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Kurt Weissen



Market strategies of the Curia banks

The Alberti business,
Medici and Spinelli in Germany (1400-
1475)

HEIDELBERG

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Cover illustration: Benozzo Gozzoli, La Cavalcata dei Magi, fresco, 1459-60, detail from the west wall, chapel in the Palazzo Medici-Riccardi, Florence: according to a scientifically uncertain tradition, the banker Roberto di Niccolò Martelli is looking directly at the viewer here.

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Wolfgang von Stromer
&
Arnold Esch dedicated

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1 Introduction

In many European cities today, there are streets and squares that are reminiscent of the establishments of Italian merchants in earlier centuries. In London, many banks and insurance companies are still located on *Lombard Street*, in the old town of Paris there is the *Rue des Lombards*, in Geneva the *Place des Florentins* and in Bruges the *Florentijnse loge*. These names recall the establishments of merchants and bankers from the Italian peninsula, who in the late Middle Ages and early modern period dominated an economic area from London to Tunis, from Seville to the Black Sea, and from the French west coast to northern Germany and Bohemia. North of the Alps, merchants from Lombardy and Tuscany in particular expanded their presence. ¹ In an initial phase, they conducted their business as itinerant merchants, meeting merchants from the north at the fairs of Champagne. In increasing numbers, however, they then settled in urban centres and established permanent establishments. They were the great innovators in commercial and banking techniques, combining credit and commercial activities with their networks of branches and international correspondents. ² Thanks to their presence in all the main economic centres of the continent, the merchant-bankers from Tuscany were able to establish a dominant position in the cashless transfer of the sums of money that had to reach Rome from all over Catholic Christendom. They thus dominated one of the most profitable and extensive banking operations of the late Middle Ages. The profits thus made formed in many cases the cornerstone of vast fortunes, without which would hardly have arisen what is now called the epoch of the Renaissance.

The answers of German historians to the question of what role the Florentine banks played in Germany in the late Middle Ages, and how far their cooperation with German trading companies went, divide into two schools. Wolfgang von Stromer has emphasized in essays and in many conversations with me that he is quite sure that the Italians were much more active in Germany than he himself has been able to prove through his research:³

"It almost seems as if this great economic area had been of no importance or interest to the Italians, though cogent, though very scattered, news and essential facts do not contradict this." The starting point of his reflections was the thesis that curial payments with Germany had been far too important in the 15th century for the bankers of Florence not to have recorded them from its place of origin.

¹ Reichert (2003); Weissen (2006).

² Goldthwaite (2009).

³ Stromer (1985), p. 135.

1Introduction

and control, in order to make as secure and high a profit as possible. That they should have limited themselves to issuing bills of exchange in Bruges, Geneva or Venice seemed to him hardly plausible. He saw his assessment corroborated by the many mentions of German and Florentine banking houses, which can be found above all in publications on curial payment transactions with Denmark, Sweden and Germany, for which the registers of the apostolic chamber were evaluated. ⁴ In the opinion of Arnold Esch, on the other hand, the German merchants of the 15th century served the Italians in curial payment transactions only as suppliers of funds to the banking centers of Bruges and Venice, since the curial banks in Germany themselves were hardly actively engaged. "While almost the whole of Europe was covered by a network of Italian-served *piazze di cambio*, from which bills of exchange could usually be found in all directions, i.e. cashless transfers, this system had a conspicuous hole east of the Rhine - and that, too, was part of northern Germany's distance from Rome." ⁵ He considers the debate with Wolfgang von Stromer on the quality and extent of cooperation between Germans and Italians to be over:

The assumption (expressed above all by Wolfgang von Stromer) that evidence of direct cooperation between German merchants and the apostolic chamber even before the Fuggers would come to light again in the Vatican archives has, as expected, not been confirmed after a complete review. Where German merchants are mentioned in the papal registers, they appear as partners of Italian banking firms, which supplied them with funds from the German region to Bruges or Venice. ⁶

The different theses of Esch and Stromer can be contrasted in the question of whether the small number of reports on activities of Florentine bankers in Germany in the scholarly literature corresponds to the widespread disregard of this market or whether this is the result of a lack of research. Based on intensive archival research, the following history of trade and merchants⁷ asks how actively the Italian curia bankers made commercial use of the flow of funds to be transferred from Germany to Rome and how they cooperated with Germans in doing so. It thus follows a call by Wolfgang von Stromer:

⁴APD , APS, Esch (1998).

⁵Esch (2004a), p. 124.

⁶Esch (2003a), pp. 30-31. In the same vein, Esch (2007), pp. 395-396.

⁷Cf . Hoock / Reininghaus (1997), pp. 11-23.

1.1 Market area strategies

However, we also have some information which, if searched systematically, might reveal a denser system according to which Upper German merchants and firms engaged in monetary transactions in Germany and also in the countries bordering the empire to the east and north collected fees for the Curia and transferred them to the camera apostolica in Avignon or Rome. ⁸

Arnold Esch, on the other hand, did not expect any significant new insights from this research: "But presumably nothing will change in the observation that before the Fuggers, Germans did not really succeed in finding direct contact with the apostolic chamber without Italian partner firms. Note 51: As is to be expected from the work of Kurt Weissen on the Florentine bankers and Germany. "⁹

1.1 Market Space Strategies

Business people have always based the development of their market area strategy¹⁰ on a series of decisive considerations and assessments of the costs and returns, threats and opportunities of an evaluated engagement in an economic area. They must be aware of their own strengths and weaknesses and be able to assess risks. These key factors must be constantly reviewed for changes and adjustments to the market area strategy must be made on an ongoing basis as a result of the reassessment. There are no known documents in which leading men of a curia bank have recorded considerations on the decisive factors with regard to a business activity in Germany. What is known, however, are instructions from Cosimo de' Medici to Bernardo Portinari when he was sent to Bruges and London in about 1436 to resolve disputes with the trading partners there and to take this opportunity to explore what the local conditions were like for merchants. Obviously, the purpose of this mission was to clarify whether it would be worthwhile to open own branches in these two cities. ¹¹ These instructions clearly show which factors were taken into account when assessing a market. Several times in this letter it is pointed out how important the security of the

⁸ Stromer (1970a), p. 194.

⁹ Esch (2003a), p. 33.

¹⁰ Of course, the term 'market space strategy' is completely unknown in the 15th century. However, it very accurately describes what merchants have always done and is very helpful in analysing the geographical presence of curia- banks. The following sections are largely based on the marketing concept of Becker (2013).

¹¹ Roover (1963), pp. 319-320; Zanoboni (1960-).

1Introduction

Traffic routes. Portinari should rather travel slower and always wait for company. Of great interest in Florence was also the course of the Hundred Years' War, which was raging in Flanders just in those years, whereby transports of goods were in constant danger. He was to report in detail on how the trade in goods and the bill of exchange business was conducted in Bruges. Are there many rich foreign merchants and Italian companies, which ensure a good turnover in the trade of goods and a great demand for bills of exchange? Under what conditions were the transactions carried out? How do the citizens of the town behave towards the foreigners? Are court cases involving strangers still resolved in fair proceedings as they used to be? Finally, he should also go to the fair in Antwerp and observe how business is done there:

[...] avisarci delle conditioni del paese, et massime quello senti di questa ghuerra si rinforza fra l'inghilesi e francesi, che comporti danno, faranno ghuerra al ducha di Borgogna et tutta Fiandra, n'arà detrimento assai che non verrà bene apunto a merchatanti nostri pari.

Chosì farai d'avisarci chome in Brugia si fà faccende, chosì di chambi chome di merchatantie et chome vi sono merchatanti forestieri ricchi che si travaglino in fare faccende assai, et massime de[i] chambi di chome debono credere o smaltirebbono somma di danari per chi di qua ve ne volgesse.

Chosì fa[i] d'avisarci delle compagnie vi sono de mostrarli come si travagliano in fare faccende assai, et chome senti quelli stanno di là in dette compagnie abbino conditione, chosì cho[i] borgiesi come cho[i] forestieri et se ne[i] chasi acchagiono a forestieri v'aministrate e fatta buona ragione et giustitia chome ne[i] tempi passati fare si soleva.

Anchora ci pare che quando sarà la fiera d'Anghuersa o dell'altre fiere chonosca merchatanti vi vadino che ttu a si vi debi ire non vi servo più dubio chell'usato e vedi e considera e ghusta bene le cose vi si fanno che tutte queste cose aranno a giovare come tu sai. 12

The building blocks of knowledge and experience mentioned in this letter, on which the strategic decisions of the Medici and all the other curia bankers were based, must be expanded to include a number of key factors that were specific to this market when planning to enter and continue an entrepreneurial engagement in Germany. All these elements together form the grid for the following investigation:

- Main Strategy
 - The decision to establish a presence in a market area depends first and foremost on the financial and organisational capabilities of the company and its

12 ASFi, MAP 68, no. 588.

1.1 Market area strategies

market strategy. This results in targets, objectives and restrictions that set the framework for behavior in submarkets.

- German market
 - How many potential customers in the north could the banks offer their payment services to? This number was primarily determined by the relations between the empire and the Holy See and the resulting volume of annuity, indulgence and tithe payments of German bishops and abbots to the Curia.
 - What was the relationship between expenditure and return in a comparison between active involvement in Germany and merely passive skimming of payment traffic from these areas in the trading centres of Bruges and Venice?
 - Which company structure was best suited for active trade north of the Alps? A decision had to be made as to whether this business was to be conducted with its own branches, in cooperation with Florentines established in Germany or with German merchants.
 - Were the German merchants, provided they had the necessary capital, trade volume and knowledge, interested in cooperation or at least willing to tolerate the Florentines in their markets?
 - How conducive or obstructive were the political structures to commercial engagement? In order to be able to work in far-flung cities in a foreign culture, the legal and social systems there also had to be favourable and sympathetic to the presence of a Florentine bank.
- Financial market around the Curia
 - How did the volume of money flowing from the south to the north develop, for example through money sent by the Curia to German princes?
 - To what fluctuations was the intensity of relations between the Curia and the Empire subject? The better the Pope and the German princes understood each other, the larger was the colony of German prelates at the papal court and the crowd of pilgrims who had money sent to them for their living or from benefices.
 - What impact did the political relationship between the popes and the Republic of Florence have on the presence and business opportunities of Florentine banks with the Curia?
 - The assessment of the competitive situation asked about attractive unserved regions and about competitive behaviour. Was there competition for the market or was it divided and controlled by tacit agreements?
 - How did the curia banks solve the challenges of the councils in Constance and Basel, since the entire curia or important parts of it were in Germany during the assembly years and thus represented enclaves in the German market?

1.2 Initial knowledge

1.2.1 Pratiche di Mercatura

Although there are no economic geographic works from the late Middle Ages, the economic space in which a Florentine merchant of the 15th century thought can be described on the basis of the information in the "Pratiche di Mercatura". In the surviving 23 pratiche written between 1270 and 1500, 25 cities are mentioned in which bills of exchange could be bought regularly and in which the rates of the most important currencies were regularly quoted. In these lists no German city is mentioned that was integrated into the international payment system as a banking center. ¹³ In connection with banking transactions, only one source mentions bills of exchange from Constance to Florence around 1415. It is the only Pratica di Mercatura in which the city on Lake Constance is mentioned - even several times. This is the name given to the charges incurred for the transport of Florentine cloth between Milan and Constance. We learn that a bill of exchange from Constance to Florence took 45 days, and there is mention of the coins in Germany, cloth from Constance and German prices. However, there is no reference to the possibility of making exchange transactions in Lübeck and Cologne. These references to Germany are based on the specific situation of the scribe, because Antonio di Messer Francesco Salutati da Pescia had been in the service of Giovanni de' Medici since 1416 and probably spent some time at Lake Constance. ¹⁴

The most detailed information on commodity trading is provided by the writing attributed to Francesco Balducci Pegolotti, said to have been written between 1310 and 1340. As an executive of the Bardi Company, he was active in London, the Netherlands, Florence and Cyprus. ¹⁵ Thus, from his own experience, he had excellent knowledge of economic geography, yet he gave only a few references to Germany in his text: Cologne units of measurement, copper from Goslar, cloth from Constance, coins from Graz and Vienna. ¹⁶ Also a Pratica di Mercatura written around 1345 in Venice by an anonymous author

¹³ For a list of the trading venues mentioned, see Spufford (2002), p. 61. See also Roover (1970b), p. 13; Roover (1971), p. 7.

¹⁴ Ricci (1963). Cf. Guidi Bruscoli (1960-).

¹⁵ On the biography of Pegolotti, see Friedmann (1912), pp. 3-4; Pegolotti (1936), p. 33.

¹⁶ Pegolotti (1936). - Evans replaced by this exemplary edition the unscientific publication of this text by Pegolotti (1766); Grierson (1979) discusses the coin lists of this pratica, but he does not mention these coins. The Cologne measures also in the pratica of Chiarini. Cf. Hirschfelder (1994). - Pegolotti (1936), p. XVII: On June 1, 1311, the banking house of the Bardi appointed Pegolotti as one of their five procurators for the business of the Order of St. John *in partibus Tuscie, Ytalie, ac Lombardie et Alamannie et alibi*. It is certainly inadmissible to read from this sentence that Pegolotti would have gone to Germany.

shows knowledge of German units of measurement and currencies. ¹⁷ Around 1415, Antonio Salutati mentions charges for the transport of Florentine cloth between Milan and Constance, German coins and Constance cloth. ¹⁸ Finally, there is the mention of prices for skins from Lübeck, recorded around 1440 in a merchant's notebook of a Florentine working in Genoa. ¹⁹ Even the *Libro di gabella, e pesi, e misure di più, e diversi luoghi*, completed in 1440 by Giovanni di Bernardo da Uzzano, then about 20 years old,²⁰ is still on a par with Pegolotti, writing a hundred years earlier, in its knowledge of Germany. There is not a single reference in it that would suggest a broadening of the economic-geographical horizon towards the north or the east. This is surprising, since the scribe's father ran a council bank in Basel during the time the work was written, and was connected with Bankiers in Cologne. ²¹ Finally, it is worth noting the chronicler Benedetto Dei, who compiled extensive lists of names of Florentine merchants abroad for the year 1470, without making even a reference to Germany in them,²² although he himself can be shown to have traveled through Basel, Mainz, and Cologne. ²³ Enea Silvio Piccolomini's account of the Florentine presence in Germany was quite different. When Emperor Frederick III, on his way back from his coronation in Rome, feared that the Florentines might do something against him, he was warned by the Bishop of Siena that Florence would worry about the safety of its merchants if it harmed the monarch. ²⁴

In his research, Wolfgang von Stromer confirms the absence of references to Germany in these collections of texts²⁵ and Arnold Esch concluded that "[Germany was] left out of the network of Italian accounts, completely ignored by the classical handbooks of contemporary Italian trade." ²⁶ In summary, it should be noted that, on the one hand, there is no reason in these manuscripts to look for an interest of Florentine bankers in the German money market. On the other hand, there are good reasons for doubting that they actually covered the entire geographical scope of their interests.

¹⁷ Luzzatto (1925).

¹⁸ Ricci (1963), pp. 89, 97, 111-115, 122, 133-134, and 148.

¹⁹ Florence, Biblioteca Marucelliana, Ms. C. 226.

²⁰ Da Uzzano (1766). Cf. Friedmann (1912), p. 5.

²¹ Dini (1980), p. 395. On these relations of Bernardo da Uzzano to Basel and Cologne see below [p. 144](#).

²² Pagnini del Ventura (1765-1766), II, pp. 305 ff.

²³ Dei (1985), pp. 120-121.

²⁴ Rubinstein (1957), p. 130.

²⁵ Stromer (1995a), p. 135: "The pratiche della mercatura of the upper Italian merchant houses provide dense news for western and northwestern Europe and some for the Danubian countries, but hardly anything for Upper Germany and the Hanseatic area."

²⁶ Esch (1966), p. 336 - When Fernand Braudel writes of the Italian economic area as "L'Occidente accerchia- to", then Germany also lies outside this area for him. Cf. Braudel (1974), pp. 2109-2110. Dini (1995a) came to the same conclusion.

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reflect. These compilations of the most diverse trade information, mostly in list form, were certainly erroneously referred to in research as "merchant's handbooks" (*Pratica di Mercatura*).²⁷ However, to interpret them as reference works in the daily use of merchants seems unrealistic. What would a banker, who kept track of exchange rates on a daily basis, do with information that in some cases had been out of date for more than a hundred years? Why do these manuscripts show no corrections or additions, as a user would certainly have made? And why are these manuscripts to be found in manuscript collections rather than in the archives of merchants? Presumably they were merely writing exercises made by young merchants as part of their education. ²⁸ Antonio Salutati described this very purpose in 1416 in the introduction to his copy of a manual made twenty years earlier: *E' vero che alchuni pesi e monete si sono schambiate da poi fatto questo fino a questo dì; no è per ciò che tosto non si ritruovi per chi vorrà studiarllo e intendere la reghola.* ²⁹ The contents of these "manuals" cannot and therefore do not claim to be complete; the fact that there is only marginal mention of Florentine-German economic relations in them does not rule out the possibility that these did not have a much greater scope than described in them.

1.2.2 State of research

In 1900 Aloys Schulte published the thesis that banks from Italy had not been present in the German economic area during the Middle Ages: "If we look at the whole picture, we find that there is certainly no evidence of any Italian branch in Germany, apart from today's Belgium and Holland".³⁰ For many decades, this thesis was not accepted.

²⁷ A description of these texts as a source genre in Denzel (2002). An overview of the surviving manuscripts in Spufford (2002). Spufford's list should be supplemented by the Merchant's Handbook of Berto di Piero Berti, preserved in Florence in the Biblioteca Marucelliana under the shelfmark Ms. C. 226, and the manuscript from Pisa described by Galoppini (2012c).

²⁸ By copying texts with commercial content, the aspiring merchants were to learn the language of trade and the customs of commerce. At the same time, this method of learning taught them that diligent and legible writing was an essential prerequisite for the successful practice of this profession. Leon Battista Alberti believed that a good merchant always had ink-stained hands. Alberti (1994), P. 218: *Dicea messer Benedetto Alberti [...], ch'egli stava così bene al mercatante sempre avere le mani tinte d'inchiostro. [...] Dimostrava essere officio del mercatante e d'ogni mestiere, quale abbia a tramare con più persone, sempre scrivere ogni cosa, ogni contratto, ogni entrata e uscita fuori di bottega, e così spesso tutto rivedendo quasi sempre avere la penna in mano.*

²⁹ Ricci (1963), p. 63.

³⁰ This was also the case with Schulte (1900), p. 286.

Interpretation not shaken. ³¹ Josef Kulischer wrote in 1908 about the expansion of the Italian trading area in the Middle Ages: "The effectiveness of the Italian merchants extended mainly to England, France, Lower Italy, Flanders, where they had a significant number of branches. In Germany, on the other hand, they were not represented." ³² Raymond de Roover took a more strategic view in his consideration of Italian expansion in late medieval Europe and saw the Florentines' establishments in Lübeck as a failed attempt to penetrate the Baltic. The obvious superiority of their business practices would not have given them an advantage over the local merchant lords and would not have been compatible with local usages. Moreover, the Hanseatic League would have protected its trading monopoly by economic and political means. ³³ In his archival research in Germany, he also found no trading place for exchange transactions organized by the large Italian banking houses: "Any reference to German places is conspicuous by its absence. This omission can be explained only by the fact that there were no organized exchange markets in Germany, not even in Lübeck, the leading Hanseatic city." ³⁴ For a very long time, then, scholars assumed that in the late Middle Ages, apart from exceptional situations such as during the Councils of Constance and Basel, there was no possibility in any German city over a long period of time to purchase a bill of exchange that would have been honored by an Italian bank at the papal court. There had been in the Rhine valley and in the towns to the east of it no permanent establishment of one of the great Florentine banks, and no counting-house of one of their correspondents. ³⁵ A connection of German cities to the Italian payment system was ruled out by historians.

³¹ The three other classics on German-Italian economic relations in the Middle Ages show no deviation from this assessment compared to Schulte: Heyd (1879); Simonsfeld (1887); Schaube (1906). Cf. the appraisal of these studies by Ammann (1937), p. 179. In this review of the state of research at that time, the author confines himself entirely to the trade in goods and leaves banking history out of consideration.

³² Kulischer (1908), p. 50.

³³ Postan et al. (1963), p. 43. - Largely identically Roover (1970b), p. 14: "Il n'y avait pas de place bancaire outre-Rhin, en Europe centrale ou en Scandinavie, sans doute parce que les méthodes commerciales relativement arriérées en vigueur dans ces pays ne favorisaient pas semblable développement. Une tentative florentine, pourtant soutenue par les Médicis, d'ériger Lübeck en place bancaire aboutit à un échec total pour la raison déjà indiquée et à cause de l'opposition systématique de la Ligue hanséatique qui redoutait la pénétration des Italiens dans la Baltique et la perte de ses monopoles."

³⁴ Roover (1948a), p. 60, cf. also Roover (1968), p. 15. A few years earlier he had already denied any presence of Italian merchants in Germany. Roover (1963), p. 8: "The domain of the Italian merchant-bankers did not extend east of the Rhine." - Postan et al. (1963), p. 43.

³⁵ Significantly more older literature can be found on the areas further east in Bohemia, Hungary and Poland. Cf. Fournier (1893); Ptánsnik (1922); Saporì (1955-1967a); Székely (1964); Stromer (1968); Quirini-Popławska (1977); Halaga (1978); Manikowski (1985); Stromer (1985); Reichert / Irsigler (1994); Reichert (2003); Prajda (2018).

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Although German historians have repeatedly conducted scholarly work in the city on the Arno and have written many fundamental works on the history of Florence, they have only marginally dealt with German-Florentine relations. These few, however, wrote fundamental works, so that even Armando Saporì granted them "un posto predominante" in the writing of the late medieval economic history of Italy. ³⁶ This assessment was based primarily on the major works of Robert Davidsohn and Doren, who dealt with general questions of the history of Florence and made little mention of German-Florentine relations. ³⁷ A quantitative evaluation of the provenance of the registers published in Schulte's "Geschichte des mittelalterlichen Handels und Verkehrs zwischen Westdeutschland und Italien mit Ausschluss von Venedig" (History of Medieval Trade and Traffic between Western Germany and Italy with the Exclusion of Venice) from Italian archives shows impressively how much the Tuscan archival holdings have been neglected by German economic historians: 250 came from Lombard archives, 3 from Turin, 22 from Genoa, 3 from Florence and 2 from Siena. ³⁸ The low estimate of the importance of Germany for the business of Florentine banks during the Renaissance thus corresponds to the modest effort that has so far been made for research on this subject in the archives of the city on the Arno. ³⁹ Since the late medieval active trade of Germans in Italy was primarily focused on Venice, Milan, Bologna, and Genoa, German economic historians have largely concentrated on source work in the archives of these commercial metropolises. It is also noteworthy that the main interest of German historians was primarily in the efforts of German trading houses in Italy; only Aloys Schulte, Wolfgang von Stromer, Arnold Esch, Winfried Reichert, and Gerhard Fouquet paid attention to Italian ventures in Germany in their research. ⁴⁰ At the same time, it should generally be noted that in recent decades questions of banking history have played only a marginal role in German Renaissance research. ⁴¹

The state of knowledge was considerably expanded when Wolfgang von Stromer, in his 1970 study on German high finance in the age before the Fuggers, presented many new findings on the cooperation between Upper German and Italian banking houses, ⁴² after

³⁶ Saporì (1933), p. 127.

³⁷ Davidsohn (1896-1925); Doren (1901-1908); Davidsohn (1928); Davidsohn (1929); Doren (1934). - In Davidsohn's observations on the trading area of the Florentines, Germany does not appear at all: Davidsohn (1928).

³⁸ Schulte (1900); Stromer (1970a), p. V.

³⁹ Ammann ([c. 1955]), p. 136: Ammann considered comprehensive archival research on German-Italian economic relations in Italy to be impossible due to the huge stock of sources. Wolfgang von Stromer also emphasized that in many places sources had not even been searched for. Cf. Braunstein (1967), p. 384; Stromer (1995a), p. 135.

⁴⁰ Cf. the writings of these historians in the bibliography.

⁴¹ See Karant-Nunn (1994); Karant-Nunn (1995); Karant-Nunn (1996); Böninger (1998).

⁴² Stromer (1970a).

five years earlier he had still described this field of work as "carte blanche". ⁴³ He was able to show that the Upper German banks in the 15th century in Venice, Bologna, Florence, Maya, Rome and Bruges had "full access to the great European finance". ⁴⁴ However, his findings of sources did not lead him to a fundamental reconsideration of the economic activities of the Italians in Germany, for he sees the Italians in a passive role and does not ascribe to them any strategic interest in actively developing Germany. He therefore formulated in 1979 in the spirit of scholarly tradition: "Germany east of the Rhine was left out of the system with which the upper Italian banks had densely covered the Mediterranean world in the late Middle Ages." ⁴⁵ Hermann Kellenbenz summarized in 1985 what was known in research about economic activities of Italians in Germany. He limited himself to a list of the source documents mentioned in the literature, without elaborating a thesis on the development parameters. ⁴⁶ In 1994 Markus Denzel wrote a comprehensive critical analysis of the state of research on the role of banks in late medieval payment transactions by means of bills of exchange between Germany and Italy, in which the facts mentioned by Kellenbenz are confirmed. ⁴⁷ In 1995, Wolfgang von Stromer soberly summarized: "Hardly anything is known [...] about business activities of Italian firms beyond the Alpine ridge in core Germany east of the Rhine rift and west of the Elbe and Oder rivers." ⁴⁸ Finally, in 2003, Esch also saw a "conspicuous hole" in the banking system of the Italians in northern Germany and believes that they were little concerned with penetrating this area. ⁴⁹

What has been written about Italian banks in general also applies to the Tuscans and the Curia banks in particular. The older economic historians agreed that Germany was so uninteresting to the Italian *merchant-bankers* that they could not discover any strategies among them for developing this market. The Florentines would not have worked directly with accountants in Germany on a regular basis, and thus would not have become involved with German trade practices, German law, and the risks of this market. Consequently, there was no acquisition of customers within Germany by them, no targeted market strategy and no competitive situation.

In research, the generally held doctrine of the Florentine bankers' far-reaching disinterest in Germany remained unchallenged, although there were certainly historians who expressed doubts about it and thus raised hopes that the search for

⁴³ Stromer (1974), p. 259.

⁴⁴ Stromer (1974), p. 261.

⁴⁵ Stromer (1979), p. 3.

⁴⁶ Kellenbenz (1985).

⁴⁷ Denzel (1994), pp. 263-264.

⁴⁸ Stromer (1995a), p. 135.

⁴⁹ Esch (2003b), p. 87. Cf. also Czaja (1999); Czaja (2003).

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for direct business contacts between Florentines and merchants living in Germany would not be completely hopeless from the outset. In 1967, Philippe Braunstein was the first to assume, contrary to the *opinio communis*, that there had been close and extensive relations between Nurembergers and Florentines, which had, however, never been investigated for the 15th century. ⁵⁰ Hermann Kellenbenz also suspected that there had been far more Italian economic activity in Germany than he himself was aware of. ⁵¹ But he did not substantiate these very generally formulated statements with source evidence and did not himself make any specific research in archives. Further references to Florentine-German business contacts can be found in the writings of many scholars from German-speaking countries, Italy, France, Belgium, Great Britain, Australia, and the United States, who have dealt with economic aspects of the Renaissance in recent decades. Although the penetration of Italian trading houses into late medieval Germany was not the focus of any of their research, in many cases they passed on information related to Germany in marginal notes. ⁵² These, too, suggested that there might be more to be found on this. Particularly inspiring was Federico Melis, who, together with his students, is said to have opened up more than 3000 account books of Tuscan merchants of the *Rinascimento* for studies on the economic history of Tuscany, and wrote at least of occasional presence of Florentines east of the Rhine: "Ad est del Regno [di Francia] e di là dalle Alpi centro-orientali [...] la penetrazione fiorentina è stata occasionale." ⁵³ In his writings there are several small references to the fact that he came across traces of Florentines in Germany during his many years of archival work. Thus, in his publications on the 153,000 letters preserved in the archives of Francesco di Marco Datini in Prato, he also lists present-day Switzerland and Germany among the countries mentioned in this correspondence, ⁵⁴ and in a paper at the 1966 Dante Congress, he said of Florentine bankers, "[...] nel Quattrocento si trovano dei

⁵⁰ Braunstein (1967), p. 384.

⁵¹ Kellenbenz (1985).

⁵² The first significant information from Florentine archives was published by Sieveking (1901-1902); Sieveking (1906). - Often enough, these facts were adopted without any archival research of their own. An example of this is Ehrensperger (1971), who apparently only evaluated Roover (1963) and never worked in the Florence State Archives himself.

⁵³ Melis (1987), p. 17. On the scope of this research, see Melis (1974b), pp. 13-15. Students of Melis made about 180 of these account books the subject of their master's or doctoral theses. Further dissertations on the banking and commercial history of the Florentines with references to Germany were completed under the guidance of his students Bruno Dini and Marco Spallanzani: Careri (1992); Celli (1993); Berti (1994); Orzalesi (1996); Rachini (1996); Baglioni (1997); Girgenti (1998); Buggani (1999); Fissi (1999). - Unfortunately, the transcriptions created for these doctoral theses are published only in very few cases and are mostly inaccessible to researchers because of Italian intellectual property law.

⁵⁴ Melis (1956), p. 19, note 1 gives only a list of these countries, but refrains from specifying in which of these many letters the two areas occur.

nuclei più consistenti nella Germania (soprattutto a Norimberga). ⁵⁵ Finally, in a work on the commercial correspondence of Florentine merchants, he mentions a series of letters between Basel and the city on the Arno. Since he did not indicate the location of his sources, however, they remain untraceable. ⁵⁶

Since the turn of the century, many research contributions on different fields of investigation have been published, which provided new facts from which a significantly more frequent and regular trading activity of Italian merchants in Germany could be concluded than had been assumed until then. The number of these publications is so large that it is not possible to offer a comprehensive analytical state of research at this point, but it is necessary to limit ourselves to the writings that could serve as valuable preliminary work for a comprehensive overall view. A first group of researchers, among whom William Caferro deserves special mention, has dealt with the corporate history of curiae banks: Medici, della Casa, and Spinelli. ⁵⁷ A second has examined the role of bankers in curial finance. Especially the publications of Ivana Ait and Luciano Palermo unfolded a great influence. ⁵⁸ A great deal of inspiration and factual knowledge was gained from the work of Knut Schulz and Christiane Schuchard on the Germans in Rome and in the Curia's entourage. ⁵⁹ Since the trading places at the periphery of the German trading area were of central importance for the contacts between Germans and Italians, very many questions would have remained without answers without consulting the writings of Laura Galoppini, Anke Greve, Volker Henn and Werner Paravicini on the Germans and Italians in Bruges⁶⁰ as well as the extensive oeuvre of Philippe Braunstein on Venice⁶¹. Finally, many suggestions could be gained from research on the presence of the Florentines in other regions. The works of Maria Elisa Soldani on Barcelona, Leslie Carr-Riegel on Poland, and Susanna Teke, Katalin Prajda, and Krisztina Arany on Hungary should be mentioned here. ⁶² Almost an independent historical school is the evaluation of the Salviati archive in Pisa, which was successfully pursued under the direction of Mathieu Arnoux and Jacques Bottin of the EHESS in Paris. In this long list of historians whose writings have been important reference works on the

⁵⁵ Melis (1984), p. 17.

⁵⁶ Melis (1985a), p. 214. - For the 16th century the research situation is somewhat better. It was not until Pölnitz (1942) that research was also carried out in the State Archives of Florence for his essay. In the opposite direction look Spallanzani (1991); Guidi Bruscoli (1999).

⁵⁷ Caferro (1995); Caferro (1996); Arcelli (2001); Jacks / Caferro (2001); Fazzini et al. (2016).

⁵⁸ Ait (1987); Palermo (1988a); Palermo (1988b); Palermo (2000); Ait (2014b).

⁵⁹ Schuchard (1999); Schulz / Schuchard (2005b).

⁶⁰ Paravicini (1991); Henn (1999); Greve (2000); Galoppini (2001); Greve (2006); Galoppini (2009).

⁶¹ Braunstein (1994a); Braunstein (2016).

⁶² Teke (1995); Soldani (2010); Prajda (2013); Arany (2014); Prajda (2017); Prajda (2018); Carr-Riegel (2021). Cf. the overview of the state of research in Figliuolo (2013).

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The most important contributions to the study of the Florentine banking system are Sergio Tognetti's history of the Cambini bank, the project on the Lombards on the border between the Empire and France led by Franz Irsigler, and Gerhard Fouquet's essay on Gherardo Bueri, in which he was able to present new, informative sources in the form of the Florentine's wills. ⁶³ For the evaluation of accounting documentation and the cooperation between bankers and the apostolic chamber, the contributions published by Francesco Guidi Bruscoli on the Curia banks, the Florentines in Portugal and the trading centre of Bruges (together with Jim Bolton) had an exemplary character. ⁶⁴

A separate section is due to Arnold Esch, who has written fundamental works on almost every topic mentioned above. He has dealt with the banks around the Curia during the Great Schism, the Germans in Rome, the importance of Bruges as a trading centre, and payment transactions between Germany and the apostolic chamber. Many of his writings are not merely suppliers of facts, but important guides and inspirations to methodological considerations and to the thesis formation of this work. ⁶⁵

1.3 Prospects for new insights through archival research

It only makes sense to begin extensive research into the business relations of the Medici Bank and other Florentine banks with Germany if there are indications of commercial activities by Florentines in this region that go beyond what has been established in previous research. How meaningful and fruitful can it be to undertake extensive archival research, even though a luminary such as Arnold Esch doubts that it will yield anything more than confirmation of what is already known?

1.3.1 Bankers archives

Most of the information about relationships between bankers at the apostolic chamber and market players in the international trading centres can be found in the account books of the Florentine merchants themselves. ⁶⁶ From the period under consideration here, there are

⁶³ Fouquet (1998); Tognetti (1999); Irsigler (2006).

⁶⁴ Guidi Bruscoli (2000); Bolton / Guidi Bruscoli (2007); Guidi Bruscoli (2010); Guidi Bruscoli (2012); Guidi Bruscoli (2018).

⁶⁵ Esch (1998); Esch (1999a); Esch (2002); Esch (2004b); Esch (2005a); Esch (2007); Esch (2010); Esch (2016).

⁶⁶ On the writing of merchants in Italy and Germany, see Stromer (1967); Melis (1972); Mantegna (2011); Tognetti (2012); Tognetti (2013); Tanzini / Tognetti (2014).

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accounting records of only a few curia bankers are known, and only small parts of them have been published. ⁶⁷ The most complete set of data is provided by the account books of the companies of Antonio della Casa and his heirs that were active at the Curia and in Geneva. ⁶⁸ A particular stroke of luck was the opportunity to work in the Beinecke Library of Yale University in New Haven (USA) in the archives of the Spinelli family, the importance of which for German economic history has already been pointed out by William Caferro. ⁶⁹ Unfortunately, there is little hope that the holdings, which have presumably been lost since the flooding of Florence in 1966 and which include above all the books of account, can still be found. Nevertheless, the fund of balance sheets and commercial correspondence from the work of Tommaso Spinelli and his successors is of great importance for German economic history. ⁷⁰ The archives of the early Medici and their banks are housed as *Fundus Mediceo avanti il Principato* in the Florentine State Archives. ⁷¹ Only very fragmentary is the tradition of documents from the writing rooms of the great companies of the Alberti and Pazzi. ⁷²

Few documents have survived from the Italian bankers working in the international trading centres of Bruges and Venice, through whom a substantial part of the payment transactions between Germany and the Curia were handled. The *libri dei debitori e creditori* of the Salviati, the Cambini and the Borromei are well-known. ⁷³ From these sources, however, only the part of the banking system connected with this bank can be deduced. In no case can the results from different archives be brought together in such a way that a coherent picture would emerge. Statistical evaluations that would allow a quantified overall picture of the balance of trade between northern and southern Europe, of papal finances or of the turnover and profits achieved by the curia bankers in the late Middle Ages are impossible on this narrow source basis. Even the most comprehensive archival collection from the work of a Tuscan merchant of the

⁶⁷ Tognetti (2013).

⁶⁸ Of the della Casa and Guadagni banks, five ledgers from the Roman branch are preserved in the archives of the Ospedale degli Innocenti in Florence (hereafter: AOIF). Of the three Geneva registers, one has been transcribed and published: Cassandro (1976b).

⁶⁹ Caferro (1995); Caferro (1996).

⁷⁰ Most of the Spinelli archive is now housed in the Beinecke Library of Yale University, General Manuscripts 109 (hereafter: YUSA). Smaller parts of the archive, which have little relation to the business activities of this family, are in the Fondo Spinelli-Baldocchi of the Archivio di Stato di Firenze (hereafter: ASFi).

⁷¹ This archive is fully digitized and accessible online: Klein (1999).

⁷² Of the Alberti, only account books from the 14th century have survived, cf. Goldthwaite et al. (1995); Saporì (1952). Tognetti (1999) wrote a comprehensive monograph on the Cambini.

⁷³ The Salviati archive is in the archives of the Scuola Normale Superiore in Pisa, the registers of the Cambini in the AOIF. For more details see Carlomagno (2009). - The archives of the Borromei are conserved at Isola Bella in Lake Maggiore. Account books of the branches in Bruges and London have been analysed in an exemplary manner and made accessible to research as databases on the internet: Bolton / Guidi Bruscoli (2007).

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Late Middle Ages, the written legacy of Francesco di Marco Datini from Prato, does not lead to new insights into German-Italian economic relations. In the 602 account books written between 1362 and 1410 and in the approximately 150,000 letters, there is no evidence of a strategy for Germany. ⁷⁴ Especially in comparison with the undertakings of the Alberti family, who ran the leading financial and trading companies between 1350 and 1400, Datini was certainly overrated in economic history. ⁷⁵

No comprehensive archives of the German partners of the Florentine curia bankers have survived. Although there are several account books of important German merchants of the late Middle Ages who also had contacts with Italy, none of the partners of a curia bank left account books. ⁷⁶ Only the "Buch der Hantierung" (Book of Handling) of the Nuremberg merchant Marquart Mendel from the years 1425 to 1438 has not yet been evaluated, but it is currently not accessible to scholars. ⁷⁷ It is hardly to be expected that north of the Alps even larger finds of compact source material from the work of a money merchant can be made, which could lead to a

⁷⁴ On Datini, see Origo (1957); Toccafondi (2004); Hayez (2005); Nigro (2010). - Renouard (1949), p. 148; Goldthwaite et al. (1995), p. XXI see Datini as the most important entrepreneurial force of his time and attribute to him an importance similar to that of the Bardi and Peruzzi for the preceding fifty years and the Medici for the following epoch. Behind the Prateses they place the Pazzi, Strozzi, Rucellai, Alberti, Guardi, Soderini, and Ricci in the second rank. The extraordinarily complete record of his business has led to a wide discrepancy between his actual commercial importance and his place in historiography. Richard Goldthwaite's thesis that the international banking and commercial history of the fifteenth century could very well be written without any mention of the Medici applies equally to Datini and the second half of the fourteenth century. Goldthwaite (1987), p. 17: "La storia della banca e del commercio internazionale nella Firenze medicea potrebbero essere scritte quasi senza menzionare i Medici, e questo sarebbe un salutare correttivo alla situazione storiografica corrente."

⁷⁵ Renouard (1938), p. 52; Renouard (1949), pp. 30-39 lamented that there was as yet no comprehensive account of Alberti's corporate history. Despite essays published since then by Roover (1958); Holmes (1960-1961); Roover (1970b); Foster (1985); Foster Baxendale (1991); Goldthwaite et al. (1995); Boschetto (1998); Boschetto (2000), this statement still holds true today. Current knowledge of their economic activities is limited primarily to the early years of Alberti's activities and the years in the middle of the 14th century for the Alberti nuovi. Recent publications have also shed some light on the bankruptcy after 1436. Since it is still difficult to get an overview of the history of the Alberti companies due to the literature situation at present, but the relations of this family to Germany were very important, this account is given more space than, for example, the Medici, about whom there are very comprehensive books.

⁷⁶ The surviving and published sources from Nuremberg are compiled in Stromer (1967), pp. 752-758. Cf. Ehrenberg (1896); Kuske (1908); Kuske (1909); Kuske (1917-1934); Schulte (1923); Pölnitz (1942); Roover (1963); Stromer (1970a); Ehrensperger (1972); Hirschfelder (1994).

⁷⁷ The book is said to be in the archives of the von Oettinger family today. Stromer (1966) quotes details from this source, but he did not leave a complete transcription. On enquiry with the owner family, it was stated that the manuscript could not be found at present.

completely new presentation or a substantial revision of the current state of knowledge. ⁷⁸

1.3.2 Ultramontane archives

Over the last hundred years, many historians have intensively searched the state and private archives north of the Alps for economic sources from the Middle Ages. They most frequently came across merchants from Florence when they joined a guild or became active in local trade. Guild records, council minutes and court archives are therefore the most important sources of references to Florentines. Historians have found almost no original manuscripts of Florentine merchants in the archives east of the Rhine. This is not surprising, for the same observation can be made in all other places where Florentines were economically active outside Tuscany. ⁷⁹ This can be explained by the fact that Florence usually remained the center of their economic activity and very few of them settled definitively north of the Alps; when they returned to their hometown, they took their business documents with them, negotiated disputes and bankruptcy proceedings before the courts in Florence whenever possible, and had contracts drawn up by Florentine notaries.

The German archives seem to have been largely exhausted for the period before 1500, and the scholarly output published in local and trade histories of German cities, as well as in company histories and editions of the few surviving accounting pieces. It cannot be ruled out, however, that smaller finds will allow new detailed insights into the life and activities of Florentines in Germany. Recently, Fouquet succeeded in this with the discovery of a second will of Gherardo Bueri in Lübeck. ⁸⁰ In Nuremberg, Frankfurt, Vienna and Leipzig, too, further individual documents could certainly be found through a targeted and very elaborate search; in Basel and Cologne, on the other hand, hardly any unknown sources can be identified. All in all, it does not seem to make much sense to start such extensive research, if one puts it in relation to the meagre yield that can realistically be expected.

⁷⁸ This observation was already made by Saponi (1933), p. 135: "Mentre gli archivi del nord potranno aggiungere, ma non modificare sostanzialmente, conoscenze acquisite".

⁷⁹ Cf. the study of the archives in Flanders by Roover (1948a), p. 88. - Kellenbenz (1990), p. 11: in Florence at least 400 registers and 10,000 letters from Lyon are said to be preserved, while in this city itself only few documents of merchants of the late Middle Ages are to be found.

⁸⁰ Fouquet (1998). - Further references to archives that could be productive for German-Florentine relations are mentioned by Esch (1998), pp. 274-275.

1.3.3 Archives in Rome

The Vatican archival holdings, which are now housed in the Archivio Segreto Vaticano and the Archivio di Stato di Roma, are similarly well indexed for financial history as the German ones. ⁸¹ In the monumental research project of the Repertorium Germanicum, an index of the persons, churches and places of the German Empire, its dioceses and territories appearing in the registers and cameral records of Avignon was compiled for the years 1378 to 1492, whereby an enormous amount of information on local, territorial, personal, economic and social history could be obtained. ⁸² Thanks to the records kept in the central ecclesiastical administration of income from annuities and collections as well as payments to papal legates in Germany, a great deal is known about the cooperation between the Church and the curia bankers. But since it was only important to the Curia from which merchant or cleric it received the money in Rome or to whom it entrusted it here for transfer, the scribes of the apostolic chamber recorded in their books in very few cases who was the paying agent in the north. If it was noted that the Medici paid the servitia for a German cleric, we thereby learn nothing at all about the way of this money from Germany to Rome. Was it directly instructed to the Medici by a bill of exchange issued in Germany? Did it go first through Bruges or Venice? Who were the bankers who issued the bill in the north? Did the bill go to another bank in Rome, which gave the Medici the amount in cash? Was the bill of exchange used as a transfer instrument or did another German curiae deliver cash? All this information is missing, for example, from chamber registers which record that a *Janni Chernio* in 1429 duc. 25 paid in cash as annates for the parish church of *Henenfelfelt* in the diocese of Eichstätt. ⁸³ They are also missing from receipts for payments received, for example in a document from 1430 in which Oddo de Varris, papal protonotary and thesaurar, attested to the Frankfurt Bartholomew monastery the receipt of 95 gold florins which the canonicus of the monastery, *Peter Guffer*, had handed over to him for the annuities. ⁸⁴ In both cases, it is possible to determine from the given

⁸¹ Cf. Loye (1899); Göller (1920); Göller (1924a); Göller (1924b); Weiss (2003); Weiss (2018). Very detailed studies of these gaps for the pontificate of John XXIII are: Bluhme (1864); Kühne (1935), pp. 7-8. In 1419 the Curia undertook a great search operation to recover the books of the Chamber, which had been lost in 1413 when King Ladislaus conquered Rome. The Chamber had handed them over to bankers for safekeeping. They claimed the books had fallen into the hands of priests. Under threat of excommunication, these clerics were called upon to hand them over. Obviously this search was unsuccessful. Cf. Baumgarten (1898), p. XXVI. - In detail on the Vatican archives Ramacciotti (1961); Esch (1969b), pp. 133-135; Boyle (1972); Strnad (1983); Pastura Ruggiero (1984); Märkl (2005). - In general, on the sources on Roman economic history during the Renaissance: Esch (2005b).

⁸² German Historical Institute in Rome (1916-).

⁸³ ASFi, MAP 131, c. 43v.

⁸⁴ Bluhme (1864), p. 103.

1.3 Prospects for new findings through archival research

information, the route of the money could not be reconstructed, because the cash receipt at the Curia did not rule out the possibility that the money had reached Rome like a traveller's cheque by *lettera di cambio* or had been obtained as a loan from a banker in Rome. In very many cases the clerks of the Curia even noted only the receipt of the money, without any reference to the bearer. In 1404, for example, the chamber issued a receipt for a servitude payment made for Archbishop Günther of Magdeburg, without mentioning in it the name of the payer present in Rome. ⁸⁵ The details in the Vatican documents are more precise more often when it was a matter of collector's money or when the Curia itself wanted to send sums within the Catholic world, because in such transactions it wanted to take as few risks as possible and was able to favour preferred banks.

