21世紀至公元前11世紀）便出現了中國最早的貨幣——貝幣。因此，在中文中，凡是與財富、價值、交易有關的，幾乎都帶有「貝」字。你能列舉多少帶有「貝」字的中文呢？

Before the circulation of currencies, economic activities were conducted through barter trade. As commercial transactions grew in volume, currencies were born and used widely. In as early as the Xia and Shang dynasties (c. 21st century B.C.-11th century B.C.), the first currency in China had been born – the shell currency. This is actually why Chinese characters with meaning related to wealth, value and trade almost invariably bear the Chinese character for 'shell'. How many such characters can you name?



(貝 shell)

- 現今社會電子貨幣日趨方便，只需用儲值咭或信用卡便可作買賣交易，不過也讓人們容易「先洗未來錢」，你有什麼看法呢？

Today, electronic currency is becoming more popular. Stored value cards and credit cards are used for payments all the time.

Does this encourage unhealthy spending habits, such as debt accumulation? What do you think?



- 香港和上海均為中國重要的經濟及金融中心，你認為兩者競爭對手還是合作夥伴呢？

Hong Kong and Shanghai are important economic and financial centres in China.

Do you think the two cities are competitors or partners?



這本小存摺記錄已滿，請辦理更換存摺手續，如欲知更多有關銀行的知識，可到圖書館或網上找尋。

This passbook is already full. Please change a new one. If interested, you may find out more about banking from the library or on the Internet.

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# 理財大富翁

Managing Wealth  
to be a Billionaire