It can be assumed that the Florentine bankers in Rome had many of their transactions with Germans secured by notarial deeds. Obviously, however, they did not go to the Roman notaries for their execution, but primarily to Tuscan ones who worked at the Curia. ⁸⁶ There was also a group of German notaries in Rome. The only surviving records of their notarial work are those of the Notary Johannes Michaelis, in which no banking transactions relating to Germany are recorded. ⁸⁷

1.3.4 Archives in Florence

The information obtained from the aforementioned bank archives can be supplemented by quel- len findings in many Florentine archival collections. The most fruitful research was carried out in the huge holdings of the Archivio di Stato di Firenze. In the almost unmanageable amount of files of the Economic Court (*Mercanzia*) ⁸⁸ with more than 14,000 volumes, important information on bankruptcy cases and disputes between contractual partners could be found. ⁸⁹ In the notarial archives (*Notarile Antecosimiano*) and in the parchment collection (*Diplomatico*) many questions concerning relations between clients and bankers as well as regulations of estates found an answer. From the tax returns (*Catasto*) ⁹⁰ biographical data, cooperative relationships, investments and balance sheets were found

⁸⁵ Magdeburg, Saxony-Anhalt State Archives, U 1, IV No. 7.

⁸⁶ Ait (1988a), p. 83, footnote 9. On the Roman sources, cf. Esch (2005b). - So far, only notarial records of the notaries Giusto Luparelli and Gherardo Maffei are known. Cf. Esch (1973) and Böninger (2006), p. 20.

⁸⁷ Lanza (1973-1975). Here also in note 2 a bibliography on the research of notarial records in Rome.

⁸⁸ Grunzweig (1932-1934).

⁸⁹ On the importance and functioning of the mercanzia also with regard to processes between Florentines and foreign merchants, cf. the introduction in Böninger (2016), pp. 157-165.

⁹⁰ There are two online accessible databases on the Catasto of 1427: a) Herlihy et al. (2002); b) L'Atelier du Centre de recherches historiques (2016).

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of branches recorded. Finally, the Office Education Lists (*Tratte*) ⁹¹ were very helpful in identifying Florentine actors. But there were other finds in fonds that cannot all be listed here. Surprises are also possible, such as the account book of the Constance Council Bank of the Spini, which was accidentally found by Cristina Cecchi in the records of the monastery of San Pancrazio. ⁹² It cannot be ruled out that there are other sources in this archive that would be relevant to the question. However, it is impossible to search through all the private archives or, for example, to look for civil law processes (such as the dispute over the inheritance of Gherardo Bueri) in the poorly indexed fund with the files of the Podestà, which comprises no fewer than 5,716 archival units for the period from 1343 to 1502.

The Archivio dell'Ospedale degli Innocenti preserves not only the account books of the della Casa bank mentioned above, but also many other account books of fifteenth-century merchants in the Fundus *Eredità diverse - Estranei*. ⁹³ Although none of them shows regular transactions with Germany, they do contain evidence of individual transactions. Finally, research was carried out in the Biblioteca Nazionale Centrale in the department of manoscritti. The numerous account books here proved to be largely unrelated to the question, but here too individual documents and valuable genealogical data were found in the *Fondo Passerini*.

1.3.5 Summary

Looking over the whole amount of source material available to answer the formulated question, it should first be noted that the source situation for the activities of the Florentines at the councils in the two German cities is much more favourable than that for the activities in Cologne, Lübeck and Nuremberg. Accounting records, correspondence, notarial instruments, documents from the administration of the councils, the apostolic chamber and the municipal authorities therefore allow a much clearer picture to be reconstructed for these short-lived establishments than for the other Florentine enterprises in Germany, which worked for decades far away from the curia.

Under no circumstances should it be assumed that the search in Italy for documents relating to Florentine activities in Germany was now complete. There had to be a

⁹¹ This collection is indexed by an online searchable database: Herlihy et al ([before 2006]).

⁹² ASFi, Corporazioni religiose soppresse dal governo francese 88, n. 22. - For a very helpful description of sources in the State Archives of Florence of interest to banking history, see Tognetti (1999), pp. 9-16.

⁹³ A few years ago, the archive signatures of this fonds were changed. The new signatures are used in this publication.

The archives in Florence and the surrounding towns preserve so many documents, even for the years before the elevation of the Medici to the princely state (*Principato*), that a complete indexing for a single investigation would be pure illusion. It is certain that further material can be found in the large state collections as well as in private archives. It is possible that this would lead to additions and corrections in details; however, further finds are unlikely to change the overall picture of the Florentine market presence in Germany. However, the historian does not gain new knowledge from the evaluation of new source finds alone; equally important is the critical reading of previously interpreted documents. The English historian Frederic W. Maitland has aptly formulated this call to scholarship: "And then one never dares to say that a MS has been used up, that everything that was in it has been got out of it." ⁹⁴

If one puts together the mosaic stones of information found in the general archives with the findings from the bank archives and curial sources, the result is certainly not a completely assembled puzzle, but the main motif of the picture can be discerned. What must be ruled out, however, is a quantification of the money transferred through these trade structures, for no aspect has sufficient data for a serial evaluation. ⁹⁵

1.4 Definitions and delimitations

1.4.1 Active and passive market behaviour

In the following, the term 'active development of the German market' refers to all transactions in which Florentine curia banks were directly active in Germany. This criterion was met if they worked directly with partner companies in German cities. These could be their own branches run by employees or partners, but also branches of other Florentines or the banks of German merchants.

The subject of the study is not 'passive market development', which is understood to mean transactions between Germans and Florentines in the international trading centres on the periphery of the German economic area (fairs in Champagne, Bruges, Geneva, Venice, Lyon), if no element can be discerned in them by which the Florentine

⁹⁴ Murray (1999), p. 31.

⁹⁵ L'Atelier du Centre de recherches historiques (2016).

itself became active in Germany. For this reason, for example, all money transactions of the Datini branch in Bruges are not included in this study. Among the 516 bills of exchange from Bruges accepted by Datini branches, eight are with German clients. All document money transfers from Flanders to Barcelona. ⁹⁶ Only one of them was issued by an Alberti company (Antonio e Bernardo degli Alberti). Guglielmo Barberi and Luigi e Salvestro Mannini e co. were also disbursing banks (*prenditore*) once each; on the other hand, bills of exchange issued by Giovanni Orlandini e Piero Benizi e co. ⁹⁷ were served by the Datini bank in Catalonia five times. The Germans were not correspondents, but were confined to the role of customer. The men named in these bills of exchange - insofar as they can be identified - are, with one notable exception, Upper German merchant gentlemen who were active in Venice, Milan, Posen, Barcelona and Nuremberg. The beneficiaries in Barcelona are named as Luitfried and Onofrius Muntprat and Joss Humpis of Ravensburg, Luitfried Bettminger of Constance⁹⁸ and Bertold Kraft and Heinrich Tracht of Nuremberg. ⁹⁹ In Bruges, Luitfried Bettminger, Onofrius Muntprat and Konrad Sprutenhofer from Constance¹⁰⁰ and the Nurembergers Konrad Seiler and Arnold Poltus were the patrons. ¹⁰¹ The Hanseatic merchant *Ganni di Lubecca*, who was able to receive money from Datini in Barcelona, can unfortunately not be determined more precisely. All of these transactions are likely to have been instructions for payment of goods purchased in Barcelona. These few documents are confirmation of the strength of the Upper German merchants, who were active in international trade on a large scale and used the services of the Florentine bankers. The blank bill of exchange issued by the Orlandini on 1 March 1408 for Claus Rummel, who was active in the saffron and cloth trade in Cologne and Bruges, was a traveler's check. In a letter to the head of the Datini bank in Barcelona, they wrote that *Nicholaio Romolo* from Nuremberg was on a pilgrimage to Santiago. He was a great friend of the Orlandini and

⁹⁶ In the ADP a total of about 5000 *lettere di cambio* are preserved. Of the 516 from or to Bruges, ten were in connection with Pisa, 52 with Genoa, 18 with Valencia, 434 with Barcelona and two with Lucca. Only in the exchanges between Bruges and Barcelona are German customers found. Cf. p. 522.

⁹⁷ The Orlandini did not transfer funds to Rome, but it is certainly noteworthy that their correspondent in Florence was the company of Averardo di Francesco de' Medici. Cf. Roover (1963), p. 40. - Further examples of bills of exchange of German clients with Florentine banks between Bruges and Venice in Roover (1972), p. 56.

⁹⁸ Bettminger was an employee or partner of Muntprat in Bruges, cf. Schulte (1923), I, pp. 27 and 152.

⁹⁹ On the Spanish trade of the Kraft-von-Locheim-Stark-Gesellschaft, cf. Stromer (1970b).

¹⁰⁰ ADP, no. 1145, 3. 7. 1400 and 23. 10. 1400. Note by Elena Cecchi. - Another document on Onofrius Muntprat and Arnold Poltus at ADP, no. 9301178 of 4. 10. 1388. - On the Munprat see Schulte (1923), I, p. 189.

¹⁰¹ Roover (1972), p. 56. - The Orlandini in Bruges and the Davanzati in Venice also made exchange transactions with Hildebrand Veckinchusen: Stieda (1894).

a reliable man. He should be helped out with money: "Because they are our friends with whom we have many transactions every day.

Also not examined were the German warriors who were in the service of Italian nobles or cities and who are mentioned as payees or borrowers in the accounts of Florentine bankers. As an example, we may refer to the two account books of the del Bene in Padua from the years 1390 to 1392, in which numerous mentions of Count Hugo of Montfort, his chancellor and many of his soldiers can be found. ¹⁰³ It was a purely domestic Italian transaction when a *misser Giovanni di Lone, prete todesco, della Magna bassa* bought a *lettera di credito* at the Balducci bank in Rome, which he redeemed at Bonifazio Fazzi e co. in Florence. ¹⁰⁴ It would be easy to add many more examples of how German customers used the services of Florentine banks in the local area.

Melis has illustrated how bankers working internationally were able to extend credit to their far-flung partners by granting overdraft limits on current accounts. ¹⁰⁵ This possibility of expanding the volume of trade on the international trading centres was also granted to German merchants. The arrangements between Frederick Humpiss of the Great Ravensburg Company and Lionardo Spinelli show how these transactions worked. ¹⁰⁶ The two merchants agreed in Venice to issue a fictitious bill of exchange. On 6 February 1465, Lionardo Spinelli (*prenditore*) issued in Venice to Frederick Humpiss's company (*datore*), which at the time was presumably part of the Great Ravensburg Company, a bill of exchange for duc. 1000, which was to be paid out in Bruges by the Bank da Rabatta e Cambi (*trattario*) to the Humpiss branch there (*beneficiario*). What looked like an ordinary *lettera di cambio* for the purpose of money transfer concealed a much more sophisticated financial transaction. The Florentine noted in his *ricordanze* that he had not actually received the amount of the bill of exchange mentioned in the document, but had agreed other payment conditions with the Germans. Every time news was received from the bank in Venice, drawn in Flanders, that the Humpiss company had had a bill of exchange for duc. 1000, the money became due at Niccodemo Spinelli's in Venice. De facto, this transaction set up a credit limit for Humpiss in Bruges. This transaction offered him the possibility to dispose of currency at both trading places at any time and thus to trade flexibly.

¹⁰² Schaper (1981), pp. 30-31; Gruber (1956); Irsigler (1971), p. 382. Claus Rummel was a cousin of Henry I and William I Rummel and died in 1434, cf. Ammann (1970), p. 133; Schaper (1981), pp. 21-24.

¹⁰³ ASFi, Carte del Bene, nos. 19 and 20. This count is possibly Hugh XII of Montfort (1357-1423), known as a minstrel.

¹⁰⁴ Cf. Spallanzani (1986), pp. 759-760.

¹⁰⁵ Melis (1972), p. 87; see also Goldthwaite (1985), pp. 28-31.

¹⁰⁶ YUSA 93, 1779, c. 57r, 6 February 1465.

to be able to. The representative of the Humpiss Society confirmed this arrangement by endorsing it in Venetian directly in the Florentine's notebook:

Richordo questo dì 6 di febraio che ò fatto prima e seconda di cambio a Federigo Onpis e compagni, di ducati mille, che ò tratti detto di a uso a' Rabatti e Canbi di Brugia, a grossi 54 ¼ per ducato, in detto Federigho e compagni, per la quale dicho averne avuto qui in Vinegia da' sopradetti. La verità è che non ne n'anno dato la valuta, ma siamo restati d'acordo che ongni volta che gl'avessono ricevuti, mi promettono farmi buoni qui la valuta, cioè ducati mille d'oro di Vinegia. E chosì mi promettono di fare in presenza di Nichodemo, mio barba, e punto non anno aspettare d'averneli a paghare con tempo, ma isofatto, ché sopradetti Rabatti anno fatto lo paghamento me li debono qui paghare.

[From another hand] *Mi conardo dele pator di ser Fryderigho Hompis e compagni, e sarò contento quando si aveto de nostro de' ducati mile a Brugies per un cambi. E se sii fato s'aboa dito, e nui abbiamo la trata di nostri di Brugies, che sono pagare sebra dir ducati 1000 e di poi mi o altri se posso qua per voi e volio pagare per Nicodemo de Spineli per nome di ser Lionardo e so barba.*
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1.4.2 Germany

Germany' and 'Germans' are problematic terms for naming the area under investigation, as they were hardly used in medieval legal language. ¹⁰⁸ The imprecision of these terms is known to every historian; however, there is no satisfactory substitute term (such as 'Regnum Teutonicorum' or 'Regnum Teutonicum'),¹⁰⁹ which could have served as a circumscription of the geographical framework of this work. Relying on the language of Florentine economic sources does not help either, as the definition of the terms *la Magna* and *i Tedeschi* used there is no more precise or restrictive than the German-language terminology. ¹¹⁰ An attempt to use the descriptions of *Germania* or *Alamania* by Italian travellers of the Renaissance (for example Petrarch, Enea Silvio and Marinus de Fregeno) as a basis was also rejected,

¹⁰⁷ YUSA 93, 1779, c. 57r. The name of the German contracting party is not mentioned in this document.

¹⁰⁸ Cf. Werner (1980-1999). - Braunstein (1994a), p. 63 has shown how difficult it is to define the use of the terms 'teutonicus' and 'alamanus' even in Venetian sources of the late Middle Ages. - Restricting the definition to the national territory of the Weimar Republic, as Kellenbenz (1977a), p. 12 does, would be completely inappropriate here, because this would have led to an exclusion of the cities in German Switzerland, which formed an important part of the southwestern German economic area of the Middle Ages. - Not much easier is the definition of what an 'Italian' was in the Middle Ages. Cf. Fusaro (2007).

¹⁰⁹ Beumann (1973); Stromer (1995a), p. 135; Jenks (2018), pp. 5-6.

¹¹⁰ Cf. the remarks in Braunstein (1987), pp. 411-412, in which he shows how geographically open the circle of inhabitants of the Fondaco dei Tedeschi in Venice was composed.

because the differences and ambiguities remained too great. ¹¹¹ The national understanding on which the affiliation to the Santa Maria dell'Anima, ¹¹² the German pilgrim church in Rome, was based also proved to be much too blurred and open. Even among economic historians, no satisfactory clarification can be found when they resort to enumerating geographical designations, as Wolfgang von Stromer did, for example: "beyond the Alpine ridge [...] east of the Rhine rift and west of the Elbe and Oder". ¹¹³ The easily understandable definition of the term 'Germany', which the editors of the "Repertorium Germanicum" based their huge project on, proved helpful: "Everything that refers to the history of the German Empire and its territories to the extent of 1378, as well as to the Polish territory now belonging to Prussia." ¹¹⁴ Christiane Schuchard, for her work on German clerics in Rome, adopted this concept and paraphrased it succinctly and clearly: "Per 'Germania' intendo il territorio dell'Impero al di là delle Alpi, in quanto comprende lo spazio linguistico tedesco, inclusi la Boemia e il territorio dell'Ordine teutonico (che come si sa, non faceva parte dell'Impero)." ¹¹⁵ For the sake of clarity and simplicity, the study presented here also largely follows this circumscription of the term Germany. The Florentine colonies in Buda and Kraków are excluded, while Breslau is part of the study. Attention is also paid to the Scandinavian empires, whose payments and flow of goods often passed through this economic area and played an important role in the commercial considerations of Florentines interested in Germany.

1.4.3 banking and exchange centre

Raymond de Roover only awarded the title of international banking centre if a city was mentioned in contemporary commercial textbooks (*Pratica di Mercatura*) and if the rates of the most important currencies were regularly quoted in that place. In his opinion, no German city met these criteria. ¹¹⁶ For Lübeck he apodictically proclaimed

¹¹¹ The difficulties of finding a circumscription of the terms 'Deutschland', 'La Magna', 'tedesco' from an Italian point of view are attested to by the definitional remarks in Voigt (1973), p. 10; Franceschi (1989), pp. 257-258; Hollberg (2005), pp. 55-56 and Heitmann (2008), pp. 24-38.

¹¹² Strangio (2000).

¹¹³ Stromer (1995a), p. 135. this paraphrase roughly corresponds to the area that Hirschfelder (1994), p. 356 calls 'the narrower area of the empire'.

¹¹⁴ Arnold (1897), p. XI.

¹¹⁵ Schuchard (1994), p. 52 - On the inclusion of German-speaking Switzerland in the German economic area of the Middle Ages, cf. Körner (1991), p. 28 - The area of investigation of the research results presented here is thus smaller than the 'Natio Germanica' at the Councils of Constance and Basel, but larger than the 'Natio Alamanica' of the Vienna Concordat of 1448.

¹¹⁶ Roover (1970b), p. 13; Roover (1971), p. 7.

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"Lübeck, however, never became a place of exchange"; ¹¹⁷ in his assessment of other German cities he remained somewhat more cautious: "Perhaps Nuremberg and Frankfurt-on-the-Main began to emerge as banking centers in the fifteenth century, or even sooner, but they did not become really important until after 1500." ¹¹⁸ This thesis is not contradicted here, but it is formulated in a somewhat more differentiated way. Throughout the research process there was never any doubt that there was no 'international banking centre' in Germany in the 15th century. This term will be used in the following pages to refer to the places where the exchange rates between different currencies were determined in day-to-day business, which then served as the basis for the exchange business. In order to be able to perform this function, several bankers had to be established in one place at the same time. According to Raymond de Roover, 21 cities fulfilled these criteria in the 15th century: Bologna, Florence, Genoa, Lucca, Milan, Naples, Palermo, Pisa, Rome, Siena, Venice, Avignon, Montpellier, Paris, Bruges, London, Barcelona, Palma de Mallorca, Valencia, Seville, Constantinople. To this list must be added the fairs of Geneva and Lyons. ¹¹⁹

By a 'place of exchange' (*piazza di cambio*) is understood here a city that was not a banking center and in which it was nevertheless possible to buy a bill of exchange in the local currency that could be redeemed in chamber ducats in the vicinity of the papal court or in which, in the opposite direction, a bill of exchange issued in Rome was served. To carry out this transaction, all that was needed was a single merchant who had a business connection with a banker in Rome. As will be shown below, this service existed at times in Mainz, Cologne, Lübeck, Nuremberg, Frankfurt, Constance, and Basel.

1.4.4 Merchant and banker

At the beginning of the archival research, the term 'merchant' was used very broadly, searching for *mercante*, *campso*, *banchiere*, and many other words used in 15th-century Italian documents as occupational titles for the bearers of Florentine money and trade. ¹²⁰ In the German-language literature.

¹¹⁷ Roover (1968), p. 15.

¹¹⁸ Roover (1971), p. 7; Stromer (1976a), p. 132.

¹¹⁹ This definition follows Roover (1970b), p. 13: "Au Moyen Age, une place bancaire ou cambiste peut se définir comme un centre commercial où il y avait un marché monétaire organisé, et qui cotait régulièrement les cours du change sur plusieurs autres places." - Cf. Denzel (1995a), pp. 3-30.

¹²⁰ Besides merchants papal legates, council visitors, officials of the kings, scholars, apothecaries, physicians and political emissaries with Florentine citizenship stayed north of the Rhine and reported about it to the homeland. An account of his journey to the emperor to Amberg, Mainz, Heidelberg and Augsburg by Bonaccorso Pitti in Fiorato (1991), pp. 89-95. The activity of these persons and purely diplomatic transactions, as found in various documents in the Medici archives, were reported by

bankers, changers, merchants, lombards or traders are spoken of. All these medieval and modern terms do not accurately reflect business reality, because they exclude too many things. Although there were companies that concentrated entirely on commodity transactions, there are no known examples of a restriction to money transactions. ¹²¹ In every bank balance sheet there are also commodity accounts: *e chanbiano e fanno mer- chantia*, as the chronicler Benedetto Dei wrote in the 15th century. ¹²² The Peruzzi, Alberti, Medici, and the many other Florentine merchant lords were both merchants and bankers. Cosimo de' Medici therefore described the activity of the Florentines in Bruges as *di chambi chome di merchatantie*. ¹²³ From N. S. B. Gras comes the apt description: "scratch an early private banker and you find a merchant". ¹²⁴ It is a typical characteristic of the *mercantanti* that they were simultaneously active in commodity trading, banking and insurance: "il mercante-banchiere, al tempo stesso commerciante, imprenditore e banchiere. ¹²⁵ In a correspondence of the Guldenmund Society, it was written of *koufflewten adir banckirern*. ¹²⁶ In the English- and Italian-language literature, therefore, the professional designation *merchant-banker* has largely prevailed. In the following pages, however, we will mostly speak of bankers, since it is primarily the money transactions that are of interest here. ¹²⁷ During the visits to the archives, it very quickly became clear that only the Florentines were interested in doing business in Germany, focusing on the financial transactions in the area

were excluded from the analysis. Only when politics had a direct influence on day-to-day business were the relations between these two areas addressed in the following pages. This becomes clear, for example, in the Medici's involvement in the Councils of Constance and Basel. Cf. ASFi, MAP 23, no. 319; 26, no. 566; no. 574; no. 578. These are often letters that shed light on the Medici's relations with the imperial court, but a separate work would have to be devoted to this topic. - At the court of Philip the Fair of France, there were Albizzo and Musciatto Guidi as merchants and advisors, who were also entrusted with diplomatic journeys to Germany. Strayer (1969), pp. 113-114. On the travels of these two Florentines to Germany: Viard (1899), nos. 912, 1550, 2443, 2985, 3797, 4176, 4366 and Footnote 397.

¹²¹ Cf. below p. 319 the remarks on the Spini Bank at the Council of Constance, which seems to have been the first pure bank in modern history. Cf. also Cassandro (1994a), p. 209.

¹²² Da Uzzano (1766), p. 275.

¹²³ ASFi, MAP 68, no. 588.

¹²⁴ Grass (1939), p. 145.

¹²⁵ Cipolla (2003), p. 24 - This auxiliary construction can only reflect a section of reality, because political and cultural activities were also part of this occupational form. Its German translation 'Merchant banker' is very ugly and has not been able to catch on, so that there is as yet no comprehensive German generic term. In the following pages, therefore, the English term will be used or we will speak of merchants, moneychangers, bankers, entrepreneurs and merchants, but always in the knowledge that this terminology is very imprecise. - See Cassandro (1991), p. 345; Cassandro (1994a), p. 209. - On the culture of Florentine merchants and the link between trade and the Republic, see Pinto (2014).

¹²⁶ Stromer (1970a), p. 202.

¹²⁷ Cassandro (1991), p. 344 suggests to speak of 'attività bancaria' instead of 'banca', but linguistically this would not make sense in a German text with the translations 'Banktätigkeit' and 'Bank'.

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of the papal court and specialized in the handling of the associated international payment transactions.

In the following pages, all citizens and subjects of Florence who had their family, political and economic roots in the city on the Arno are referred to as 'Florentines'. This affiliation was expressed, for example, by paying taxes, membership in a guild (Arte del Cambio, Arte della Calimala, Arte della Seta, Arte della Lana) or by paying a contribution to the treasury of the consul of the Florentine colony in Bruges or Lyon. Antonio di Ricciardo degli Alberti, who had to live with his father in political exile in Bologna since early childhood and probably never came to Florence even after the *signori* lifted his banishment, was thus also a Florentine in this sense, for he gave the Ufficiali of the Catasto a written statement of his financial circumstances, which served as the basis for calculating his tax debt. ¹²⁸ Likewise, Francesco di Marco Datini, known in economic history as the merchant from Prato, is here considered a Florentine, since he also acquired the birthright of the great neighboring city and engaged in economic and charitable activities there. ¹²⁹

Largely excluded from this investigation were the financial transactions conducted by the Italian bankers in the service of the financial administration of the Basel Council. As depositaries of the Council, they had tasks and duties comparable to those of the general depositaries of the apostolic chamber. The extensive loans and the administration of the deposits had no direct relation to the German economy, so that only the payment transactions for the support of the legations and the collection of the indulgences were relevant for the commercial strategy in Germany.

1.4.5 Investigation period

The collaboration between popes and bankers in the years before the Great Schism has been extensively researched by Yves Renouard; the subsequent period up to the Council of Constance has been studied in detail by Arnold Esch and Jean Favier and reviewed in several publications. ¹³⁰ It was therefore not useful to deal intensively with this period again in the research. However, since it is important for the understanding of the years from 1414 onwards, the central facts and theses presented by these historians will be summarized and only supplemented or discussed in a few points. The own investigation

¹²⁸ ASFi, Catasto 32, cc. 38r-45v.

¹²⁹ Cf. Origo (1957).

¹³⁰ Renouard (1938); Renouard (1941); Renouard (1942); Renouard (1949); Esch (1966); Favier (1966); Esch (1971-1972); Esch (1972); Esch (1974); Esch (1975); Esch (1988); Esch (2003a); Esch (2004a); Esch (2016). - Esch's review of Favier's work is also very informative: Esch (1969a).

The period of the German bankers' activity begins when the Florentine bankers regained the central role in the Curia's finances that they had lost, especially to the Lucchese, after the *intermezzo* during the Otto Santi's war (1375-1378) against the Pope. The period under study ends around 1475, since a series of events coincide here that caused a sharp decline in the Florentines' interest in the German market: the Mercanzia's verdict in the trial between Guasparre di Niccodemo Spinelli and Wilhelm Rummel of Nuremberg in 1472, the rupture between Pope Sixtus IV. and Lorenzo de' Medici, which led to the deposition of the head of the Medici bank as Depositary General of the Apostolic Chamber in July 1474,¹³¹ and the bankruptcy of Benvenuto Aldobrandi (1475).¹³² With the latter, the last Florentine banker of the late Middle Ages left Germany. A few years later a small Florentine colony was established in Nuremberg, but its main business was the silk trade and no longer banking.¹³³ This study thus breaks off when the Spinelli curia bank went bankrupt and the Pazzi at the curia began to seriously threaten the supremacy of the Medici, as can be seen, for example, in the bestowals of crusading dependencies on the Pazzi.¹³⁴ In July 1474, a rupture occurred between Sixtus IV and Lorenzo de' Medici over internal Italian events.¹³⁵ This decade also saw the replacement of the Italians' quasi-monopoly in international banking with the papal court by the rise of the Fuggers, Welsers, Hochstetters, and other upper German merchant lords. "The epoch of the Medici was drawing to a close. The age of the Fuggers was to replace it," as von Pölnitz put it.¹³⁶

Finally, it should be noted that, for stylistic reasons, the text does not specify each time that the popes were not always in Rome during the period under study when the papal court is written about. The Florentine bankers took this fact into account by referring to their companies not as "di Roma" but as "di Corte". Accordingly, in the following pages we will mostly speak of the banks at the papal court or the curia banks, even if we are talking about transactions that had nothing to do with the curia as an institution.

¹³¹ Roover (1963), p. 164.

¹³² On Aldobrandi, cf. below p. 223. - The periodization of Florentine commercial and banking history mostly follows the proposal of Melis (1974b), pp. 15-21, who has the first period begin in the 12th century and end with the introduction of the *fiorino d'oro* (1252) (*la rinascita economica generale*). The second period is characterized by expansion and finds its conclusion in the demise of the super-companies (1348). Finally, the last period (*la decadenza*) lasts until the first decades of the 16th century.

¹³³ Cf. Guidi Bruscoli (1999); Weissen (2001); Guidi Bruscoli (2019).

¹³⁴ This change from the Medici to the Pazzi can be traced in the acts of the apostolic chamber: ASRo, Camerale I, nos. 1233-1236.

¹³⁵ Frantz (1880), p. 154.

¹³⁶ Pölnitz (1960), p. 60. - Cf. Bergier (1979a); Stromer (1981), p. 125; Rosa (1991), p. 328.

1.5 Representation

It was difficult to decide from which perspective the presentation should be made, for in looking at the German market as a whole there are four dimensions, all of which could have provided the framework: the curia banks, the correspondents, the customers and the exchange places. In each case, advantages and disadvantages emerged. In the end, the choice fell on a mixed approach, first dealing with the key data of the curia banks operating in Germany and then examining their appearance in the market spaces. If the report had been written strictly from the perspective of the curia banks, then there would have had to be a section on Simone Sassolini, for example, on each of the Gozzadini, Ricci, Guadagni and Medici, since he worked with all these curia bankers. The connections would thus have been largely lost.

The presentation of the results of the investigation is understood as a history of bankers and banking. ¹³⁷ The focus is on the determinants and results of the strategic decisions of the Medici Bank and its Florentine competitors: In which years, in which places, with which partners, clients and businesses were they active in the German market? ¹³⁸ This is not just about changes in Germany, but about developments in the pan-European economic context, in the Florentine economy and in the finance of the apostolic chamber. Outside the scope of this thesis, on the other hand, are explicitly all the theological and moral aspects of banking and papal finance. Likewise, many other points of view have been excluded that do not have to do with economic history in the narrow sense.

The dominance of the large companies in business with Germany, established through the study of sources in Italian archives, raised the question of how far this finding is influenced by the history of transmission. Did the Alberti, Medici and Spinelli really hold a supremacy during a certain period of time or did by chance only their business documents survive while the documents of other important entrepreneurs were lost? If one puts the list of Florentines, whose names were newly found in Tuscan archives, next to the known results from the research in Germany and Rome, one finds an almost complete agreement for the 15th century. The only difference for this period is the mention of a few insignificant Florentines, who are not on record in Germany. For this period it can be said with great certainty

¹³⁷ Cf. Hooek / Reininghaus (1997), pp. 11-23.

¹³⁸ Cf. Ferguson (1960), pp. 9-10.

it can be assumed that all companies¹³⁹ with a longer presence in Germany could be recorded.

Florentine merchants wrote a great many letters, bills of exchange and receipts and kept elaborate accounts. The Datini archive represents an extraordinary case of luck and uniqueness in terms of the history of transmission. The history of all other companies shows a massive loss of documents. For some of them, at least fragments from the bookkeeping and individual letters from the correspondence have survived; for others, however, their history can only be inferred from indirect sources. This inconsistency of sources meant that it was not always possible to establish a relationship between the historical significance of an undertaking and the number of pages it is given in this study. This forced us to adapt the scope of the presentation to the quantity and informative value of the available material. Deliberately, however, the corporate histories of the banks, on which there is as yet no monograph, are presented in greater detail than those of the others (Medici, della Casa, Spinelli). ¹⁴⁰

In the sources that have been indexed, a large number of business transactions are reported that provide far more details than were necessary for the presentation of the basic developments. Above all, the lists of German clients of the Florentine bankers could contain valuable information in various respects. For the present study, however, it was usually sufficient if the status and origin of the Germans were known. For this reason, a prosopographical indexing of all these men and women was dispensed with. Since such information could possibly be of importance for answering other historical questions, more of this detailed information is reproduced in the text and in the appendix than is absolutely necessary for the presentation. In many cases, however, it was impossible to recognize the original form in the Italianized form of German names: That *Pargortimer* stands for Paumgartner, *Rommoli* for Rummel, *Arrigo Albixon* for Heinrich Halbisen, *Guarnieri della Chiesa* for Wernli von Kilchen, is readily apparent. But who was *Giannes Filiberti di Zurigho de Vacchiendurch* or *don Ian Vaelhundunch, canonico di Colonia*? ¹⁴¹ Historians who are well acquainted with the respective local circumstances at the place of origin of these persons should certainly have more success in unraveling these puzzles. And in many cases it was possible to fall back on their valuable support.

¹³⁹ As is common practice in business administration, the terms 'enterprise' and 'company' are used synonymously.

¹⁴⁰ Roover (1963); Arcelli (2001); Jacks / Caferro (2001).

¹⁴¹ Apart from many falsifying interpretations of names and places, such as in the inventory of the ASFi, MAP 81, no. 46, which is associated with Uppsala, although it clearly reads *Ipsalensis* (Seville).

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2.1 From the High Middle Ages to the Council of Constance

2.1.1 Papal funds

The curia's need for a transfer of money from the south across the Alps was limited to payments from the curia to legates and nuncios sent to these regions so that they could pay their travel expenses in Germany. In several cases, subsidies were also sent to rulers in the north who were waging wars against infidels. For the bankers, these transactions never reached such a large scale that it would have weighed positively in the evaluation of the attractiveness of German-Italian payments. For the Italian bankers, only the flow of money from Germany to the Curia could be of interest. The first money to come into papal hands from there were coins that pilgrims had brought across the Alps in their pockets and placed in Rome's offertories. These *oblations* could add up to considerable sums, especially in jubilee years. ¹⁴² Such revenues, however, were far from sufficient to meet the financial needs of the popes when they began to become increasingly involved in secular politics in the 11th century. The conflicts with the Hohenstaufen dynasty, the Crusades and the territorial expansion and securing of the Papal States consumed huge sums of money. Further money was used to expand the civil service and the court at the increasingly universal curia in Avignon. ¹⁴³ There was insufficient income from taxes, customs duties, and other levies on the municipalities and lands of the Papal States. ¹⁴⁴ Undoubtedly, church money was also misused and squandered through improper administration. ¹⁴⁵ In order to cover the increasing expenses, a permanent process began to find new sources of income from the whole of Catholic Christendom. The central strategic idea here was to consistently draw on the universal church to pay for the concerns of the papacy. ¹⁴⁶ Thus developed a complex

¹⁴² Johrendt (2018), p. 90.

¹⁴³ Feine (1964), p. 346.

¹⁴⁴ See Gottlob (1892); Schneider (1899); Renouard (1941); Denzel (1991), pp. 30-31 and 84-121; Cassandro (1994a). - There is an extensive literature on the levies that clerics and laymen from all over the Catholic world had to pay to St. Peter's See, so that a detailed account of their forms and history can be dispensed with here, and only those for the funds from Germany in the

15th century relevant are briefly described. Lunt (1909); Lunt (1934); Lunt (1962).

¹⁴⁵ Plöchl (1962), pp. 377-378.

¹⁴⁶ Bauer (1928), p. 473.

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curial fiscal system of taxes, duties and levies, which led to an extensive flow of money from Germany to the papal court. ¹⁴⁷

The *St. Peter's pence* (*denarius S. Petri*) was probably the earliest tax that could be claimed by the popes on the basis of legally secured claims outside the Papal States. They were able to enforce these grants on a feudal basis in England, Poland, Hungary and in the Scandinavian countries from the 11th to the 13th century. In the Holy Roman Empire, however, this tax was never paid, so that the income from St Peter's pence will only play a role for Scandinavia, Poland and the territories of the Teutonic Order in the following explanations. Erich Maschke has estimated for the provinces of Kummerland and Pomerellen, for which the Order paid this levy almost continuously from 1330 onwards, the total delivery for 150 years at 8,000 marks of silver. ¹⁴⁸ From Sweden, between 1318 and 1356, the Curia received about 7,000 marks of Swedish pennies. ¹⁴⁹ Adolf Gottlob emphasizes, however, that the payments from Scandinavia were of no importance for the Camera apostolica. ¹⁵⁰ Of little importance for the papal coffers were also the *spolia funds*. This was the part claimed by the Curia from the bequest of clerics on the benefices reserved for the popes.

The Curia was able to take an important step towards alleviating its financial woes in the last decades of the twelfth century, when it was able to enforce the collection of a *papal tithe* on the revenues of the clergy of the universal Church. ¹⁵¹ At first these funds were tendered exclusively for the expenses of the Crusades; under Gregory IX (1227-41) they were detached from this specific earmarking, and from 1298 they were also levied generally *pro necessitate ecclesiae*. The collection of these monies was favoured in the 13th century by a greater willingness on the part of those obliged to pay, who were under the threat of the orbis christianus and the holy places. The papal tithes became the most important source of revenue for the curial treasury outside the Papal States during this period. They are estimated at three times the funds available to the French king. ¹⁵² In the

¹⁴⁷ On the taxes that accrued to the curia, cf. Woker (1878); Mayr-Adlwang (1896); Feine (1964), pp. 347-348; Liermann (1976-2007); Ganzer (1979), p. 215. For a detailed overview of papal finances in the 14th century, see Denzel (1991).

¹⁴⁸ Sprandel (1975), pp. 100-101; Maschke (1979), pp. 176, 279 and 288 et al.

¹⁴⁹ Brilioth (1915), Table 1-6.

¹⁵⁰ Gottlob (1889), p. 216.

¹⁵¹ In detail Spittler (1827); Hennig (1909); Denzel (1995b); Johrendt / Müller (2012), p. 39. Cf. also Roberg (1980-1999), sp. 1942; Plöchl (1962), p. 381. - In the literature, the developments of papal finance during the exile in Avignon have been weighted very heavily so far. Markus Denzel, contrary to this thesis, emphasizes the importance of the financial achievements of the popes of the 13th century, where he sees the central course set for the later changes in curial financial administration. Cf. Denzel (2018), p. 132.

¹⁵² Gottlob (1892); Plöchl (1962), pp. 378-379; Feine (1964), p. 348; Bysted (2015). - Denzel (2018), p. 134 refers to Innocent III's tithing of 1199 "as the first crusade tax".

2.1 From the High Middle Ages to the Council of Constance

In the first two-year period 1302-1303, about 60,000 tithes came to Rome from the dioceses of western Germany, which, however, accounted for only 4.38 percent of the total tithes. ¹⁵³ In an initial phase, *indulgences* were also almost invariably connected with the Crusades, but at the latest since the general perfect indulgence proclaimed by Boniface VIII on the occasion of the Jubilee of 1300, this earmarking was abolished and became part of Church doctrine in 1343 by the bull *Unigenitus Dei Filius*. Soon after, the sale of indulgences began, which could likewise be purchased for the salvation of the dead. ¹⁵⁴ Under the pontificate of Clement V. (1305-14), the importance of papal tithes declined greatly, as the opposition of princes and bishops to this drain of funds in the ecclesiastical provinces grew stronger. ¹⁵⁵ The Curia therefore had to find other sources of money. The opportunity for this was offered by the benefices, over whose occupation the pope could dispose without a consistory. For the provisioning with lower benefices, which were granted in the chancellery or in the secret chamber of the pope and had a minimum value of 24 chamber florins, the recipient sent a gift to the curia, from which a duty of payment developed. The appointment was accompanied by a fee, which was usually half of the first year's income (*fructus medii anni or fructus primi anni*). ¹⁵⁶ Money also flowed into the papal coffers from the revenues for the uncanonical possession of a benefice (*fructus male percepte*). ¹⁵⁷ The first record of such an *annata* is in 1306, when Clement V levied it on all benefices free and vacant in England. ¹⁵⁸ During the pontificate of John XXII (1316-34), the revenues were from this source became an important part of the curial budget. ¹⁵⁹

If the confirmation of the election of a bishop or abbot was, according to canon law, dependent on the consent of the pope, an involuntary donation was initially demanded from the person confirmed, which in the 14th century was transformed into a largely fixed obligatory tax. ¹⁶⁰ Since these confirmations were made in a consistory held by the pope together with the cardinals, this tax was called *servitium commune*. The *servitium* amounted once to one-third of an annual income, if it was f. 100

¹⁵³ Denzel (2018), p. 146.

¹⁵⁴ Lea (1896); Göller (1923); Paul (1923); Wall (1964-1998), p. 19; Benrath (1976-2007); Swanson (2006); Doublier (2016); Koch (2017); Jenks (2018).

¹⁵⁵ Hennig (1909), pp. 2-13; Denzel (2018), p. 145. Hennig also provides a comprehensive account of the territorial and imperial tithes that the pope granted to princes. - An example of this resistance is given for the diocese of Ratzeburg; Petersen (2001). - On the reduction of the funds flowing to the chamber, see also Sprandel (1975), pp. 100-101.

¹⁵⁶ Kirsch (1903); Schmidt (1984), pp. XXII-XXIII; Tewes (2005), p. 209.

¹⁵⁷ Denzel (1991), p. 61.

¹⁵⁸ Bauer (1928), pp. 468-469. Here the income of the entire first year was still claimed.

¹⁵⁹ Denzel (2018), p. 137.

¹⁶⁰ Göller (1924a), p. 82. detailed in Denzel (1991), pp. 64-67 and Denzel (2018), pp. 137-138.

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exceeded. **161** The pope received half of this and the other half was divided among the cardinals present. To this were added the *servitia minuta*, which were to be paid by those confirmed or provided to the lower curiae. The latter also received the *consecration servitia* for the consecration of bishops or the abbatial edict. **162** The *servitium commune* amounted to 100 to 12,000 (Cologne, Salzburg) floreni, depending on the wealth of a bishopric. **163** For the bishopric of Passau, for example, the sums payable to the curia added up to f. 2 485: *servitium commune* f. 1 600, *servitia minuta* f. 285, *propina* to the cardinal presenting in the consistory f. 500, taxes for issuing the deed f. 100. **164** Hohberg has be- calculated that in the 14th century 40 000 RG would have flowed to the curia if all bishoprics had been reoccupied at the same time.

165

The annates and servitia, which contemporaries often undifferentiatedly called both annates, quickly developed into the most important sources of revenue for the Avignonese curia, but were subject to very strong annual fluctuations. **166** In their annual account for 1309, servitia accounted for nearly 26000 florins, almost 28 percent of all revenues. **167** These high payments led to protests as early as the Council of Vienne in 1311. Germany's share was only small in comparison, especially with France. In the receipts for the period from 1295 to 1314, these payments by bishops from the empire with Bohemia, Hungary, Poland, and the Baltic accounted for about 15 percent of the total, and for abbots and prelates for less than four percent. **168** Johann Peter Kirsch and Yves Renouard have found in the Vatican archives only five accounts of collectors from the years up to 1339¹⁶⁹ and various smaller records of instructions to the chamber (1309-32) with reference to Germany. **170** The fact that there is so little evidence for the receipt of German funds in Avignon in the first half of the fourteenth century can be explained not only by the poor state of the sources, but also by the fact that papal funds from Germany were not available in Avignon because of the dispute between the

161 Bauer (1928), p. 468; Lunt (1962), p. 169; Balz et al. (1999), pp. 566-567.

162 Cf. Eubel (1913-1935); Hoberg (1944). - Another tax was the *servitia quindennia*, which had to be paid every 15 years by the incorporated benefices. In Germany, however, this gift was never made. Cf. Bäumer (1980-1999), sp. 1795. Because of the very small amounts, the *visitationes*, the payments because of the *visitatio liminum* and the *census can* also be neglected in the following. Cf. Plöchl (1962), p. 379; Denzel (1991), pp. 52-53.

163 Denzel (2018), p. 142.

164 Frenz (2000).

165 Hoberg (1944); Sprandel (1975), pp. 100-101. For a detailed list of these costs for the diocese of Passau, see Frenz (2000).

166 Cf. Samaran / Mollat (1905); Esch (1988); Tewes (2005), p. 209.

167 Denzel (2018), p. 145.

168 Denzel (2018), pp. 143-144.

169 Kirsch (1894), pp. 1-157.

170 Kirsch (1894), pp. 381-383, 419 and 421-422; Renouard (1941).

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popes and King Louis the Bavarian flowed very sparsely for many years and, according to Renouard, were 'réduits à peu près à néant'. ¹⁷¹ Figures on the flow of money from Germany can again be found for the years of the pontificate of Innocent VI. (1353-62), according to which the income of the collectors in Germany, Bohemia, Poland, and Hungary accounted for 13 percent of the total collectoral funds of the Church. ¹⁷²

A further outflow of funds from Germany led to supplications and gr- tial cases, for whose processing by the curial authorities, chancery, chamber, rota and penitentiary, *document taxes* were levied, which had been taxed since John XXII (1316-34). ¹⁷³ In the process, the work of the courts and the issuing of bulls, dispensations, privileges, etc., were charged at more than cost-covering rates in the increasingly centralized Catholic Christendom. ¹⁷⁴

If a German bishop or abbot wanted a privilege from the pope to demand extraordinary taxes from the clergy and the faithful of their diocese, he usually paid dearly for the fulfilment of this wish. In 1462, for example, the Archbishop of Trier was granted the right to demand taxes of up to 15,000 florins from his clergy. ¹⁷⁵ It also happened, however, that the privilege was granted as a show of favor without any levy. Pius II, who as a young man had spent a few years as council secretary in Basel, granted the heavily indebted bishop of Basel the right to levy a tax (Ankengeld) free of charge for the use of butter during Lent in 1463. ¹⁷⁶

2.1.2 Funds not directly related to papal finances

In addition to the sums to be transferred on behalf of the apostolic chamber, there were a number of German institutions and individuals in the vicinity of the papal court who could be of interest to the bankers as clients. The most financially powerful group was formed by German clerics who could acquire office in the Curia. They worked as protonotaries, chancery clerks, or abbatial clerks in influential positions,¹⁷⁷ which gave them access to good pay and rich sources of money. In addition, they often came into possession of benefices in Germany, the income from which had to be paid to Rome. A cleric in the entourage of a prince of the church also had comparable income, for instance as a

¹⁷¹ Renouard (1941), p. 140.

¹⁷² Favier (1966), p. 580; Esch (1969a), pp. 138-139.

¹⁷³ Bauer (1928), p. 480; Plöchl (1962), p. 381; Feine (1964), p. 349; Johrendt (2018), p. 94.

¹⁷⁴ Plöchl (1962), p. 381.

¹⁷⁵ Esch (1998), p. 334.

¹⁷⁶ Cf. Weissen (1994), p. 428.

¹⁷⁷ Weiss (1991).

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Secretary to a cardinal. The wealthier of these clerics needed local deposit and loan services, but payment transactions with Germany could also generate revenue for the bankers. Many of these clergy depended on the income from German benefices being sent to Rome. ¹⁷⁸ Italian and French curia members who acquired benefices in Germany were another group of individuals in need of payment transactions from the north. Thus the Würzburg cathedral provost, which was one of the richest in Germany with 1000 florins, was mostly in the hands of southerners from 1360. ¹⁷⁹

Among the clerics of the curia, the procurators who worked permanently in the offices of the papal court were a particularly attractive group of customers for the bankers. They helped clerics and laymen who had travelled from Germany to submit their supplications, ¹⁸⁰ because the complicated and often difficult to understand curial business procedures and the dealings with their offices presented many applicants with great difficulties. Since the 13th century at the latest, the curia allowed high clergy (archbishops, bishops, abbots, etc.), the nobility (kings, dukes, margraves, counts) and ecclesiastical institutions to be represented by authorized assistants. ¹⁸¹ For the curia bankers they were important partners, for they arranged loans for the deposit of curia fees and made themselves available as guarantors until the required money had arrived from the north. ¹⁸² The number of procurators specializing in German petitions is therefore an indicator of the intensity of relations between the curia and the area of origin of the supplicants. The *Teutonic Order* (*Ordo fratrum domus hospitalis Sanctae Mariae Teutonicorum Ierosolimitanorum*) did not delegate an envoy every time it had a request to the pope, but permanently installed a procurator general to represent its interests before the Curia. ¹⁸³ De facto, it was possible to establish a representation endowed with powers even during longer periods of negotiation. The council of the city of Hamburg, for example, maintained an envoy in Avignon from 1338 to 1355 in a dispute with the Hamburg cathedral chapter. ¹⁸⁴ Both the representatives of interest, who travelled to the papal court only briefly for a single transaction, and the permanent plenipotentiaries

¹⁷⁸ German Historical Institute in Rome (1916-); Bauer (1928), p. 466; Sohn (1994); Sohn (1997). - On Pfründenjägern: Schwarz (1991); Schwarz (1997).

¹⁷⁹ Engel (1956), p. 17. In 1464 it was transferred by Pius II to his nephew Cardinal Francesco Piccolomini. Cf. Widder (1995), p. 65; Rehberg (1999), p. 213. Shortly before the Council of Constance, the Florentine cleric *Gerardus de Boeriis* began a years-long process for a benefice of the Schwerin cathedral church. Cf. Schuchard (2000b), p. 77.

¹⁸⁰ Weiss (1991), p. 59.

¹⁸¹ Sohn (1997), p. 61.

¹⁸² Sohn (1997), p. 63.

¹⁸³ Sohn (1997), p. 80.

¹⁸⁴ Apelbaum (1915); Schrader (1907).

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The money for the execution of the order had to be transported over the Alps as well, as many documents in the correspondence of the *procurators* of the Teutonic Order show. ¹⁸⁵ This money for the completion of the order also had to be transported across the Alps. Of course, such gifts could also be made in kind, as an entry in the Hamburg treasury accounts for the year 1373 shows, where the purchase of ermine for the pope is recorded (*41 lb. before hermelen domino pape*). ¹⁸⁶

Possible customers of financial services could also have been merchants, craftsmen, mercenaries or students from Germany living in Avignon or Rome. ¹⁸⁷ They were undoubtedly more numerous than the clergy, ¹⁸⁸ but during the entire period under study, there is only evidence of students who had money transferred from the Heimat to Italy with the help of a bank. ¹⁸⁹ The development of these colonies thus played no role in the bankers' revenue expectations and they can be excluded from the following account. The same applies to the pilgrims who prayed at the apostles' tombs in large groups, especially in jubilee years, because they were for the most part not wealthy people and carried the money they needed with them. ¹⁹⁰

The earliest traces of German presence can be found in the Campo Santo Teutonico, the German cemetery in the Vatican, which dates back to the eighth century. ¹⁹¹ However, figures such as Albert Behaim and Alexander von Roes, who had an influence on papal politics in the thirteenth century, ¹⁹² are rare exceptions, because until the outbreak of the Great Schism, the number of German curials at the papal court was very small. The reasons for this are to be found, on the one hand, in the tensions that flared up again and again between the papacy and the Roman kingship, and, on the other, in the French popes' preference for their compatriots. Bernard Guillemain was able to name a total of 4,253 curials in Avignon for the years between 1309 and 1376, of which the origin could be determined for 2,224. Of all these, he assigned only 69 to Germany, the majority of whom came from Liège and Toul. ¹⁹³ Among the procurators, too, Italians dominated at first, then Frenchmen.

¹⁸⁵ Koeppen (2000), p. 29; Johrendt (2018), p. 98.

¹⁸⁶ Koppmann (1869-1941), p. 184.

¹⁸⁷ The German colonies have been very extensively studied scientifically: Evelt (1877); Doren (1901); Schmidlin (1906); Noack (1927); Maas (1981); Lee (1983); Ait (1987); Schuchard (1987); Ait (1988b); Schulz (1991); Schulz (1994); Maleczek (1995); Schmugge (1995); Schulz (1995); Varanini (1995); Esposito (1998); Esch (1999b); Füssel / Vogel (2001); Schwarz (2001b); Esch (2002); Esch (2004b); Esch (2005a); Esch / Michler (2005); Israel (2005); Schulz / Schuchard (2005); Böninger (2006); Fusaro (2007); Sanfilippo (2009); Ait (2014a).

¹⁸⁸ Maas (1981), p. 47.

¹⁸⁹ Cf. p. 162.

¹⁹⁰ Schmugge (1995).

¹⁹¹ Maas (1981), p. 13.

¹⁹² Maas (1981), p. X. - Maas (1981), p. 11: However, in 1362 there were 39 Germans employed by cardinals.

¹⁹³ Guillemain (1962); Schuchard (1994), p. 53. - See also Schäfer (1906).

and only from 1350 onwards are the procurators working for German petitioners increasingly men of German mother tongue. ¹⁹⁴

2.1.3 Financial consequences of the Interdict on Florence and the Great Schism

On March 31, 1376, the arrangement between the papacy and its Florentine bankers collapsed; a partnership that had worked for decades and brought profit to both sides was abruptly ended. On that day Pope Gregory XI, who was waging the war of the Otto Santi against Florence, imposed the interdict on the city and the ban on all its citizens. The apostolic chamber almost completely froze its relations with Florentine bankers. Many of them left Avignon in flight, leaving behind their funds, which were confiscated. ¹⁹⁵ Holmes rightly described the effects of this rupture on the Florentines as "severe" overall. ¹⁹⁶ In the Empire, however, where Emperor Charles IV followed the Pope on April 5, 1376, and imposed the Eight on the Florentines, ¹⁹⁷ there are hardly any effects on German-Florentine economic relations, since these were already little developed before these measures.

Gregory XI returned with his Curia from Avignon to Rome in January 1377 in order to make the Holy City once again the seat of the papacy. But he died on March 26, 1378, leaving behind a deeply divided College of Cardinals that could not agree on a successor. With the election of a second pope, the Great Schism of the Western Church began on September 20, 1378, with Urban VI (1378-89) in Rome and Clement VII (1378-94) in Avignon. (1378-94) in Avignon, among whom the revenues from the dioceses were divided. At the same time, the expenses of the two competing curiae rose sharply, as the struggle for recognition consumed large sums of money.

Clement of Avignon initially had powerful partisans in Germany, the most notable of whom were the Habsburg Leopold III. (while his brothers held to Rome), numerous bishops (for example Salzburg, Brixen, Basel, Strasbourg) and cities like Freiburg. When Duke Leopold fell in the battle of Sempach against the Confederates in 1386, this obedience increasingly lost supporters in the empire. The evaluation of the Avignonesian registers of supplications, however, clearly shows that the empire hardly played a role at this papal court. The number of Germans around this curia consequently remained very small. ¹⁹⁸ Came to

¹⁹⁴ Sohn (1997), p. 67.

¹⁹⁵ See Esch (1966), p. 293; Holmes (1968), p. 357; Goldthwaite et al. (1995), pp. XX and XXVII.

¹⁹⁶ Holmes (1968), p. 358.

¹⁹⁷ Weizsäcker (1882), I, p. 92. Cf. also ASFi, *Miscellanea Repubblicana*, 1366-1376, no. 155.

¹⁹⁸ Schuchard (1994), p. 53.

2.1 From the High Middle Ages to the Council of Constance

While at the beginning of the schism 4.5 percent of the requests came from Germany, in 1388 it was only about one percent. ¹⁹⁹ Until the end of the schism, there was only an insignificant flow of money between Germany and the apostolic chamber in Avignon, which was of no importance to the bankers at the papal court in Avignon.

In the division of Europe, the urbanist curia had, apart from England, mainly brought less successful territories under its control, including Germany. ²⁰⁰ However, payments from the empire to Rome were not a matter of course, because the flow of money was slowed down by divisions in cathedral chapters, which led to double elections for the appointment of bishoprics, as in the high chapter of Basel. Nor was the payment morale of various princes very high, for they sought to exploit the ambiguous situation at the head of the Church in their favor by a policy of vacillation or neutrality. ²⁰¹ Since almost the entire financial administration of the Curia and all the collectors opted for Avignon, a new administration had to be set up in Rome. In the process, the decades-long dominance of French clerics inevitably fell away, for the new men now had to come from the Roman obedience. Under the three Neapolitan popes, Urban VI, Boniface IX, and John XXIII, the Curia was dominated by men from the south of Italy. ²⁰² In the papal authorities, now somewhat more internationally composed, however, Germans were also able to secure offices. ²⁰³ Especially clerics from the financially strong dioceses of Cologne and Mainz were able to acquire vacancies in exclusively lower positions, and under Gregory XII some even succeeded in rising to higher and more prestigious positions. ²⁰⁴ Arnold Esch even sees a 'massive presence of Germans in the Roman Curia'. ²⁰⁵ In the first years of the schism, the apostolic chamber in Rome was staffed with more inexperienced men than the one in Avignon, and was administratively hardly able to record and collect all fiscal claims. ²⁰⁶ Peter Partner and Hermann Hoberg have attempted to record the annual papal revenues in the 15th century, but do not arrive at any definite figures, as they are shaped by a great many uncertain factors and considerable annual fluctuations. ²⁰⁷ Still

¹⁹⁹ Müller (2012), pp. 8-9.

²⁰⁰ Esch (1966), p. 278.

²⁰¹ Jansen (1904), pp. 35-39.

²⁰² Müller (2012), p. 8.

²⁰³ Maas (1981), pp. 48-49; Schuchard (2001), p. 27.

²⁰⁴ Schuchard (1994), p. 53.

²⁰⁵ Esch (1975), p. 137.

²⁰⁶ Favier (1966).

²⁰⁷ Partner (1953). - Hofmann (1914), p. 289 gives John XXIII's total income for the period from March 1413 to September 1414 as 226489 flor. 48 sol. 6 den., and the total exitus with 226461 flor. 32 sol. 12 den. For the year 1426-27 Partner (1960), pp. 259-260 has calculated revenues of nearly duc. 170000, of which about half came from the Papal States. In the "Introitus et Exitus," however, duc. 114 385

2Market attractiveness

Estimates of the curial income from Germany up to the Council of Constance are more vague, since the sources are much more fragmentary. It is therefore necessary to follow Arnold Esch: "[...] the essentials may not be quantified in numbers, but they can be measured in words." ²⁰⁸ The little information that can be found in archives from these years leaves much room for discretion. According to Jean Favier, especially during the pontificate of Boniface IX. (1389-1404) the revenues from the collegia would have decreased very strongly. This picture is contradicted, however, by Esch, who sees an increasing recognition of this pope's claim to power and concludes from this rather an increase in the willingness to pay and thus in revenues. The ambiguity in this assessment becomes clear in the account of the servitia payments. While the French historian emphasizes that many obligations were only met with very long delay or not at all, the German one stresses that especially in the case of the higher taxes the money was received much more quickly than before the schism. ²⁰⁹

For the payments from Germany, the actual extent of Boniface IX's money troubles is less significant than the simple observation that he was forced to borrow more and more. ²¹⁰ His expansion of papal fiscalism was so strong that he was already criticized by contemporaries for it. ²¹¹ Two of his decisions in particular led bankers to hope for a wider flow of money from Germany. On the first day of his pontificate he issued a bull in which he raised the lower limit for annuities to duc. 24, but at the same time extended the circle of those liable to pay. These *Annatae Bonifatianae* were further expanded in the following ten years, so that finally even the higher ecclesiastical offices, which were already burdened with the servitia, were now also obliged to pay this levy. ²¹² The effects of the bull for Germany can be seen in the example of the monastery of St. Emmeran in Regensburg. In 1395 the newly elected abbot paid a servitium of 150 florins, and in 1403 his successor had to deliver 200 florins in Rome for the *primi fructus* of the monastery in addition to the servitium. The levy to the pope had thus more than doubled. ²¹³ This is, however, one of the few provable charges with the new levy in Germany. Due to the very poor state of the sources, no conclusive overall picture can be drawn and it must remain open how much additional German money the new annuity regulation actually brought in.

accounted for. In these books he found for January to December 1436 duc. 59160 and for September 1461 to August 1462 duc. 471,694. Hoberg (1977) arrives at considerably lower figures for the years around 1500.

²⁰⁸ Esch (1988), p. 487. - On the source situation, cf. Esch (1966), pp. 278-282.

²⁰⁹ Favier (1966), pp. 514 and 516: "[...] c'est parce que l'époque [...] n'était pas propice: les collecteurs n'envoyaient plus guère d'argent [...]". - Esch (1969a), p. 149.

²¹⁰ Esch (1997-1998), p. 284.

²¹¹ Esch (1966), p. 277; Esch (1969a), p. 133.

²¹² Jansen (1904), pp. 201-202.

²¹³ Jansen (1904), pp. 120-121.

2.1 From the High Middle Ages to the Council of Constance

Most historians agree that the *Jubilee of 1390*, proclaimed by Urban VI and celebrated by his successor, was a goldmine. ²¹⁴ For the bankers, it was not the many pilgrims who went to Rome that were of interest, but the indulgences that resulted from the occasion. Since many of the faithful could not travel to Rome to acquire indulgences, Boniface introduced the Afterjubilee at the request of kings, princes, and bishops. In 1392 the Bavarian dukes were the first to receive such an after-celebration privilege for the city of Munich, so that the indulgence connected with this church festival could also be acquired in the city on the Isar, provided that at least the saved travel expenses to the Eternal City were paid. Half of the money collected in this way was to be sent to Rome, the other half was to be used for church building in the city. ²¹⁵ This model was followed by many other papal charters, in which, for example, King Wenceslas for the city of Prague, the Margraves of Meissen and the city of Cologne received similar favours. Even with this source of money, it is not possible in all cases to express in figures how many florins found their way across the Alps. For Cologne an amount of 6,000 florins has been handed down in the papal books. ²¹⁶ But in the city on the Rhine, as in all other places, the Curia had first to overcome a fierce resistance, for this handsome sum would have been gladly retained. The Pope threatened excommunication and the revocation of indulgences in case of non-payment. ²¹⁷ Esch considers the sums coming into the chamber in spite of all attempts to prevent it to be "spectacular enough". ²¹⁸

The *Jubilee Year 1400* was proclaimed by the Pope in Avignon, who thus called for people to visit the apostles' tombs, which were under the control of his adversary. It would have made no sense at all for Boniface to allow after-celebrations for this occasion as well, so that there was no comparable collection of indulgences in Germany as there had been a few years earlier. ²¹⁹ Germans, however, seem to have gone to Rome in great masses for the occasion. Thus, a procession of 5,000 white-clad German pilgrims (*bianchi*), following a miracle-working preacher, is said to have passed through plague-ridden Bologna and to have caused fierce confrontations in Rome.

²¹⁴ Hefele (1873-1890), VI, p. 693; Favier (1966), p. 376; Esch (1969a), p. 142.

²¹⁵ Paul (1923), vol. 3, p. 156; Neuheuser (1994), p. 26; Esch (1997-1998), p. 283; Kühne (2000), p. 232; Bünz (2017), p. 355. - For an overview of the afterjubilees awarded to Germany and the difficulties in transferring the funds to Rome, see Jansen (1904), pp. 145-164.

²¹⁶ Bünz (2017), p. 357.

²¹⁷ In the papal document for the Magdeburg Jubilee conferment it is stated that the Jubilee would be revoked if the money collected was withheld. Cf. Kühne (2000), p. 232.

²¹⁸ Esch (1969a), p. 152. - The Jubilee Year in Meissen is said to have been a financial failure. Cf. Bünz (2009), p. 61.

²¹⁹ Esch (1969a), p. 152; Hrdina (2007).

have triggered defensive reactions. ²²⁰ This was certainly not an interesting clientele for the Florentine bankers.

The successors of Boniface IX had increasing difficulty in collecting the monies due to them. Gregory XII. (1406-17) did not even manage to get hold of the accounts of his collectors. Favier formulated the thesis that the appointments of collectors made by this pontiff had only symbolic character after Alexander V had been elected at the Council of Pisa in 1409. There were now not only three popes, but also three apostolic chambers. ²²¹

When Alexander died after a pontificate of only ten months, he was succeeded to the See of Peter by Johannes XXIII, a man highly experienced in financial transactions. He quickly managed to find support for his claim to the tiara, especially against Gregory XII, and to expand it: large parts of Italy, France, England, Poland and Scandinavia. It was of great importance to the pope and his banker when Sigismund of Luxembourg was elected Roman king on 21 July 1411, for the new ruler professed the Pisan obedience, that is, to John XXIII. ²²² Most of the German bishops, including the bishop of Bamberg (with Nuremberg) and the bishop of Lübeck, ²²³ joined in, and soon only the Palatinate and the archbishop of Trier in the empire adhered to Gregory XII. ²²⁴ This development had led to a steady increase in payments from the northern ecclesiastical provinces to the apostolic chamber of the Pisan pope. In the Medici archives, this development is reflected in documents related to German benefices. ²²⁵ For the Florentine banks, the assessment of the revenues and profits to be expected in the German market as a result of these changes in church policy had to be significantly more positive than it had been a few years earlier.

²²⁰ Melis (1985b), pp. 245-246. In apparent contradiction to this account, the same author writes on.

P. 253: "[...] le popolazioni dell'Europa centrale - Germania, Polonia, Ungheria e Boemia -, che sarebbero scese a Roma esclusivamente per le strade interne (per i passi compresi fra il Gottardo e la Carnia) mancarono quasi del tutto, avendo levato l'obbedienza a Bonifacio IX."

²²¹ Favier (1966), pp. 99, 108, and 113.

²²² Schwerdfeger (1895); Blumenthal (1901), p. 488. - On Sigismund's ecclesiastical policy cf. Göller (1901); Göller (1903). - ASFi, Diplomatico, Stroziane Uguccioni, 1412 maggio 13: The efforts of the Pisan Pope for recognition were followed and supported by Florence, as this letter shows. In it John XXIII asks Cardinal Branda Castiglione to speak with Andrea de' Buondelmenti, *nunzio apostolico*. The latter should persuade King Sigismund to intervene in favour of John in Italy.

²²³ The first document issued by John XXIII for Lübeck is dated 10 March 1411, Prange (1994), pp. 335-336.

²²⁴ Kraus (1950), pp. 19-20; Müller (2012), p. 21. - Gregorians remained, for example, the Archbishop of Trier and Count Palatine Ludwig III. Cf. Beckmann (1928), p. 623; Kühne (1935), p. V; Jank (1983).

²²⁵ Examples: ASFi, MAP 86, no. 36, cc. 304-308 (Passau, 22 September 1410); ASFi, Diplomatico, Medici, 13 luglio 1411 (Magdeburg).

2.2 Money for the Pope's coffers

In the sessions of the Council of Constance the question of tithes and annuities was of great importance. Was the pope alone allowed to decide on levies on the whole clergy, or did he need the approval of a council to do so? At its 25th session the payment of all annates was suspended until the election of a new pope. Soon after the coronation of Martin V (1417-31), the council nations found solutions to this question in nation-specific concordats. The pope conceded to the Natio Germanica that, in addition to the generally reserved benefices, only half of all lower benefices were still available to him for allocation. He had to renounce smaller levies such as the spolia altogether. These arrangements were to last for five years, after which the pope was to have all the old rights again. ²²⁶ In 1425, in a reform constitution, he renounced about one third of the benefices, so that from this time on he was left with the right to grant all higher church offices and about two thirds of the lower benefices. ²²⁷ On the basis of the preserved chamber registers, Hans Erich Feine concluded that Martin V had de facto received a levy from all benefices conferred directly by him, whose annual income was estimated at more than duc. 24 were estimated, a levy amounting to half a year's income was collected. ²²⁸ The result of these regulations was to diminish the power of the pope to tax the clergy of the whole Christendom for his concerns. As a result, in the overall budget of the Curia, the importance of revenues from these levies diminished and revenues from the Papal States became the main source of finance. ²²⁹ What was significant for the bankers was that money from Germany to the Curia now began to flow again, albeit at a much lower level than before the Great Schism, although this change cannot be expressed in figures.

The Council of Basel discussed anew the question of the annates, while it itself introduced servitudes. Thus, on February 26, 1434, Bishop Matteo del Carretto, as thesaurar *sacrosanctae generalis synodi Basiliensis*, confirmed to Abbot Bartold of St. Stephen in Würzburg the payment of the servitudes and gave the coins to the banker Piero de' Guarienti as a deposit. ²³⁰ The promulgation of the reform decree *De annatis* on June 9, 1435, was nevertheless a radical step that led to a sharp decline in payments to the Curia. The reaction of Eugene IV. (1431-47) was described by the Benedictine Ulrich Stöckel to his abbot in Tegernsee: *Item umb dasselb décret de annatis ist unser heyliger vater papa Eugenius valde amaricatus contra sacrum concilium*

²²⁶ Mansi (1759-1927), XXVII, sp. 1189-1193; Hübler (1867); Boeselager (1999), pp. 42 and 83. In Hübler, pp. 181-183. the text relating to the annals in the Concordat.

²²⁷ Jansen (1904), p. 202; Hennig (1909), pp. 63-64; Weiss (1991), pp. 59-60.

²²⁸ Feine (1964), p. 349.

²²⁹ Bauer (1928), pp. 473-480; Plöchl (1962), pp. 378-381; Favier (1966), p. 689; Gardi (1986), pp. 526-527.

²³⁰ Bendel et al. (1912-1938), II, p. 344. - On the negotiations on the annata question at the Council, see: Clergeac (1911), p. 229; Zwölfer (1929), pp. 198-247; Kast (2017), p. 125.

and sunder against dominum legatum on whom he lays all the blame. 231 The conflict between the pope and the church assembly continued to come to a head, and on September 18, 1437, the council split. The conciliarists met at Basle, the papal party at Ferrara. The German bishops and princes were faced with the obedience question, for they had to choose between the pope and the council. The council in Germany shrank greatly in a short time, for it lost especially many of the clergy from the upper hierarchical ranks. The director of the Medici bank wrote to Cosimo that there had never been so few prelates and eminent men here: [...] *non ci fusse mai sì poco numero di prelati e di valenti huomini quanto oggi, intanto che chi lo vedesse se ne maraviglierebbe [...]*. 232

The electors took a third course by making a solemn declaration of neutrality on March 17, 1438. Although this body was seldom so united, it could not commit the whole empire to this policy. 233 Above all, the council gained many supporters in Germany, who also followed it when it elected Pope Felix V, the last antipope in church history, on November 5, 1439. However, most of the wealthy princes of the church had left Basel, reducing the number of customers of interest to the banks. This loss of turnover was compensated for by the annuities that now began to be collected here. As had been the case at the beginning of the century, the curial money flow was divided up. What consequences this schism had for the work and turnover of the curial banks cannot be expressed in figures, since all the books of the financial administration of the Council and the Chamber of Felix V are irretrievably lost. Some money will have gone to Basle, little to the pope, and much was paid to neither chamber on the ground of neutrality. There is evidence that payments from the north to Eugene's curia declined massively. [Graph 1](#) shows the number of entries in the curia registers where Esch found an indication of bankers. 234 Of course, this curve does not allow any absolute statements about the development of incoming payments from Germany to the apostolic chamber, since changes in booking practice are also conceivable. But the number of bookings is an indication that the years before the middle of the century must have been very difficult for the Florentine bankers in German business. This finding is confirmed by the figures from Sweden (cf. [chart 2](#)), which also show a marked decline in receipts for money transfers to the Curia.

It was not until March 1448 that a solution was found between the Empire and the Church for the restoration of unity, when Pope Nicholas IV promulgated a concordat that had been negotiated in Vienna a month earlier. The concord between king and pope

231 Zwölfer (1929), p. 233.

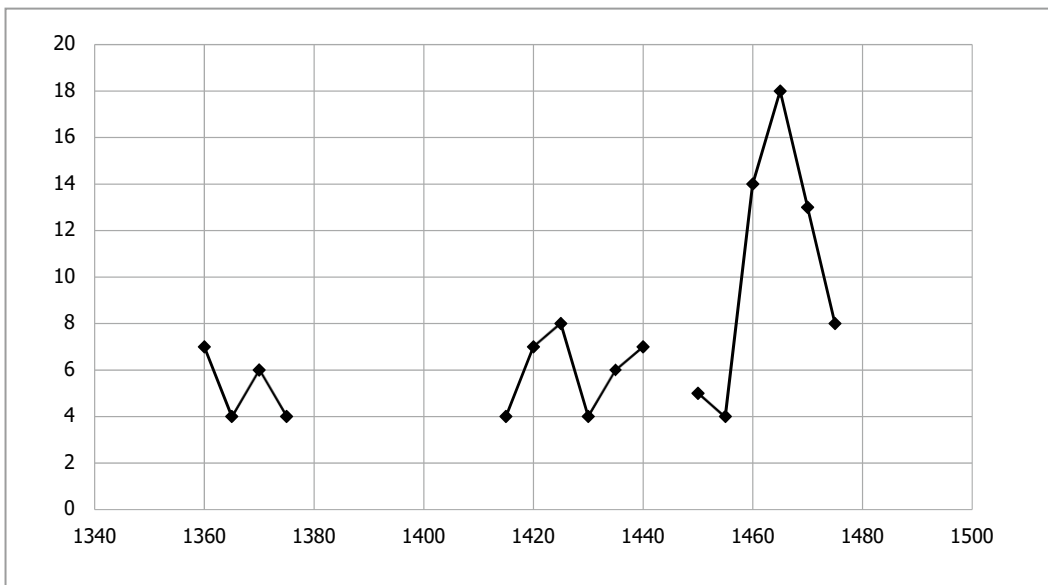
232 ASFi, MAP 11, no. 618.

233 Pückert (1858), pp. 120-122; Bachmann (1889); Freudenberger (1988).

234 Esch (1998).



Graph 1 Servitude and annuity payments from Germany for five-year periods with naming of a banker, 1431-74



Graph 2 Bankers in annuity payments from Sweden, 1355-1475

ended the schism, for it led to the resignation of Felix V on 7 April 1449, although not all German church provinces immediately joined the Concordat of Vienna. At the heart of the agreements were regulations concerning the granting of benefices and the payment of annuities. In principle, what had already been in the Concordat of Constance was confirmed, so that now the curial funds flowed again according to the old pattern. ²³⁵ Götz-Rüdiger Tewes has calculated the income of the chamber from the annates for the year 1461/62 and shown how small Germany's contribution was to the 27,704 florins collected. Payments from France accounted for 56.5 per cent, Italy supplied 17.5 per cent, Spain 15.2 per cent and the Empire only just 10.8 per cent. ²³⁶ Although these figures fluctuated greatly from year to year and can only be taken as vague indicators, it should be noted that the German annats were far less attractive for the business of bankers than those of other regions of the Catholic Church.

On several occasions the popes attempted to raise funds through indulgences to support their own undertakings or warlike actions by secular princes in the struggle against threats to the Roman Catholic community. In 1420 Martin V called for a crusade against the Hussites, and Paul II. (1464-71) opposed King George Podiebrand of Bohemia, who adhered to this doctrine. For the liberation of Byzantium from the Turks and against their further advance into Europe, Calixt III. (1455) and Pius II (1463) promulgated bulls with full indulgence, which all supporters of this struggle could acquire. A Jubilee indulgence would have been possible in 1423, as this feast was celebrated on schedule 33 years after the last Jubilee. Many pilgrims did go to the apostle's tomb in Rome for the occasion, but Martin V refrained from officially proclaiming a Holy Year and an indulgence. Nicholas V (1447-55) then declared 1450 a Jubilee Year and decreed that this special year should be celebrated every 25 years from then on. He collected so much money in this year that at times he is said to have had cash reserves of over duc. 100,000 is said to have been at his disposal. ²³⁷ The bankers also derived much profit from this church festival. When Tommaso Spinelli visited his establishment in Rome, he would not believe that there was so much money in the coffers, and had the books examined for errors. ²³⁸

On one occasion a council also took the authority to proclaim a plenary indulgence, when the bull *Vox illa jocundatis* was passed in Basel on April 14, 1436. The sale of this indulgence was intended to raise the money needed for the negotiations with the Byzantine emperor and the Orthodox patriarch on the unification of the Churches.

²³⁵ Clergeac (1911), pp. 42-43; Toews (1965); Schwaiger (1980-1999), pp. 88-89; Meyer (1986); Boeselager (1999),
The document is now in the Austrian State Archives, Haus-, Hof- und Staatsarchiv
<https://www.archivinformationssystem.at/detail.aspx?ID=12>, UR AUR, 1448 II 17.

²³⁶ Tewes (6-7 July 2001), p. 16. - On the absence of England in these calculations, see Tewes (2001), pp. 127-129.

²³⁷ Miglio (2013), p. 70.

²³⁸ YUSA 89, 1662.

was needed. ²³⁹ With all these indulgences, the bankers could expect good profits if they had the organizational structures needed to transfer the collected funds to their destination and if their export did not meet with too much resistance. But again and again there were big problems with the business conduct of collectors and with princes who did not want to let the gold be taken away. How the curia banks dealt with this will be examined in the following remarks on their strategy and business. There are many sources in the archives, especially about their work with the money for the Greek Union and the crusades against the Turks.

The fact that the German market lost importance for the Florentines is supposed to be connected with the decrease in papal funds from annatas, servitudes and collegia in the second half of the 15th century, which Clemens Bauer postulated. In this context, the increasingly strong grip of the princes and local authorities on the sources of income of the apostolic chamber by securing 50 percent of the collegia was particularly important. In the German Church, resistance to the financial policy of the Roman Curia was also growing, as the *gravamina* of Martin Mair, chancellor of the archbishop of Mainz, from the 31 August 1457 to Cardinal Enea Silvio Piccolomini. In it he wanted to prove that the popes had not kept to the annatiate decisions of the Councils of Constance and Basel and had also circumvented the Concordat of Vienna. Germany, he said, had been exploited by the Curia, leaving it abandoned to misery and powerless. The cardinal rejected the accusations in *De ritu, situ, moribus et conditione Germaniae descriptio*. ²⁴⁰ That these developments before 1475 led to a decline in the flow of money from Germany into the papal coffers cannot be proven in the Vatican archives. It is true that several studies show that the money from the Papal States in the coffers of the Curia increased sharply in proportion to the income from the *spiritualia*. But the absolute figures proving a decrease in the levies from the ecclesiastical provinces are lacking. ²⁴¹ This can only be proved in the following period, for mentions of Germans or German localities in the Vatican registers declined from 15 percent in the first half of the fifteenth century to a mere five percent in the first half of the 16th century. ²⁴²

²³⁹ There is not space here to analyze the extensive literature on these indulgences. For a publication of all important charters, see Jenks (2018). Cf. Holmes (1992), p. 23; Kipper (2002), pp. 32-37; Märkl (11. 08. 2011), p. 20.

²⁴⁰ Tewes (2005), p. 210.

²⁴¹ Bauer (1928), pp. 480-482; Partner (1960); Favier (1966).

²⁴² Schuchard (1994), p. 52.

2.3 The apostolic chamber and the bankers

2.3.1 General Depositary

Among the great internationally active bankers at the Curia, a particularly prominent position was held by those who could call themselves *depositarius pape* or *depositarius Camerae apostolicae*. This title had been conferred since the early years of the fifteenth century, designating bankers entrusted with the custody of curial funds and the execution of payment orders from the Chamber. ²⁴³ Until the pontificate of John XXIII, the apostolic chamber did not grant this title exclusively. It was not until shortly before the Council of Constance that it can be clearly seen that it entered into a preferential personal collaboration with one head of each of the major curial banks (*depositarius generalis*). From the pontificate of Martin V onwards, the chamberlain, the thesaurary and the *depositarius generalis* formed a triumvirate, which was reflected in the organisation of the chamber's accounts, since the *libri introitus* and *libri exitus* were always kept in three versions: one Latin for each of the two clerics and one Italian for the banker.

The General Depositary not only had to manage the Chamber's cash deposits and ensure payments from the current account; if necessary, he also had to secure the liquidity and thus the solvency of the Curia through loans. ²⁴⁴ He had to carry out the orders of the Chamber and had no decision-making powers himself. In international payments there were no written obligations, but it was in his own interest that even funds from the most distant Christian spots could be transferred to the Curia in a safe way. Basically, it should be noted that this office was less attractive because of its dealings with the Curia than because of its renomée, which was a door-opener to many influential people. The network that developed in this way led to many deals with wealthy clients that were very profitable. In the 15th century, the popes did not grant their Depositaries General a monopoly in the transfer of funds from the far-flung regions of their fiscal catchment area. The Medici, for example, were almost never involved in payments from Spain. Raymond de

²⁴³ Kühne (1935), p. 31 - The sources do not allow a precise dating for the introduction of this office. The term *depositarius* is used by the chamber already before the Council of Constance, but it remains unclear whether at times there were not several depositaries at the same time. Tewes (July 6-7, 2001), p. 3 names the year 1421 as the beginning, thus taking for it the appointment of the Medici bank as general depositary by Martin V. - However, this was not the only treasury of the curia, for there was probably always also a private treasury of the pope and the datarie, into which all revenues from a number of fees such as dispensations, licenses and papal graces flowed. For the international business of the banks, however, the Datarie was of little importance. Cf. Tewes (July 6-7, 2001).

²⁴⁴ Bauer (1928), p. 479. - The only contemporary description of the duties and responsibilities of a depositary in Holmes (1968), pp. 364-366.

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Roover has also noted that it was at times a deliberate policy of the popes to always consider competitors of the Depositary. ²⁴⁵ They obviously cooperated with different bankers in order to avoid a cluster risk and too great a dependence on one banking house. Finally, political considerations could also play an important role. Pius II and Paul II obviously liked to rely on bankers from their own hometown of Siena, even if perhaps the Medici could have procured a deal more quickly and cheaply. ²⁴⁶

2.3.2 Cooperation of the Chamber with the bankers

On November 11, 1417, Cardinal Oddo Colonna was elected pope, taking the name Martin V because of the saint of the day. The new pontiff was confronted with the huge challenge of providing a new order in the Church and in Rome after the years of the Great Schism. ²⁴⁷ By the time he closed the council with its last session on April 22 of the following year and left Constance on May 16 to embark on a return journey to Rome that would last more than two years, he was vigorously seeking solutions to many problem areas. Of high priority was the reorganization of papal finance, and the cooperation with the bankers had to be urgently reorganized, for there had been no depositary for four years. ²⁴⁸ In choosing a future financial partner, Martin V did not have much choice, but had to come to terms with the existing three Florentine societies. On 1 December he appointed Carlo di Geri Bartoli, the head of Jacopo della Vigna's bank, and Doffo degli Spini as depositary of the Chamber and the College of Cardinals. Doffo noted this event with pride in his *ricordanze: e la nostra compagnia suoi depositare e cambiatori*. ²⁴⁹ While from the pope-less period there is little evidence of relations between

²⁴⁵ Roover (1963), p. 199.

²⁴⁶ Cf. Roover (1963), pp. 284-285.

²⁴⁷ On the reorganization of the ecclesiastical administration and the Papal States under Martin V, see Partner (1958).

²⁴⁸ Fink (1971-1972), p. 628. - Martin V solved the problem of the three still acting thesaurars with their officers diplomatically. At first he allowed all three to continue working and only in 1421 decided on Antonio Casini as the sole head of the apostolic chamber. The other two thesaurars were not deposed, but held sinecures. Cf. Partner (1958), p. 137; Favier (1966), p. 111. - Stefano del Buono, on the other hand, who had been one of the most important contacts of the bankers as John XXIII's faithful receptor, lost his offices. The Signoria of Florence commissioned its envoy to Martin V to intercede for him (ASFi, Signori, Legazioni e commissarie, Elezioni, istruzioni, lettere, 6, 1411-1422, c. 90r). However, the cleric was not rehabilitated until 1435 under Eugene IV, at the intervention of Cosimo de' Medici, and was appointed Vicar General of Rome.

²⁴⁹ Palermo (2000), pp. 349 and 375: *Item die prima mensis decembris prefatus dominus noster papa recepit in camp- sorem sive depositarium et custodem pecuniarum camere apostolice Carolum de Chieri mercatorem Florentinum Romanam curiam sequentem, qui eadem die fidelitatis in forma dicti officii consueta prestitit iuramentum.*

of the apostolic chamber and the curial banks, a dense curial tradition of files on financial transactions begins immediately after the coronation of the new pope. It shows that the depositary had again assumed the central function in these transactions at the interface between the chamber and the monetary business. 250

The first months of Martin V's pontificate bore the traits of a travelling reign, for when he left Constance on 16 May 1418, it was not clear for a long time to the powers of Europe where this journey would lead. King Sigismund suggested Basel, Mainz or Strasbourg as the papal residence, the French king insisted on Avignon and the Italians insisted on Rome. 251 The new pope always knew where he wanted to go, and with the curia and a large retinue he moved via Geneva (11 June-03 September 1418), Mantua (24 October 1418-06 February 1419), and Florence (27 February-09 September 1420) to Rome, where he arrived on 28 September 1420. 252 The bankers followed the court and lived up to their designation *romanam curiam sequentes*.

The relationship between Martin V and the Florentines was never free of tension. During his stay in Santa Maria Novella, alley boys are said to have sung under his window: *Papa Martino non vale un quattrino* (Pope Martin is not worth a penny). 253 Further tensions set in in November 1420 when the Spini bank fell and ceased business, causing major problems for the apostolic chamber. Ten months later, Spini and del Vigan were excommunicated along with their employees. 254 In addition to the direct consequences for the failed bankers and the aggrieved clients, this event had a profound impact on Martin V's relationship with the Republic of Florence. At

29 January 1424, the Signoria sent the General of the Order of Preachers as an envoy to the Pope so that he might repeal a new tax on merchants that had to be paid to the apostolic chamber. Some Florentines had already been put in prison. He was also to remind the Pope that large loans to the Curia from the years of John XXIII had still not been repaid. 255 When in 1425 still not all claims from the Spini bankruptcy had been settled, Martin V demanded that the city provide compensation for the aggrieved clients and threatened serious reprisals against all Florentine bankers. Only after long negotiations was it possible to reach a settlement

250 Baumgarten (1907), p. 254; Baix (1947-1960); Fink (1971-1972), pp. 646-648.

251 Cf. Meuthen (1978), p. 246.

252 Miltenberger (1894a); Moranvillé (1894); Banholzer (1982).

253 Petrucci della Gattina (1869), p. 48.

254 ASFi, Signori. Missive I Cancelleria, 29, c. 128v, 29 aug. 1421, d. Paulo Iohannis de Roma: Signoria has heard that the pope has excommunicated Antonio di Iacopo del Vigna, Doffo di Nepo Spini, Piero (di Cenni) Bardella, Luigi Corsini, Lorenzo and Giovanni Spini. Note from Lorenz Böniger.

255 ASFi, Signori, Legazioni e commissarie, Elezioni, istruzioni, lettere, 7, Missive, istruzioni e lettere a oratori, 1422 giugno 14-1427, cc. 17v.

to find. **256** The handling of payment transactions between the Curia and Germany by the Florentines may have become less friendly and more tense as a result of the tensions between the Pope and the Republic, but sales did not suffer as a result. Nor could the Curia put the Florentine bankers under any great pressure, since merchants from no other Italian city would have been able to take over the business in full. But the loss of the Spini had created a gap that could easily be filled from their own ranks. With Bartolomeo de' Bardi, the head of the Medici bank, a Florentine was again appointed depositary of the chamber in March 1421. Thus the Medici became the great beneficiaries of these events, for their branch managers in Rome were subsequently appointed as depositors by the Chamber for more than fifty years in the fifteenth century. **257**

During the pontificate of Eugene IV, relations between the Republic of Florence and the Curia were significantly friendlier. The Pope fled to the city of the Arno in 1434, when he had to flee the Eternal City because of the resistance of the Colonna and large parts of the Roman population. Here he found help in his struggle to restore his authority in Rome, in the Papal States, and against the Council of Basel. Here, on January 16, 1439, he moved the council, whose great object was the reunion of the Roman with the Greek Church. In all he spent eight of his sixteen pontifical years in Florence. **258** Cosimo de' Medici was considered a close friend during the first years, and he helped him to end his exile to Venice after only one year. After 1440, however, relations between the two men deteriorated. The Pope allied himself with the Visconti and Venice, while disapproving of Cosimo's apparent friendship with the condottiero Francesco Sforza. Finally, he deposed the Medici as depositary-general of the apostolic chamber in April 1443, when Cosimo had assisted the Milanese in advancing into papal territory in the Marche. **259** The successor in this office

256 One of the controversial points was the place of jurisdiction for claims for damages, because the Pope doubted that the Florentine courts would decide in the interests of the injured parties. On 18 November 1426 Cosimo di Giovanni de' Medici was sent as an envoy to the Pope. ASFi, Signori, Legazioni e Commissarie, no. 7, cc. 49v and 69v. Further legations on this matter and on account of a compulsory levy on the Florentines in Rome: ASFi, Signori, Legazioni e Commissarie, no. 5, cc. 19r-20r and 53rv. Reactions in Florence to the Pope's threats in Guasti (1867), I, p. 333. Cf. Salutati (1905), p. 10; Tripodi (2013). In the Catasto of Bernardo Lamberteschi of 1427 the effects of these reprisals are reported. ASFi, Catasto 68, c. 42v: *E s'è dato sentenza alla Merchatantia contro a creditori d'Antonio d[i] Iachopo e Doffo Spini in favore di merchatanti anno a fare a Roma per quello restano avere delle rapresaglie concedette il Papa contro a fiorentini era creditore di f. 1076 che gliene toccherà a pagare circha di f. 54 - f. 109 s. 17.*

257 Holmes (1968), pp. 377-378; Palermo (2000), p. 378.

258 Boschetto (2012); Plebani (2012).

259 YUSA 24, 544. The original documents are no longer in the archives; only archival cross-references to them have survived. - On 1 January 1445 Tommaso was also appointed depositary of all revenues of the city

was again a Florentine, Tommaso Spinelli. After the election of Nicholas V in 1447, however, the prestigious charge reverted to the Medici. **260**

Two months after his election, in 1455, Calixt III deposed Roberto Martelli, the director of the Medici bank in Rome, as his depositary and demanded that he hand over all the books of account. With this act, the Florentine monopoly of this central position in curial finance, which had lasted almost 37 years, came to an end, for Ambrogio di Nanni Spannocchi, a banker from Siena, was appointed as the new official. The latter ran a curia bank together with the Neapolitan Alessandro Miraballi, whose good relations with the Spanish-speaking royal court in Naples had certainly played a more important role in his appointment. In any case, he did not have a proven and stable structure of international correspondents in payment transactions, as this was limited to Naples, Venice and the Iberian Peninsula. A complete renunciation of the banking services of the Florentines was therefore out of the question. **261** It is therefore not surprising that at the end of a rather chaotic pontificate from a financial point of view, the Chamber was indebted to the Medici for more than duc. 20,000. **262** Pius II therefore had to embark on a comprehensive reform of the curial accounting system with his compatriot and depositary Spannocchi. **263** But the two Sieneese also met with great resistance with their financial conduct, which Paul II tried to solve by making the Venetian Giovanni Condulmer the Depositary (1465-71), who was related to himself and to Eugene IV. This Depositary General had himself confined to the mere execution of orders, which greatly diminished the importance of the office. **264**

Since the death of Nicholas V, the popes came from territories that were not allies of the Republic of Florence: Aragon, Siena and Venice. Nevertheless, the Florentine banks had been able to defend their position as leading banks around the Curia. With the election of the Ligurian Sixtus IX in 1471, the Florentines hoped for a friendly atmosphere in Rome, as evidenced by the appointment of Giovanni Tornabuoni, head of the

Rome Appointed: YUSA 24, 545a. - Roover (1963), pp. 59 and 198; Holmes (1968), p. 247; Caferro (1996), p. 420; Lewin (2003), pp. 211-212.

260 ASFi, Fondo Martelli, no. 303, cc. 60r-62v: On the relations between the popes and the Medici during the pontificates of Eugene IV to Pius II, Roberto Martelli, as head of the Medici bank in Rome, left a very pictorial account. - Esch (1981), p. 47 points out that the yield from this batch was increasingly diminishing.

261 Gottlob (1889), p. 111 erroneously names a Petrus Clementis as the first successor of Martelli. This man, however, was a chamber cleric. On Spannocchi and his appointment, see Ait (1987); Partner (2003), p. 35; Ait (2007a); Ait (2007b); Märkl (11. 08. 2011), pp. 22-23; Ait (2014b), pp. 268-269.

262 Märkl (11. 08. 2011), p. 24. The work of the apostolic chamber was shaken above all by the machinations of the Venetian Francesco Vernier, about which Pius II reports in his *Commentarii*. Piccolomini (Pius II) (2003-2007). Cf. also Märkl (2005), p. 184.

263 Bauer (1928), p. 491; Ait (2014a), pp. 269-270.

264 Guidi Bruscoli (2000), p. 89; Arcelli (2001), p. 17.

Roman Medici bank, was a mark. However, this office was no longer a mere privilege and sign of status, but was increasingly becoming a burden. Relations between Lorenzo de' Medici and Sixtus were rapidly deteriorating. A dispute over the acquisition of Imola, the appointment of Francesco Salviati as Archbishop of Pisa against Lorenzo's will, and finally the battle over Città di Castello led to a rupture in July 1474. ²⁶⁵

2.4 Colony of German Curials and Envoys in Rome

An increase in the flow of money from the north to Rome was provided by the colony of German clerics, which is said to have grown to about 975 during the pontificate of Martin V, even though the most important positions in the chamber and chancery were clothed by Italians and Frenchmen. ²⁶⁶ The German curials did not, in most cases, belong to the inner circle of the papal court, and had no apostolic functions within. ²⁶⁷ In addition to the clergy, the number of German artisans increased greatly, but they were not interesting to the curial banks as customers. ²⁶⁸ German merchants, mercenaries, and students were found here less frequently than in many other cities in Italy. ²⁶⁹ On the development of the size and solvency of the German colony at the Curia in the further decades of the 15. century are hardly possible, because in the literature very different statements can be found. Many historians emphasize that the German presence was at times very strong. It was most pronounced during the pontificate of Pius II. However, the quality of the positions held by the Germans decreased further. After the middle of the century there are said to have been no German clerics at all in the service of the Curia. ²⁷⁰ A comparison between the individual terms of office of the popes shows small fluctuations, which, however, do not change the fact that until the death of Paul II.

²⁶⁵ Frantz (1880).

²⁶⁶ Maas (1981), p. 19; Weiss (1991), p. 60; Schuchard (1994), pp. 53-56; Schuchard (2001), p. 27; Israel (2005), p. 59. On the internationalization of the College of Procurators, see Sohn (1997), pp. 74-75.

²⁶⁷ Schuchard (1994), p. 55.

²⁶⁸ Schulz (1994); Schuchard (1999); Schulz / Schuchard (2005). In these works, the importance of the foundation of a brotherhood of bakers, the association of journeymen bakers and the German church of Santa Maria dell'Anima with its institutions is presented.

²⁶⁹ Weigle (1959); Varanini (1995).

²⁷⁰ Schuchard (1994), p. 56: "Dopo la metà del Quattrocento praticamente non esistono tedeschi presso la Camera apostolica. Chierici camerale e segretari di origine tedesca si ritrovano solamente all'inizio del Cinquecento." A few years later she formulated it a little more cautiously: "One can assume, then, that the German presence at the Curia gradually diminished in the course of the fifteenth century. I formulate this statement so cautiously, however, because for the last quarter of the century we must leave the realm of secure knowledge and enter the shaky ground of speculation." Schuchard (2001), p. 28.

no marked decline in the number of Germans in Rome can be discerned. ²⁷¹ In 1471, for example, three quarters of 49 Notaries in Rome are said to have come from German dioceses. ²⁷² The only statistical values that could be obtained from the evaluation of notarial records from the years 1471-1484 show a proportion of Germans of 7.3 per cent. However, this is only a value for the Rione quarter and cannot be extrapolated to the total population of Rome. ²⁷³ Despite all the uncertainties about the size of the potential German clientele in Rome, it can be stated with certainty that it was too small to be of interest solely for the trade in *lettere di cambio* of the Florentine bankers. It offered opportunities for additional business, which, however, could probably be concluded more in the credit business than in payment transactions.

2.5 Trade barriers

Payment transactions by means of bills of exchange between Germany and the Curia were only possible if several conditions were met which were indispensable for a free and secure trade in money and goods. The municipal orders at the exchange places were not allowed to hinder the activities of the bankers; also, the procurement of goods and their transport to the international banking places in order to settle them there with money transactions had to be secure. Throughout the 15th century, possible negative influences can be identified, but it is almost impossible to quantify their impact on the transactions examined here. Since no serial sources such as customs revenues or account books have survived that would allow conclusions to be drawn about the merchants' turnover, only a few passages in documents and letters remain that report difficulties due to these factors. It therefore remains only to describe them briefly and to suggest that they may have been responsible for declines in sales and may have been important in the strategic decisions of the Florentines. Wolfgang von Stromer was certainly right to point out that none of these impediments prevented trade in the long term. But the risks were so great that only those ventures could find profit in them that had sufficient equity to survive lean times. ²⁷⁴

²⁷¹ Schuchard (1994), pp. 54-56.

²⁷² Noack (1927), p. 9. Cf. Noack (1907); German Historical Institute in Rome (1916-); Schuchard (1987); Schwarz (1991); Schuchard (1992). In the 15th century, however, the German colony around the papal court was so large that there is still a great deal of research to be done.

²⁷³ Schulz / Schuchard (2005), p. 34.

²⁷⁴ Stromer (1970a), p. 67.

The legal guidelines for the work of the Italian curia banks, which had been enacted by the city councils in Constance and Basel during the Council, were responses to exceptional situations that cannot be transferred to Florentine-German relations outside the conciliar framework. ²⁷⁵ No laws are known from Upper and Southern Germany outside these years that explicitly opposed exchange transactions to the Curia. The council of the city of Cologne seems rather to have found interest in these transfers and to have gained the impression that the business of the Italians was going very well and that they could be charged with a turnover tax, for it decreed in 1401: *Item die Walen soelen van eyne yeckligem hundert guelden, die sij oever berck weselen, eynen gulden zo assise geven [...]*. ²⁷⁶ To attribute the low presence of Florentines in the territory of the Hanseatic League to the fear of strong Italian competition, as Philippe Dollinger assumed, seems rather unrealistic, because such a competitive threat is hardly to be found in the sources. But often threats from afar appear greater and worse. In 1397 the Prussian cities asked the Grand Master of the Teutonic Order to deny the Lombards entry into their lands. ²⁷⁷ The Hanseatic League had spoken out clearly at several assemblies against the intrusion of Italian merchants into their economic area. In 1412, the Hanseatic League of Lüneburg forbade them to engage in any commercial or financial activity, especially in the maritime cities. ²⁷⁸ The local small merchants also defended themselves against the Nuremberg big merchants, who also offered exchange transactions, in 1405-06. ²⁷⁹ However, the implementation of the protectionist resolutions was obviously not as strict as their wording; the resolutions of 1406 were not enforced at all. ²⁸⁰ Moreover, the Hanseatic League had realized that it was quite in its own interest to tolerate at least a few Italians. ²⁸¹ Even the Hanseatic Diet of 10 April 1412 in Lüneburg, which again decided to expel the Italians, remained without consequences: *dat in den steden bii der see belegghen noch in Pruszen de Lumbarde nene handelinge in kopenschop noch in wesslinge hebben schullen*. ²⁸² Gerhard Fouquet has concluded from this that 'the Lombards have always had no easy standing in the Hanseatic cities', ²⁸³ and Richard Goldthwaite writes of resistance to the Florentines

²⁷⁵ Cf. pp. 319 and 329.

²⁷⁶ Stein (1895), vol. 2, p. 137.

²⁷⁷ Schildhauer et al. (1977), p. 146. - On the expansion attempts of the Dutch into the territory of the Hanseatic League, cf. Spading (1970); Spading (1973).

²⁷⁸ Dollinger (1966), p. 252.

²⁷⁹ On the protests of Lübeck retailers against the Nurembergers, see Birkner (1929), p. 20; Nordmann (1933b), p. 5.

²⁸⁰ Birkner (1929), p. 23.

²⁸¹ Nordmann (1933b), p. 25.

²⁸² Koppmann (1870-1893), p. 58; Fouquet (1998), pp. 196-197.

²⁸³ Fouquet (1998), pp. 192-193, cf. there his remarks on restrictions imposed by the Hanseatic League on the Italians.

by the Hanseatic cities: "Only in northern Germany was their penetration somewhat blunted by the organized resistance of the Hanseatic cities." ²⁸⁴ These views are countered by theses that accept protectionism and a tendency to erect economic barriers only towards the end of the Hanseatic history. Until about 1470, the Hanseatic League was rather supported by the idea of economic freedom and a far-reaching freedom of economic entrepreneurs. ²⁸⁵ Rolf Hammel-Kiesow has shown that even the prohibitions of trading companies with non-Hanseatic merchants were only temporary measures in trade disputes and were not directed against Florentines. ²⁸⁶ The following account of the Florentine presence in Lübeck, which lasted almost six decades, shows that there was peaceful cooperation between the Lübeckers and the Italian merchants. This was based on the fact that the Florentines, with the cashless transfer of money to the Curia, offered a service that was also of great benefit to the local authorities and could not be provided by the local merchants in this form at all. There was certainly never any danger that the Italians would have wanted to turn Lübeck into a second Bruges in the north. Thus, a Florentine was always allowed to go about his business unmolested. ²⁸⁷

The relations of the Florentine bankers with Germany were also influenced in the years after the Council by events that did not come from within the Curia, but from the court of King Sigismund. In March 1418 a conflict between the Roman king and the Republic of Venice, which had been smouldering for years, broke out again. Sigismund imposed a trade boycott and forced the Upper German merchant lords to join it. ²⁸⁸ Genoa and Milan were to take the place of the lagoon city as an international trading center. Especially for the Nuremberg merchants, this call for a boycott had serious consequences. Wilhelm Rummel advocated a diplomatic solution to the conflict and undertook a diplomatic journey to Venice in November 1418 on behalf of the king. ²⁸⁹

²⁸⁴ Goldthwaite (1980), p. 39. See also Roover (1970a), p. 94.

²⁸⁵ Vogel (1937), p. 8, cf. Koppmann (1870-1893), I. 4, p. 397 § 14; UB Lübeck, V, No. 545. - For a long time, historians held as communis opinio that the Hanseatic League was hostile to credit and thus hostile to progress and lombardy. This they concluded from the Hanseatic resolutions to prohibit buying and selling on credit. Cf. Dollinger (1966), pp. 267-271. Since then, however, further research has revised this view and painted a more nuanced picture. Recent research has shown that credit between Hanseatic merchants became increasingly important and self-evident, while it remained forbidden in transactions with strangers. Cf. Schildhauer et al. (1977), p. 148; Jenks (1982); North (1991).

²⁸⁶ Hammel-Kiesow (2004), p. 57.

²⁸⁷ Nordmann (1933b), p. 25; Dollinger (1966), pp. 252 and 268-271.

²⁸⁸ Stieda (1894), pp. 5-36; Klein (1955-1956), p. 318; Stromer (1986); Schmidt (2006).

²⁸⁹ The papal secretary Cantelmi quotes in his diary from the letter of a Venetian of November 3 to a Perugian in Geneva: *Io Giovanello Bontempi in Vinezia a messer Rugiero de Perusa: Qui é venuto uno gran mercatante tedesco che ha nome Guielmo Romolo per parte dell'imperadore a proferire bon accordo a la Signoria. Et ha portato salvoconducto per anbasadori dela Signoria che sono eletti cioè messer Francesco Foscari, el quale non acepta, di che in suo luoco é stato eletto misser Ruberto Moresino e l'altro si é Fantin Micheli crede se cavalcaranno et in questo mese.* Biblioteca Universitaria di Bologna, Manoscritto 52, busta I, n. 14, c. 28.

Obviously, he achieved little with his journey, because the trade ban remained in place until 1433 and significantly reduced the sales of German merchants in Venice. Many users of the Fondaco dei Tedeschi withdrew their representatives or even became insolvent. But not all merchants complied; time and again Germans were arrested and brought to Venice by Sigismund's men on the roads. The Rummels are said to have continued to do their business in Venice on a regular basis. The Venetians also complained of massive drops in the trade of goods with the north, but Sigismund's measures probably did more harm to his own subjects than to the Venetians. ²⁹⁰ If supplies from Germany failed to arrive, it must have become very difficult for the Florentine curia bankers to clear bills of German origin. Strangely, however, there is not a single utterance from the city on the Arno in which these problems are addressed. Nor can anything be reported of diplomatic interventions with the king to support Venice as a banking centre. It seems almost impossible that this trade boycott did not put a strain on German-Florentine trade relations, but its effects can only be demonstrated in a few cases from the sources on payment transactions. This finding is probably to be interpreted as an expression of the still relative insignificance of payment transactions with Germany via Venice in these years. A failure of the banking centre of Bruges would certainly have had far more serious consequences. It is possible that the Florentines were able to gain economic advantages in the immediate hinterland of the lagoon city and in the Adriatic as a result of this economic war waged by a third party against one of their major competitors. However, it does not seem to have had any effect on their involvement in Upper Germany; no document could be found from which an increase in their expansion efforts into this area or an expansion of business relations with Upper German merchants could be inferred as a result of the trade blockade. ²⁹¹

On the other hand, the reprisals which King Sigismund granted against the Florentines on September 14, 1418, had a strong effect. In this decree, he allowed the papal auditor Frederick Deys to hold himself harmless against goods of the merchants of Florence that passed through Germany. The cleric's claim resulted from a lawsuit against the heirs of the Florentine Matteo de' Borromei of San Miniato, in which he had - in the view of

²⁹⁰ Stromer (1995a), p. 154; Stromer (1995b); Wirtz (2006), p. 34; Stefanik (2015), pp. 9-11.

²⁹¹ Cf. also Klein (1955-1956); Stromer (1995b). Stromer (1995a), p. 154 writes: "The interplay between the Nuremberg banking house of the Rummels with Picoramus as liaison to Venice and the Medicibank condensed into social - and treasonous - relations, but remained undiscovered until the present." No evidence could be found of the expansion of relations between the Rummels and the Medici mentioned here.

2Market attractiveness

Sigismund's - had been unjustly ordered to pay duc. 1,000 had been condemned. ²⁹² There are no documents about the occasion for this trial and where it was held. In the chamber records there is an entry concerning the payment of servitude by Archbishop Eberhard von Neuhaus of Salzburg in 1406. Deys as procurator of the payer and *magistri Mathei d. s. Miniata, d. pape secretarii* are named as payers. ²⁹³ Borromei was thus a curia cleric and not a merchant. A second indication of major monetary transactions by the German results from his appointment as papal collector in the ecclesiastical provinces of Bremen and Riga and in the dioceses of Kammin, Verden, and Schleswig in the same year. ²⁹⁴ In both transactions large sums of money were transferred from Germany to Rome. Presumably, one transfer involved disputes that had to be resolved before a secular court rather than an ecclesiastical court. The imposition of reprisals on the Florentine merchants in Germany evidently impressed them, for when they were to come to the Council of Basel they demanded to be protected against them. ²⁹⁵ However, no concrete or quantifiable effect of this measure on payments between Germany and the Curia can be demonstrated. It was not lifted until July 2, 1493 by Frederick III. ²⁹⁶

The trade routes and the procurement markets between the Baltic region and the international trading centres of Bruges and Venice were heavily burdened after 1429 by warlike disputes between the Hanseatic cities and Denmark, which were decided in favour of the Hanseatic League in the Peace of Vordingborg in 1435. The subsequent Hanseatic-Dutch War led to the Hanseatic League having to accept the presence of the Dutch in the Baltic Sea at the Peace of Copenhagen in 1441. The efforts of the Florentines, who were active in Lübeck, to procure goods in the Baltic region and transport them to the south in exchange for bills of exchange were disrupted by these events. Evidence of this is found in 1446, when Gherardo Bueri wrote to Florence that he had heard there was a truce in the war between Novgorod, the Hanseatic League and the Teutonic Order

²⁹² Altmann (1896-1900), I, No. 3460. - Friedrich Deys (also: Theis von Thesingen) was official and vicar general of the Archbishop of Salzburg in 1408, auditor at the Council of Constance and auditor of Martin V. 1422-1424 Bishop of Lavant, 1424-1429 Bishop of Chiemsee. Cf. Gatz (2001), pp. 133-134. There are a great many sources about this dazzling figure: Remling (1853), pp. 107 and 113; Anthony von Siegenfeld (1883), p. 406; Finke (1890), pp. 347 and 357; Nagl (1899), p. 48; German Historical Institute in Rome (1916-), III / IV, pp. 97, 146 and 164; Sułkowska-Kurasiowa / Kuraś (1992), pp. 46; Holbach (2002), pp. 352-353; Esch (2016), p. 61. - In 1424, Frederick Deys sued the Mercanzia in Florence, as he still had an outstanding balance of 150 chamber ducats and 32 Rhenish florins at the bankrupt Bank del Vigna-Spini. Cf. ASFi, Mercanzia 4359, cc. 175v-177v. Note by Lorenz Böninger.

²⁹³ Göller (1924a), p. 145.

²⁹⁴ Favier (1966), p. 737.

²⁹⁵ Cf. below p. 329.

²⁹⁶ ASFi, Miscellanea Repubblicana, Busta I, no. 22. Also ASFi, Signori, Minutari, 16 (1491-1502), cc. 59r-60v. Note by Lorenz Böninger.

had been closed. Now he could hopefully send the ordered ermine furs soon. ²⁹⁷ Further south, the First Margravian War (1449-50) between the city of Nuremberg and Margrave Albrecht Achilles caused dangers on the trade routes to Venice and probably led to major detours. Ten years later, Nuremberg was once again massively restricted in its trade by a prince. Duke Wilhelm of Saxony felt cheated by the Paumgartner banking house when he had them transfer money to Venice for his pilgrimage to the Holy Land in 1461. After his return he demanded in vain a sum of this money back from the bankers. He declared a feud with Nuremberg and confiscated goods from the merchants of that city. It was not until 1466 that Erfurt was able to broker a peace. ²⁹⁸

The trade routes were also repeatedly disrupted in Italy by wars or threats of war, because these were always associated with reprisals against the merchants of the powers involved in the conflicts. From the year 1423 reports of a Florentine have been preserved which show his efforts to keep trains of goods coming from Flanders away from the territory of Milan, as their seizure was feared there. ²⁹⁹ In 1449 Giovanni Talani reported that he had great difficulty in bringing goods from Florence to Lübeck. The only open route, he said, was via Geneva, and this was now obstructed in Lombardy. ³⁰⁰ Of great consequence to the flow of money between Germany and Italy was the war between Venice and Florence (1467-68). There were few open hostilities during this period, but these were sufficient to completely paralyze Venice as a trading center for some time. In November 1467, the head of the Medici bank in Venice complained that business had fallen asleep. ³⁰¹ The trading centre of Bruges and the routes along the Rhine were not spared warlike disruptions either. The Hundred Years' War (1337-1453) and the civil war of Armagnac and Burgundy (1410-19) made the roads and towns unsafe and certainly prevented any trade at times. ³⁰²

The merchant lords from Italy, France, Spain and Germany cultivated their relationships and conducted business with each other in a few international trading centres. These markets were of fundamental importance for the functioning of trade in goods and money across Europe. Bruges and Venice were of central importance for the German business of the curia banks. Here it was possible to sell in Germany to the

²⁹⁷ Weissen (2003), p. 73. On this truce, cf. Goetz (1922), p. 139.

²⁹⁸ Krag (1914), p. 23.

²⁹⁹ Weissen (2017).

³⁰⁰ ASFi, MAP 6, n. 67: *Intorno alla tornatta mia di là non vi posso per anchora dare né dire quando si fia e questo per chagione di questo fatto di Lombardia perché non si potendo mandare a Ginevra roba non di quivi partirmi per chagione d'alchuna roba ò a mandare di là, la quale non posso mandare per alltra via.*

³⁰¹ Roover (1963), pp. 123-124.

³⁰² Stöckly (1995), p. 158.

2Market attractiveness

The *lettere di cambio*, issued by the curia, could be paid for by the sale of goods delivered to the curia. Information on international exchange rates, whose fluctuations were noted on a daily basis, could be found at these places. ³⁰³ The Italians were also able to establish long-term personal relationships with Germans here and build up the basis of trust necessary for cooperation. The basic prerequisite for successful interaction was the presence of representatives of all the trading nations concerned. In the fifties of the 15th century this trade between the Germans and the Florentines was disturbed simultaneously in Bruges and Venice. When Cosimo de' Medici succeeded in getting the Republic of Florence to abandon its decades-old alliance with Venice in 1450 and support the condottiero Francesco Sforza in acquiring the rule of Milan, the lagoon city responded on June 1 with the *proclamatio expulsionis florentinorum*. This expulsion of all Florentines affected not only the merchant lords in Venice, but also in the territories. German merchants no longer met their partners in Verona and Padua either. Matthieu Scherman, through an examination of the Salviati account books, has shown that exchange business between London and Venice came to an almost complete standstill until 1454, when the Peace of Lodi removed the tension and allowed the Florentines to return to the lagoon city. ³⁰⁴ The fact that no other commercial centre was able to take over the payments from the north of Europe was the result of a fortuitous coincidence, for at the same time the possibilities of cooperation between Germans and Florentines were also deteriorating in Bruges. In a dispute with the Duke of Burgundy, the Hanseatic League decided on July 4, 1451, to stop trading in Bruges and move the stack to Deventer. This blockade against Flanders lasted six years. The extent of the effect on the business of the Italians is expressed in letters from the associations of Florentines, Lucchese, Genoese, Catalans and Spaniards working in Bruges, in which they urgently requested Lübeck in 1457 to allow the Hanseatic merchants to return. The *intercursus communis mercandisie*, the *communis omnium nationum mercancia* would be endangered in its existence if one of the participating merchant communities stayed away from it. ³⁰⁵ In the middle of the 15th century, the settlement of cashless payments by means of *lettere di cambio* was thus massively disrupted for several years. In Bruges, the settlement of German money shipments to Rome through the sale of goods was not possible at all; in Venice, it was only possible if it went through non-Florentines. Niccodemo Spinelli, the brother of Tommaso, probably played an important role in this,

³⁰³ Denzel (2000); Denzel (2008).

³⁰⁴ Mueller (1992); Scherman (2016).

³⁰⁵ Letter of the Florentines reprinted in Koppmann (1870-1893), pp. 352-355, nos. 491-495; Rörig (1959), p. 377. On the use of Kontor relocation by the Hanseatic League as a means of commercial pressure and specifically on the crisis of 1451-1457, cf. Poeck (2000), pp. 51-53; Daenell / Wernicke (2001), pp. 404-410; Hammel-Kiesow (2004), p. 96.

2.6 Development of profit prospects in bill of exchange trading

who had already become a citizen of Venice on September 7, 1432, and worked here as a merchant until 1477. ³⁰⁶

2.6 Development of profit prospects in bill of exchange trading

A curia banker who, during the period under study, was looking for new targets of expansion and was considering whether Germany might be commercially interesting for the establishment of a branch of his own or for direct cooperation with a correspondent, was looking at a market with highly fluctuating prospects for profit. The volume of money with which he could make exchange transactions grew greatly after 1410, when John XXIII gained wide recognition in Germany and the coffers of the Curia, which had dried up during the Great Schism, could again count increasingly on German florins. This short-lived upswing was abruptly ended by the Council of Constance. Although it eliminated the schism in the Church, Martin V's concordat with the German bishops had a negative effect on the volume of money transfers. Only during the years when the Council met in Basle did a temporarily lucrative commercial intercourse between a German trading city and the papal court exist as an exceptional situation, which came to a virtual standstill after only five years as a result of Felix V's Schisma. Even the Concordat of Vienna could not increase the amount of money flowing to Rome. Only the collection of the crusade funds from the second half of the fifties onwards brought about a renewed increase in the demand for payment services. At the same time, however, there was a growing unwillingness in the north to provide financial services for the needs of the Curia.

The less than favourable prospects for a growing or at least stable market in bills of exchange were further clouded by intermittent massive obstructions to the procurement of goods in the Baltic region and to free trade in Bruges and Venice. For a Florentine banker, the years between 1410 and 1415 and between 1457 and 1466 were probably the only periods during which Germany could appear attractive for bill of exchange transactions.

³⁰⁶ Nicodemus de Spinellis qd Leonardi, *Cives Veneciarum*, <http://www.civesveneciarum.net/dettaglio.php?id=2580>, versione 56/2017-02-01, 02. 07. 2021.

3 Ways of transferring money

If persons or institutions wanted to transfer monetary values between Germany and the Curia, they had to clarify which payment channels were open to them at the current time at the place of dispatch (Table 1). They always had the option of bringing cash directly to the papal court and to Venice or Bruges, or having it brought to them. In very few cases they were able to persuade Italian bankers to travel to Germany for a single transaction in order to receive the coins for export. They were least troubled if they could find a banker near them who would work with a partner at the Curia so that a bill of exchange transaction could be carried out. How the settlement between the merchant lords was then handled could be of no concern to them.

Table 1. payment channels between Germany and the Curia

Variant	Cash transport	Issuance of the bill	Offsetting
Cash	Payer all the way to the papal court		
midway	Payers as far as Bruges, Venice, Geneva or Lyon	in Bruges, Venice, Geneva or Lyon	directly between the Italian bankers
the Italian banker	Payer to the meeting place with the banker Banker to the banking place	at the meeting point or in Bruges, Venice, Geneva or Lyon	directly between the Italian bankers
travelling Italian banker	Banker from the place of delivery to his place of business	at the place of delivery or in Bruges, Venice, Geneva or Lyons	directly between the Italian bankers
German bankers with branches or partners in Bruges, Venice, Geneva or Lyon		1. Bill of exchange or payment order to Bruges, Venice, Geneva or Lyon 2. Change to the papal court	directly between the Italian bankers
Settlement "per commissionem"		in Germany	via Italian bankers in Bruges, Venice, Geneva or Lyon
Settlement "a drittura"		in Germany	directly between a banker in Germany and his Italian partner at the papal court.

3.1 Transfer of funds without the involvement of bankers

3.1.1 Cash transport

The monies due to the pope from the ecclesiastical provinces from St. Peter's pence, papal tithes and indulgences were initially collected by the local church authorities in the 12th century and paid over to the curia. Thus the funds needed for the Fourth Crusade were collected by the diocesan bishops and their clergy. ³⁰⁷ With Innocent IV, this practice changed, as areas subject to levies were increasingly divided into collecting districts (*collecteriae*), to which papal collectors of money (*collectores*) were sent. ³⁰⁸ Often it was papal legates who carried out this task at the same time as political commissions. ³⁰⁹ Thus a widespread network of collectors and subcollectors, controlled by the apostolic chamber (*Reverenda Camera Apostolica*), developed. ³¹⁰ The collectors very often had to organize a transport of money, uncoined metal and even sealskins and walrus teeth (from the tithe from Greenland)³¹¹ to the nearest banking center or directly to the papal court.

The transport of cash from far-flung regions of Europe to Avignon or Rome was dangerous and often involved a great deal of guarding by an armed escort. ³¹² For example, in 1320/21 in the Münster area of Westphalia, Cistercian abbots on their way from Cracow to Avignon had 32 marks of gold stolen from the St. Peter's penny of Gniezno and Breslau. ³¹³ In another case, a collector shifted the risk of transport to the subcollector, for Count Heinrich von Werdenberg, a canon of the diocese of Constance, undertook in 1318 to deliver the monies he collected in the diocese of Constance at his own risk to the collectors or

³⁰⁷ Denzel (2018), pp. 150-151.

³⁰⁸ Feine (1964), p. 348.

³⁰⁹ The tasks of legates and collectors were in many cases so similar that Schuchard sees the essential difference not in their field of activity but in their hierarchical rank: Cardinals were legates, the lower clergy mostly *nuntius et collector* or *receptor*. Cf. Schuchard (1995), pp. 261 and 270.

³¹⁰ Cf. Kirsch (1894); Göller (1920); Göller (1923); Göller (1924a); Göller (1924b); Göller (1925); Renouard (1941); Plöchl (1962); Schuchard (1995); Esch (1998); Schuchard (2000a); Schuchard (2000b).

³¹¹ Schuchard (2000b), p. 63.

³¹² Renouard (1941), p. 210 gives a sum of about f. 28 200 for the decade between 1330 and 1340 for St. Peter's penny from Poland, and f. 45500 for the decade between 1350 and 1360. - In 1304, 1,526 libr. were instructed from Basel. Cf. Kirsch (1894), p. 30; Puza (1980-1999), p. 1254; Denzel (1995b), p. 308; Schuchard (1995), p. 275. - On the organization of cash transports from Scandinavia and through Germany, cf. Sprandel (1975), pp. 40-43. - On the transport of cash through Italian banks, cf. below p. 425.

³¹³ Denzel (1995b), p. 308 - Cf. Renouard (1941), p. 550; Reichert (1987a), p. 306; Schuchard (1995), p. 275: "[...] there were also not infrequent physical attacks on collectors: they were stolen from, robbed, captured, threatened, so that they had to leave some places in flight, possibly even secretly and in disguise."

3.1 Money transfer without the involvement of bankers

to deliver to the Dominicans in Basel. ³¹⁴ The papal collector and the banker accompanying him, who wanted to collect the Jubilee collection in Germany in 1390, never returned from there. ³¹⁵ Other examples of clerics who wanted to bring money to the papal court and fell victim to robbers on the way can be found in Yves Renouard, who concludes that Germany was "la région la moins sûre de l'Europe" ³¹⁶. The account of the collector Angelus de Cialfis, who collected money for a Hussite discharge in Austria and Germany from August 1470 to April 1472, evaluated by Arnold Esch, also reports on the dangers to which the transport of cash was exposed. ³¹⁷

It is therefore understandable that, in view of these risks, the collectors preferred not to send more than f. 1000 on the journey with one transport. ³¹⁸ The distance between the place of collection and the curia played a role in the decision between transporting cash and buying bills of exchange in Bruges or Venice. ³¹⁹ When the papacy moved its seat to Avignon, the proportion of transports in which the collector himself brought the money collected in the Rhine valley and east of it to the papal court increased. This may well have been because the journey from Basel or Cologne to Avignon was not much further or more dangerous than the journey to Bruges or even Venice. ³²⁰ Renouard assumed that the route from the Rhineland was quite safe because of its shortness and that the transport could be carried out "sans trop de difficultés" ³²¹. When the Pisan obedience had largely established itself in Germany, Bruges and Venice were again the transshipment points for collections transported as cash. In 1412 John XXIII issued an indulgence-linked crusade appeal against King Ladislaus of Naples, which was collected by the collector Wenzel Thiem. The money collected in Salzburg, amounting to duc. 2,860 was transferred to the Chamber via Venice in 1414. However, it seems to have been difficult to get the coins on their way, for the Chamber had to pay duc. 35 for travel expenses to Venice and Salzburg. It also mentions a journey by one *Bondiolo da Chomo che sta a Vienna avere speso in più volte andare al arcivescovo di Sansisborgho e a messer Vinzilao Tien per avere detti danari*. Presumably it was

³¹⁴ Kirsch (1894), pp. 421-422.

³¹⁵ Esch (1975), p. 130.

³¹⁶ Renouard (1941), p. 140. - For other examples of raids on transports of cash, see Renouard (1941), P. 545; Sprandel (1975), pp. 40-43.

³¹⁷ Esch (2004a); Esch (2007), pp. 397-398.

³¹⁸ Zaoral (2015), p. 5.

³¹⁹ Esch (1969a), p. 144.

³²⁰ Examples of funds that reached the Curia from Venice: Kirsch (1894), pp. 81 and 382; Renouard (1941), pp. 139 and 148.

³²¹ Despy (1952), p. 95.

This man was a merchant from Como who had settled in Vienna and had connections with Venice. 322

Those obligated to pay had to take care of the delivery of the servitudes and document taxes to the chamber themselves. It was their sole responsibility to find a way to bring the money owed to the coffers of the curia. If collectors were active in their diocese, it was sometimes possible to hand over the required coins to them. Carrying gold and silver coins across the Alps was very often the only possible transfer method. Travellers to the papal court always carried cash with them, as they had to earn their living on the way. It has been handed down from Bishop Wolfger of Passau that he took bar silver with him on a journey to Rome in 1204, in order to exchange it bit by bit on the way. 323 The apostolic chamber was also willing to accept gold as a means of payment, which was converted into monetary value. In 1466, a Regensburg cleric presented the depositary with half an ounce of gold for a debt owed by the monastery of St. Emmeran, which was recorded as four chamber florins and eight bolendini. 324

From the records of the payment transactions of the Teutonic Order, many reports of transport by messengers have been preserved, which show that cash was repeatedly sent to the West or South. In the letters of the Order's Procurators General to the Curia, during the first years of the Avignonesian papacy, a priest-brother John is mentioned several times as a messenger who delivered coins from Livonia. 325 This method of payment caused high expenses and was very unsafe because of the considerable risk of loss. Dangers came not only from highwaymen, but also the messengers could not always be trusted. The Hamburg envoys in Avignon therefore asked the council in 1346 to send cash in a bag sealed with the city seal. 326 But even in the 15th century, when the Grand Master had long since switched to regular cooperation with Italian bankers in Flanders and Lübeck, money continued to be given to travelling members of the Order. 327

When, from the second half of the 14th century onwards, the possibility of transferring money by means of bills of exchange became more and more common in Germany, this did not lead to a complete suppression of the transport of cash or silver and gold bars. On the contrary, it can be assumed with great probability that during the entire late Middle Ages

322 ASFi, MAP 87, no. 58, c. 321v. Account book from the bookkeeping of the bank of Francesco d'Averardo de' Medici di Corte. - Cf. Archive of the University of Vienna, Ladula V.2a. Wenzel Thiem; RG Online, RG III 02133, <http://rg-online.dhi-roma.it/RG/3/2133>, 02.07.2021.

323 Spufford (1986), pp. XXVI-XXVII.

324 Bavarian Main State Archives Munich, St. Emmeram Monastery Regensburg Documents 1884.

325 Miltzer (1993), p. 35.

326 Schrader (1907), p. 28.

327 For a list of such transactions, see Beuttel (1999), p. 528, note 185.

3.1 Money transfer without the involvement of bankers

most money was transported from Germany to the South in the form of cash, even if no quantifiable statements are possible due to the sources available. ³²⁸ In terms of quantity, the transport of hard money probably increased even more due to the growth of commercial payment flows in connection with the development of international trade. Until the time of Francesco Datini, Hanseatic merchants usually travelled with large sums of cash and seem to have had little need for bills of exchange in the trade of goods. It was not until the beginning of the 15th century that the bill of exchange actually became accepted by them for the transaction of goods. However, whether this behaviour is more due to a "preference for cash" or to the lack of a developed bill of exchange market cannot yet be clearly clarified on the basis of current research. ³²⁹

3.1.2 Cashless money transfer

Instructions

The simplest way to make the money collected by collectors usable for the chamber was the temporary assignment of a regional right of collection to princes in the collection area in order to support them with subsidies in an important project for the church, such as wars against Hussites, Turks or Slavs. By means of an assignation on the funds of a collection, money could be assigned to someone without first having to pay it to the Curia. For example, in 1346 Clement VI waived the delivery of the pope's tithe from Poland to support King Casimir III's struggle against the Tatars, Ruthenians, and Lithuanians. ³³⁰

Papal legates, collectors and nuncios who travelled in Germany on behalf of the Holy See often used a great deal of money for their travel expenses, representation costs and gifts, which had to be provided for them from the coffers of the Curia. For shorter stays they often carried this with them in cash, ³³¹ but for longer journeys they had to be provided with new funds by other means. Money messengers were sent after them or cooperation was sought with bankers. ³³² The simplest way was to pay the travel expenses directly from the money collected for a tithe or indulgence.

³²⁸ Renouard (1941), pp. 138-140. For evidence of the dominance of direct payments, see also the many references in Kirsch (1894), pp. 381-382.

³²⁹ Roover (1968), p. 49 noted that the money market in Bruges eased whenever large groups of Hanseatic merchants were there. Cf. also Jenks (1989), p. 147.

³³⁰ Rhode (1955).

³³¹ ASFi, MAP 87, no. 58, c. 315r: the bank of Averardo di Francesco de' Medici paid duc. 50 from the coffers of John XXIII to the bishop of Lausanne on 18 August 1414, when he was sent as envoy to Poland: *a messer Giovanni per parte di sue spese quando nostre signore lo mandò inbasciadore in Pollana*.

³³² Untergehrer (2012).

to cover the money collected. In 1451/52, Cardinal Nicholas of Cusa paid for his legation journey to Germany partly from funds of the Jubilee indulgence. The expenses for Cardinal Juan de Carvajal's legation journey to Hungary were paid from 1455 onwards by prelates who handed over money owed to him by the apostolic chamber. Curia banks also directed money on behalf of the Chamber for travelers in Cologne, Lübeck, Frankfurt, Nuremberg, and Vienna. 333

Profits from trade in goods around the Curia

In the vicinity of the papal court there was a demand for goods that came from Germany. Between the trading centers in the north and the pope's residence, this demand could be used to offset the sale of goods with payments to the chamber. A merchant accepted money in the north, which was to be delivered to the chamber. He bought goods with it, which he transported to Avignon or Rome, where he sold them again. With the proceeds he settled the debt of his customer and took the profit for himself. In this way, merchant lords became active in curial payment transactions who otherwise did no banking business. Such a transaction is documented for the year 1322, when a merchant from Mainz paid duc. 981 to the chamber in Avignon, which he was able to recover from the papal collector in his hometown. By these arrangements the merchant was able to avoid the risk of having to carry back with him in specie his money, which he had probably collected by selling goods in the south of France. Renouard attributed the fact that the pope instructed the collector Pierre Durand to check whether this merchant did not still owe money to the chamber to the fact that the curia could hardly believe in the possibility of a money transfer to Germany without expenses. 334

Through the analysis of the Roman customs registers, Esch was able to prove that in the 15th century, German merchants also imported large quantities of goods from a wide range of products into the Eternal City and offered them for sale. 335 Only in a very few transactions, however, did the profit made serve to make payments to the apostolic chamber. This was certainly the case with a *Vittorio mercator Romanam curiam sequens* from the north, who in the chamber books of the seventies of the fifteenth century paid in funds from the diocese of Cologne several times for annates and crusade tithe. 336

A cashless transfer of money, without the involvement of a banker, was also the subject of a rather curious operation, of which the two

333 Esch (1998), p. 272; Maleczek (2003), pp. 46 and 51; Esch (2007), pp. 388-389.

334 Renouard (1941), p. 139; Schuchard (2000b), p. 70.

335 Esch (1978); Esch (1981); Esch (1994a); Esch (1994b); Esch (2004b); Esch (2005a).

336 Esch (2012), p. 6; Esch (2010), p. 252.

city envoys in a letter to the Hamburg Council dated September 2, 1354: They had met a monk from the Cistercian monastery of Reinfeld in Holstein in Avignon. He wanted to go home, but had 200 florins from his private fortune with him, which he did not want to take with him on the journey. How he got hold of this money in Avignon has not been handed down. The envoys booked the coins as cash receipts and asked the council to pay the monk in Hamburg the corresponding amount from the city treasury. In fact, the treasury accounts show a corresponding disbursement in the amount of 85 pounds for 200 Lübian guilders. As a counter entry, the amount was debited *ad curiam Romanam*.³³⁷ Through this transaction, the Hamburg council had been able to order 200 florins to its envoy without cash, and the monk had transferred his money over a long distance without risk.

3.2 Money transfer by bankers

3.2.1 Integration of correspondents in Germany

Offsetting ratio

Only in a few German cities, and even there not at all times, could persons or institutions that needed to transfer money to the curia deposit money with a banker, who would then instruct it to reach its destination by means of a bill of exchange. Four parties were involved in this transaction with the *lettera di cambio*. A bill taker (*datore, remittent*) gave cash to a bill giver (*prenditore, traente, trassant*). The *prenditore* issued a bill of exchange instructing a business partner in another city to pay this amount to a named person. This document was sent by the *datore* to the payee (*beneficiario, presentant*), who presented it to the bill collector (*trattario, pagatore, trassat*) to obtain payment of the amount paid in. The *trattario* was usually informed by the *prenditore* in a *lettera d'avviso* that a bill of exchange had been issued to him.³³⁸

³³⁷ Schrader (1907), pp. 28-29.

³³⁸ On this financial instrument, see Bolton / Guidi Bruscoli (2007), p. 471. For a very pictorial description of a bill of exchange transaction by a Hungarian nobleman, see Arany (2014), p. 99. On the technical aspects of the bill of exchange transaction, see the introduction in Mueller (1997), pp. 292-303.

Direct business

If a banker in Rome accepted bills of exchange that came directly from Germany, he was paying out money that had not yet arrived at his bank. He naturally had a great interest in minimizing the risk of loss. He could do this by only allowing merchants with highest creditworthiness and connection to the international banking system of the Florentines to settle directly with him. A typical example of a bill of exchange transaction *a drittura* can be seen here in a *lettera di cambio* recorded in the expenditure book on 1 August 1436 by a factor of the Medici branch in Venice:

*A' nostri di Basilea per loro, lire cinquanta di grossi, per tanti à ttrato da Basilea e detti in Piero Bacherach e Giovanni Brome³³⁹ per loro lettera di chanbio de' di 15 di giugno, posto debino avere al quaderno di chas[s]a a c. 36, sono per la valuta n'ebono da Iachopo, ostiere della chorona; posto libro grande, a c. 108.*³⁴⁰

Jakob, the landlord of the Gasthof zur Krone in Basel (*datore*) had bought a bill of exchange for 50 lire di grossi from the Medici branch in Basel (*prenditore*) on 15 June 1436. This bill was sent to the two merchants Peter Bacherach and Hans Brumm from Frankfurt (*beneficiario*) to Venice. These presented it to the clerks of the Medici branch there (*trattario*), by whom the amount was credited on August 1 and transferred to the cash book for payment. What role the Kronen landlord played in this transaction is not clear from the text. Perhaps he had purchased goods from the two German merchants and wanted to pay for them in this way. Possibly he was only acting as a broker in this transaction, arranging the transaction for third parties.

In the same account book it is recorded that the Basel Giovanni Amelonch (*datore*) on the 21 August 1436 had bought from the Medici in Basel (*prenditore*) a bill of exchange for 10 lire di grossi. This *lettera di cambio* he presented himself on September 20 to the Medici in Venice (*trattario*), who served him (*beneficiario*) with this amount in cash. We can therefore assume that the client bought the bill of exchange in Basel because he needed money for his stay in the lagoon city, but did not want to carry it with him during the journey. If *datore* and *beneficiario* were the same person, the *lettera di cambio* took over the function that is fulfilled today by the traveller's cheque. The entry in the accounts read accordingly:

³³⁹ Peter Bacherach and Hans Blum were Frankfurt merchants. Cf. Dietz (1910), pp. 194-196.

³⁴⁰ ASFi, MAP 134, no. 1, c. 67r.

A' nostri di Basilea per loro, lire dieci di grossi, sono per tanti ci trassero da Basilea e detti, per loro lettera di cambio de' dì 21 d'agosto in Giovanni Amelonch da bBasile[a] [!]³⁴¹ e a llui gli demo contanti, portò il detto contanti, sono per la valuta n'eboro da llui; a libro grande, a c. 108.³⁴²

In both of the transactions described briefly here, the funds paid out in Venice were debited to the *loro account* of the Medici branch in Basel.³⁴² All transactions initiated by the Basles were booked to these accounts; for transactions initiated by Venice, a *nostro account* was kept in the lagoon city. In Basel, logically, the account designations were correspondingly reversed: amounts that came into the *nostro* in Venice, the Baslers wrote into the *loro / voi / vostro*.

If *loro* and *nostro accounts* (*per loro, per noi*) for a business partner are found in the accounting records of a bank, it can be assumed that they cleared directly with each other.³⁴³ In this direct transaction, the *trattario* had to deal with his correspondent if he was in arrears with the latter. Since the enforcement of disputed claims was much more costly and risky in German cities, such close ties between curia banks and bankers were rare in Germany. The balance sheets of the Spinelli bank in Rome from the 1960s reveal only three such close partnerships: Rucellai in Lübeck, Rummel in Nuremberg, and the Augsburg Meuting in Cologne, Nuremberg, and Cracow. Each interim account notes the balances of transactions between the Spinelli at the Curia and these correspondents, as established on the appointed day. Sassolini, Biliotti, Bueri, Talani, Lamberteschi and the council banks also had this status.

Commission business

Curia banks also honoured *lettere di cambio* from correspondents for whom they did not hold accounts. In these cases they had delegated much of the risk to a partner in Venice or Bruges. This company was responsible to them for the receipt of the money paid out. They acted in Rome only on behalf (*per commissionem*) of the Venetians and Bruges. The commission business therefore involved three banks, which were in a clearing relationship in pairs. One of the three companies knew the other two, but they had no direct business relationship with each other. In one concrete example, Niccodemo Spinelli e co. in Venice had a correspondent relationship with the company of Hans and Erhart Vöhlin in Memmingen. Spinelli knew the

³⁴¹ ASFi, MAP 134, no. 1, c. 85r.

³⁴² In other accounts of the time, this account is also called *vostro* or *per voi*.

³⁴³ Cf. p. 67 above.

Vöhlin certainly very well of their trade in Venice and trusted in their commercial probity and economic potential. Since Niccodemo also cooperated in this way with the bank of his nephew Lionardo Spinelli e co. in Rome, he was able to enable the Germans to draw bills on the Romans. In this, Niccodemo was liable to both his partners and served as a clearing house.

344 In Rome, therefore, there was no account in the name of Vöhlin. Lionardo honored the bill of exchange issued in Memmingen in Rome *per commissionem* of his uncle's bank in Venice. 345 The Spinelli archive contains numerous bills of exchange on the company in Rome from various German banks whose names are never mentioned in the balance sheets: for example Vöhlin, Zilli, Müllner, Meichsner. Since three banks and just as many banking places were involved in the processing of commission orders, these transactions were considerably more complicated than the direct transactions (Graph 3): On December 16, 1467, Martinus de Eybe handed over to the Nuremberg bankers Heinrich and Peter Meichsner an unknown amount in Rhenish florins, for which he wanted 24 chamber ducats transferred to a *Fridericus Pawtucz* in Rome. Eybe received a receipt from Meichsner confirming the payment and the sum to be paid. 346 The bankers wrote a *prima* and a *seconda lettera* to Pawtucz, advising *Lionardo Spinelli e compagni di Corte*. In January of the following year, Pawtucz presented the bill to Lionardo Spinelli, and on 9 February confirmed with two receipts that he had received the amount. The first the Spinelli kept in Rome as a receipt; the second they sent to Niccodemo in Venice: *per commissione di Niccodemo Spinelli*. 347 The latter presented it to the Meichsner's representative in the lagoon city no earlier than April 1468, and received cash or some other form of settlement in return. Niccodemo, in turn, now had to settle his accounts with his relatives in Rome by giving them cash or merchandise or by accounting for this transaction with a bill of exchange from Rome to Venice. Due to the inclusion of now four merchants, the remunerations and debits had to be made accordingly through two *loro* and *nostro accounts* each. Meichsner had to do the same with his partner. Since Meichsner received the money in December 1467, but Niccodemo Spinelli did not have to pay until April of the following year, he had to pay the entire amount for four years. months at his disposal.

344 Cf. below p. 88.

345 This business variant was not limited to the Florentine-German money transfer, but was widespread. The Spinelli archive contains many records of similar transactions with the bank of the Redi di Jacopo Salviati in London. Cf. YUSA 98, 1869.

346 Such receipts are very rare; none have survived for transactions in which the Spinelli were involved. That they were issued by German merchants, however, is evidenced by four documents written by the Vöhlin company of Memmingen for funds sent to Rome: Hauptstaatsarchiv in Stuttgart. Cf. Württembergische Regesten 1301 to 1500, edited by the Hauptstaatsarchiv Stuttgart, 3rd part, Stuttgart 1940, pp. 596-597, nos. 14810, 14813, 14814 and 14818.

347 YUSA 98, 1865. Similar wording is found on many other of these bills of exchange.

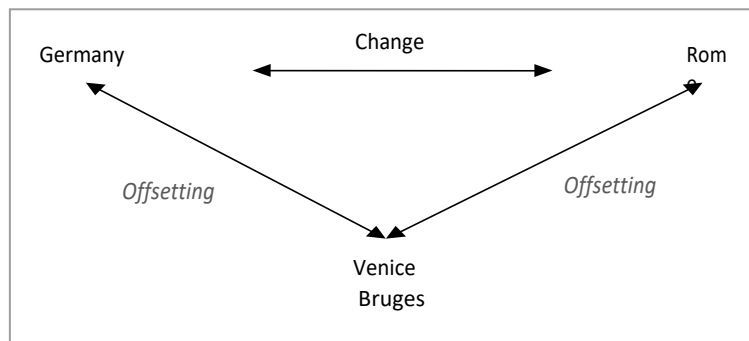


Diagram 3. procedure of a bill of exchange transaction in a commission relationship

Conditions of cooperation

The conditions under which a curia bank entered into a collaboration with a correspondent in Germany were negotiated in personal meetings in Venice or Bruges, or through correspondence. The definitive arrangements were recorded in letters rather than in a notarized contract; the bankers recorded them in their *ricordanze*. In addition to several textual records of correspondence on the key dates of a cooperation, the agreements have survived in three cases. ³⁴⁸

In 1448 Carlo de' Ricci of the Medici Bank in Rome informed Abel Kalthoff in Cologne of the conditions on which cooperation with him was possible: "We are prepared to accept all your bills of exchange at the Curia (*dove andassi il papa, andremo noi*). The original agreement that you would deliver 50 ½ Grosse in Bruges for a ducat paid out in Rome, we can no longer keep because of the plague. The exchange rate from Bruges to Venice has risen from 51 grossi to 52 ½, so we lose 4 percent on your bills in Rome. Money becomes scarce during plague times: *ci è maggiore charestia di danari*. Agree with our people in Bruges on terms where neither you nor we make a loss. What you agree there will be honored in Rome. The settlement will be made through the Venice branch. Accept only the bills of Roberto Martelli and Lionardo Vernacci, whose handwriting you know well. In addition, accept also those written by Carlo de' Ricci, whose handwriting you see in this letter. In Rome we know well the handwriting of Abel Kalthoff. In the enclosure we send you a copy of a *lettera di cambio*, that you may see how we do them. Remember this. In this way the friendship will last and live on for a long time. ³⁴⁹

³⁴⁸ ASFi, MAP 82, no. 52, c. 197r; MAP 84, no. 91, c. 183v: framework for Giovanni da Magonza by the Medici.

³⁴⁹ ASFi, MAP 82, No. 179. The content of the letter is not very structured, so a paraphrase reflecting the meaning is given here.

Lionardo Spinelli recorded the terms of his cooperation with Jakob Gartner in Nuremberg in his *ricordanze* on 31 January 1465: He accepted the German's bills of exchange in Rome up to the amount of 2,500 chamber ducats. Two months after payment in Rome, the equivalent had to be provided in Venice. The exchange rate was one Venetian ducat for each chamber ducat. Should this become too expensive for Gartner, the amount was offset with a counter-exchange. 350

Five days later Lionardo Spinelli noted in his *ricordanze* the arrangements with the Nuremberg Hans Müllner. Here he set no upper limit for the bills of exchange and fixed the conversion rate at 99 Venetian ducats for 100 chamber ducats. The payment date was one and a half months and eight days after the presentation of the receipt to Leonhard Hirschvogel in Venice. He demanded that the *lettere di cambio* be announced to him in a sealed letter, in which external characteristics of the person to whom it was to be paid had to be mentioned. The bill of exchange also had to be sealed:

Scrissi detto di a Norinbergho, a Gian Muler e compagni ch'ero contento pagare per lui quella quantità di ducati mi traesse, con patti che per ongni ducati cento di chamera ch'io paghi in Corte di Roma, mi facci buoni qui in Vinesia ducati 99 di Vinegia di peso, dal di ch'io avessi apresentato la quitanza a Lionardo Irsifolgor a mesi 1 ½ e più di 8 farmi lo mio paghamento, e che prima me n'avisasse qui la lettera del chanbio e a sugiellare dentro con ciera, e sì ancora sugiellare la lettera e dare sengni e contrasengni della persona a chui saranno a pagare e che cominciasse a sui posta. 351

The three cooperation agreements presented here obviously concerned exchange transactions *per commissionem*. In addition to the key data on the limit of the exchange amount, on the exchange rate and on the places and periods of payment, the security precautions played an important role in them. The formal characteristics of the *lettera di cambio* were of central importance. In principle, the *lettera di cambio* had to be as easy to handle as possible, but it still had to have sufficient security features to ensure that the transaction could be carried out quickly, securely and inexpensively. There were therefore a number of rules which had to be strictly observed by the partners. The text followed in correspondence style a

350 YUSA 93, 1779, c. 85r.

351 YUSA 93, 1779, c. 85r. Cf. also YUSA 93, 1779, cc. 100r and 102r. - On Müllner, cf. Stromer (1970a), pp. 199-200, 384, 430 and 454. Sergio Tognetti kindly pointed out to me that he probably found this *Anzi Muler* in an entry of the Serristori's account books in 1486. ASFi, Serristori, 597, c. 121. - On Hirschvogel's presence in Venice, see Schaper (1973), pp. 110-111.

accurate but very simple form and was issued by the changer himself and not by a notary. 352

From the German business, only from the Spinelli archive are enough documents known to allow these formal criteria to be examined. Of particular interest are the approximately 500 *lettere di cambio* and *quietanze*, which document about 350 transactions. 353 They date from 1463 to 1469 and were issued in the first years to *Lionardo Spinelli e compagni di Corte* as *trattario*; after Lionardo's death, they read from the

8 February 1468 on *Eredi di Lionardo Spinelli e compagni di Corte*. More than a quarter of these transactions were concluded with German partners, of whom in turn more than half were Nurembergers. It is striking that the bills of exchange drawn in Germany on the Spinelli in Rome show a whole series of deviations from the characteristics of Italian *lettere di cambio* described in the specialist literature, which nevertheless served as a model. These deviations were caused by Spinelli's desire for more security in his dealings with the Germans; however, they also show a concession to the wishes of his partners.

The Italian bills of exchange were usually strips of paper only a few centimeters high. The various *lettere di cambio* written by Rucellai in Lübeck correspond to this appearance. The Florentine thus adhered to the format familiar to him and common among his countrymen: he tried to create as many documents as possible from one page of paper. The bills of exchange issued by German bankers do not have the dimensions of a normal letter of the time either, but at palm size they differ substantially from the copies Italians used to issue. The content and wording of a *lettera di cambio* was strictly prescribed and could not be altered in any way. The examples below show that the only significant difference between a bill of exchange from Bruges to Barcelona in 1400 and one from Lübeck to Rome in 1467 is the absence of conversion rates.

352 The formal diversity and the significance of the *lettera di cambio* for the settlement of various transactions are described and examined in innumerable scholarly treatises, so that it makes sense here to confine ourselves to its use in German-Florentine payment transactions. On the origin and use of the *lettera di cambio*, cf. Roover (1953); Cassandro (1955-1956); Roover (1963), pp. 108-141. An excellent introduction, which also provides an overview of the situation in Germany, can be found in Denzel (1994). See also Spufford (1986), pp. XXX-XXXIX; Mueller (1997), pp. 288-303.

353 Cf. below pp. 567-576.

Al nome di Dio, a dì viiij di luglio 1400

*[Pa]ghate per questa siconda lettera se
per la prima paghati no lli avessi, a
Game Sala di Barzalona o a Lufrede
Monperott [...] o a Gios Chunpis, a l'uno
di loro tre, a dì 9 d'ottobre prosimo che
viene, schudi
milliciento otanta, a s. 10 d. 7 per in oro,
[c]ioè paghate oro, per la valuta
d'Arnoldo Poltuse; al tenpo gli paghate e
ponete a conto costì. Idio con voi,*

*Alberto e Bernardo degli Alberti e
compagni, in Bruga*

*[verso] Franciescho da Prato e
compagni, in Barzalona*

seconda 354

Al nome di Dio, addì vj d'agosto 1467

*Pagate per questa prima di cambio a suo
piacere, a misere Antonio Sconelbelt,
ducati quaranta di camera, cioè duc. XL
di camera, per la valuta da llui decto e
ponete a nostro. Cristo vi guardi. Per*

Francesco Rucellai, in Lubecca

Pagata a dì 6 d'ottobre; a Uscita, c. 267

*[verso] Lionardo Spinelli e compagni di
Corte in Roma*

prima 355

354 ADP, D, 1145, Bruges-Barcellona, 1400 luglio 9.
355 YUSA 11, n. 161.

The importance of the correct form of the *lettera* was made clear by Carlo de' Ricci of the Medici when he sent Abel Kalthoff a template. If it did not meet expectations, then customers had bad experiences. When Hermann Rose von Warendorp tried to cash a bill of exchange issued in Cologne in Rome in 1393, the banker Giovanni Cristofori from Lucca told him that this was not possible. Firstly, his name was not mentioned in the document and secondly, this was not Paolo Pagani's handwriting. ³⁵⁶ The Procurator General of the Teutonic Order was refused payment of a bill of exchange, presumably issued by Gherardo Bueri's brother-in-law Hans Schutze, by a banker on the grounds that these were not bills of exchange at all: *sprechend das gedochten brieffe, die uns vor wechselbrieffe geantwurt seyn, nicht wechselbrieffe sey sulden.* ³⁵⁷

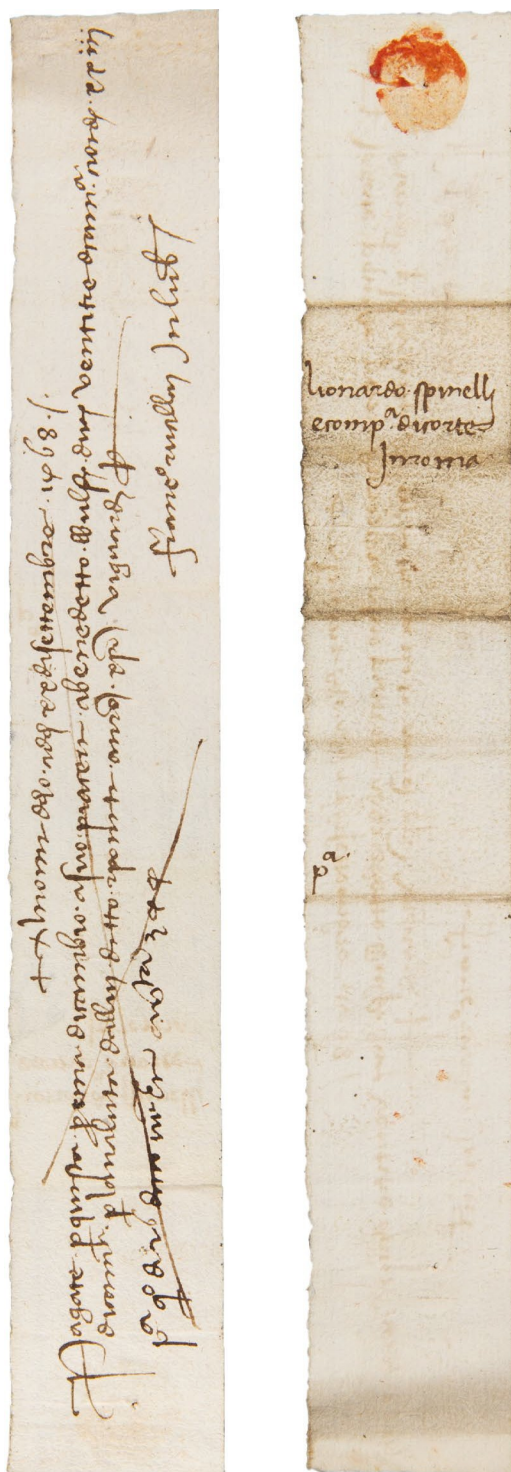
Examples of *lettere di cambio* from Germany to Rome

Details of bill of exchange transactions conducted between Germany and Italy in the 15th century can today usually only be reconstructed on the basis of entries in the accounts of the merchants involved or court documents. Authentic *lettere di cambio* can only be found in the archives of the Spinelli Bank. Three examples from this fund will illustrate this type of source. The first bill of exchange was issued by Francesco Rucellai in Lübeck on 20 September 1468 for 23 chamber ducats which he had received from *Benedetto Wulff* (Figures 1a-b). The bank of Lionardo Spinelli paid the coins to the same man on 26 November in Rome. This document is a *lettera di cambio*, which, in addition to the indispensable information on its content, also has all the typical external features: a narrow strip of paper that was not sealed. The Nuremberg merchant Heinrich Meichsner, who had presumably spent some time in Venice, adhered to Italian usages in every respect as regards content, but used a somewhat ~~big~~ piece of paper and had to affix a seal to his document (Figures 1c-d). The bill of exchange of Nikolaus Perckheimer, working in Cologne, departs furthest from the standard Italian model (figures 1 e-f). He also wrote on an unusually large piece of paper and sealed the bill of exchange, but he did not speak Italian, so he used Latin.

Florentine banks never issued a bill of exchange to a banker unknown to them, but only to companies with which they had clearly regulated business relations. In his letter to Abel Kalthoff, Carlo de' Ricci listed the employees of the Medici bank in Rome whose bills of exchange he was allowed to accept. The prerequisite for this was that he knew the manuals of the Romans, as well as the Romans knew his. In account books of Florentine

³⁵⁶ Keussen (1887), pp. 70-71.

³⁵⁷ OBA, Order Folio 16, p. 536.



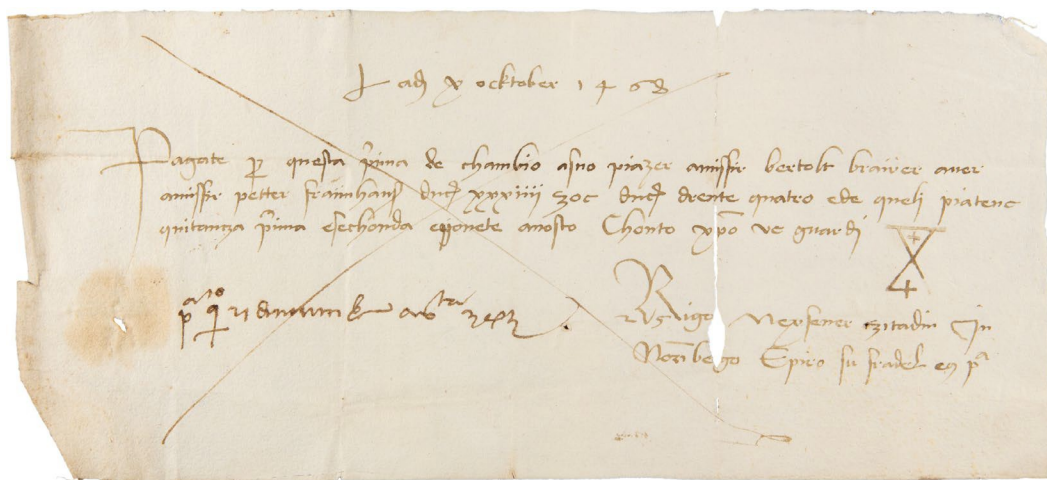
Figures 1a-b. Lettera di cambio from Lübeck, 1468

Transcription:

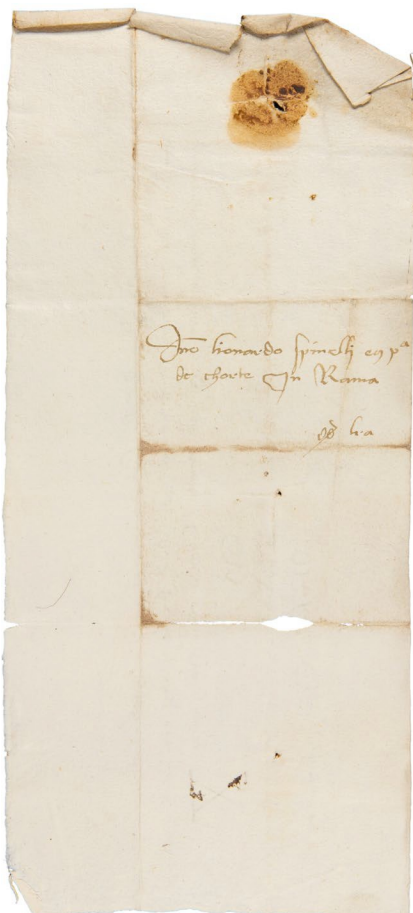
*Al nome di Dio addi XX di settembre 1468 /
Pagate per questa prima di cambio a suo piacere
a Benedetto Wulff ducati ventitre di camera
cioè ducati XXIII di camera per la valuta da
llui detto e ponete a nostro. Christo vi guardi /
Francesco Rucillai in Lubeca
[Pagata questo dì 26 di novembre a carta 344*

[verso] *Lionardo Spinelli e compagnia di corte
abin Roma*

3.2 Money transfer by bankers



c



Figures 1c-d. Lettera di cambio from Nuremberg, 1468

Transcription:

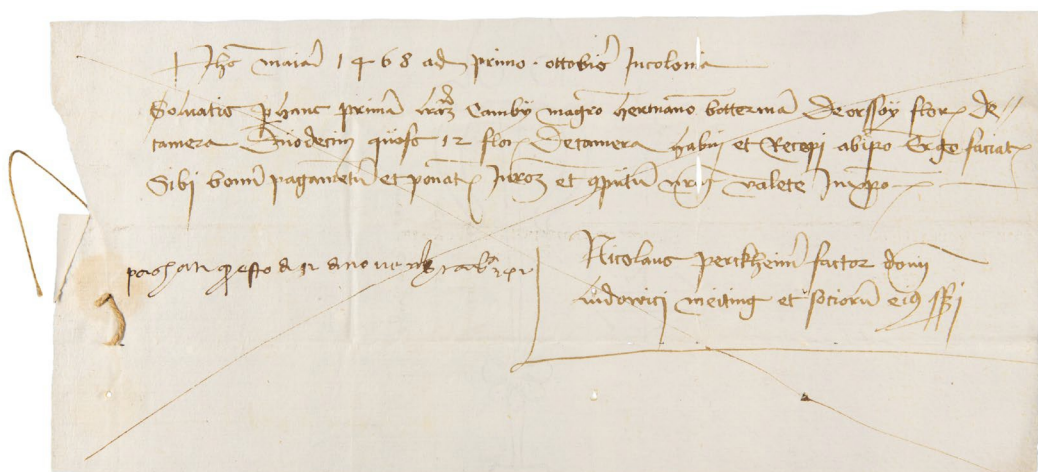
A di X ocktober 1468 / Pagate per questa prima de cambio a suo piazer a missere Bertolt Brawer aver a missere Petter Frannhansser ducati XXXIIII zoé ducati drente quatro e de queli piatene quitanza prima e sechonda e ponete a nostro chonto Christo ve guardi / Vostro Rigo Meysener zitadin in Norimbergo e Piro su fradel e compagnia

[second hand] Paghati questo 21 di novembre a carta 343

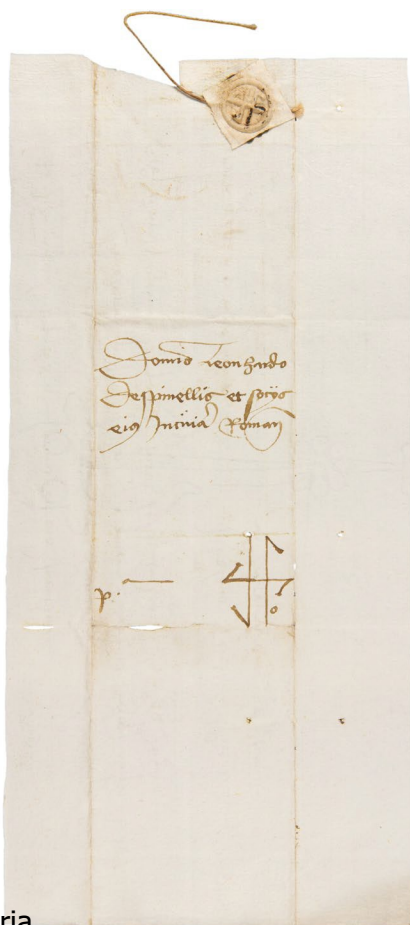
[verso] Domino Lionardo Spinelli e compagnia de chorte Roma

din

3 Ways of transferring money



e



fcuria

Figures 1e-f. Lettera di cambio from Cologne, 1468

transcription:

Jhesus Maria 1468 a di primo octobris in Colonia / Solvatis per hanc primam litteram cambii magistro Hermano Botterman de Orssoy flor. de camera duodecim que fa 12 flor. de camera habui et recepi ab ipso, ergo faciatis sibi bonum pagamentum et ponatis in rationem et computum nostrum. Valet in Christo / Nicolaus Perckheimer factor domini / Ludovici Meiting et sociorum eius. Subscripti [second hand] Paghati questo di 12 di novembre a c. 342 [verso] Domino Leonhardo de Spinellis et sociis eius in romana

In the lists of companies, you will find lists of the partners in other banking centres with which they worked, and the names of the authorised signatories of the other companies. As is still customary today, signature lists were drawn up listing the authorised signatories. ³⁵⁸

The double sealing of the letters, which Spinelli demanded from Müllner in the letter quoted above, is a characteristic of the *lettere di cambio* from Germany, which is otherwise not to be found in the payment transactions of the Italians. Even the Florentine Rucellai in Lubeck adhered to it and affixed his *petschaft* to his bills of exchange; the Salviati of London, on the other hand, never sealed their *lettere di cambio* issued to the Spinelli in Rome. ³⁵⁹ The point here was to prevent the payment of counterfeit bills of exchange. Funnily enough, Müllner could not abide by these arrangements on the first proven bill of exchange he sent to Rome, for he was at the Frankfurt fair and had forgotten his seal in Nuremberg. Nevertheless, the money was paid on November 2, 1465, as the *beneficiario* was a very prominent customer, Cardinal Francesco Piccolomini. ³⁶⁰ The further bills of exchange of Müllner are indeed all sealed.

Spinelli further demanded that Müllner describe the *beneficiario* to ensure that the document could not be cashed by a thief. This was a common practice, especially when using the bill of exchange as a travellers' cheque, as the records of the Balducci bank in Rome studied by Marco Spallanzani show. ³⁶¹ In fact, however, it is very rare to find such descriptions in the bills of exchange for German customers. One example can be seen in a *lettera di cambio* issued by Niccodemo Spinelli in Venice: *l'aportatore misser Prepicio Busse di Maidlargho, il quale e homo longho e magro di zircha anni 30 in 32*. ³⁶² As a rule, these texts were not recorded in the *lettera di cambio*, but in the *lettera d'av- viso* that the *prenditore* had to send to the *trattario* to announce the bill. This advance notice was, on the one hand, a further guarantee that the bill was genuine and had been paid to the right person, and, on the other, it gave the banker working in Rome the opportunity to prepare the payment.

³⁵⁸ 1440: ASFi, MAP 104, no. 2, cc. 37v-40r; 1455: ASFi, MAP 134, no. 2, cc. 41v-48r. Cf. Roover (1963),

On the importance of handwriting as a security feature, see Goldthwaite (2008), p. 214.

³⁵⁹ YUSA 98, 1859.

³⁶⁰ YUSA 97, 1847: + *in Christo nomine a dì 10 settembris in Franckfordio 1465 + Pagatte per questo per littera di cambio a misser Francisco Piccolomini, cardinalli Senensis, ducatos tre cento et tre, zué ducatos 303. E pregovi fatte ne bon pagamento e tollette de lui quitanczia e mandatte in Venezia a Linhardo Hirsfogell que satisfamo con li patti que voi avete fatti consegno. Sia infatto Io Hanss Mullner sié qui alle fiere di Francforda e mi non pode aver la segno per metre in questo litra come é nostro vissamento car el es a Norembergo. Mai io habio schritto a Linhardo Hirsfogell in Venezia que voi avisserà. Perciò io voi prego que voi vollettett fare bon pagamento e più avanti noi schriveremo le lettere di cambio; non altra sopra [...]. Hans Mullner et compagni di Noremberga.*

³⁶¹ Marco Spallanzani has found copies of such personal descriptions in the Balducci account books in Rome. Cf. Spallanzani (1986).

³⁶² YUSA 98, 1851.

To be on the safe side, at least one copy of the *lettera di cambio* was usually made, and the *prima* and the *seconda* were sent to the *beneficiario* in different ways. The beneficiary went with the bill to the drawn banker to claim his money. Raymond de Roover has also found, in bills of exchange from Bruges which fulfilled a purely payment function, specimens which were sent to the *trattario* and not to the *beneficiario*. Thus, in these transactions, it was the drawee banker who had to inform the beneficiary of the receipt of the money. In the case of many of the bills of exchange from Germany in the Spinelli archives this may also have been the case, but it is impossible to prove. The Florentine Bueri even issued a *terza lettera* in Lübeck in certain cases to ensure that the document arrived at its destination. The Council of Gdansk reports on this in a letter of 1432 to the procurator at the Curia: "*The same Gerardus has sent us in a letter obirgescreven, that he has ordered this in duplicated letters and by certain letters, and for our safety he has sent us a bill of exchange obir, which we send to you in advance, so that you will not receive a keyne vorsumenesse there again.* 363

Correspondence

The bankers informed each other directly to ensure that honoured bills of exchange were paid to the *prenditore*. A translation into German of such a communication from 1452 is preserved in the Basel court records. Arrigo degli Orsi, a merchant in Bologna, informed Lamberto Lamberteschi, who was working in Basel, that he had paid his bill of exchange made out to Ognibene de' Sagramoso in Rome to Hanns Waltheim of Basel. He also wrote him the exchange rate so that the *datore* in Basel could be charged the corresponding amount:

Henry of Ursis on the twentieth and ninth day of June in the year four hundred and fifty and two years old. Dear friend, here is Johannes Waltenheim of Basel with a letter of ours for two hundred gulden, sent to Omne bene in Rome and the city on the twentieth day of October, and a letter of ours to me, who has sent me the same and another of his companions, called Jacob Oppermano, who is not a harkener; Therefore you and your writings have been considered, which you have done to me, and I have paid you one hundred and fifty and seven ducats, sixteen shillings, in money. Here I warn you that you may be paid in Basel. No more than God help us. And the reverend Lamperto Lamperteschi. 364

363 Neumann (1863), p. 147.

364 Ehrensperger (1972), p. 446. - On the importance of commercial correspondence, see Melis (1972); Doumerc (1994).

The managers of the branches of the same company regularly wrote letters to each other informing them of business transactions and reconciling accounts. They informed each other of changes in the market and kept each other informed of the evolution of exchange rates. By means of these *lettere di compagnia*, instructions could also be given to put money at someone's disposal. As this transaction was carried out within a company, the formality of a bill of exchange could be dispensed with, as it was practically impossible that such a request would not be obeyed. The Medici in Geneva, Bruges or Venice, for example, guaranteed their sister company in Rome. If there was any disagreement, the head office in Florence was called in to mediate. Often the form of the *lettera d'avviso* was chosen, which functioned in a similar way to the communication described above, but only contained one instruction and could only be used by very trustworthy correspondents. ³⁶⁵ These two types of letter represented the simplest and arguably least expensive ways for all parties involved to instruct someone to send money to another banking center. On the other hand, one disadvantage could be that the *beneficiario* usually did not have a legally binding document in his hands that showed him a claim to payment. The basis of this type of settlement was a great deal of trust that all parties had to place in the other partners. If the *trattario* refused to accept a bill of exchange for any reason, the *lettera* was protested by means of a notarial instrument, by which the *datore* received his paid-in money back at the place of issue, with reimbursement of all expenses. If the *prenditore* was no longer liable, he had lost his deposit. ³⁶⁶ Only three bills of exchange written in Germany are known to have been protested. These are the *lettere di cambio* issued by Filippo de' Ricci di Corte in Constance in 1414, although the company was already bankrupt by that time. ³⁶⁷

3.2.2 Exchange transactions via the banking centres

If the Germans had arranged for the transfer of money by cash to Venice, Bruges, or Geneva themselves, they could buy there a *lettera di cambio* in one of the banking or exchange places, issued according to the patterns known in the literature and

³⁶⁵ For an example of the transmission of money by *lettera d'avviso*, see below p. 252.

³⁶⁶ Roover (1963), p. 112.

³⁶⁷ ASFi, Diplomatico normale, Prato, S. Vincenzo, no. 67b, 1414 gennaio 24; Diplomatico normale, Prato, S. Vincenzo, n. 67c, 1414 gennaio 24; Diplomatico normale, Prato, S. Vincenzo, n. 67d, 1414 gennaio 24.

was transacted. ³⁶⁸ The *prenditore* was almost always a merchant from Florence. German bankers in the international banking centers who worked with Italian bankers as correspondents are attested only in isolated cases. In 1424 the Medici bank in Rome referred to the company of *Heverard Merlinchusen* or *Heverardum Moecinc mercatores in Bruggis*, who probably belonged to the Veckinchusen family, with a *lettera di cambio* for duc. 100 to a cleric of Dorpat. ³⁶⁹ On 24 October 1439 Ulrich Sprutenhofer of Constance presented a bill of exchange over duc. 380 to the Medici in Venice. *Petro Maier alamano e compagno* was appointed as *beneficiario*. This payment was protested by the Medici. ³⁷⁰

Since very few fragments of accounting records of bankers in Venice or Bruges have survived, only the account books of the curia banks remain as sources on these transactions. These noted the name of the person to whom they paid out the money and debited their partner in Venice with this amount. These entries did not differ in any way from the entries of the commission transactions discussed above. Consequently, on the basis of these records alone, it can never be judged by which of these two means the transfer had been effected. The same is true in the case where a German banker took the transfer all the way to the international banking center or advanced money to Rome for a compatriot present in Venice. A record of the mediation of a bill of exchange by a German bank in the lagoon city could be found in the Spinelli archives. On 31 October 1465 Ludwig Meuting e co. had Niccodemo Spinelli in Venice issue a bill of exchange for 20 ducats in favour of one Piero Piler, which was accepted by Lionardo Spinelli in Rome on 12 November. The banker in Venice received the sum from the German only after the receipt was presented:³⁷¹

+ A dì 31 d'ottobre 1465

Paghate per questa prima di cambio a suo piarezere a m° Piero Piler ducati venti di camera zoé f. venti di Vinegia per la valuta dobbiamo avere qui da Luigi Mautini e compagni e prima averne [?] e mandatene quitanza e avixate Nichodemo Spinelli in Vinegia.

[By another hand] *Paghati a dì 12 di novembre.*

[verso] *Lionardo Spinelli e co. di Chorte. In Roma.*

³⁶⁸ In this study, only the bills to the curia are examined. However, these could also be bought to other places. As an example, reference is made here to the bills purchased by the Ravensburg Humpis Society in 1455 from Jacopo Attavanti in Venice to the Medici in Milan: AOIF 12615, c. 3 left.

³⁶⁹ Cf. below p. 277.

³⁷⁰ ASFi, MAP 93, no. 629.

³⁷¹ YUSA 98, 1848.

It is noteworthy that the payment here was made according to the same back-dated procedure as with most bills of exchange written in Germany. However, the sealing of the *lettera* was dispensed with here.

The onward transportation from Venice to Rome could also take place without a bill of exchange by simple letter order. When Lionardo Spinelli was in Venice in 1464, Konrad Hinderbach and Iachomo Zettener, the factor of the Viennese merchant Simon Puotal,³⁷² came to him. They asked him to assign 120 chamber ducats to the imperial envoy in Rome, Johannes Hinderbach,³⁷³ and to pay him a further 30 to 40 ducats over and above this if necessary. He received the 120 ducats in cash with the stipulation that he must repay them to one of the two *pagatori* if they could not be paid out in Rome. As proof they demanded the production of a receipt. Lionardo completed the order by means of a *lettera d'avviso* to his factors in Rome; a *lettera di cambio* does not seem to have been issued. ³⁷⁴

Venice

Venice was undoubtedly the most important trading city south of the Alps for the German merchants. The lagoon city was "the true school and main establishment of the German merchants in the south" (Pölnitz). ³⁷⁵ Even before 1228, they owned a staple house in the lagoon city with the Fondaco dei Tedeschi near the Rialto, where they could trade under a strict

³⁷² Simon Puottal at Simonsfeld (1887), nos. 390, 423, 492, 495 and 513; II 52: as Simon Putel (puotel, Potl, Poetl) or Simon from Vienna.

³⁷³ Johannes Hinderbach, Bishop of Trento (1465-86).

³⁷⁴ Lionardo made five entries for this process in his *ricordanze* (YUSA 93, 1779).

c. 2 right: [Lionardo Spinelli e co. di Corte] E adì 5 di dicembre ducati 120 di Vinegia per fiorini 120 di camera che detto di ordinai loro per mia d'avisio paghassino a messer Ioanni Interpoc, inbassadore dello 'nperadore, e sono per la valuta n'ò qui avuto da messer Churado Interpoc e da messer Iachomo Zettaner; posto chassa dare in questo, a c. 3. f. 120 / duc. 120.

c. 3 left: [Chassa] E adì 5 detto ducati 120 ebbi da messer Churado Interpoc e da messer Iachomo Zettaner, i quali trassi a' miei di Corte in messer Ioanni Interpoc; posto detti miei avere in questo, c. 2. duc. 120.

c. 80 links: Questo di 5 di dicenbre scrissi a Roma a' miei che paghino a messer Ioanni Interpoc, inbassadore dello imperadore, ducati 120 di camera, che sono per altrettanti n'ò ricevuti da messer Prechurado Interpoc e da ser Iachomo Zettener, fattore di messer Simon Puottal, e piglino quitanza.

c. 81 right: A' miei di Corte, fiorini 120 di camera, a messer Ioanni Interpoe, inbassadore dello Inperadore, e in chaso che 'l detto messer Ioanni non li piglasse, li debbo lor rendere ad ongni lor buon piacere, a chi fusse di lor due. E oltre a detti fiorini 120, son contento che bisognando a messer Ioanni sopradetto ducati 30 in 40, gl[i]e le paghino e piglino quitanza.

³⁷⁵ Pölnitz (1940), p. 224. - Cf. also Heyd (1874); Ennen (1875); Heyd (1884); Simonsfeld (1887); Schulte (1900); Schulte (1904); Beutin (1933); Pölnitz (1942); Rösch (1986); Braunstein (1987); Jacoby (1994); Molà / Mueller (1994); Rosetti (1994).

legislation of the city lived and worked. ³⁷⁶ In the first two decades of the 14th century, the Fondaco became a heavily guarded trading centre, to which the Germans brought not only furs and cloth from the north-eastern European economic area and metal goods of various stages of manufacture from their own production, but above all the raw materials (silver, gold, ore, iron) from the Carpathians and the iron mines in the Upper Palatinate, which were important for trade with the Orient. ³⁷⁷ Because of the geographical proximity, Ravensburg, Augsburg and Nuremberg came first; long after these, Lübeck and Cologne also came to the lagoon city in 1370, in order to connect here to the trade routes to the south of Italy as well as to the Orient and to profit from the financial services of the Italian bankers. ³⁷⁸ Thanks to its large turnover in merchandise trade, Venice was also able to assume a central function in the business of curial funds. The Venetians themselves had little involvement in the international banking of the late Middle Ages, as their activities in the money business were largely limited to the *banchi di scritta* on the Rialto, where Germans and Florentines formed the two largest groups of customers. ³⁷⁹ The Florentine colony developed in the Marche city from 1221 at the latest, under strict legal regulation by the city authorities. In 1382 Ve- nedig changed its protectionist policy and allowed Florentines to open a shop and invest in maritime trade. ³⁸⁰ Florentines were keenly aware of Venice's importance as a trading post with the Germans. Giovanni Rucellai wrote in his *Zibaldone* in the middle of the 15th century about the importance of Venice for the Florentines' business, as the city was very close to Germany. From here, he said, it was easy and inexpensive to take goods such as wool and spices there by sea and land: *ma la chagione perché si dicie che Vinegia è posta in più comodo sito per fare merchatantie per terra ferma che niuna altra ciptà, e massimamente per essere vicina alla Magnia e per avere comodità di condurvi le merchatantie parte per aqua parte per charette con poca spesa, nella quale Magnia si fa grandissimo consumare di spezierie e cotoni e altre merchatantie [...]*. ³⁸¹ Contacts with other Italians were also maintained here, so Molà has referred to the relations between the Deut- and the Lucchese. ³⁸²

³⁷⁶ Kellenbenz (1967a), p. 21. For details on Germans in Venice: Erdmannsdörffer (1858); Flegler (1867); Ennen (1875); Simonsfeld (1887); Simonsfeld (1891); Sieveking (1901-1902); Kuske (1908); Braunstein (2016). - Germans were already active as merchants in Venice before 1225. Cf. Stromer (1978a).

³⁷⁷ Braunstein (1994a), pp. 64-65.

³⁷⁸ Roeck (2000), p. 48.

³⁷⁹ Mueller (1997), pp. 48 and 255-256.

³⁸⁰ Goldthwaite (1980), p. 38. on the Florentines in Venice, see Lane / Mueller (1985); Mueller (1992); Mueller (1997), pp. 255-287.

³⁸¹ Kent / Perosa (1960-1981), p. 125; Rucellai (2013), pp. 195-196. - Insightful quantitative data on trade between Venice and the Levant in Ashtor (1975); Ashtor (1980).

³⁸² Molà (1994), pp. 239-249.

The interest of the Germans and Florentines in the trading centre of Venice was affected several times by political and economic developments, which, however, have not yet been examined in any comprehensive study. Therefore, only some of the most important cuts can be pointed out here. Thus the importance of the lagoon city declined somewhat when the bypassing of Gibraltar around 1300 led to an upgrading of Bruges for German merchants, but it grew again with the rise of the Upper German trading cities. The sanctions against Venice, which King Sigismund tried to enforce from 1411 to 1433, also had a negative effect. The Venetians' trade routes by land and sea were interrupted or at least considerably disrupted, and Germans were forbidden to trade with them. ³⁸³ Wolfgang von Stromer placed these measures in the larger context of the economic-political events of those years and saw in them measures to promote the Upper German textile industry. He suspected that "representatives of Tuscan and Upper German big business" significantly influenced the ruler's decisions. ³⁸⁴ The consequences of the conquest of Constantinople by the Turks in 1453 and the many fluctuations in the relationship between the Serenissima and the Signoria of Florence were also profound.

The fact that German merchants settled in Venice, but Venetians did not in Germany, is mainly due to a law of 1279, by which the Maggior Consiglio decided on a monopoly for the German-Venetian trade in goods in the Fondaco dei Tedeschi and forbade its citizens to buy or sell goods in Germany. ³⁸⁵ However, they were not forbidden to buy horses, weapons and foodstuffs when travelling through German territory (to France, Flanders, Hungary). They were therefore frequently to be found on the German trade routes. They regularly went through the Valais (Great St. Bernard), to Basel (Gotthard) and Nuremberg (Brenner). In 1276, King Rudolf assured them protection in his territories, and Albrecht I ordered the city of Constance in 1307 to help robbed Venetian merchants recover damages. In 1351 the council of Venice entered into negotiations with the Burgrave of Nuremberg, as the routes via France and Basel were too uncertain. ³⁸⁶ In 1358 Nuremberg strongly resisted attempts by Venice to gain a firm foothold in the city's sphere of influence. Emperor Charles IV thereupon induced the council to allow its citizens to mark up their goods

³⁸³ Cf. above p. 60.

³⁸⁴ Stromer (1978c), p. 114.

³⁸⁵ Thomas (1874), p. XXIV: *Capta fuit pars quod mercatores Veneciarum non vadant cum mercantiis vel mittant mercantias neque portent per se vel per alios in Alemaniam [...]*. Heyd (1874), p. 205; Simonsfeld (1887), p. 31; Schulte (1900), p. 353. - The fact that the Venetians had long been hindered in their trade in Germany by imperial decrees and had repeatedly suffered reprisals, mainly from the Nurembergers, certainly played a role here. Cf. Friedmann (1912), p. 57; Simon (1974), p. 18; Stromer (1978b), p. 68.

³⁸⁶ Mone (1854), pp. 20-21.

to permit only in Cologne. 387 In 1448, Venice sent an envoy to Germany to remove grievances of its citizens. 388

Bruges

The six annual fairs held in Champagne from the 12th century onwards were the first important international trading centres in medieval northern Europe. 389 In the early period they were purely commodity fairs, trading mainly wool and wool products from Flanders, Brabant and France. 390 At these markets the *popoli romanici* met with the *popoli germanici* to trade. Italians met here with Flemings, Spaniards, Provençals, Scandinavians, and English; merchants from the Rhineland, from northern Germany, and also Constance canvas merchants came here. 391 By 1180 a system of monetary settlement of international trade had developed at the champagne fairs: merchants wrote down their various purchases and sales during the fairs and came together at the end of the event to balance the various accounts against each other. 392 Exchange transactions were also concentrated here, allowing the *lettere di cambio* between the various merchants to be balanced (skontration) and international payments to be settled between fair participants. 393 From 1260 onwards, the money market became increasingly important at these fairs, turning them into the most important financial market in Europe, while trade in goods declined in volume and value. 394

At the beginning of the 14th century most of the Florentines left the fairs of Champagne and concentrated their activities in Bruges, where the first Italians already settled towards the end of

387 Simonsfeld (1887), nos. 2, 125, 171, and 172; Schulte (1900), p. 354.

388 Kuske (1908), p. 405.

389 On the fair cycle of the Champagne fairs, see Schönfelder (1988), pp. 21-23; Stabel (2000).

390 On the range of goods represented at the Champagne fairs, cf. Schönfelder (1988), pp. 27-30. - Laurent (1935), in his study on the importance of the cloth industry in the Netherlands, showed that the emergence of high-quality cloth production in northwestern Europe and its connection with northern Italy and the Mediterranean was the decisive factor for the great economic upswing in the High Middle Ages. This thesis has been reviewed and developed in the years since its publication, but the core statement remains valid to this day. Cf. Ammann (1957).

391 Mone (1853), pp. 48-49; Badische historische Commission (1895-1941); Schulte (1900), pp. 156-158; Alengry (1915); Sayous (1932); Ammann (1955-1956), p. 284. Cf. the four spice merchants from Cologne in the account of the Tolomei from Siena of the May Fair in Provins in 1279 in Bautier (1955), p. 127.

392 Pinchart (1851); Bourquelot (1865); Donnet (1900); Laenen (1905); Morel (1908); Face (1957); Bassermann (1911); Pirenne (1967), pp. 115-118; Schneider (1991).

393 Schneider (1991), p. 138.

394 Schönfelder (1988), p. 31; Miskimin (1963), p. 119: "[...] the Champagne fairs [...] matured into a financial clearinghouse for the settlement of international debts."

of the 13th century had settled. **395** From 1420, the Florentines had their own house in this city and joined together to form a community with its own statutes. **396** Bruges became the most important commercial meeting place north of the Alps and took on the function of a "mediator of exchange between Germanic northwestern and Romance southern Europe". **397** The Hanseatic merchants handled a large part of their trade in goods to the west and south of Europe through this trading centre. They very rarely sailed their cogs further west or even into the Mediterranean. **398** But also Nurembergers, Basellers, Constanceers and merchants of many other German cities regularly travelled to Bruges or founded branches. **399** A pan-European trading centre developed, where products from the Mediterranean and the Baltic, **400** Flemish cloth and English wool were traded; from Germany, Scandinavia and Russia came metals, wax, cloth and furs. **401** Very soon this city also became the most important banking center north of the Alps and for "all of northwestern Europe the *piazza di cambio* bad- hin." **402** Large was the number of Italians who settled here, as a chronicler from the

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- 395** For a good overview of the growth and disappearance of the Bruges market, see Houtte (1966); Murray (2005). - On the reasons why Italians left the Champagne fairs and moved to Bruges, see Roover (1948a), p. 11; Schneider (1988a), p. 24; Schönfelder (1988), pp. 46-50. Cf. Gauthier (1907); Morel (1908); Bigwood (1921-1922); Roover (1948a); Lexikon des Mittelalters (1980-1999), II, sp. 746; North (1996), p. 224. - In addition to Bruges, trade was carried on to a lesser extent in other towns in this region. Cf. Renouard (1941), pp. 311-313; Hirschfelder (1994), p. 268. - For other international fairs with German participation, see Dubois (1976). For the Florentines, the fairs that also facilitated banking transactions were of particular interest. Although there were many Germans in Chalon on the Saône, the merchants from Florence were absent. Cf. Ammann (1941b).
- 396** Henn (1999), p. 135.
- 397** Doren (1901-1908), I, p. 107: there was already a Florentine street in Bruges in 1292. - Roover (1948a), p. 29; Ferguson (1960), p. 17; Roover (1972); Melis (1974b), pp. 310-317; Dini (1995b), p. 123. Researchers are rarely unanimous in this assessment of Bruges' importance.
- 398** Cf. Dollinger (1966), pp. 323-331; Stromer (1970b); Paravicini (2003). - Paulsen (2016), p. 202 considers this thesis to be the result of the neglect of southern European archives by Hanseatic studies. In his opinion, the six *navi d'alamanni* mentioned in the research, who bought salt in Ibiza in 1404, are "only spotlights". Cf. ADP, busta 885, inserto 11, codice 116932: letter from Giovanni di Gennaio to Francesco di Marco Datini e Simone di Andrea Bellandi e co. di Barcellona dated 15 April 1404.
- 399** The history of the Germans in Bruges, especially the Hanseatic League, has only been studied intensively in recent years. Fundamental is the small study by Sprandel (1990) and the research sketch by Paravicini (1990).
- 400** Melis (1956), pp. 39-40; Melis (1984), p. 118; Kellenbenz (1990), p. XIX. - In the 15th century, the silk trade also became very important. At the Salviati company in Bruges, between 1460 and 1461, the silk trade accounted for a quarter of the total turnover, i.e. about f. 15,000, a third of which was sold to Englishmen and *alamanni* (Hanseatic merchants). Cf. Dini (1993), p. 117.
- 401** Dini (1995b), p. 123. For other goods from Germany on the Bruges market, see Melis (1956), p. 145; Sprandel (1974); Goldthwaite et al. (1995), pp. 68, 553, 557, and 635.
- 402** Denzel (1991), p. 139. - Illustrative of the business between Florentines and Germans in Bruges are two account books of the bank, which Piero da Rabatta kept for Giovanni da Rabatta and Giovanni di Alamanno Salviati 1461-70. The accounts recorded silk sales in Antwerp to *Sibrechet Bissere di Chologna, Federigo*

Year 1440 reported: When Duke Philip the Good of Burgundy entered the Flanders city, there were in the welcome train 40 Venetians, 40 Milanese, 36 Genoese, 22 Florentines and twelve Lucchese. 403

In the middle of the 15th century, signs of decline became noticeable in Bruges, as evidenced by the fact that in the second half of the 15th century the Florentines discontinued the galley voyages from the Mediterranean to the Netherlands that had been carried out for decades, mainly because of the lack of return freight. 404 The volume of cloth and linen goods going south from the Netherlands was too small and could also be transported overland. Added to this was the curbing of wool exports by the English kings. Gradually Bruges lost its function as a payment hub between the *Romanici* and the *Germanici* to Geneva and Lyon. 405 And more and more merchants shifted their activities to the fairs of Bergen op Zoom and Antwerp, which increasingly took over the leading role as the trading city of the North. 406 When Maximilian of Habsburg, in his fight against the rebellious subjects in Flanders, ordered all foreign merchants to move from Bruges to Antwerp, this shift in the centre of trade was further accelerated. 407

How the Germans cooperated with the Italians in Bruges can be exemplified by the financing of the legations of the Hamburg council to Avignon in the dispute with the cathedral chapter (1338-55), since the accounts for this legation, the correspondence between Avignon and Hamburg, and the municipal treasury accounts can largely reconstruct how these payments were handled. In most cases, they were to be made as quickly as possible, for the envoys repeatedly wrote urgent letters saying that they were running out of money for advancing their own cause and for their own living expenses, and that they would soon have to sell their silver cups. 408

Honpis, Arrigho Berghen alamanno and Bernardo Hosenbry, alamanno. Germans also appeared as customers in the trade of *lettere di cambio* between Bruges, Venice, Geneva, Avignon, Genoa and London. The German merchants named therein belong to the elite among the economic actors of this epoch: Friedrich Humpiss, Konrad Paumgartner, and Jakob and Bartholomäus Welser. Guglielmo de' Pazzi e Francesco Masi e co., Piero de' Medici, Ambrogio Roffini e frategli, but also the Strozzi, Rucellai, Corboli, Frescobaldi, Biliotti, Manelli and Lefevre are mentioned as partners in these monetary transactions. Scuola Normale Superiore, Pisa, Archivio Salviati, no. 24, cc. 113, 119, 153, 158, 230 and 286; no. 25, cc. 24, 282, 296, 299, 376 and 339.

403 Houtte (1985), p. 158. - Guidi Bruscoli (2012), p. 15: In the parade on the occasion of the marriage of Charles the Bold in 1468, 20 Florentines, 108 Genoese, 108 Germans and 14 Spaniards marched.

404 This decline was not solely due to the shipping of the Zwin, as has long been assumed in research, but because of the decline in the competitiveness of Flanders' cloth production vis-à-vis products from Tuscany and England. Cf. Lexikon des Mittelalters (1980-1999), II, sp. 748; Houtte (1994), p. 260.

405 Ammann (1955-1956), p. 285; Melis (1974b), p. 317.

406 Antwerp: Houtte (1940); Coornaert (1959); Bolton (2008).

407 Houtte (1994), p. 261.

408 Schrader (1907); Apfelbaum (1915).

As already described, messengers delivered coins to Avignon; ⁴⁰⁹ but bills of exchange were also bought in Bruges. The municipal books show that the first payments were made through the *societas de Bonocurs* (Bonaccorsi). ⁴¹⁰ After the collapse of the Florentine banking houses, Antonio Malabaila of Asti became the preferred partner, operating banks at the Curia and in Bruges. ⁴¹¹ With him (*creditor noster*) the Hamburg envoys had such close contacts that they had gifts (meat or poultry) brought to him on the high church feasts. ⁴¹²

The perspective of the Florentine bankers can be seen in the account books of the Alberti nuovi. The two account books *dell'avere e del dare*, in which important transactions from the company of *Iacopo e Bartolomeo di Caroccio* and *Bartolomeo di Caroccio* were recorded from 1348 to 1358, are of great significance for everyday business practice. In these there are a total of 21 banking transactions with North German, Scandinavian and Baltic clients. The total number of these transactions must have been much larger, because these are books of the branch in Florence, which was certainly involved in Bruges business only in a few cases. The bill of exchange transactions carried out by the Alberti in Bruges can be divided into three groups. In the first, they had direct contact with the person who wanted to transfer or receive money. The customer thus transported the money himself through Germany and negotiated with the Florentine bankers. Three of these bills of exchange have survived, two of which went from Flanders to Avignon and one to Paris. In two transactions they were travellers' cheques, for *datore* and *beneficiario* were the same person (*Bertoldo Vuite di Sondis de la Magna* and *Ermanus Beches Offeten della Magna*). In the third case, a cleric from Rostock (*sire Gianni Lebianche de Rostoccho de la Magna*) transferred money to another Rostocker in Avignon (*messer Armanno de Rostoccho de la Magna*). ⁴¹³

However, most of the German customers did not appear in person at the bank, because in 15 cases the amount to be transferred is brought by other merchants living in Bruges. 9 times *sire Matteo della Borsa* is named as *datore*. ⁴¹⁴ The latter belonged to the well-known Bruges patrician and landlord family van der Beurse, who specialized in brokering money transactions between Nordic clients and Italian merchants. ⁴¹⁵ De Roover reports that many German guests in Bruges entrusted their money to the innkeepers, which is why in the Italian account books of the 14th century *Wirt* (*oste*) is often translated as "innkeeper".

⁴⁰⁹ Cf. above pp. 68-71.

⁴¹⁰ Schrader (1907), p. 25.

⁴¹¹ Schrader (1907), p. 113: *Anno domini 1355 recepimus ab Anthonio de Malabayla de Ast 120 fl. aureos cle Florencia, die Veneris 8. dicti mensis Maji, et 6. die dicti mensis venit Johannes de Gothinghe et portavit unam litteram nobis de Brugis ad dictum Anthonium super suprascriptis 120 florenis et infrascriptis florenis nobis presentandis.*

⁴¹² Schrader (1907), p. 25.

⁴¹³ Goldthwaite et al. (1995), pp. 302, 303, and 461.

⁴¹⁴ Goldthwaite et al (1995), pp. 313, 457, 467, 607, 613 and 626.

⁴¹⁵ See Ehrenberg (1885); Werveke (1936); Roover (1948a), p. 17; Houtte (1978-1981).

'correspondent' is equated. ⁴¹⁶ As early as 1284, the city of Lübeck used the services of van der Beurse, and in 1301 it sent money to its procurator in Rome through Robert van der Beurse. Matthew, mentioned in the Alberti books, served as an intermediary for a payment between Bruges and Lübeck in 1350. ⁴¹⁷ In 1358, he financed the expenses of a messenger from Bruges at a Hanseatic Diet and represented the interests of his city as an envoy to Lübeck. ⁴¹⁸ At the innkeeper *Ser Matteus van der Buerze* the Hanseatic merchants consumed wine and beer in 1366/67, as Bruges tax lists show. ⁴¹⁹ Van der Beurse was thus a broker who was asked by German customers to mediate in the purchase of a bill of exchange from the Italians.

Most German merchants were happy to forego paying a broker a commission for their services. They received the sum to be transferred in a German city, transferred it to Bruges, and went with it directly to an Italian banker. This was most probably the case with nine transactions of the Alberti, in which a *sir Gian Crespini, merciante di Lubeche*, is named as *datore*; seven of these bills went from Bruges to Avignon, and two for the Teutonic Order to Paris. ⁴²⁰ Gian Crespini is undoubtedly the Italianized name of the Lübian Bruges driver Johan Crispin, whom Asmussen proves for the years 1353 to 1380. ⁴²¹ He transferred the funds between his own establishments from Lübeck to Bruges, where he handed them over to the Alberti. Directly to a Florentine also went the merchant Gerhard Cruos of Cleves, who in 1472 had the 600 gold ducats for the servitudes of the Abbot of Laach in Bruges converted into a bill of exchange to Rome at the branch of Tommaso Spinelli. ⁴²²

⁴¹⁶ Roover (1948a), pp. 337-338: "In the first half of the fourteenth century, the Bruges innkeepers began to invade the banking business, as they had done successfully before with the brokers' trade, so that 'broker' and 'innkeeper' had come to mean the same thing. [...] By and by the innkeepers became competitors of the money-changers. This tendency was encouraged especially by the Germans who preferred to entrust their money to their hosts rather than to a bank." - On the importance of innkeepers as brokers, see Greve (2000); Greve (2002); Greve (2006).

⁴¹⁷ Pauli (1872a), p. 127: Arnold Voet, consul Sudensis, confirms that he received money in Lübeck: *Brugis persolvendis ad usum ipsorum domino Matheo de Bursa et Thidemannno Blumenrot*.

⁴¹⁸ Paravicini (1990), pp. 113-114. - On the van der Beurse, see Ehrenberg (1885); Werveke (1936); Roover (1948a), p. 17; Houtte (1978-1981).

⁴¹⁹ Krüger (1991), pp. 43-44.

⁴²⁰ Goldthwaite et al. (1995), pp. 328, 439, 451, 468, 492, 545, 582, and 627-628.

⁴²¹ Asmussen (1999), pp. 463-469 - The name could also refer from its sounds to a well-known banking family in Arras, which bore the name Crespin. These Crespin belonged to the 'caravan merchants' and played an important role at the fairs of Champagne. Cf. Bigwood (1924), pp. 470-490 and Roover (1948a), pp. 10-11. Bigwood also mentions a Jean Crespin for the years around 1370, but he does not mention any connection of this man with Lübeck. - In the account books of Hildebrand Veckinchusen a *Johan Krysypyn, dey to der Borch wont* is mentioned several times around 1400. The relationship of the man mentioned here to the partner of the Alberti cannot be clarified. Cf. Lesnikov (1973), p. 508.

⁴²² Landeshauptarchiv Koblenz, Best. 128, Laach, Benedictine monastery 370.

Already in the 13th century, many credit transactions of the Florentines with references to Germany can be found. Ecclesiastical princes from the empire gladly turned to the Italian bankers at the fairs in Champagne and in the towns of Flanders to bridge financial emergencies. In doing so, they sought money to meet obligations to the Curia or to pay debts in their own bishoprics. The first of these credit transactions were conducted through Romans, Sienese and Bolognese at the fairs of Bar-sur-Aube and Troyes. ⁴²³ The archbishop of Cologne, Dietrich of Heinsberg, was in contact with Roman merchants for this reason in May 1213. ⁴²⁴ When this prince of the church was deposed, his successor Engelbert was faced with high legal costs and the payment of servitia. ⁴²⁵ For this purpose he borrowed money from Florentines, as evidenced by a papal letter of June 29, 1220. In it he is admonished by Pope Honorius III to repay a debt of 120 marks to the Florentines Gerard and John. If he did not comply with these demands, he was threatened with suspension. ⁴²⁶ From the following years, many similar incidents have come down to us, in which German church princes obtained loans from Florentines. The money was given directly to the Curia; the repayment was then made either in one of the trading cities in the north, usually in Bruges, or in Venice. ⁴²⁷ Where the German and the Florentine concluded the transaction is in no case handed down. Probably the papal court was the most important place of negotiation. It may also have happened that the German cleric contacted Florentines in Bruges and obtained the money he needed there. In no transaction can it be proved that the lender was in Germany. ⁴²⁸

⁴²³ Ennen / Eckertz (1863), pp. 107, 108 and 116; Schulte (1900), p. 238 - Kuske (1908), p. 395 names as lenders mainly Romans, Bolognese and Sienese.

⁴²⁴ Denzel (1991), p. 95. A list of such credit transactions of the bishops of Cologne, Trier and Mainz with bankers from Siena, Rome and Bologna in Schulte (1900), pp. 235-246.

⁴²⁵ Schulte (1900), p. 238; Ennen (1975), p. 181.

⁴²⁶ Andernach (1954-1995), III, no. 279.

⁴²⁷ An example of a repayment in Venice: Bishop Johannes von Schlackenwerth of Bamberg received permission from the Pope in 1322 to take out a loan in order to meet his payment obligations to the Curia. He received the money from the Peruzzi in Avignon. Two years later this sum was received again by the Florentine bankers in Venice. Cf. Denzel (1991), pp. 152-153.

⁴²⁸ Andernach (1954-1995), III, no. 1604: In 1250 Pope Innocent IV ordered the archbishop of Cologne to repay Aringus Abadinghi e co. the money these Florentines had lent to the archbishop's procurator, Canonicus Godschalk of S. Mariengraden, on the instructions of the cardinal legate. - Schulte (1900), S. 242-243: In 1274, the Archbishop of Cologne, Siegfried von Westerburg, had a loan of 2,000 marks sterling taken out with Manetto di Rinaldo de' Pulci at the Curia, which was personally guaranteed by King Rudolf. The repayments, which took several years, were made to Lamberto di Iacopo in Bruges. - Ennen (1975), p. 182: Around 1280 Archbishop Siegfried was obliged to repay Florentine a debt of 1470 marks in Bruges. - Davidsohn (1896-1908), III, pp. 45-46, no. 178: In 1292 Eberhard von Strahlberg was elected bishop of Worms. The city protested against this election, because the Electus had been excommunicated at the request of the Alfani, since he had not repaid a debt of 900 marks. - Schneider (1899), p. 50; Denzel (1991), p. 151: Bishop Wulfing von

In the time of Rudolf of Habsburg, a short series of loans begins in which Roman-German kings became indebted to Florentine merchants. ⁴²⁹ Rudolf, his son Albrecht, and Adolf of Nassau, for example, borrowed money from the Alfani and the Pulci-Rimbertini, in exchange for which they pledged to them rights to royal revenues near the city of Florence. However, these transactions did not lead to permanent relations between Germans and Florentine bankers or to a long-term involvement of Florentines in Germany's economy. The borrowings were rather individual transactions that arose from the king's acute financial needs. What these transactions had in common was that the lenders were the same Florentines who were also in charge of curial payments from Germany. Jacopo and Vermigliano Alfani granted loans to the kings in 1283 and 1292. ⁴³⁰ In 1283 the same Florentines arranged for the transfer of the collection from Metz⁴³¹ and Jacopo was present in Basel on 27 February 1291 when the collector of Pope Nicholas IV. (1288-1292) gave the funds from Trier, Mainz, Cologne, Bremen, Magdeburg and Kammin to a socius of the Society of the Chiarienti of Pistoia and Tommaso di Uberto, a factor of the Society of Lamber- tuccio Frescobaldi of Florence. ⁴³² It can therefore be conjectured that these may have been quadrangular transactions. In this case, the papal collection was deposited with the Curia by the Florentine, but the cash was not transferred from Germany to the Curia at all, but was left as a loan to the king, who instructed the bankers in exchange for income in the surroundings of Florence. To the Curia then only money had to be transferred from Florence to Rome. It is not possible to make generalizations about the conditions of these loans, because the banker was not bound by business usances and guild regulations; the arrangements between the lender and his client were adapted to the circumstances. It was taken into account that these large loans were very risky, because external events such as war, death, etc. could delay or even make repayment impossible. It was also difficult to hold the king liable if repayment failed, which is why the value of the collateral required often exceeded the loan several times over. ⁴³³ Relations between the Florentine bankers and the Roman-German kings

Bamberg borrowed 250 marks of silver from the Cerchi on 21.5.1304 with the Pope's permission, in order to be able to pay his servitia. On 8.9.1307 Nicola di Filippo de' Cerchi, as representative of the *societas Circolorum* before a notary in Florence, declared this debt extinguished, since these funds had been transferred to the Curia by the canon Landulf. Landulf had handed over the amount in Poitiers at the inn of the papal chamberlain. The Florentine merchant Gherardo Hugonici was also present as a witness.

⁴²⁹ On the loans of the German kings to Florentines, see Troe (1937), pp. 87-88.

⁴³⁰ Troe (1937), p. 87, note 3.

⁴³¹ Davidsohn (1896-1908), III, p. 32, no. 118.

⁴³² Cf. Friedmann (1912), p. 58.

⁴³³ Bassermann (1911), p. 49; Roover (1970b), pp. 20-21.

were ended by Henry VII's campaign in Italy in 1310-13. Guelfish Florence no longer had confidence in the king, and the latter had also lost most of his revenues in Italy, which he could have put up as collateral for loans. At the same time, with the pope's departure for Avignon, the Florentine cashless transfer system had collapsed.

Certainly, the unpleasant expeditions to Germany because of debtors who were unwilling or unable to pay also played a role in the decline of the credit business in the Reich. In most cases, the bankers had no choice but to try to collect the money directly. Lapo di Donato Velluti sent procurators to Germany in 1310 to remind his debtors of their obligations. ⁴³⁴ In 1329, the Davizzi sent the notary Guernerio di Nerio Ciabini to Cologne to collect funds from several nobles and clergy. Among the debtors was the Mainz elect Heinrich von Virneburg (11 October 1328). When Ciabini was sent to Cologne another time by the Davizzi and the Bianchi, the Mainzer let him languish in a filthy prison for six years. ⁴³⁵

Geneva and Lyons

The Geneva fairs, which were first mentioned in a document in 1262, were important for the international trade in goods from the end of the 14th century onwards, but without being able to threaten the supremacy of Bruges and Venice. When Paris lost more and more customers as a banking centre as a result of the poor economic development in France during the reign of Charles VI (1380-1422), an international money market also developed in Geneva. This development was encouraged by the Bishop of Geneva, who liberalized the usury laws in order to attract the big bankers to his city. The Florentines were quick to respond to this new market and opened branches. ⁴³⁶ Geneva quickly gained weight, especially for trade and financial transactions with southern German merchants, as shown by the many deals they did here. ⁴³⁷ An important role may have been played by the fact that through Geneva and then Lyon the greater part of the proceeds of the German silver mines is said to have flowed. ⁴³⁸ The Rhone city had its

⁴³⁴ Davidsohn (1896-1908), III, p. 116, no. 586. This document appoints procurators for various areas of Europe. It is not clear which of the named debtors lived in Germany.

⁴³⁵ For a detailed account of this process, see Reichert (1987a), pp. 203-204.

⁴³⁶ According to Melis (1989), p. 24, the fairs of Geneva were virtually an invention of the Florentines.

⁴³⁷ Borel (1892); Bergier (1978-1981).

⁴³⁸ Roover (1963), p. 280.

Peak in the decades after 1430 and remained one of the most important fair and banking centres in Europe until 1464. **439**

Favoured by royal fair privileges, Lyon increasingly rivalled the Geneva fairs and, as early as 1450, Florentine companies began to open branches here. **440** Between 1462 and 1465, the French king ordered a series of economic-political measures that quickly enabled Lyon to gain supremacy over Geneva. **441** The Florentines in particular now settled here in large numbers and were organized into a *nazione* from 1470. The transfer of the Medici seat in Geneva to the new fair site in 1466 shows with all clarity how economic importance shifted to the west. **442** In the last third of the 15th century, five-sixths of the foreign firms in Lyon were of Florentine origin. **443** Most Germans now also took the longer route, but many merchants from southern Germany remained loyal to the fairs on Lake Geneva. **444**

3.2.3 Meeting of bankers and collectors in Germany

A collector could save himself the trouble of organising the transport of the collected goods to a place of exchange or as far as the curia if he could persuade an Italian banker to accompany him on the journey through his collection district. The merchant gradually took custody of the money and arranged for its transport to its destination. That a

439 In the *Pratica di Mercatura* of Giovanni da Uzzano, written shortly before 1440, Geneva is not yet mentioned; Chiarini (1936), however, lists Geneva. - Ammann (1955-1956), p. 285; Goldthwaite (1980), pp. 38-39; Denzel (1994), pp. 227-234; Dini (2006).

440 Melis (1974a), p. 364. Cf. Fournier (1893); Vigne (1903); Rouche (1912); Brésard (1914); Caizzi (1953); Gascon (1960); Gascon (1971); Bayard (1980).

441 Ehrensperger (1972), p. 181: The French king forbade his subjects to visit the Geneva fairs and foreign merchants to pass through there. He increased the number of fairs per year from two to four and scheduled them on the same days as the Geneva events. Countermeasures by the Duke of Savoy proved to be of little effect.

442 Roover (1963), pp. 291-292.

443 Ammann (1955-1956), pp. 291-292; Gascon (1971), p. 49; Goldthwaite (1980), p. 39; Lang (2015).

444 South German merchants moved in large numbers to the Léman, for they had the advantage here of being able to attend a large fair in their vicinity without having to traverse the Alps. The Nurembergers in particular seem to have played a prominent part. This is evidenced by the displeasure of the Savoy customs officers in Morges, who complained that there was a lack of revenue due to the absence of the Nurembergs because of the war. Cf. Ehrensperger (1972), pp. 181 and 414, note 12 - Ehrensperger (1972), p. 181: In 1498, Duke Philibert II of Savoy sent out a circular recommending the Geneva fairs. Basel, Constance, Ravensburg, Memmingen, Biberach, Ulm, Augsburg, Nuremberg and Strasbourg replied positively. See also Borel (1892), pp. 102-103; Heyd (1892); Schulte (1900), pp. 487-488; Nübling (1900), p. 187; Babel (1963), II, p. 421; Bergier (1957); Bergier (1963); Cassandro (1976a); Cassandro (1976b); Cassandro (1979); Cassandro (1985).

However, the fact that such cooperation was also possible far away from the international trading centres is only attested in very few cases. In 1285, a whole group of Italian bankers was on the move in Scandinavia, and a Florentine named Franciscus stayed in Posen as *mercator domini legati* in 1310. ⁴⁴⁵ Collectors accompanied by a banker were to be found in Germany especially in the years of the curia finances dominated by Lucchese. ⁴⁴⁶ At least once it happened that the pope himself relieved a collector of part of the transfer risk by sending a messenger to meet him. The latter met Hugo Bovis, a canon, in the province of Mainz in 1320, to receive from him money collected in Bohemia. ⁴⁴⁷ The Italian bankers did not like to take risks, and rarely left their establishments in Flanders or Venice to travel to meet the collector in the Empire. They generally expected money to be brought to them in the banking centre. They were prepared to make further concessions only in rare cases. Sometimes a collector succeeded in persuading a Florentine to travel at least part of the way into Germany to meet him and receive the money he had collected. The banker or his factor thus assumed the responsibility of transporting the money from the place of delivery to the place of disbursement. In a transaction conducted in this manner, the presence of a Florentine merchant in Germany is attested for the first time on February 27, 1291, who was certainly not a resident of Basel, but had presumably traveled up the Rhine valley from Flanders for this transaction. ⁴⁴⁸ Basel was probably chosen as the place of delivery not only because of its convenient location, but also because of the importance of the silver deposits of the nearby Breisgau for the money men: In addition to coined money (12 *Hallenses Denariorum* and 12 *solidi Westfaliense*), the bankers also took over silver: 66 ½ marks *ad pondus Erfordense*, *ad pondus Constantiense*, *argentum de Friberg*, *ad pondus Bremense*. In 1304 there was a second transfer of curial funds to Florentines in the city on the bend of the Rhine. Guillermus Lanfredi, accompanied by Guillermus de Condamina, was here to settle accounts with the papal subcollector Heinrich, provost of St. Peter's in Basel, for revenues and expenditures from the province of Besançon. This event has been handed down thanks to the expense account, which was created for the dinner of the two Italians. ⁴⁴⁹

⁴⁴⁵ Davidsohn (1896-1925), IV / 2, p. 403. - Cf. Schneider (1899), p. 29; Reichert (1987a), p. 308; Denzel (1995b), S. 328.

⁴⁴⁶ Cf. below pp. 120-124.

⁴⁴⁷ Kirsch (1894), p. 419, together with an expense account dated 6 December 1320. Cf. Lunt (1934), I, p. 252.

⁴⁴⁸ Cf. Friedmann (1912), p. 58. - Other documents are known that show that the Frescobaldi traded in the north with merchants from Constance, Esslingen and Augsburg. Cf. Davidsohn (1896-1908), III, p. 330, no. 53 - Regest of this document in Davidsohn (1896-1908), III, p. 41, no. 154 - Cf. Ammann (1941a), p. 254.

⁴⁴⁹ Kirsch (1894), pp. 4 and 32; Weber (1947), p. 76; Ehrensperger (1972), p. 345. It is likely that Lanfredi was a factor in one of the large banks, but it was not possible to identify him. The family name suggests an origin in Mantua. His travel partner could be a Guillaume de Condamine, a region in the south of France bordering Avignon. Schulte (1900), p. 282.

3.2.4 Occasional business of Florentines passing through

It is rare to find evidence that Florentines traded in German territory or were active as traveling merchants east of the Rhine. Economically, these transactions were of no great significance, as they usually only provided a welcome sideline, but were not the result of planned entrepreneurial efforts. In 1846, during the reconstruction of the Casa Maiorfi in Florence, eleven wax tablets were found which must have been made by merchants from the end of the 13th or beginning of the 14th century. In addition to notes on transactions obviously connected with the fairs in Champagne, the second tablet also contains references to German-speaking Switzerland. Mentioned are

s. di baslesi and *s. di zurchesi a lucera*.⁴⁵⁰ Robert Davidsohn has interpreted these passages thus, that a Florentine on his journey over the Gotthard to Champagne traded in Basel, Zurich and Lucerne. In the wax, he had noted the amounts he wanted to claim or cede. The information in this source is too scarce to permit any further interpretation. However, it also seems possible that *Lucera* refers to the village of Leuk in the Valais. The writer of these few words would then have been on the Simplon route and met merchants in Leuk who had come over the Gemmi Pass. In any case, he was a merchant engaged in occasional trade and not a Florentine permanently resident in the country.⁴⁵¹

During his stay at Lake Lucerne in 1349⁴⁵² the Alberti factor Ticcio di Bonaccorso Bonaccorsi also handled banking business. He concluded an insurance transaction here with a Perotto da Montbeliard, who wanted to transport *nove balle di lana* over the Gotthard to Milan. Ticcio secured this transport with a bill of exchange via f. 295, which, after a good outcome, was redeemed at the Alberti's correspondent in Milan for f. 307. The bank thus made a profit of f. 12 on this transaction.⁴⁵³ This transaction was, however, an isolated case, for there is nowhere to be seen any intention to open a branch of the Alberti here.

At the court of the Hungarian king there had been Florentines since the 14th century, who settled in Buda and supplied the court with the luxury articles of their homeland. Similar to the bankers at the Curia, these merchants accompanied the king when he undertook major journeys together with the most important courtiers. This illustrious and wealthy society always offered them interesting business opportunities. In the years when Sigismund wore the crown of St. Stephen as well as that of the German king, they also followed him to Germany on several occasions.⁴⁵⁴ Sigismund

⁴⁵⁰ Milani (1877), p. 156.

⁴⁵¹ Davidsohn (1896-1925), IV / 2, p. 320.

⁴⁵² For the purpose of this stay, see below p. 402.

⁴⁵³ Goldthwaite et al. (1995), pp. CI and 123.

⁴⁵⁴ Cf. Beinhoff (1995).

had Florentines in his retinue when he was at the Council in Constance. ⁴⁵⁵ There are also documents from the Nuremberg Diet of 1431 that report the temporary presence of Florentines in the city on the Pegnitz. ⁴⁵⁶ Because of the fragmentary nature of the sources, nothing precise can be determined about the nature and extent of their business. During their short stays in Germany, however, they certainly did not engage in the money business, but concentrated on trading in valuable merchandise.

There is only one record of the settlement of a payment from Germany to Rome by a travelling Florentine. In 1467 Alessandro de' Bardi, one of the two directors of the bank of Lionardo Spinelli e co. di Corte, was in Germany. Nothing is known of the occasion of this journey; it is evidenced solely by a bill of exchange which he issued at Halberstadt on the 20th of September in that year. *Datore* was Otto de Specke (*notarius palatii*) and *bene-ficiario* Heinricus Gherwen. The transferred 50 chamber florins were served in Rome on

6. November. ⁴⁵⁷ The rare presence of Florentines on the streets of Germany are testimony to the fact that in doing business with Germans, at best, a welcome additional income was obtained, and that they were not planned entrepreneurial endeavors. The number of evidences of the presence of Florentines in Germany is not greatly increased by the analysis of visitors to the great German fairs. Although there is evidence that, for example, Gherardo Bueri, who lived in Lübeck, had contacts at the Frankfurt fair, ⁴⁵⁸ there is only one clear piece of evidence from 1473 that a Florentine attended a fair in Germany. At that time, the city of Basel held a lottery at its fair, which was only of regional importance. Anyone who wanted to take part had to give their name and throw a raffle ticket into the lucky pot. A Florentine was also recorded in one of these lucky lottery rounds. ⁴⁵⁹ It was not until after 1480 that Florentine silk merchants regularly offered their wares for sale at the Frankfurt fairs. These were merchants who had settled in Nuremberg. Certainly, Florentine goods were already available for purchase on the Main before this time, but they arrived there via the intermediary trade.

⁴⁵⁵ Richental (1882), p. 182 lists the participants in the Council of Constance. Among them: *Item wechsele, oun Florentzer, die nit zu dem hof gehörend, von allen landen mit ihren dienern waren LXX*. From this it is logical to conclude that there were also Florentines present who belonged to the court.

⁴⁵⁶ Note by Lorenz Böninger: ASFi, Notarile Antecosimiano 1876, 8, no. 21. A document written by Leonardo di Nofri di Baimozi (Giudice de' Latini) in Nuremberg on 1 February 1431. It deals with a dispute over a bale of cloth between Tomaso di Piero Milanese and Zenobi Panciatichi.

⁴⁵⁷ YUSA 98, 1866. - This Otto Speck of Halberstadt has already in the Spinelli balance of 24. 3. 1465, (YUSA 91, 1733) a credit of f. 20. But there no indication of the way of payment.

⁴⁵⁸ Weissen (2003), p. 63.

⁴⁵⁹ STAB, Handel und Gewerbe N 2. Cf. Ehrensperger (1972), p. 335; Rippmann (1990). Unfortunately, the name of this Florentine is not given.

4 Curia banks active in the German market

Max Weber divided the consideration of medieval banks into two groups of characteristics in his lectures on the history of economics:⁴⁶⁰ Under the heading "The economic forms of operation of commerce" he examined the legal foundations, the role of the family in the management of the business and the problem of financial liability. In a second chapter he then dealt with the business of banks. This division has in principle survived to the present day in the writing of medieval banking history. It has been most precisely defined by Federigo Melis, who introduced the terms *storia interna* and *gestione* into historiography for this purpose. By *storia interna* he understands the history of the structure of a bank, i.e. the constitutive elements: personnel and goods. In contrast, there is *gestione*, by which he meant the business activities through which a bank generates its income. Melis himself created an example of how he envisioned a *storia interna* with his account of the Datini bank of Prato.⁴⁶¹ Subsequently, a number of dissertations were written at the universities of Florence and Pisa, which applied this method of investigation to other banks and contain many methodological references.⁴⁶² The descriptions of the curia banks follow this tried and tested approach, dividing them into the three corporate phases of foundation, operation and dissolution.⁴⁶³ In doing so, the explanations are limited to the most important key data of the company's history, insofar as they are of importance for understanding its strategic orientation in the German market.

4.1 Competitive situation

4.1.1 Beginning of the cooperation between the Curia and the bankers

Banks in the payment system of the Curia until the demise of the super-companies in the middle of the 14th century

Considering the expense and high risks involved, the apostolic chamber and the collectors sought ways to avoid transporting cash when assignments were not possible.⁴⁶⁴ In its search for help, the curia initially relied on

⁴⁶⁰ Weber (1923).

⁴⁶¹ Melis (1962); Melis (1964).

⁴⁶² As an example of many, consider Cornelio (1961).

⁴⁶³ Cf. Bleicher (1991), p. 793.

⁴⁶⁴ Metcalf (1980).

4 Curia banks operating in the German market

the branches of religious orders. In the middle of the 12th century the Templars, and in the 14th century the Humiliates and Franciscans, helped to transfer curial funds to the papal court. Soon the Curia no longer organised the flow of money itself, but entrusted it to bankers who could also change coins from all over Europe for the Chamber, store sums that were not urgently needed and grant loans. The Curia initially made use of the local bankers in the Holy City, who dominated the money business from 1180 to 1220, but often worked in partnership with Pistoiese and Siene- sen. From 1232 onwards, terms such as '*campsores domini papae*' or '*campsores / mercatores papae / camerae*' appear in charters. ⁴⁶⁵ Gradually these bankers also took over the curial payment transactions, which they had mastered since Urban IV at the latest. ⁴⁶⁶ At the same time, the Florentines also began to distinguish themselves in the money business. Since 1219 they are mentioned in connection with papal money and very quickly assumed an important role as bankers at the Curia. ⁴⁶⁷ This development was favoured by the *Fiorino d'oro*, issued for the first time by Florence in 1252, which quickly became the standard currency for the whole of Europe and formed an important basis for the economic rise of the city on the Arno. ⁴⁶⁸ With the interdict over Siena in 1262, the "dégibelisation et florentinisation" began, as Armand Jamme, taking up a turn of phrase by Robert Davidsohn, succinctly put it. ⁴⁶⁹ In 1275, a bank from Florence appears for the first time in a papal document in the handling of the transport of funds collected in Germany, when the Spigliati, together with the Piacentine Bernardo Scotti e co. were granted a kind of monopoly for this business. ⁴⁷⁰

⁴⁶⁵ Lunt (1934), I, p. 51; Denzel (1991); Denzel (1995b), p. 309.

⁴⁶⁶ Schulte (1900), pp. 274-280; Bauer (1928); Lunt (1934), I, pp. 47, 51-53, and 55- 56; Olsen (1969), pp. 43 and 56; Denzel (1991), pp. 95-96; Vendittelli (1993); del Punta (2010); Denzel (2018), p. 156; Jamme (2018), p. 185; Johrendt (2018), pp. 120-121; Vendittelli (2018a); Vendittelli (2018b). According to Denzel (1995b), p. 308, the Curia had been working with Italian merchants since the 1210s.

⁴⁶⁷ The most comprehensive account of the relations between the papacy and Florentine bankers in the 14th century was written by Yves Renouard in his fundamental work published in 1941. For the area of interest here, the studies by Schuchard (1995), Denzel (1991), p. 95 and Denzel (1995b) have provided further insights. The works of Kirsch (1894); Roon-Bassermann (1912); Baethgen (1928-1929); Baethgen (1932-1933), which have been partially superseded by Renouard, should also be noted.

⁴⁶⁸ Franceschi (2017).

⁴⁶⁹ Jamme (2018), p. 193.

⁴⁷⁰ Kaltenbrunner (1889), nos. 250, 264, 265, 283, 287, 313, and 319; Gottlob (1892), p. 246; Schneider (1899), The following remarks on the role of the Florentines in curial payments with Germany are limited to the most important information. A detailed account can be found in Denzel (1991), pp. 84-121; see also Denzel (1995b), p. 309. - The history of the relations between the popes and the Italian banks will not be recounted in detail here, and the account will be limited to the German business. Remarks on this subject may be found in Schneider (1899). It would certainly be a desideratum, however, if a new study were devoted to this subject, revising the researches of Renouard (1941) and many others. The dissertation by Orzalesi (1996) is unfortunately unpublished and not available for research.

After the bankruptcy of the great Sienese company of the Bonsignori (*la gran tavola*) in 1298, the Florentines finally took over the supremacy in international banking and trade,⁴⁷¹ whereby the chamber and the collectors could only work together with partners whose branch network included at least branches at the papal court, Venice and Bruges.

Of all the individuals and companies that were active in the curial environment in the credit business and, in some cases, in the deposit business, the vast majority operated with little capital in a local context and only had customers who stayed in Rome for a longer period of time. ⁴⁷² While the credit business was not the exclusive preserve of institutional economic actors, the provision of international payment services was impossible for private individuals and remained the exclusive preserve of *società / compagnie*. Only these had the necessary specialist knowledge, knew the specific needs of the clerical clientele and were able to maintain an extensive branch and correspondent structure through which they could transfer even very large sums to the papal court. Raymond de Roover called them the 'banchi grossi' and Michele Cassandro 'le grandi banche internazionali'. ⁴⁷³

In the banking centres, the Bardi company, which had been one of the most important economic players in Florence since the end of the 13th century, had grown to become the largest company. ⁴⁷⁴ Parallel to the Bardi, the Peruzzi rose, but their business volume always remained somewhat smaller. ⁴⁷⁵ In addition to these two giant companies, called super-companies in banking history because of their large turnover,⁴⁷⁶ a group of medium-sized companies (Scali, Acciaiuoli, Bonaccorsi, Frescobaldi, Alfani, Spini, Cerchi, Pulci-Rimbertini, Mozzi)⁴⁷⁷ served for a time as partners of the Curia, which until today have hardly been the subject of historical research. The Bardi or Peruzzi maintained permanent branches in ten cities: Barletta, Bologna, Genoa, Naples, Perugia, Venice, Avignon, Bruges, London and Paris. At least one of these Florentine companies was present in 15 other trading places: Benevento, Cagliari, Macerata, Milan, Palermo, Pisa, Piacenza, Rome, Barcelona, Palma de Mallorca, Seville, Tunis, Kyllini, Famagusta, and Rhodes. ⁴⁷⁸ The super-companies flourished until a financial and commercial crisis of enormous proportions occurred between 1333 and 1346, during which 350 Florentine companies lost their

⁴⁷¹ Jordan (1902); Chiaudano (1935); Renouard (1949), p. 119; Roover (1963), p. 2.

⁴⁷² Cf. Ait (1992).

⁴⁷³ Roover (1970a), pp. 19-23; Cassandro (1991), p. 354.

⁴⁷⁴ Renouard (1942), p. 11.

⁴⁷⁵ Renouard (1942), pp. 15-18.

⁴⁷⁶ Cf. in particular Roon-Bassermann (1912); Denzel (1991), p. 95.

⁴⁷⁷ Renouard (1942), pp. 18-24 and 90; Denzel (1995b), p. 309.

⁴⁷⁸ Renouard (1949), p. 126.

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books had to close. ⁴⁷⁹ Already in 1326 the Scali were bankrupt, the Bonaccorsi followed in 1342, the Acciaiuoli and Peruzzi in 1343 and in 1346 the Bardi. ⁴⁸⁰ Almost at the same time as the shock of the demise of its largest economic carriers, Florence also experienced the great waves of plague from the middle of the 14th century onwards, which reduced the population of the whole of Europe to a great extent. Whether the years following these drastic events were characterized more by crisis or upswing for the Florentine economy is the subject of a lively discussion among economic historians. ⁴⁸¹ It is undisputed that the economic situation in the city of Arno can be described as "grande malessere" ⁴⁸² and "chaotic" ⁴⁸³ and that a fundamental redistribution of wealth and a "major revolution" took place in the group of people who controlled the Florentine economy during this period. ⁴⁸⁴ Large companies such as the dell'Antella, Cocchi, Perondoli, Bonaccorsi, Corsini, da Uzzano, Castellani, Acciaiuoli, Peruzzi and Bardi disappeared altogether after this huge economic collapse, or took decades to at least rise again to medium-sized companies.

The loss of their most important banking partners temporarily caused the popes great difficulties in the transport of funds destined for the papal court in Avignon. ⁴⁸⁵ Clement VI (1342-52) could therefore not count on much support from Florentines in financial transactions during his entire tenure. ⁴⁸⁶ Partial substitutes were bankers from other Italian cities, such as the Malabaila of Asti, but their efficiency was considerably less. The Curia was forced in these years to use as many as eleven different banks to transfer a sum of f. 20000 from Avignon to Rome. ⁴⁸⁷

⁴⁷⁹ The number was probably even higher, as Brucker (1962), p. 16 bases this figure on an alphabetical list (ASFi, *Tratte*, 1155), which only includes firms beginning with the letters A through S. Cf. also the list of bankruptcies in the years 1343-46 in ASFi, *Tratte*, 216. - Goldthwaite et al. (1995), p. XXVI.

⁴⁸⁰ There are many attempts to analyze the causes of this crisis: Renouard (1949), p. 145. Much has been published on the causes and their course, but this is irrelevant to the history of the Florentines in Germany. Cf. Brucker (1962), pp. 3-27; Hunt (1994), pp. 212-229; Tanzini (2018).

⁴⁸¹ For a summary of the discussion, with bibliographical references to the most important contributions, see Dini (1995a), pp. 163-165; Dini (1995b), p. 127. Cf. also of the more recent literature: Falsini (1971); Barducci (1979); Balestracci (1985); Molho (1990).

⁴⁸² Dini (1995b), p. 127.

⁴⁸³ Brucker (1962), p. 9.

⁴⁸⁴ Brucker (1962), p. 16. This study also contains a profound analysis of the economic, political and social developments that fundamentally changed Florentine society in the second half of the 14th century. Cf. Niccolini de'Sirigatti / Bec (1969), p. 10.

⁴⁸⁵ Renouard (1942), pp. 24-29; Goldthwaite (1980), p. 38.

⁴⁸⁶ Davidsohn (1929), p. 86; Esch (1966), p. 293; Hunt (1994), pp. 212-229.

⁴⁸⁷ Renouard (1942), p. 26.

Dominance of the Alberti (1362-76)

In the first decades of the 14th century, the Alberti⁴⁸⁸ were very active as cloth merchants in the triangle of Florence, Bruges and Avignon. ⁴⁸⁹ It was not until the 1930s that they expanded their activities to include banking. ⁴⁹⁰ In the following years, supported mainly by profits from the trade in cloth and clothing produced by themselves and curial payments, they rose behind the Bardi, Peruzzi, and Acciaiuoli into the group of medium-sized Florentine companies. ⁴⁹¹ The fact that the scale of their banking business remained modest alongside their trading, in Yves Renouard's view, was a major factor in their surviving the economic and social crisis of the mid-fourteenth century almost unscathed, and in possessing the largest solvent enterprise in Florence after the demise of the super-companies. ⁴⁹² They remained in business until the 1930s.

⁴⁸⁸ Roover (1958), p. 31: Until March 1, 1346, all parts of the family's property were united in the Compagnia Alberti, each bearing the name of its leader: 1304-1331: Alberto del Giudice, then Agnolo, and from 1342 to 1345 Iacopo and Caroccio. Renouard (1938), p. 53 gives the date of separation as 1 March 1345, probably ignoring the fact that in Florence the year ended on 24 March. - Iacopo's companies and their successors were called Alberti antichi, those of Caroccio Alberti nuovi. After the economic decline of the Alberti nuovi in the first quarter of the 15th century, the antichi are always meant when speaking of the Alberti. - Renouard (1938), pp. 52-53: According to the French historian, the distinction between *antiqui* and *novi* originated in the papal chamber. The Italian designations commonly used in the literature are used here. Rarely, instead of *antichi*, we find *vecchi*, as in Schulte (1900), p. 288. The Alberti themselves referred to Caroccio's society as *compagnia vecchia* and to Iacopo's as *compagnia nuova*. Cf. Foster (1985), p. 139. Whenever the Alberti are referred to in the following pages, this always means the companies of the Alberti antichi, otherwise it is explicitly noted. The network of companies of the Alberti nuovi always remained smaller than that of the antichi and did not achieve the same commercial importance. They were badly hit by the expulsion of the Florentines from the papal court in 1376, and after this collapse they were never able to recover their connection with the business of the Curia. By 1380 their company had already been overtaken in turnover and reputation by many other Florentine banks, and was no longer counted among the leading companies. The Florentine Catasto of 1430 still shows companies of Giannozzo di Tommaso and Antonio di Tommaso in Florence and Venice and a *bottega di Arte della lana*, but these were only companies of secondary importance. Only once more did a member of this family play a prominent role: when Alberto di Giovanni di Cipriano degli Alberti was appointed cardinal by Pope Eugene IV in 1439. The last known descendant of Caroccio di Lapo died in 1993 in Genoa, where a branch of the family had moved in the mid-15th century. The Alberti nuovi are thus of no interest for 15th century business with Germany. Cf. Goldthwaite et al. (1995), pp. 12-32.

⁴⁸⁹ The first known Alberti Society was founded in October 1302 by the brothers Alberto, Neri and Lapo di Iacopo degli Alberti. Cf. Goldthwaite et al. (1995), p. XXVI and Foster (1985), pp. 133-135. Cf. below [p. 137 ff.](#) - Kellenbenz also mentions in an essay letters of the Alberti, which are said to be in the Ospedale degli Innocenti in Florence. These documents could not be found despite an intensive search. Kellenbenz (1990), p. X.

⁴⁹⁰ Roover (1958); Roover (1974), p. 5.

⁴⁹¹ Brucker (1962), p. 13 describes it for the period before 1340 as 'a prosperous company of middling rank'.

⁴⁹² Renouard (1942), p. 32: "Et c'est cette médiocrité même qui leur a permis d'échapper au désastre de 1342-1346." - Brucker (1962), p. 14.

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Only the Medici were able to maintain their position among the leading families in Florence for a longer period of time, and for more than two generations they were the most powerful family group in Florence. ⁴⁹³ For half a century, the Alberti family played an important role in shaping and determining the economy, politics and culture of Florence, for many years in the first place. ⁴⁹⁴

The Alberti's rise in curial payments began during the tenure of Innocent VI. (1352-62). They were favoured during these years by the collaboration of Cardinal Egidio Albornoz, to whom they provided financial resources for the reconquest of the Papal States for the Holy See. ⁴⁹⁵ When the Malabaila of Asti went bankrupt in 1362, ⁴⁹⁶ Pope Urban V (1362-70) concentrated on collaboration with the Florentines. The Alberti in particular, from their branches in Bruges and Venice, occupied a prominent position in papal finance, alongside less important Florentine banks (Soderini, Guardi, Ricci, Strozzi, Albizzi) ⁴⁹⁷ and the Guinigi from Lucca. ⁴⁹⁸ For many years they were mainly responsible for the important funds from England, but they also played a central role in the traffic of German sums. ⁴⁹⁹ From 1368 they held a de facto monopoly for the transfer of curial funds to the papal court at Avignon. They were so dominant that between 1355 and 1374, for example, they transferred all collegiate funds and servitia from Sweden to Avignon with a single exception (1371: Guardi). ⁵⁰⁰ Their connection with the Curia became so strong during these years that even severe external pressures could not put a definite end to this collaboration. ⁵⁰¹ Thus an attempt by the Guardi to discredit them failed, and led to their own bankruptcy (1370-71). ⁵⁰²

⁴⁹³ For example, Renouard (1949), p. 149, who places Alberti "au premier plan".

⁴⁹⁴ Renouard (1938), p. 52; Renouard (1942), p. 32. - Goldthwaite (1980), p. 34 sees their peak in the last years of the 14th century. Cf. also Goldthwaite et al. (1995), p. XXII. - As early as 1352, Niccolò di Iacopo degli Alberti was among the ten richest Florentines. Cf. Brucker (1962), p. 21. For more on the wealth of the Alberti in the 14th century and their political and cultural importance in Florence, see Mancini (1882), pp. 1-16; Renouard (1949), pp. 30-32; Goldthwaite et al. (1995), pp. XXCII-XXVIII.

⁴⁹⁵ Tognetti (2018), p. 158.

⁴⁹⁶ Of the Malabaila, payments from Cologne (May 17, 1348) and Mainz (October 11, 1361) are found in the papal books. Renouard (1941), p. 215. - Bankruptcy in Renouard (1941), p. 281.

⁴⁹⁷ Renouard (1942), pp. 38-42.

⁴⁹⁸ Cf. Renouard (1938), p. 133; Denzel (1995b), p. 320.

⁴⁹⁹ Esch (1966), p. 292.

⁵⁰⁰ Source: APS.

⁵⁰¹ Denzel (1991), pp. 98-110; cf. also the literature listed therein. Foster (1985), p. 146; Denzel (1995b), p. 309.

⁵⁰² Renouard (1949), pp. 133-134 and 149. According to Holmes (1968), p. 357, this monopoly did not exist until 1372.

Lack of Italian presence in Germany

Although there is no clear source evidence that Italian bankers were present in Germany for a business transaction before the years of the Great Schism, historians have repeatedly believed to find circumstantial evidence for the existence of Florentine bank branches. According to Davidsohn, the Spigliati-Spini, Cerchi, and Mozzi are said to have maintained a branch in Germany about 1296. ⁵⁰³ He refers to a papal document in which modalities of an order to the Florentine bankers in connection with funds from Germany are specified. However, it is not clear from this document where the bank had its branch. ⁵⁰⁴ It can therefore in no way serve as evidence of the existence of Florentine account offices in Germany. ⁵⁰⁵

In a very comprehensive study, Franz Irsigler and Winfried Reichert have investigated the presence of Italian bankers in the Rhine-Moselle region and the territories bordering it during the late Middle Ages. They were able to find numerous evidences of Lombards in the money business, but these were almost exclusively limited to the credit business and the trade in goods. ⁵⁰⁶ The very close relations between the archbishops of Cologne and the Florentines have led to speculation about the existence of a Florentine bank in Cologne, which was also active in international payments. Indeed, the claim that the Peruzzi maintained a branch in Cologne during the first half of the 14th century appears in scholarly literature. For the year 1307, Davidsohn names a Donato di Nicola (*Donato Nicolai*) as a factor and partner in this company, who had been appointed "archbishop's merchant" by Archbishop Heinrich von Birneburg. ⁵⁰⁷ He

⁵⁰³ Davidsohn (1896-1908), vol. 4, p. 275.

⁵⁰⁴ Thomas (1884), no. 1296. - Jordan (1909) also makes no reference to Florentine establishments in Germany, although he otherwise reports in great detail on the *mercatores camerae apostolice* in the 13th century.

⁵⁰⁵ Saporì (1952), p. 105: In 1304 an account book of the Alberti del Giudice mentions an *Allesandro da Berghamo oste in Basola* because a factor of the bank had lent him money without the consent of the *maggiori*. Since this loan was not repaid, the Alberti deducted the amount from their employee's *gehalt*. The term *oste* may have the meaning 'host' or 'correspondent' in the language of Italian merchants. If the second variant were meant here, then it would have been a merchant from Bergamo living in Basel, with whom the Alberti's regularly did business by letter. However, this would have been the only Italian merchant living in Germany who had such close business relations with Florentines before 1370 that his bills of exchange were serviced by a Florentine bank in one of the international banking centres. It is much more likely that this was an occasional transaction in which the Alberti clerk, while passing through Basel, allowed himself to be persuaded by his host to take out a loan, which he tried in vain to recover on his return journey. - Renouard (1941), p. 52 assumes that the Alberti people stayed overnight with this Allesandro while passing through Basel. On the significance of *oste* in the Alberti account books, see Goldthwaite et al. (1995).

⁵⁰⁶ Reichert / Irsigler (1994); Reichert (2003).

⁵⁰⁷ Davidsohn (1896-1908), III, p. 106, no. 531; Andernach (1954-1995), IV, nos. 419 and 451. - Davidsohn (1896-1925), IV / 2, p. 310. - He gave him another skull on September 30, 1314. In it he calls him *servitoris nostri*. Cf. Andernach (1954-1995), IV, nos. 419 and 451.

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bases his statement on two documents concerning the donation of skulls. These were relics of the eleven thousand virgins who, according to legend, died as martyrs in Cologne and whose leader Ursula, a Breton king's daughter, became the patron saint of Cologne. Archbishop Henry, archchancellor for Italy, names in this document the recipient of the gift *dilectus noster Donatus Nicholai mercator noster de societ. Peruziorum de Flor.* **508** To infer from the possessive pronoun that Donato di Nicola was settled in Cologne is certainly not admissible, for a close business relation between the Peruzzi and the prince of the church could be maintained without difficulty from Flanders. **509** Also in a document of December 22, 1308, in which Henry of Cologne assigns 1,200 marks of small black burgesses from the diocese of Utrecht to the same banker from the Peruzzi company to cover a debt, there is no reference to a branch of this Florentine bank in the Rhine city. **510**

There is also evidence for the Bardi that shows this super-company in connection with Germany. In 1311, in a notarial instrument drawn up in Florence, they grant power of attorney to several of their associates to act on their behalf in transactions related to the Order of Saint John. In this document the Ballien in Germany are also mentioned. **511** In 1326, the Arte di Calimala of Florence demanded that all Florentines involved in a trading company be registered in the writings of the guild. Thus was born the first Florentine register of companies, though it was far from complete. The list of persons who could not register due to absence includes *Pero dom. Gualterotti in Alamannia* and *Gherardino Jannis in Alamannia*. **512** Pero is probably a member of the de' Bardi family who is known to be a merchant: Piero di messer Gualterotto de' Bardi. **513** Gherardino Gianni is known to be an employee of the Peruzzi family from December 1319. He became a partner in 1320 and died on July 11, 1332. In the account books of this trading company, examined in detail by Saporì, there is no indication that this Gherardino settled in Germany. **514** Nor is there any indication of a counting-house east of the Rhine in the case of the Bardi. It is therefore probable that they were only temporarily there in 1326. Nevertheless, it is remarkable that representatives of the two largest societies were simultaneously in the German-speaking area

508 Davidsohn (1896-1908), III, pp. 107-108, no. 531; Andernach (1954-1995), IV, no. 2032.

509 German clerics also did credit business with bankers established significantly further from their place of residence. Known, for example, are those of Passau bishops with Sienese bankers who worked in Bologna. Cf. Englberger (1996).

510 Friedmann (1912), p. 59; Andernach (1954-1995), IV, nos. 419, 451, and 2598. See also Kuske (1908), p. 410.

511 Tognetti (2018), p. 150. Sergio Tognetti kindly provided me with the exact citation: ASFi, NA 2964, cc. 11v-12r, 1311 giugno 1.

512 Davidsohn (1896-1908), III, p. 172, no. 850.

513 Renouard (1938), p. 63.

514 Saporì (1926). On Gherardino cf. p. 265.

even if it is not clear which region is meant here by "Alamannia". It remains unclear whom the chronicler Marchionne Stefani meant when he wrote that in Germany in 1349 Florentine merchants were treated badly as a result of the great European economic crisis: *Onde in Francia e in Lombardia e nella Magna i mercatanti fiorentini n'erono male veduti e trattati*.⁵¹⁵ Presumably he was thinking of Florentines settled in Flanders and not of merchants who stayed permanently or temporarily in Germany.

Despite all scholarly efforts, no evidence can be found for the existence of a Florentine bank branch in a German city for the first half of the 14th century.⁵¹⁶ Only merchants and mintmasters without any connection to international banking are attested: the Agli in Schwäbisch Hall (1308-09), a Cino in Mainz (1318-30), the Macci in Überlingen (1311-26) and the Salimbene in Lübeck (1364-86).⁵¹⁷ Tuscan merchants played an important role in German coinage history (Prague and Meissen groschen, Etsch kreuzer, Swabian heller, Lübischer floren),⁵¹⁸ but they were only of regional importance for trade and banking.⁵¹⁹ None of them was engaged in the international business of bills of exchange. Had they offered this service, the clerics would certainly have made use of it.

⁵¹⁵ Stefani (1903), p. 233, rubrica 239. - Cf. Brucker (1962), p. 10.

⁵¹⁶ Weissen (2006). - Along the route between northern Italy and Champagne, Italians are mentioned in almost all towns of the Rhine valley and southern Germany since the 13th century, who settled as changers and traders. Cf. Schulte (1900); Pölnitz (1942), p. 137; Reichert (1987a); Jamme (2018), p. 185. - In Trier, Lombards are on record from 1209, in Aachen around 1265. Numerous were from 1250 until the beginning of the 14th. The merchants from Asti, who played an important role in the credit business for two centuries, were to be found in the Rhineland in the middle of the sixteenth century. The most famous families were the Ottini, Pelleti, Vlegeti, de Montemagno, Rotarii and Montefia. Cf. Liebe (1894); Kuske (1908), p. 396; Kellenbenz (1985); Reichert (1987a); Reichert / Irsigler (1994). - The relationship between these immigrants and the city authorities was very chequered. Historians believe to have found evidence that princes tried to attract Italians to open settlements in Germany. Perroni (1968), p. 134, for example, sees in the salvo conduct granted by Rudolf of Habsburg in 1283 to all Italians for travel through the empire, in the prohibition of levying further customs duties on the Rhine, and in the serious action taken against robber barons, an attempt to attract Italian merchants to open settlements in Germany. All this at a good moment, for in Brabant and France the wool merchants were in these years under heavy pressure from taxes. This view, however, is contradicted by Pfeiffer (1997), p. 421 in his detailed study of Rudolf's customs policy. His studies led him to suggest that the royal policy of transit duties did not pursue any economic goals. In the opinion of Schulte (1900), p. 135, the German kings not only did not support the Florentines in any way, but even repeatedly hindered them in their expansion within Italy.

⁵¹⁷ Weissen (2006).

⁵¹⁸ Cf. Alexi (1890), p. 269; Schulte (1900), p. 335, however, has pointed out that this does not give due credit to the achievement of the Astigians.

⁵¹⁹ Cf. in Weissen (2006) the sections on these ventures.

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Gene Brucker has noted an "increased activity" of Florentine merchants in the areas north and east of Venice in the years after 1346. ⁵²⁰ This expansion of the area of activity was based on the transactions of fabric and silk merchants and was apparently limited to Poland, Bohemia and Hungary,⁵²¹ the Alto Adige⁵²² and the Istrian coast⁵²³ while Germany was not included in this expansion. The evidence we find of bankers' activities in Germany, on the contrary, declines significantly in quantity. North of the Alps and east of the Rhine they did not find the economic conditions they needed for their type of business. They were looking for markets where they could sell their refined expensive fabrics and where they could find large fortunes as well as a need for international banking. Germany did not meet these basic conditions, because in this epoch there was a lack of residences which could hope for large profits from the sale of luxury goods and the handling of international financial transactions. The Florentines, on the other hand, found these conditions favorable for their business in the vicinity of the royal courts of Bohemia and Hungary, where they quickly formed small colonies, as Susanna Teke, Krisztina Arany, and Katalin Prajda show in their publications. ⁵²⁴

Galhardus de Carceribus, papal nuncio in Poland, once made an attempt to bring Krakow directly into the Italian payment system. In 1338 he sent a long letter to the pope saying that the safest thing (*tutissimum et securum et certum*) would be for the Bardi or another large bank to open a branch in the Polish city; he could not trust his money to local merchants. ⁵²⁵ The project was not realised - 'as a result of the Florentine bankers' disinterest, which was also apparent elsewhere, in building up their own network of agents east of the Rhine ...'. ⁵²⁶ Whether there was similar encouragement to Florentines to open a branch office in Cologne, Basel or Lübeck, for example, is not known.

⁵²⁰ Brucker (1962), p. 13 - Hoshino (1980), p. 320 mentions contacts between an Albizzi factor in Germany and carters from Flanders and Brabant. This claim was not confirmed in the sources cited.

⁵²¹ Wenzel (1874-1876), III, pp. 131-132 and 150-152; Rubinstein (1957).

⁵²² Neri (1948).

⁵²³ Franceschi (1938), pp. 92-93.

⁵²⁴ Teke (1995); Arany (2014); Prajda (2018). - It would certainly be wrong to infer a different business cycle from this different development between neighbouring areas. On this point also Reichert (1987b), p. 271.

⁵²⁵ Theiner (1860), pp. 416-420.

⁵²⁶ Reichert (1987b), pp. 309-310. Here also on pp. 352-353 the most important passages of this letter transcribed. - Cf. also Renouard (1941), pp. 148-149; Denzel (1995b), pp. 329-330.

First exchange places in Germany

Nuremberg

Nuremberg had already acquired some importance as a money market in the High Middle Ages, as shown by the large production of mint around 1200 and the evidence of money changers for 1204 and 1219. The *instrumentum ex causa cambii*, whereby a borrower promised repayments in a different currency at a different location, was also in use here very early on, and since the time of the Staufer kings, citizens of the city repeatedly provided assistance to the kings in financial emergencies. ⁵²⁷ In the following decades, an Upper German money and exchange market developed in Nuremberg, which was connected to the international banking system through the branches of Nuremberg merchants in Venice and Bruges. ⁵²⁸ Markus Denzel is certainly right in attributing to Nuremberg at least a place as a regional center. ⁵²⁹ Two letters written to Mainz by a partner of the Milanese de Resta company on December 23, 1346, and January 6, 1347, are the first mention of bills of exchange being issued in Upper Germany. There are two documents which show an *ospes Cugratus de Norimbergo* as *prenditore*. ⁵³⁰ These payment orders without currency exchange show a local and regional cashless payment traffic between Nuremberg, Prague, Milan, Cologne, Mainz, and Bruges, which Wolfgang von Stromer in particular has investigated and illustrated. ⁵³¹ He was able to show that since the middle of the 14th century it was often possible to buy a bill of exchange from a German merchant in Nuremberg, with which money could be transferred by cashless means up to the curia. In this process the money went with a first order as far as a banking place, from which it was then sent with a second transaction as far as the papal court. The first station of the money was the establishment of a German merchant or a friendly

⁵²⁷ Cf. Hucker (1987) on the Stauffers; Engel (1975) on the period from 1250 to 1314, Moraw (1969); Moraw (1974) on the period of King Ruprecht, and Stromer (1970a) on the period from 1350 to 1450.

⁵²⁸ Fouquet (1998), p. 192 - Nuremberg's position was based on its internationally known metal industry, whose goods generated a large turnover in long-distance trade. In addition, a textile industry had emerged, which was rated "respectable" by Hektor Ammann. The linen and barchent cloths, which were mainly produced in medium quality, played an important role in the trade with the East and Venice took a particularly important position in the increase of the trade with cotton. This expansion of trade helped to raise the standard of living of broad sections of the population, which is why von Stromer refers to this development as the "Industrial Revolution of the Late Middle Ages." Cf. Stolz (1955); Lütge (1967), p. 333; Schultheiss (1967); Ammann (1968), p. 10; Simsch (1970), pp. 24-28; Stromer (1970a), p. 223; Stromer (1978b); Hassinger (1979); Hassinger (1987); Kiessling (1983); Hildebrandt (1991).

⁵²⁹ Denzel (1991), pp. 196-197.

⁵³⁰ Stromer (1970a), pp. 57-61; Maschke (1974), p. 11; Stromer (1976b), p. 137. Stromer translates *ospes* with Gastfreund, instead of with Korrespondent / Geschäftspartner. - *Cugratus* makes one think of Konrad Imhoff, who also issued bills of exchange for collections from the East. Cf. below p. 182.

⁵³¹ Stromer (1970a), pp. 210-225; Denzel (1994), pp. 262-263.

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Italian. The Stromeir, Kammerer & Seiler and many other trading houses used the bill of exchange as a self-evident financial instrument in this way in the second half of the 14th century. A generation later, bill of exchange transactions from Ulm and Augsburg are also documented. The Upper Germans, however, were only able to establish a weak position in the transport with collectors, servitudes and annates from the empire and the neighboring territories to the east and north. ⁵³² Bills of exchange from Nuremberg to the papal court at Avignon were written in 1372 by Ulrich Stromeier, and in 1375 the same man probably transmitted money to the papal chamber for the collector Thomas de Ammanatis. ⁵³³ How this payment was handled cannot be determined with certainty. However, it can be assumed that the Nurembergers had no correspondents at the Curia, but had these payments run through Venice, Genoa or Bruges. ⁵³⁴

Lübeck

From Lübeck dates a notarial instrument of August 4, 1283, in which the council of Lübeck promises the collector Raynerius de Orio to pay him back in Bruges the 1500 Marks of Lübisck he received. Aloys Schulte considers this document to be the oldest promissory note in Germany, but without the involvement of a bank. ⁵³⁵ Since the amount to be paid out in turnoses and the date of payment (May 3, 1284) were also given, the only thing missing from the basic elements of this financial instrument is the name of the person who had to service it in Flanders. Presumably, this was a credit transaction in which the city had to assume the risk of transportation. The Lübeck councillors were therefore already aware in the 13th century of how bills of exchange worked and how they could be used for credit transactions. Hanseatic merchants knew how to receive coins of various currencies and to pay out the amount after a certain time at another place. The preserved contracts to

⁵³² Stromeir (1976b), p. 135-136. - In these years, many of the exchange offices disappeared in the Upper German cities, while at the same time the large trading companies began to determine the economy. Hildebrandt (1991), p. 829. - This was not changed by a resolution of the Nuremberg Council of February 14, 1401, which forbade the merchants from contestable exchange transactions at the fairs. Cf. Schmeidler et al. (1934), p. 44; Simon (1974), p. 61. - Saporì (1933), p. 131 also cites the strength of German competition as a reason for Germany's low penetration of Florentine merchants: When the Tuscans began to take an interest in establishing themselves in Germany, the German trading companies were already too large to be able to leave a profitable business field to the Italians. It was therefore the other way round than in Flanders, where the Lombards and Venetians were able to conquer a dominant position, which was only seriously threatened by native merchants like the Crespini and the Louchard towards the end of the 15th century. Cf. also Cuvelier (1921).

⁵³³ Kirsch (1894), pp. 414-415; Stromeir (1964), pp. 61-62.

⁵³⁴ Ammann (1970), p. 192. - Florentines never played a role in these transactions. Of the Italians, it was mainly the Venetians who were in close contact with Upper Germans. Well known are the good relations between the Kress of Nuremberg and the Amadi in Venice, which even led to the mutual exchange of sons for commercial training. Stromeir (1970a), p. 185.

⁵³⁵ Böhmer / Techen (1843-1932), vol. 1, pp. 410-411, no. 450; Schulte (1900), p. 276.

such transactions do not yet use the word *cambium*, yet legally it is a domiciled own bill of exchange. ⁵³⁶ With this financial instrument or with its related forms of cashless money transfer were known in the north in the middle of the 14th century, but only little in use and Hanseatic merchants hardly involved the Tuscans in Bruges and Venice. ⁵³⁷

It was not until the Nurembergers penetrated into northern Germany that there were banks in Lübeck where bills of exchange could be bought without difficulty. In the Pirckheimer branch opened in Lübeck around 1370, Johannes Lange traded primarily in Upper German barchent and sold remittances to Bruges, Venice, Prague, and Nuremberg. ⁵³⁸ Embedded in the network of correspondents of this trading family, which handled financial transactions with Bohemia, Italy, and northwestern Europe, he ensured the connection to Scandinavia. ⁵³⁹ In 1375, the first bill of exchange from Lübeck to Venice is documented, which was probably handled by Lange. ⁵⁴⁰ By now, at the latest, Lübeck had also become a place of exchange. The cashless transfer of money to the Curia by means of two transactions via a banking centre was now possible from large parts of Germany and Scandinavia. In this way, for example, funds from the archbishopric of Lund were transferred from Sweden to Rome in 1381 by the papal collector Cardinal Pileus. Via Nuremberg, Lübeck was also in contact with the exchange centres that had been established in Krakow and Breslau. ⁵⁴¹

Cologne

As the oldest evidence of a bill of exchange transaction in the western part of Germany, Schulte cites a document from 1328, with which money was moved between Strasbourg and Metz. ⁵⁴² The German merchants in the large cities on the Rhine were thus familiar with this financial instrument, but used it very rarely. Between 1330 and 1378, all surviving *lettere di cambio* issued in a town between Flanders and the Gotthard were from Italians passing through; German merchants did not offer this service at all. Wolfgang von Stromer mentions that in 1349 the Lucerne Hans Hitzlisberg was served two bills of exchange in Milan, which he had received from a Maffiolo Subtus Ripa of Como in Cologne and

⁵³⁶ Neumann (1863), pp. 27-28.

⁵³⁷ Fouquet (1998), p. 195: "The exchange business had not yet reached beyond Flanders around the middle of the 14th century." This statement can probably also be applied to exchange transactions between Germans and Italians. For a more in-depth analysis of the reasons for the widespread absence of bills of exchange in intra-Hansean trade, see Fouquet (1998), pp. 191-193.

⁵³⁸ Nordmann (1937), pp. 124-125; Stromer (1976b), p. 137; Strack (2010), p. 22; Braunstein (2016), pp. 283-286.

⁵³⁹ Hammel-Kiesow (2000), p. 49.

⁵⁴⁰ Pauli (1872b), annex no. 18; Esch (1966), p. 340.

⁵⁴¹ Fouquet (1998), p. 195; Strack (2010), pp. 22-23.

⁵⁴² Wiegand (1884), p. 363; Schulte (1900), p. 286. On page 281 Schulte writes that the oldest known bill of exchange dates from 1323, without providing any evidence for this figure. Presumably this is an overscription.

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Mainz had bought. Since this Italian was a textile wholesaler and citizen of Mechelen at the time, it can probably be concluded that these contracts were not concluded in a permanent bank branch in Germany. ⁵⁴³ In the same year, an employee of the Alberti nuovi stayed at Lake Lucerne,⁵⁴⁴ to take care of the release of requisitioned goods. The factor Ticcio di Bonaccorso Bonaccorsi concluded an insurance deal here with a Perotto da Montbeliard who wanted to carry wool (*nove balle di lana*) over the Gotthard to Milan. Ticcio secured this transport with a bill of exchange for f. 295, which, after a good outcome, was redeemed with the correspondent of the Alberti nuovi in Milan for f. 307. The bank thus made a profit of f. 12,⁵⁴⁵ on this transaction.

Renouard compiled a list of all payments from 1362-78 from the European ecclesiastical provinces to the Curia, showing that from Rhine dioceses the largest sums were delivered to the Pope from northern Europe. ⁵⁴⁶ Of the 42 documented transactions, the money was handed over to the bank's representative 37 times outside Germany: in Mechelen, Maastricht, Bruges, Liège, Metz or Paris. ⁵⁴⁷ In five cases, however, the documents mention Cologne as the place of delivery. Between 20 May 1364 and the following 14 January, the papal collector Petrus Begonis delivered large sums in Cologne to bankers from Florence. Angelo di Borgognone and Domenico de' Soderini traveled up the Rhine to receive the funds, as the addition *mercatoribus Florentinis in Brabantia commorantibus* shows. ⁵⁴⁸ In the case of the four transactions in which the Alberti were involved, the text is ambiguous and leaves room for speculation that there was a reneging of this company on the Rhine at the time. Reichert, for example, argues in favor of this by pointing out that in the deed to the Florentine it says: *ibidem commorans factor societatis Albertorum antiquorum*. ⁵⁴⁹

In the first transaction, the merchant from Bruges came to Cologne. According to Vatican sources, a Banco Zenobio was in Cologne on 12 October 1364 as a factor of the Alberti nuovi (company of Cipriano and Doffo di Duccio degli Alberti) to receive 4000 *flor. de Alamannia*. He issued a bill of exchange for this, which two months later was presented to the papal

⁵⁴³ Stromer (1970a), p. 61 - Stefania Duvia (Como) is credited with the information that the Suptusripa / Sottoripa / Sottoriva family was one of the first families of Como in the 14th century. No documents from their commercial activity have been preserved. The transmission of the notarial records in this city is very poor and in the few preserved registers no member of this family is mentioned.

⁵⁴⁴ On the purpose of this stay, cf. below p. 402.

⁵⁴⁵ Goldthwaite et al. (1995), pp. CI and 123.

⁵⁴⁶ Renouard (1941), pp. 301 and 305-305.

⁵⁴⁷ In the case of eight other payments, the place of transfer is not indicated.

⁵⁴⁸ Domenico di Giovanni de' Soderini Angiolo di Borgognone, cf. Renouard (1938), p. 177.

⁵⁴⁹ Reichert (2003), pp. 377-378.

Chamber was to be paid. ⁵⁵⁰ This banker is Banco di Zanobi di Banco Bencivenni, who is mentioned in 1357 in the account book of Bartolomeo di Caroccio degli Alberti as an employee of the Avignon branch,⁵⁵¹ was a partner in the Alberti company in Flanders-Brabant in 1364-65 and married Ginevra di Luigi degli Alberti in 1378. ⁵⁵² Banco was undoubtedly in Cologne only for a few days, probably to transact this one business in particular. The same is almost certainly true of Lorenzo Fruosini, who worked as Alberti's partner in Bruges from 1362 to 1367 and from 1374 to 1375. ⁵⁵³ The place of residence of the Florentine Bartholomeo Iohannis of the Alberti mentioned in the second transaction is not so clear to determine. Schulte has concluded from the addition *ibidem commorante* that he had settled at least temporarily in the city on the Rhine and that therefore, at least for a short time, there had been a branch of the Alberti in Cologne. Although this thesis cannot be refuted with absolute certainty, there is some evidence against it. This Florentine is probably Bartolomeo di Giovanni Sovaglini, whom Renouard records as a factor in the company of Niccolò di Iacopo and messer Benedetto di Nerozzo degli Alberti in Flanders-Brabant from 1362 to 1365 and again from 1371 to 1375. ⁵⁵⁴ If he had established himself in Germany as the head of an Alberti branch, this venture should have left traces in the Alberti accounts. Even more telling, two days after the papal collector had obtained a bill of exchange from the Alberti, he entered into exactly the same transaction with the Alberti nuovi for the same amount. Why should a second banker have taken the journey to Cologne, if bills of exchange could have been bought in Cologne? If we consider further that only this collector bought his bills of exchange in Cologne and did not work together with bankers in any other place, then another thesis becomes much more probable. Petrus Begonis called the Florentines to Cologne, because he himself did not want to bear the risk of transporting the money further. It remains a mystery how he managed to persuade the bill collectors to travel to Cologne. No collector after him has achieved this. The collector in the diocese of Mainz had to travel to Bruges to have his money transferred to the papal court by the director of the Alberti branch on August 13, 1365. It is also not

⁵⁵⁰ Kirsch (1894), pp. 394-395 - The receipt was recorded in the papal registers on December 14, 1364. However, merchants rarely kept to these payment dates, as Arias (1905), p. 339 shows. In another bill of exchange transaction from Cologne to Rome, the Alberti received the cash in Cologne on April 30, 1365, but did not pay it to the chamber until July 31, 1367.

⁵⁵¹ Goldthwaite et al. (1995), p. 616.

⁵⁵² Passerini (1869-1870), Alberti, Tavola V; Renouard (1938), p. 59; Foster (1985), p. 141.

⁵⁵³ Renouard (1938), p. 55.

⁵⁵⁴ Renouard (1938), p. 56. - Many members of the Alberti family bear the suffix "messer". Leon Battista Alberti (1946), p. 259 wrote about this in his third book "Della famiglia": *Lionardo. - Et tutta questa moltitudine de' nostri avol chiamati messeri furono eglino cavalieri o pur così per età o altra dignità chiamati? Gianozzo. - Furono, et notabilissimi, cavalieri quasi tutti facti con qualche loro singolarissimo merito.*

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why Begonis cooperated with various houses. Were they only willing to carry cash up to a certain amount to Bruges or Paris, or did the collector want to spread the risk? **555** One thing is certain: the stays of Florentines in the Rhineland in the second half of the 14th century were only "épisodiques, semblent déterminés par les appels des collecteurs," as Renouard already noted. **556**

The German merchants in Cologne, Mainz, Strasbourg or Basel were not in contact with Italian curia banks in order to make exchange transactions with them. However, in a transaction from 1365, Aloys Schulte at least does not exclude that Strasbourg merchants transferred money of a collector by means of a bill of exchange to Bruges, in order to forward it from there to Avignon with a second contract. **557** But the formulation *per Hugonem dictum Spanner de Argentina in villa de Brugis fecisset fieri cambium cum Perozo Corsini et Laurentio Froxini* **558** makes no sense if the way to Flanders was not covered with cash or merchandise. Johannes Merswin of Strasbourg was involved in the handling of a payment from the bishop of his city in 1382, but no details of its course have survived. **559** It should be noted that no city in western Germany was a place of exchange, not even Cologne, which was so important economically.

4.1.2 Bankers from Lucca replace the Florentines

Apart from the mintmasters in Freiberg **560** there were no Florentines active in trade or banking in the whole of Germany at the beginning of the Great Schism who could have suffered a commercial loss as a result of the Interdict of 1376. **561** However, business through Bruges and Venice, both of which were in the Roman obedience, were affected. Although the interdict over Florence was lifted on 28 July 1378 by Urban VI (1378-89), the Florentines did not immediately resume their old dominant position in papal finance. A drastic factor was that they dropped out of the transfer of curial funds from the north. The Alberti's relations with the Curia remained largely severed until about 1390. This loss of influence and business is shown by the payments from Sweden.

555 Arias (1905), p. 341. Various transactions are documented of the Alberti nuovi, in which a partner or factor of one of their branches in Flanders or Brabant issued a bill of exchange to a papal collector in Germany or his agent for sums to be transferred to the papal court in Avignon. Cf. Kirsch (1894), pp. 68, 369-371 and 395.

556 Renouard (1941), p. 301.

557 Schulte (1900), p. 285.

558 Kirsch (1894), p. 397.

559 RG Online, RG II 00046, <http://rg-online.dhi-roma.it/RG/2/46>, 19 February 2019. Cf. Schuchard (2000b), pp. 70-71.

560 Weissen (2006), pp. 373-375.

561 Trexler (1974), p. 101.

They were involved in these at least 19 times between 1355 and 1371, but between 1372 and 1402 their name or that of any other Florentine bank is not mentioned in any transaction. 562 They also disappeared almost completely from the even more important markets of England within a short time. 563

The complex structure of the extensive Roman obedience made cooperation with widely ramified banking firms indispensable, even after the break-off of cooperation with the Florentines. 564 The merchants from Lucca were the only ones with sufficient equity and a network of branches in the important banking centers. 565 The Guinigi ran the largest partner bank of the Curia and became the "banquiers exclusifs" of the Roman popes for the next ten years. 566 From 1391 they were supplanted in this position by two other Lucchese, Lando Moriconi and Bartolomeo Turchi. 567

The partner of the large Lucchese banking houses at the Curia was the Apostolic Chamber (*Reverenda Camera Apostolica*), which largely administered the revenues from the ecclesiastical provinces and the Papal States. It was headed by the Camerar (treasurer), to whom the Thesaurar, responsible for the treasury, was subordinate. 568 These two dignitaries, together with other officials, formed the *Collegium Clerici Camerae*. 569 Jurisdiction in all financial matters was vested in the Chamber Auditor, who had the power of excommunication and the instrument of excommunication at his disposal. 570 However, these officers did not administer the sole treasury of the Curia, for there was also a private treasury of the pope and the Datarie, into which all revenues from a variety of fees such as dispensations, licenses, and papal graces went. However, the Datarie was of little importance to the international operations of the banks. 571 In the documents of the chamberlain and the thesaurary, shortly before 1400, Turchi and Moriconi were the first bankers to be called *depositarius pape* or *depositarius Camerae apostolicae*. The depositary had to carry out the orders of the Chamber and had no decision-making powers himself. In international payments, although there were no written obligations, it was within his own

562 Cf. above [Graph 2, p. 49](#). In 1402 the servitudes of Strengnaes were receipted to the Spini Bank. Esch (1966), pp. 377-378.

563 Holmes (1960-1961), p. 202 writes of the "sudden disappearance of the Florentines from England".

564 Esch (1966), pp. 278-279.

565 Esch (1969a), p. 145.

566 Renouard (1941), p. 286; Esch (1966), pp. 321-323; Favier (1966), pp. 505-506.

567 Favier (1966), pp. 509-513.

568 Gottlob (1889); Bauer (1928), p. 479; Feine (1964), p. 349. For details on the development of the structures and the working methods, also in cooperation with bankers, see Palermo (1991).

569 Gottlob (1889).

570 Bauer (1928), p. 470; Plöchl (1962), p. 378. Feine (1964), p. 349 documented 96 bannings of high-ranking Italian clerics for outstanding payments for a single day in 1365. In 1390 this punishment also hit five German clerics: Puza (1980-1999), p. 1294.

571 Tewes (6-7 July 2001); Tewes (2017), p. 217.

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interest that even funds from the most remote Christian spots could be transferred to the Curia in a safe way. Basically, it should be noted that this office was less attractive because of the business with the Curia than because of its reputation, which since the pontificate of John XXIII (1410-15) was a door opener to many influential people. The network that thus developed led to many deals with wealthy clients that were very profitable. 572

At the same time as the office of depositary of the apostolic chamber, the collaboration between the College of Cardinals and a selected banker was institutionalized. The *depositarii* (also *campsores* or *receptores pecuniarum*) *sacri collegii* administered the treasury funds of the sacred college, which they usually received from the depositary of the chamber, such as the cardinals' share of the servitia. A banker also filled the office of *depositarius pecuniarum camere alme urbis*, who was responsible for the administration of the secular revenues of the city of Rome. These two depositaries very rarely had anything to do with payment transactions, but they carried out financial transactions with the money entrusted to them, which could be very interesting economically. 573 The assessment of the esteem in which a banker was held by the curia must therefore take into account the occupation of the three depositary offices.

On 10 November 1376, Gregory XI (1370-78) granted Francesco Guinigi a monopoly on the transfer of curial funds from a number of collectorates, including the Rhineland. This privilege was followed by a series of others by which bankers from Lucca were entrusted with the transfer of collectoral funds from Germany and the kingdoms bordering to the east or north, among which the funds of the Jubilee Indulgence may have been of particular interest to the bankers. 574 German business thus became the focus of their interest and activities. Michele de' Pagani, Ludovico di Filippo de' Baglioni (from Perugia), and Bartolomeo Turchi traveled far into these territories to collect and remove the papal funds. In the process, Pagani was attacked and robbed, and there is no trace of Turchi on his way to Magdeburg in 1394. 575

In spite of all the difficulties and dangers, the great Lucchese curia banks first had the collectors' money from Germany and Scandinavia transferred to Rome without cash from Bruges. 576 Here there was a large colony of merchant companies from Lucca, numbering at least 46 men in 1377. 577 There was evidently no reason to move from the since

572 Esch (1969a), pp. 146-147 - Favier (1966), p. 509: Presumably the Guinigi already had the same responsibility without having been designated with this office title.

573 Baumgarten (1898), p. CLXIV.

574 Favier (1966), pp. 509-513.

575 Esch (1966), pp. 345-346; Favier (1966), p. 511.

576 Esch (1966), p. 322.

577 Roover (1949), p. 82. - On the Lucchese colony in Bruges, see also: Lazzareschi (1947); Galoppini (2003); Galoppini (2012a); Galoppini (2012b).

The Guinigi were not able to deviate from the well-rehearsed and proven transaction methods of Alberti, who had fallen out of favour with the Pope. The Guinigi also handled bills of exchange from individual customers in Cologne between Rome and Bruges, without directly involving the city on the Rhine in the exchange business. **578**

As the above explanations about the exchange place Nuremberg have shown, it would have been possible to have money sent to Italy by Upper German merchants. This is also evidenced by money transferred to the Curia by collectors in Bohemia and Germany. On November 10, 1380, Urban VI acknowledged the receipt of duc. 6,000, which had been sent with a bill of exchange from Hans and Konrad Imhoff in Nuremberg to the merchant Ludovico Avvenati in Ferrara. The latter had forwarded it to Francesco d'Averardo de' Medici in Rome and to the apostolic chamber. **579** The Imhoff brothers are considered to be the founders of the large trading company of this family and the pioneers of trade relations between Nuremberg and Venice. There is also evidence of activities in Breslau and Cologne. **580** Two years later Francesco de' Medici served a bill of exchange issued by Paul *Stangl* (*Paulus Stangil*) and Konrad Schultz (*Conradus Scuchulcz*) in Breslau to the collector in Bohemia for f. 2000, which had probably also passed through Avvenati or an Italian merchant in Venice. **581** Directly negotiating with the Curia were Hermann and John of Lochaim, who about 1382 gave Pope Clement VII. (1378-94) f. 4,000 borrowed, for which he gave them instructions on annates from the dioceses of Cologne and Mainz. **582** In all these transactions it paid off that Nuremberg at the time of the Great Schism had joined

578 According to Schulte (1900), p. 343, in 1378 two Cologne residents bought drawn bills of exchange in Rome from the Guinigi, which were to be paid at the sister company in Bruges.

579 Krofta (1903), p. 52, no. 55 has read the names of the Nuremberg merchant lords as *Johann et Konrad de Chuna*. This name, strangely enough, persists in subsequent research, although it makes no sense. It is found in Esch (1966), p. 288; Favier (1966), p. 515; Stromer (1970a), p. 197. It is also found in the Repertorium Germanicum: RG Online, RG II 00120, <http://rg-online.dhi-roma.it/RG/2/120>, Feb. 19, 2019. Peter Geffcken (Munich) has kindly pointed out that these two bankers are almost certainly members of the Imhoff family, whose name was Latinized as *de Curia*. The original in the Archivio di Stato di Roma, Reg. Vet. 310, f. 82r is indeed difficult to read. The reading *de Chrina* also seems possible. Neither makes sense, so that it must be assumed that the Roman register guide wrote it down. It should probably read *de Churia*, because the two merchants were certainly Hans III. and Konrad I. Imhoff. - That Ludovico Avvenati worked in Ferrara and not in Venice is proven by a bill of exchange transaction from the year 1380: Reinhold C. Mueller, The Venetian money market. Banks, panics, and the public debt, 1200-1500. https://www2.scc.rutgers.edu/memdb/about_mueller.html, 02.07.2021. On the Imhoff see Braunstein (2016), pp. 286-298.

580 Bosl (1983), p. 384.

581 Krofta (1903), p. 59, n. 74. cf. Esch (1966), pp. 337-340; Favier (1966), p. 515; Stromer (1970a), p. 197; Stromer (1971), p. 59; Stromer (1976b), p. 137; Stromer (1995a), p. 145; RG Online, RG II 00189, <http://rg-online.dhi-roma.it/RG/2/189>, 19. 02. 2019. - No further information could be found on the two merchants in Breslau. Cf. Schuchard (2009), p. 36.

582 Eubel (1893), p. 417. On the Lochaim, cf. Petzsch (1966).

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held the line of the German kings and most of the Italian cities, thus siding with the popes in Rome from 1379 until the death of King Ruprecht. 583

There is not a single piece of evidence that Lucchese curiae bankers took advantage of the cashless payment facilities offered in Lübeck and Nuremberg. This is surprising, since there were quite close relations between Italian merchants in Venice and German merchant lords, as the letters between the Kress and the Amadi published by Philippe Braunstein attest. 584 The few documents that report money transfers by the Lucchese in Venice mention only merchants from the Tuscan hometown. 585 In many cases, these are transactions between branches of the same enterprise, so they may have been *lettere d'avviso* rather than *lettere di cambio*, that is, simple money orders. The Guinigi thus transferred collections from Germany to the Curia in 1387. 586 How these funds had reached Venice, however, remains unclear. Not only did the Lucchese in Venice not have any correspondents in Germany, they seem to have been very restrained in the exchange business in general, since they concentrated largely on the trade in goods in the lagoon city, and mainly on silk. 587 It is significant that in Luca Molà's work on the *comunità* of the Lucchese in Venice, the term *lettera di cambio* does not occur at all. 588

4.1.3 From the return of the Florentines to the end of the Great Schism

In Rome, the Florentines were already present before the end of the Interdict and gradually regained the functions previously abandoned by their compatriots. After the return of Urban VI to the Eternal City, which he had been forced to leave during battles with cardinals and the king of Naples, their influence on papal finance increased again from 1388. Arnold Esch has shown that this new large colony of Florentines at the Curia had little in common with the old group at Avignon. His research led him to conclude that the Florentines had caught up with their rivals from Lucca toward the end of Urban's pontificate, and that under Boniface IX. (1389-1404) they overtook them. 589 The mentions of bankers in the extant financial records of the Curia show that

583 Kraus (1950), pp. 19-20.

584 Braunstein (1964). On the close relations between Lucchese and Germans, cf. also Molà (1994), S. 239-249.

585 Bini (1853), I, pp. 123 f.; vol. 2, pp. 410 and 416.

586 Esch (1966), p. 322.

587 This probably also explains why in 1378 a collector in Venice did not request a transfer to the Curia at a Lucchesen bought. Esch (1975), p. 151.

588 Molà (1994).

589 Esch (1972), pp. 477-478.

they had regained and even expanded their former central position in papal finance by 1400. Accounts of the Cardinal Chamberlain in May 1407 show that Curia finances were once again firmly in the hands of the directors of Florentine banks: Pigello de' Portinari (Filippo e Niccolò de' Ricci), Geri di Testa (Antonio di Iacopo e Doffo degli Spini), Aldighiero di Francesco Biliotti (Lorenzo degli Alberti), Ilarione de' Bardi (Giovanni de' Medici). 590 The Florentines, however, not only dominated curial payments, but dominated the banking of Europe. The doge Tommaso Mocenigo said of them in 1410 that they went to all parts of Europe and mixed with the local merchants: *Però eglino vanno ogni giorno in Francia, Alemagna, Linguadoca, Catalogna, Ungheria e per l'Italia; e si disperderanno che non si diranno più di Firenze.* 591

Despite the certainly already strong position of Giovanni de' Medici and the re-emergence of the Alberti within the papal finances, after Gozzadini's death the function of papal depositary general passed to other bankers from Florence, who followed each other in short periods of time. Niccolò de' Ricci was the first Florentine to hold the office of *depositarius apostolice sedi camere* from 1406 during the pontificates of Innocent VII. (1404-06) and Gregory XII. (1406-15). 592 Alexander V (1409-10), after being elected at the Council of Pisa in the summer of 1409, gave his confidence to Doffo di Nero degli Spini, who had been running a curia bank together with his relative Antonio di Giacomo degli Spini since 1389. John XXIII (1410-15) left the Spini in office during the first year of his pontificate, then appointed Pietro Bardella (also Bardelli) 593 director of the Roman bank of Jacopo del Bene and Francesco di Giachinotto Boscoli. 594 John XXIII's monthly accounts list the same banks in 1411 as four years earlier; only the branch of Giovanni de' Medici's brother Francesco had been added. 595 The different

590 Guasti (1884), p. 38.

591 Doren (1901-1908), I, p. 106.

592 Favier (1966), p. 519; Goldthwaite (2008), p. 249.

593 Holmes (1968), pp. 360-361 and 372; Esch (1971-1972), p. 772; Esch (1972), pp. 504-505; Palermo (2000), Pp. 356-361; Lewin (2003).

594 Holmes (1968), p. 361. - Contract between the Chamber and the del Bene / Boscoli Bank: ASFi, MAP 99, n. 42, cc. 149-154. cf. Palermo (2000), pp. 357-358.

595 Guasti (1884), p. 172. - Several times the Bolognese Pietro Pratesi is also mentioned as a banker, but he was only responsible for local business in Bologna, where the papal court was staying at times. - Francesco d'Averardo de' Medici established his own business in Florence shortly before the turn of the century. In the following years he concentrated on business with the Curia in Avignon, to which only very small sums flowed from the east and north of Europe. After the Council of Pisa, by 1411 at the latest, he opened a bank in Rome under the name of the business manager and partner Andrea de' Bardi. This made the Medici brothers commercial rivals in these two places, but they remained closely connected in social and political matters. Francesco died in 1412, and his branch of the family was significantly less successful commercially than that of his younger brother. In the prestanze of 1403 Giovanni was only 21st in the quarter of S. Giovanni, his elder brother 26th. In the catasto of 1427 the younger of the brothers, with a fortune of f. 79472, was the second richest inhabitant of

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The importance of these financial institutions for the curial finances is made clear by an account book of the papal financial administration from the years 1413 and 1414. By far the most frequent mentions in it refer to the Alberti, represented by Francesco d'Aldighiero Biliotti, and Giovanni de' Medici, whose business interest was taken care of by Illarione de' Bardi or Matteo Barucci. Andrea de' Bardi and del Bene / Boscoli played only a minor role at the time. ⁵⁹⁶

At the papal court, the large Florentine companies also traded in silk, jewellery and other luxury goods, but the money business was in the foreground. In a letter from the Spini bank in Rome from 1400, it is explicitly stated that the exchange business was the sole aim of the foundation. ⁵⁹⁷ For these bankers it was irrelevant where the popes were. Whether they resided in Rome or Avignon, or sought temporary shelter in Florence (John XXIII, Martin V, Eugene IV) or in another city, the *mercatores Romanam curiam sequentes* followed them everywhere. Arnold Esch, Luciano Palermo, Ivana Ait, Francesco Guidi Bruscoli, and many other historians have studied this many-headed group of bankers who specialized in doing business with the Curia and those around them. ⁵⁹⁸ These merchants came from Rome, Florence, Siena, Bologna, Lucca, Genoa, and many other cities in Italy. The Florentines held the dominant position in the market, of which Esch counted 26 banks and 56 bankers around the papal court already at the beginning of the 15th century. He concluded from this: "The Rome of the Renaissance is the Rome not of the Romans, but of the

Florence, while his nephew Averardo di Francesco only just made it to f. 15097. Cf. Martines (1963), p. 356 and 369; Roover (1963), p. 36-38. - Francesco was not active on the German market. From the company Averardo di Francesco de' Medici in Florence an account book from the year 1395 is preserved: ASFi, MAP 133, no. 1. Numerous German names occur in it, but almost all of them refer to bills of exchange between Florence and the bank of Giovanni de' Medici in Rome. On one page (c. 41v) alone we find *Tederigho Bode della Magna, Michele Frisach della Magna, Giorgio Frosiliens della Magna*, and *Janes Somens da Maghonza*. All these transactions were carried out by means of cash deposits or withdrawals. Why almost all of these customers were German is not apparent. One Guglielmo had Francesco Benini e Nicolaio di Bonacorso in Avignon wire a small amount to Pisa, which went through Averardo in Florence (c. 57v). No Germans at all, on the other hand, are to be found in the accounts of correspondents in Venice and Bruges, although his principal correspondent in the Marche city was the bank of Nanni and Bonifazio Gozzadini, which did have German correspondents. Cf. the descriptions of this document in Sieveking (1901-1902), pp. XXVI, 170-177 and Roover (1963), pp. 37-38.

⁵⁹⁶ BNCF, Magliabechiano XIX, no. 81.

⁵⁹⁷ ADP, letter 515182, 31 January 1399 (modern date style 1400): *Noi non ci impacciamo di mercha[n]tie nessuno in altro che di chanbi none [a]biam bisogno aviso di questo ci dite vostro partire quando ve toglie fare, posto che pocho ci si faccia per costì pur non può altro che giovare*. Cf. Palermo (1988b), p. 91.

⁵⁹⁸ Schneider (1899); Renouard (1938); Renouard (1941); Renouard (1942); Holmes (1968); Ait (1987); Palermo (1988a); Palermo (1988b); Palermo (1991); Ait (2000); Palermo (2000); Ait (2004); Mercanti stranieri a Roma tra '400 e '500 (2004); Ait (2007a); Ait (2007b); Esch (2012); Vendittelli (2013); Ait (2014a); Ait (2014b); Ait (2018); Jamme (2018); Vendittelli (2018a).

Florentines." ⁵⁹⁹ The chronicler Benedetto Dei listed ten Florentine banks by name for the year 1469-70 and pointed out that there were others (*e altre ragione*). In these societies he knew 49 bankers by name (*e altri merchanti*). ⁶⁰⁰ They were mainly located in the *rione Ponte*, directly opposite Castel Sant'Angelo. ⁶⁰¹ The vast majority of them, as well as bankers of other origins, Roman Jews⁶⁰² and many private individuals,⁶⁰³ were limited to the credit and deposit business and either did not offer payment transactions or offered them only within Italy.

4.1.4 Evaluation of the chamber files by Arnold Esch for the years 1431 to 1471

The only long-term overview of the banks involved in German business is provided by Arnold Esch, who has recorded in the books of the apostolic chamber all German payments in which a bank was involved between 1431 and 1471. The facts gleaned from this are exceedingly imprecise due to the source situation and the varying significance of the documents, so that they do not permit exact quantifications; they do, however, provide so much consistent circumstantial evidence that clear trends can be deduced. For international payments, however, the data must be put into perspective, since in only a few cases did the curia registers record the way in which the money delivered by the banker had reached his hands. In the 391 processed entries, 22 banks are mentioned that had their roots in Florence, Verona, Siena, Genoa, Lucca, Flanders and Germany. Only in the case of five companies (Table 2: Alberti, Medici, Spinelli, della Casa, Sagramoso) are payments from Germany documented via local correspondents. The Medici emerge as the largest market participant by far; the Spinelli were able to gain a share of this business from the middle of the fifteenth century and even took the lead in the last years of the period under study. All other banks had

⁵⁹⁹ Esch (1972), p. 476 - For the years between 1388 and 1412, he counted 211 Florentines in Rome. See also the study by Ait (1988b); Ait (2014a), p. 265; Renouard (1938), p. 45 puts the Florentine bankers at the court in Avignon at 28; Bullard (1976), p. 54 cites 25. Bullard calculated a presence of 110 merchants and 26 banks from Esch's data for Rome. In the minutes of the notary Lupporelli, Esch (1973), p. 7 found the names of 128 Florentines living in Rome. - That this Florentine dominance could lead to difficulties with the Romans is shown by Palermo (1988b), p. 81. - For the years around 1377, the protocols of interrogations of Florentines imprisoned in Rome also allow a social analysis of this colony. However, these belonged rather to the lower classes, since the merchants had probably long since left the city at that time. Cf. Esch (1973), pp. 5-7.

⁶⁰⁰ Pagnini del Ventura (1765-1766), II, p. 306.

⁶⁰¹ Conforti (1999), pp. 93-94.

⁶⁰² Esposito (2004).

⁶⁰³ Esch (2004c).

4 Curia banks operating in the German market

Table 2: International curia banks in relation to servitude and annuity payments from Germany, 1431-74

Bank	1431-34	1435-39	1440-44	1445-49	1450-54	1455-59	1460-64	1465-69	1470-74	Total
Alberti	3									3
Medici	14	23	6	1	18	26	27	32	13	160
Spinelli		1	1		2	6	12	23	32	77
della Casa				1		1				2
Sagramoso					2					2
Payments	17	24	7	2	22	33	39	55	45	244

very likely only had connections as far as Bruges or Venice or were active as creditors in Rome.

In its monetary dispatches to papal nuncios in Germany, the Curia relied solely on the two largest societies, the Medici and the Spinelli (Table 3). The entries show that these were also able to organize disbursements in German cities (Vienna, Mainz) where they had no permanent correspondents.

The data for Germany are confirmed by the mentions of curiae banks in the extensive document collections of Vatican sources from Sweden and Denmark.⁶⁰⁴ Here, too, only the Medici with Baglioni and Bueri (1413-74) and Spinelli with Rucellai are mentioned.

Only the large Florentine banks had the necessary organizational and financial prerequisites to develop a strategy for tapping the German market and to be able to hold out even through difficult times in terms of earnings. They alone were able to satisfy the needs of the papal court in the transfer of money to destinations in far-flung parts of Europe and from there to Rome. Between 1403 and 1474 only the banks of the Spini, Ricci, Alberti, Medici, Guadagni / Giachinotti / Cambini, Benzi / Guarienti / Sagramoso, della Casa, da Uzzano and Borromei / Spinelli fulfilled these requirements and used them for banking transactions in Germany. In Europe-wide curial payments, during the period under investigation there were never more than five to seven companies from Florence and at the same time no more than two from a

⁶⁰⁴ APS; APD.

4.1 Competitive situation

Table 3. banks at the Curia in the dispatch of papal funds to nuncios in Germany, 1431-74.
Partners not named in the sources but who were the presumed actors are indicated in parentheses.

Disbursement location	Key data		<i>prenditore</i>	<i>trattario</i>
Basel	1435.09.04.	1438.04.02.	Medici	(Medici)
	1436.03.09.	1436.10.14.	(Borromei)/Spinelli	(Spinelli)
Frankfurt	1442.06.30.		Medici	
Cologne	1438.07.24.		Medici	(Sassolini)
Lübeck	1438.05.26.		Medici	(Bueri)
	1453.01.30.		(Spinelli)	Rucellai
Mainz	1441.09.13.		(Borromei)/Spinelli	
Nuremberg	1438.11.18.	1467.05.01.	Medici	
	1458.12.18.			Paumgartner
Vienna	1439.07.13.	1448.04.24.	Medici	
	1446.04.29.		Spinelli	

other Italian cities (Bologna, Verona, Lucca, Naples, Siena). ⁶⁰⁵ Only these companies are relevant for the market strategies of the curia banks examined here. In addition to these, there were other banks that sought their profit in payment transactions with curia money, but limited themselves to other regions of Europe. In the Catasto of 1427, for example, it is clear that the company of Matteo di Bernardo de' Bardi concentrated entirely on the Iberian peninsula. ⁶⁰⁶ Likewise, no attention was paid to enterprises that deposited coins of German customers with the curia but did not handle their transfer directly with a merchant in Germany. In connection with German money, the Medici are mentioned particularly frequently in the middle of the century, and their representatives at the Curia appear in 243 accounting entries between 1451 and 1475. The Spinelli were mentioned 116 times in the same period. These are the only two curia banks that pursued a strategy for Germany during this period.

⁶⁰⁵ The first research results on this issue were published a few years ago: Weissen (2011). - Bankers of other nations in Rome can be completely disregarded, as their interest was focused solely on their region of origin, for example the Iberians. Cf. Lombardo (2004); Vaquero Piñeiro (2004).

⁶⁰⁶ ASFi, Catasto 64, c. 67v.

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The Pazzi appear 88 times in the chamber records in connection with the receipt of payments from Germany. The fact that they possessed one of the most powerful banking systems for decades and probably ran the only bank between 1460 and 1470 that represented serious competition for the Medici has been acknowledged by historians, but it is not reflected to an adequate extent in scholarly publications.⁶⁰⁷ This is probably mainly due to the comparatively poor state of the sources, since no accounting records and no documents from the correspondence have survived. All knowledge is therefore based on the writings of the tax administration and notes in the books of other societies. From these sources it can be ruled out that they were directly active in Germany, with one exception. Since they acted as correspondents of their exiled relative Lamberto Lamberteschi, who lived in Basel, this connection was not based on tapping the German market, but on supporting a family member. The registers also name Rinaldo della Luna,⁶⁰⁸ Francesco Baroncelli & Guglielmo Rucellai,⁶⁰⁹ Francesco e Bernardo de' Cambini,⁶¹⁰ Pietro Capponi e Jacopo degli Spini, Alessandro Miraballi e Ambrogio Spannocchi, Matteo del Bene e Alessandro de' Bardi and Lionardo de' Vernacci.⁶¹¹ All of them can never be linked to a merchant lord in Germany who would have worked for them as a direct correspondent or commission agent.⁶¹² The few sources in which we learn more about their activity than the information that a certain banking house paid money into the Curia for a German cleric, are without exception related to a transaction in one of the major banking centers.

⁶⁰⁷ Meaning of the Pazzi in Roover (1970a), p. 531; Spallanzani (1987); Soldani (2010), pp. 416-428. - Apart from the documents of the Catasto, no sources could be processed for the present work that lead beyond Spallanzani's account. Unless otherwise stated, the following statements are based on this article.

⁶⁰⁸ ASFi, Catasto 818, c. 115v: *Rinaldo della Luna mio figliuolo emancipato mi dé dare f. cinquecento d.o i quali a danne in deposito a sua discrezione i qua(li) mi richiese perché disse avere fato una chonpagnia a Roma che doveva principiare a di primo di gennaio 1454 insieme chon Iachopo di Scholaio Spini e chosi di poi anno fatto. Ebbe deta ragione dice nel deto Rinaldo e chonpangni dove apartiene deto Iachopo Spini del quartiere di Santa Maria Novella gbonfalone de Lionchorno. Non so oggi di quello s'abbi fato nella deta sua ragione o abi scritto per potermi dire dove si truova se de fato profito, o perdita che pelle spese inghorde fanno a Roma di vivere di vestire di pigione et d'altro sene vanno.* Rinaldo was then about 20 years old, Iacopo about 25. - Shortly after 1461 Rinaldo della Luna had himself immortalized in a bust by the famous sculptor Mino di Giovanni da Fiesole, who also created the tomb of Paul II. Cf. Sciolla (1970), pp. 78, 114 and 134 - Rinaldo della Luna did not become a member of the Arte del cambio until 1466. BNCF, Carte Passerini, 189. - Cf. also Boeselager (1999), pp. 113-114.

⁶⁰⁹ Cf. the transactions in Geneva in Cassandro (1976b). - ASFi, Catasto 798, cc. 103r-108v.

⁶¹⁰ Esch (1981), p. 50. - After the Cambini had not been active in Germany for almost 25 years (cf. below p. 172), the Curia entrusted them in 1457 with the transfer of f. 3,000 to Germany. This probably went through the bank of Piero da Rabatta e co. in Bruges, for there is no correspondent in Germany itself in the Cambini account books. For a list of the Cambini's correspondents from 1458, see Tognetti (1999), p. 197.

⁶¹¹ Roover (1963), p. 220.

⁶¹² Esch (1998).

4.1.5 Martin V and Eugene IV.

Between 1424 and 1425, the apostolic notary Gherardo Maffei da Volterra recorded notes on debt obligations (*obligationes*) and confirmations of payments in a small paper booklet. ⁶¹³ From these texts, the amount of a loan, the names of the creditor, the debtor, and in many cases those of the guarantors can be learned. It is significant for the question examined here that it was often also noted at which bank the loan was to be repaid (Table 4). For the vast majority of loans, repayment was made at the curia (*in Romana curia*); however, for some, a banking partner in Venice or in a city outside Italy was agreed upon as the place. From this it is possible to reconstruct business relationships between the lenders at the curia and the banks serving as paying agents in the international banking centres. This document therefore presents for the first time a broader view of the Florentine curia banks active in international payments. This overview is not complete, however, because the bank of Vieri di Vieri Guadagni is missing from the financial actors known at this time; certainly other notaries also notarized such *obligationes*, and for many credit transactions no lawyer was involved at all.

Europe as a market area for the Curia banks was obviously strictly regulated and the geographic zones of activity were delimited in such a way that there was almost no overlap. Each bank had a de facto monopoly in its area of operation. Matteo de' Bardi worked the Iberian peninsula, Cosimo de' Medici Germany and southern France and the Alberti England and Prussia. Competing positions existed mainly in Cologne (Biliotti, Sassolini) and probably also in Upper Germany. The Rummel and Kress are not mentioned with the Medici, although there were certainly relations between these banks. But a transaction of the Alberti with the bishop of Augsburg, conducted through Venice, is evidence of competition in this region.

When the Florentines introduced a new tax system in 1427 with the Catasto, which was based solely on wealth, the written levies (*portate*) to the city officials also recorded which creditors and debtors a family had. For this reason, lists of *debitori* and *creditori* were compiled on a cut-off date by the companies in which they held shares. From these lists a great deal of information about the correspondent relations and customers of the curiae banks can be ascertained. The tax was originally supposed to be levied every three years, but it was eventually collected from the citizens only eight times during the period under study. The *bilanci* are found in 1427, 1430, 1433, and 1457; not

⁶¹³ ASFi, Notarile Antecosimiano, n. 12519. - Böninger (2006), pp. 21-22. - Gherardo Maffei later became secretary to Pius II and professor at the Sapienza. Gherardo's sons Antonio and Raffaello have also found their way into the historical literature. The elder attempted the assassination of Lorenzo de' Medici in 1478 in the Pazzi conspiracy, and the younger was an eminent humanist. For more on this family, see Paschini (1953); Pontecorvi (1960-); Lagorio (1997), p. 1094.

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Table 4 Gherardo Maffei da Volterra, places of redemption of loans, 1424/25

Cosimo e Lorenzo de' Medici e co.	Barcelona	Giovanni di Andrea
	Avignon	Pietro de' Pazzi
	Paris	Filippo de' Rapondi
		Jacopo de' Rapondi
	Geneva	Michele del Ferro
	Cologne	Simone Sassolini
	Bruges	Gualterotto de' Bardi
		Geverardus Merlinchusen or Heverardum Moekinc
	London	Alessandro Ferrantini
	Lübeck	Ludovico Baglioni e Gherardo Bueri
Leonardo degli Alberti e co.	Cologne	Bartolomeo di Domenico Biliotti
	London	Alessandro Ferrantini
Matteo de' Bardi e co. ⁱ	Valencia	Bartolomeo Simoni, Vieri de' Bardi e Mariotto de' Bardi
	Sevilla	Giovanni de' Bardi e Bonavolti
	Barcelona	Jacopo de' Covoni e Bernardo de' Bardi
Adovardo Giachinotti e Niccolò Cambini e co.	Bruges	Filippo degli Alberti
Francesco de' Boscoli e co.	Barcelona	Geronimo de' Guasconi

ⁱ The Boscoli and Bardi companies are not included in the following analysis, as they did not serve German customers.

They were submitted in 1442, 1446, 1451, and 1469. The 1427 catasto was extensively analyzed by the research team of David Herlihy and Christiane Klapisch-Zuber through computer-aided evaluation; Paul McLean and John Padgett recorded the *bilanci of* 1457.⁶¹⁴ references to

⁶¹⁴ Herlihy / Klapisch-Zuber (1978). The data collected by this research team are available online: Herlihy et al. (2002). They recorded four household heads for whom Germany was noted as the place of residence. Since Bueri was recorded in Lübeck in the levy of his mother Pippa, and Antonio di Giovanni was recorded in

direct transactions in Germany were found in the documents given by the Alberti (1427), Giovanni de' Medici (1427), Giachinotti / Cambini (1427, 1430), Antonio della Casa (1459) and Tommaso Spinelli (1457) to the officials of the Catasto. ⁶¹⁵ No *bilanci* were found of the establishments of Florentine bankers in Lübeck, Cologne and Basel. Of the enterprises discussed below, only the company of Bernardo da Uzzano and Francesco Boscoli does not have any information from tax returns, since during its short existence (1437-1439) the city of Florence did not demand this levy from its citizens.

Another document relating to banking transactions at the Curia has been preserved by the notary Gherardo Maffei da Volterra. In 1441, he mainly recorded brief declarations of authority. This booklet is remarkable because it shows a list of the curia banks on the first page:

Societates bancheriorum residentes in curia

- *Cosimus de Medicis et sotii*
- *Bonromeus de Bonromeis et sotii*
- *Anthony della Casa et sotii*
- *Odoardus de Jachinottis et Andreas de Cambinis et sotii*
- *Andrew de Paçis et Anthony de Rabatta et sotii*
- *Martinus de Brunis et sotii*
- *Bonaventura et Baldassar de Sancto Severino fratres*
- *Franciscus de Boscolis et sotii*
- *Franciscus Altobianchi de Albertis et sotii*
- *Laurentius et Gherardus de Casassis et sotii*
- *Raymundus de Manellis* ⁶¹⁶

Breslau in that of his brother Michele, Biliotti is the only one correctly identified in this analysis in Cologne as a Florentine banker living in Germany. Also to the 24-year-old Pierozzo di Giovanni di Ludovico del Banco was noted in the tax registers: *abita nella Magna*: ASFi, Catasto 1, c. 125v. Already one year later this addition was omitted and also in the later sources no reference to a reference to Germany can be found: ASFi, Catasto 332, c. 380rv; ASFi, Catasto 450, cc. 397r-404r. Presumably he was employed as *garzone* by a Florentine in the north. On his return to Florence he became a successful silk manufacturer and merchant, named in the Tassa dei Traffichi of 1451 as a partner in the silk industry of Mariotto di Mariotto Banchi: ASFi, Catasto 687, c. 532rv. The two other Florentines who are supposed to have lived in Germany according to Herlihy / Klapisch-Zuber have been misrecorded by their scholarly assistants in the data files. Matteo di Giusto dell'Abbaco lived in Pesaro and Giovanni d'Amerigo Benci, known as Medici director, lived in Geneva: ASFi, Catasto 15, c. 799v. It can therefore be assumed that all curia banks with business relations to Germany are included in the following individual descriptions of the companies.

⁶¹⁵ The evaluation of these documents can be found below in the individual descriptions of the activities of these banks in Germany.

⁶¹⁶ ASFi, NA 12517.

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The Sanseverino brothers were probably Neapolitans, the Casassi Pisans; all the others were Florentines, of which the Alberti and Boscoli can be neglected, since they were already bankrupt at that time. In international payments, only the first five banks on this list were active.

4.1.6 From Nicholas V to Sixtus IV.

During most of 150 years, only two or three Florentine banks were active at the papal court in payment transactions with Germany. This changed in the middle of the 15th century, as the books of the apostolic chamber show, for in them the number of banks involved in German business increases conspicuously after 1455. The quasi-monopoly of the Florentines was lost, for besides Rinaldo della Luna, Francesco Baroncelli, Antonio della Casa, the Pazzi, and Tommaso Spinelli, Baldassare di Giovanni di San Severino, Ognibene de' Sagramoso of Verona, the Franciotti of Lucca, and the Sienese Alessandro Miraballi and Ambrogio Spannocchi also did money business with Germans. ⁶¹⁷ In these years even Flemish bankers are mentioned for the first time in the registers of the Curia with Luce de Donkere (Luce Donck and other spellings) and Viktor Bacharen. ⁶¹⁸ The Medici's supremacy remained, but substantial market shares went to various other banks. In a small account book of the apostolic chamber from 1461-62, accounts are laid out for eleven banks. ⁶¹⁹ It remains a complete mystery whether this development was the result of a voluntary withdrawal by the Medici or the penetration of new bankers into this business. Pius II's apparent preference for bankers from his native Siena (1458-64), for example, can only explain this phenomenon for a short period of time. At the time of Sixtus IV. (1471-85), Ait and Palermo registered a decreasing importance of the Florentines in curial finance. ⁶²⁰ Reinhold Mueller noted that in Venice, too, the Florentine banks became less and less important from 1470 onwards. ⁶²¹

The extensive dissolution of the Florentine quasi-monopoly in the banking business of the curial financial administration was accompanied by a decline in the presence of Florentine bankers in German business. This phenomenon certainly did not have its roots

⁶¹⁷ Esch (1998). Cf. the entries cited there on the Ciccala, Franciotti, Sagramoso and Spannocchi.

⁶¹⁸ Esch (1998), p. 257; see also Schulte (1904), pp. 8-9; Pölnitz (1940), p. 225.

⁶¹⁹ Roma, Archivio Segreto Vaticano, Annatae 13: Spannocchi, Medici, Baroncelli, Cambini, della Luna, Pazzi, della Casa, Spinelli Franciotti, Nocchi and Spini.

⁶²⁰ Ait (1988a); Palermo (1988b), pp. 81-83.

⁶²¹ Mueller (1997), p. 285.

in "declining economic relations "⁶²² and likewise it was not an "échec total [...] à cause de l'opposition systématique de la Ligue hanséatique qui redoutait la pénétration des Italiens dans le Baltique et la perte des ses monopoles."⁶²³ Instead, economic historians argue over whether the disappearance of Florentine bankers from Germany was the result of a broader crisis in the Florentine economy, as Gene Brucker saw it in Tuscany in the 1470s and 1480s.⁶²⁴ He points to statements by Benedetto Dei, Alamanno Rinuccini, and Alamanno Acciaiuoli, who reported major banking crises in their writings.⁶²⁵ Federigo Melis, on the other hand, assumed that the international importance of Florentine economic forces continued to grow in the second half of the 15th century:

"assume un primato mondiale, certamente non un primato di mercato, ma un primato di aziende." ⁶²⁶ Richard Goldthwaite, too, cannot identify any crisis among the banks in Florence before 1500. ⁶²⁷ Richard Ehrenberg, Götz von Pölnitz and Wolfgang von Stromer would probably also largely agree with this opinion, who do not assume a weakness of the Florentines, but rather a strengthening of the banks in Nuremberg and Augsburg. ⁶²⁸

4.1.7 German bankers in Rome

Germans played a major role in Rome in the curial payments system during the first eight decades of the 15. In the second half of the nineteenth century, the bank played only a marginal role.

Hermann Kellenbenz has pointed to a Wilhelm Kremers, possibly from Cologne, who founded a bank in the Holy City.

⁶²² Beutin (1957), p. 42.

⁶²³ Roover (1970a), p. 14.

⁶²⁴ Brucker (1994), p. 9; Böninger (1998), p. 276. An economic downturn after 1470 is also assumed. Roover (1963), pp. 3-5 from.

⁶²⁵ Aiazzi (1840), pp. XCIV-XCV; Dei (1985), pp. 98 and 130; - Dini (1996), in a study of the archives of the Ospedale degli Innocenti in Florence, has been able to show clearly, with regard to the economic development of silk production in Florence, that the crisis of 1464 was overcome in 1471; the recovery was interrupted brusquely around 1474 (plague), added to by supply problems from Constantinople. The following recovery was interrupted by crises in 1478 (assassination of Giuliano de' Medici) and 1479 (the plague). From 1482 to 1493, however, production rose steadily.

⁶²⁶ Kellenbenz (1990), p. XL.

⁶²⁷ Goldthwaite (1985), pp. 48-49: "In this respect it is of course significant that the banking sector never underwent a major crisis after the failures of the 1340s, not even with the collapse of what was perhaps the largest and most prestigious bank following the exile of the Medici in 1494. Bankruptcies were not unusual occurrences, but for the most part they remained isolated events; even the chain-reaction set off in 1464-65, the only one that elicited much comment by contemporaries, sent only minor ripples through the banking community - and none at all (so far as we know) in any other sector of the economy." Cf. Roover (1964), pp. 359-360; Kent / Kent (1981), p. 79.

⁶²⁸ Ehrenberg (1896); Pölnitz (1960), p. 60; Stromer (1970a); Bergier (1979a); Stromer (1981), p. 125; Rosa (1991), S. 328.

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Arnold Esch and Ivana Ait have described the import of goods by German merchants in the middle and second half of the 15th century. ⁶²⁹ There is little documented knowledge of money transactions by merchants from the Germanic region, and this very rarely refers to Upper Germans or Hanseatics; often the sources mean Flemings by the *tedeschi*. ⁶³⁰ Without doubt, however, it can be stated that during the entire period under investigation there was no branch of a German merchant house at the Curia that would have been able to transfer money without cash from the north to the south.

Wealthy clerics who did extensive credit business in the vicinity of the Curia and certainly also acted as brokers for the Florentine banks should be noted. In the twenties, Hermann Dwerg, a protonotary and trainee lawyer from Herford, provost at St. Viktor in Xanten and archpriest of Santa Maria Maggiore, played an important role at the Curia of Martin V (1417-31). He was able to grant the pope a loan of 1,000 florins in 1421. ⁶³¹ Presumably this was not his only monetary transaction, for his fortune reached an astonishing level for a curia cleric without cardinal rank. He probably made most of his wealth through loans to German clerics, who often had to seek help from money lenders, especially for the payment of annuities. He appears many times in money transactions of the Teutonic Order, with whose procurators-general in Rome he maintained the best relations. ⁶³² These activities also brought him into close contact with the Alberti, for whom he at times assumed a broker-like function. For example, he obligated himself to the bankers for the payment of the servitudes of the Bishop of Samland, which had been guaranteed by letter by the Grand Master of the Teutonic Order. ⁶³³ A Thomas (probably Spinelli) of this banking house was a witness when Dwerg sold a house in Rome in 1425. ⁶³⁴ In 1427 he had a *deposito a discrezione* with the Medici in Rome for f. 4,000. ⁶³⁵ Another house was bought by the Teutonic Order from his estate in 1431 to be used as a

⁶²⁹ See Kellenbenz (1967b), p. 21; Esch (1981), pp. 56-58; Esch (1994b), p. 120; Esch (1994a), 392 ff; Ait (1987); Ait (1988b).

⁶³⁰ Cf. also Esch (1998), pp. 293, 296, 303-304, 311-312, 325-326, 328, 349-350, 364, 366, 370-371 and 381 ff. named German merchants whose names he found in Vatican records. Several times Theodoricus de Dryl, a merchant from the diocese of Utrecht, and his factor Lucas Donker appear in the books of the Curia between 1451 and 1462, who made payments for German clerics. - The thesis of Aloys Schulte that Johannes Peters from Dordrecht, whose donation of houses formed the foundation stone for the Anima Hospice, made his money through exchange transactions is still unproven and un rebutted. It is pure conjecture that he is to be brought into a line with Wilhelm Petri from Mecheln, who conducted money transactions in Rome from 1492. Noack (1927), p. 51.

⁶³¹ Maas (1981), p. 37.

⁶³² Cf. Beuttel (1999), p. 683.

⁶³³ Beuttel (1999), p. 393.

⁶³⁴ OBA 2.230 (1425, October 19).

⁶³⁵ ASFi, Catasto 49, c. 1199r. Cf. Roover (1963), p. 208.

representative accommodation of the Procurator General. ⁶³⁶ He bequeathed 10,000 florins and a house to the University of Cologne, and a house and 1,200 florins to his home parish. One of the six chapels of Santa Maria dell'Anima was dedicated to him, as he had richly endowed this national church of the Germans in Rome. ⁶³⁷ An equally enterprising cleric must have been Hermann Duker (Ducker, Dunker). The delegation of the city of Lüneburg, led by the mayor Albert van der Molen, which was in Rome in 1454, rented rooms with him. ⁶³⁸ He supplied his guests with wine, grain and hay. Duker is also found several times as a customer of the Medici and Spinelli in exchange transactions. ⁶³⁹

4.2 Alberti antichi, da Uzzano e del Bene

The Alberti ([pedigree 1](#)) not only regained their former market strength in a loose network of firms by 1400, but also rose to become the most important merchant dynasty in the two international trading centres of the north, Bruges and London. ⁶⁴⁰ Their network of branches is reminiscent of that of the super-companies: in Avignon, Barcelona, Bologna, Bruges, Genoa, London, Naples, Paris, Perugia and Venice there were companies in which members of the family were involved and which were often also headed by an Alberti. ⁶⁴¹ Their corporate structure was at the height of commercial vigor between 1390 and 1410. ⁶⁴² In England they were so well respected that their name was mentioned in Parliament.

⁶³⁶ Boockmann (1995), p. 184.

⁶³⁷ Maas (1981), pp. 36-37.

⁶³⁸ Ropp (1887), pp. 32 and 41.

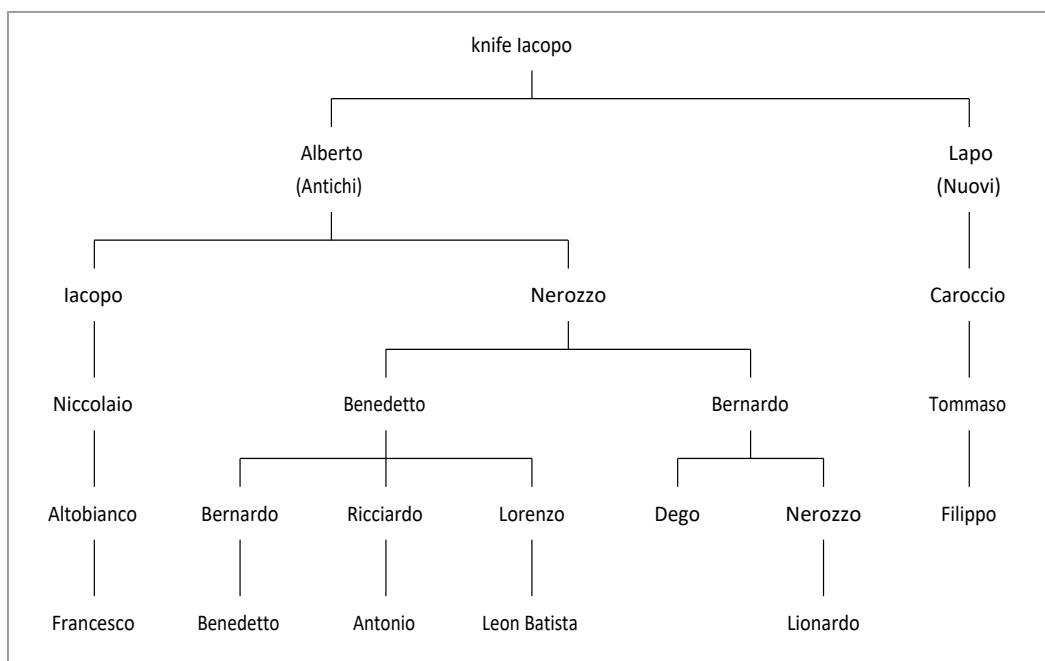
⁶³⁹ ASFi, MAP 131, no. 1, c. 52v: *Hermann Duncher* pays Servitien. YUSA 89, 1689 (16 January 1457): *lettera di cambio* from Francesco Rucellai in Lübeck in favor of *Manno Ducher*. APD, III, p. 202, no. 2018 (25 June 1454): *Hermann Duker, doctor decretorum* of Lübeck, in dispute with Krumendiek over a benefice in Lübeck.

⁶⁴⁰ See Holmes (1968), pp. 360-361; Esch (1972), pp. 476-477.

⁶⁴¹ Roover (1974), p. 57.

⁶⁴² The most important companies at the time were: Diamante and Altobianco in Bruges, Calcidonio and Niccolò in London, and Alberto and Ricciardo in Paris. Cf. Melis (1974b), p. 316. - It has not yet been possible to reconstruct in any detail where and when Alberti companies existed everywhere. In fact, it seems to be completely impossible to break down the complex shareholding relationships again. The following remarks represent an attempt to trace the external history of the companies that maintained relations with Germany in the most important external data. In order to understand how this association of companies worked together, it is important to clarify not only the legal structure but also the family relationships, for the will to cooperate within the family represented the most important binding agent in this structure of independent legal entities. Business history here becomes very much family history and genealogy an important auxiliary science of economic history. Cf. Roover (1948a), p. 30. - Foster Baxendale (1991), p. 738 announces a comprehensive study of the

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Family tree 1st Alberti (highly simplified)

was used as a designation for the whole profession, and was placed as *Albertines on a par* with closed national colonies of bankers. ⁶⁴³ Their position and fortunes were so respectable that they served as benchmarks for all other societies. In 1398 the Compagnia Orlandini e Benizi in Bruges wrote of fellow competitors that they were *gente sode e ricche come gli Alberti*. ⁶⁴⁴ They were so economically strong in these years that Renouard attributes to them for this period "une grandeur supérieur à celle qu'avaient connue les Bardi dans la première moitié du siècle". ⁶⁴⁵

In their hometown, many members of the Alberti were in year-long disputes for power with other family clans. In 1387, messer Benedetto di Nerozzo was banished from the city of Florence at the instigation of the Albizzi; other Alberti were exiled in 1393, and from 1401 no adult male member of the family was allowed to remain in Florence. In 1412, individual members of the family attempted to drive the ruling oligarchy out of Florence. But this conspiracy did not lead them back to their home town

"Alberti company structure and business practices", but it has not yet appeared. Thus, her explanations in Foster (1985), pp. 150-204 remain the most detailed analyses.

⁶⁴³ Holmes (1968), p. 193.

⁶⁴⁴ ADP, n. 853.

⁶⁴⁵ Renouard (1942), p. 33.

and their opponents took new steps to weaken them economically by severe financial punishments. ⁶⁴⁶ Thus, among many other penalties, a *gabella* (indirect tax) of f. 1,000 was imposed on anyone who wished to work as a factor for the Alberti. ⁶⁴⁷ Fabrizio Ricciardelli argues that this condemnation was one measure among several against the old group of banking families (Alberti, Del Bene, Ricci) in order to make room for a new one. ⁶⁴⁸ There was thus not only commercial but also political competition between the great Florentine banking houses. This tension can be grasped in a section of Leon Battista Alberti's *libri di famiglia*, in which he recounts a failed attempt to remove his family's bankers from the curia finances altogether by attempting to bankrupt them in 1414. John XXIII. demanded of the Alberti that they should hand over to him within five days at Bologna the vast sum of duc. 80,000 which had been deposited with their London branch. The bankers, whose existence was threatened, were able to comply with this request by Lorenzo transferring this sum from Venice to his brother Ricciardo. Leon Battista Alberti says that the enemies (*nimici*) of his family were behind this request of the Pope. Whether he meant the Medici, whose name he probably had good reason not to mention when writing this text after 1430, remains unclear. ⁶⁴⁹

Surprisingly, the political difficulties in their hometown had hardly any detectable negative effects on Alberti's business in the international trading centres. ⁶⁵⁰ Recent research therefore regards the exile as a personal misfortune for the people concerned, but not for their business. ⁶⁵¹ On the contrary, George Holmes even sees the exile as the reason for further advancement, since it led to a de- centralization of the corporate structure without a headquarters in Florence. This thesis is contradicted by Susannah Foster Baxendale, according to whom the open corporate organization already

⁶⁴⁶ See Guasti (1867), p. 218; Foster (1985), p. 181; Foster Baxendale (1991), p. 737.

⁶⁴⁷ Foster Baxendale (1991), p. 730. - The banishment sentence of 1412 in Passerini (1869-1870), pp. 325-340. note by Fabrizio Ricciardelli.

⁶⁴⁸ Ricciardelli (2007).

⁶⁴⁹ Mancini (1967), p. 12; Foster (1985), pp. 182-183; Foster Baxendale (1991), p. 737. - ASFi, Diplomatico, Medici, 1411 febbraio 9: John XXIII seems to have had a tendency to move his funds very suddenly. He asked already three years before the Lamberti, Medici, Spini, Bardi and Ricci to transfer all his funds at short notice to the Fondaco of the Spini in Bologna.

⁶⁵⁰ It is clear from English sources that between 1400 and 1433 the Alberti were by far the most important bank for the transfer of funds from the island to the Curia. The branches in London and Bruges were of central importance here. Cf. Holmes (1960-1961), p. 196.

⁶⁵¹ That the Alberti were the target of "political vendetta and partisan taxation", as Martines (1963), p. 103 wrote, is disputed by Foster Baxendale (1991), p. 735 based on an analysis of the Prestanze (Florentine tax before the introduction of the Catasto). - Cf. Renouard (1949), p. 157; Trexler (1974), chapter 3; Goldthwaite et al. (1995), p. XXVII.

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existed before the banishment. ⁶⁵² What seems obvious for the branches outside Italy must at least be doubted for the branches in Venice and Rome, because here they lose the first rank to the Medici soon after the banishment from the home town.

From 1415 onwards, among the descendants of Alberto di Iacopo degli Alberti, there was a tendency to gather the various parts of the family fortune into fewer and fewer companies and to operate only one *compagnia* in one place. ⁶⁵³ Ricciardo di Benedetto degli Alberti joined forces with brother Lorenzo and cousin Benedetto di Bernardo. ⁶⁵⁴ Benedetto ran the business in Venice, Lorenzo and Ricciardo were mainly investors and usually left the day-to-day running of the branches to other family members or other partners. After Lorenzo's death (1421) and Ricciardo's (1422) ⁶⁵⁵ their shares fell to Antonio di Ricciardo, who lived in exile in Bologna. ⁶⁵⁶ Lorenzo's illegitimate son, the famous Leon Battista Alberti, received from this inheritance only a legacy, over which he had to fight for many years with Antonio and Benedetto. In 1427 the Alberti antichi fortunes, which had been separate since 1372, merged again when Antonio and Benedetto joined forces with Lionardo di Nerozzo and Francesco d'Altobianco. ⁶⁵⁷ As bankers seem

⁶⁵² Holmes (1960-1961), p. 194; Foster (1985), pp. 179-185.

⁶⁵³ Foster (1985), p. 181.

⁶⁵⁴ ASFi, Catasto 32, cc. 422r-432v; and Passerini (1869-1870), I, p. 151: Benedetto di Bernardo, born in 1383, lived in Padova, where he apparently cared mainly for grammar, for his collection of grammar books was so valuable that he declared them to the tax authorities. He had Francesco d'Altobianco buy him a house in Florence, but he retained some property in Padova and a house in Venice. At the time of writing the declaration for the Catasto of 1433 his illegitimate daughter was six months old. He died in 1437. - Mancini (1967), pp. 50-52 and 67: The day before his death (21 May 1421) Lorenzo appointed his brother Ricciardo executor of his will. He was to liquidate the two banks and pay one-third of the proceeds to Benedetto, his brother Bernardo's son; two-thirds of the proceeds and almost all other property were to go to Ricciardo. Various legacies were to be paid to the two illegitimate sons Carlo and Battista, who became the most famous member of this family as Leon Battista Alberti, and to the widow. As late as 1431 Benedetto reported to the Catasto in Florence that this liquidation had not been carried out and that the illegitimate sons had not received their monies. Benedetto had apparently reached an agreement with Antonio di Ricciardo, the son of the executor who had died in 1422 and the new head of the family, to continue the business in London and Bruges.

⁶⁵⁵ Passerini (1869-1870), I, p. 127.

⁶⁵⁶ ASFi, Catasto 32, cc. 39r-45v; and Passerini (1869-1870), I, p. 127: he was born in 1403 and lived in exile in Bologna, where he also still owned houses, vineyards and three silk weaving mills. He was married since 1427 to Giovanna di Rosello Strozzi, with whom he had four children in 1433: Ciofero (4 years), Ricciardo (3), Andrea (1), Maria newly born. He died on 9 June 1452.

⁶⁵⁷ ASFi, Catasto 32, cc. 226r-233v; and Passerini (1869-1870), I, p. 151: He was born on 14 June 1401, three months after his father was exiled. In 1432 he married Giovanna di Bernardo de' Bardi, with whom he had one child: Maria, (in 1442 she was 24 years old). He also had three illegitimate sons: Giovanni (23), Lanzilao (13) and Troiolo (8 months). He had a large house and property in Florence and Poggibonsi. Francesco died on December 9, 1461. He is known as a poet who left many humorous poems. Leon Battista degli Alberti dedicated to him the third book of his work "Della Famiglia". - Foster (1985),

only Benedetto (Venice) and Francesco (Rome) worked, the other two were silent partners. The Alberti thus created a complex structure of shareholdings, which today can hardly be broken down to the last detail. Francesco, for example, was a partner in the Rome branch, but he was only involved in the companies in Bruges, Basel, Florence and Venice through *depositi*. ⁶⁵⁸ On October 22, 1428, the banishment of many Alberti was lifted, individual branches of the family having been gradually exempted earlier. ⁶⁵⁹ Francesco returned to his native city, and as director-general from Florence represented his own interests and those of Antonio in Rome, Florence, Bruges, and London. ⁶⁶⁰ The company in Venice, which played no part in the exchange business with Germany, was owned solely by Benedetto.

In 1434 the association of Alberti banks got into financial difficulties. One indication of this is the emancipation of Francesco d'Altobianco's two sons, which was intended to secure parts of the assets. ⁶⁶¹ In the same year, Tommaso Spinelli, the long-time head of the Curia bank, left in dispute, and a few months later the experienced Bartolomeo Biliotti in Cologne took the same step. It is not surprising, then, that on September 11, 1434, the books of the Curia recorded for the last time the receipt of a German servitude payment that had been processed through the Alberti. ⁶⁶² In the spring of 1436 the difficulties became openly apparent, when the disputes between the sharers were carried before the courts. On 9 and 13 April, at the request of Francesco d'Altobianco, *robbas et res* which Iacopo de' Strozzi had transported from England to Livorno on the ship "Querina" were sequestered. The owners of these goods were the Alberti branches in London (*Alessandro de' Ferrantini e co. di Londra*), Bruges (*Antonio di Ricciardo degli Alberti e co. di Brugia*), Cologne (*Bartolomeo di Domenico Biliotti e co.*) and Florence (*Benedetto di Bernardo degli Alberti*). Francesco tried

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- p. 192. an account of the Alberti branches in Bruges, London, and Rome also in Esch (1966), pp. 290-292.
- ⁶⁵⁸ Foster (1985), pp. 117 and 197. she refers to ASFi, Catasto 450, cc. 397r-404r and ASFi, Catasto 492, cc. 228v-235v.
- ⁶⁵⁹ Only in December 1435 the last family member was allowed to return. Cf. Boschetto (1998), p. 90.
- ⁶⁶⁰ Most of the other family members appearing here were *ribanditi*, i.e. freed from banishment, in October 1428. Benedetto di Bernardo had already been granted the right to do business in Florence on 13/14 October 1427; it was not until 13/14 February 1430 that he became *ribandito*. After the Alberti's return from exile to Florence after 1428, the news about the family relationships and the businesses they ran thickens. The two most important sources for this are the written declarations of property (*portate*) that the Alberti of interest here gave to the catasto's officials of 1433 (Antonio di Riccardo: ASFi, Catasto 32, cc. 39r-45v; Dego and Nerozzo di Bernardo: ASFi, Catasto 32, cc. 364r-365v; Benedetto di Bernardo: ASFi, Catasto 32, cc. 422r-432v; Francesco d'Altobianco: ASFi, Catasto 32, cc. 226r-233v) and the minutes of the Mercanzia court hearings, written when, from 1436 onwards, the legal dispute ending in bankruptcy was being fought out between the various Alberti companies.
- ⁶⁶¹ Kuehn (2002), p. 200.
- ⁶⁶² These were funds of the new archbishop of Mainz. Esch (1998), p. 279.

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by this step to obtain over f. 17,000 which he believed these companies owed him. ⁶⁶³ On 23 July, Mercanzia decided on the division of the amount among the three debtors. ⁶⁶⁴ The bankruptcy of the whole conglomerate of companies was thus sealed, and the consul of the Florentine colony in Bruges was ordered to collect the books of Antonio e Benedetto degli Alberti e co. ⁶⁶⁵ On 29 August Pope Eugene IV protested to the Mercanzia in Florence because the Alberti did not service the bills of exchange of an Englishman. ⁶⁶⁶ A month later, the Council of Basel issued a warrant for the arrest of Francesco d'Altobianco. ⁶⁶⁷ The subsequent trials in the bankruptcy proceedings lasted more than ten years. ⁶⁶⁸ The company's predicament was exacerbated by lawsuits with other companies: at the beginning of 1437, for example, the Alberti were also in dispute with the Borromei of Bruges and Venice. ⁶⁶⁹ On June 30, 1437, the priors of the guilds of Florence informed King Henry VI of England that the Alberti companies were *in manifestam ruinam prolapsi sunt*. ⁶⁷⁰ By 1437 most of the Alberti companies were bankrupt and their name disappears from the books of banking and commercial history. ⁶⁷¹

The impact of the Hundred Years' War on Flanders in the thirties of the 15th century certainly hit the Alberti hard. However, the main causes of the contract are to be sought in themselves, for the lack of entrepreneurial experience of this Alberti generation and their obvious lack of interest in business matters became clearly apparent during the trials. For example, the Bruges branch is said to have had no articles of association since about 1432. ⁶⁷² It is also astonishing with what frankness Benedetto di Bernardo admitted before the Mercanzia in 1436 that he had never received any information about the business activities of the Alberti company in Bruges, in whose capital he after all had a one-third share: *et di tal 1428 in qua non ha mai poduto veder de' facti dela compagnia de Brugia, non havendo poduto veder niente, dice che lui è*

⁶⁶³ ASFi, Mercanzia 271, c. 36rv. English reports on this process in Holmes (1960-1961), pp. 197-198.

⁶⁶⁴ ASFi, Mercanzia 7130, cc. 251v-255v. Cf. Boschetto (1998), p. 121.

⁶⁶⁵ ASFi, Mercanzia 271, c. 81r.

⁶⁶⁶ ASFi, Diplomatico, Stroziane Uguccioni, 1436 agosto 26.

⁶⁶⁷ ASFi, Diplomatico normale, S. Frediano in Cestello, no. 2218, 1436 ottobre 1.

⁶⁶⁸ Cf. Boschetto (1998).

⁶⁶⁹ ASFi, Mercanzia 1323, cc. 275 and 277-278.

⁶⁷⁰ Williams (1872), pp. 249-250. The king had protested to the Signoria, because in connection with the disputes between the various Alberti companies in Pisa wool bales had been sequestered, which belonged to a Willelmus Wolley de Campeden. - It was not until 22 April 1439, after the death of Benedetto di Bernardo degli Alberti, that bankruptcy proceedings were initiated. Cf. ASFi, Mercanzia 10874, cc. 39v-40v and 43v-45v.

⁶⁷¹ On the negotiations concerning the Alberti bankruptcy, see Boschetto (1998).

⁶⁷² BNCF, Magliabechiano VIII, no. 1392, letter from Alessandro Ferrantini, head of the Alberti branch in London, to Filippo degli Strozzi dated 27 July 1435: [...] *che Lorenzo da Bruggia da tre anni va senza scripta, lo dovessi avisare dello stato di chotesti nostri maggiori*.

[in]formato di niente. 673 For many years, historians argued that the participation structures of society were largely to blame for the collapse. The Alberti had centralized more and more wealth in the same companies. This concentration in fewer and fewer companies, which reversed the development of the Company's structure and steered it back to the period before 1370, had the effect that difficulties at one branch could bring all the others to ruin. Foster Baxendale summarized this idea as follows: "Ironically, at the time when the Alberti were gradually returning to the more traditional monolithic orientation of family business, the Medici were coming to profit tremendously from decentralization of family enterprise. "674 Since the publications of Luca Boschetto, this mode of representation has been refuted. The Alberti, too, did not run a company with many branches, but a series of legally independent enterprises. 675

673 ASFi, Mercanzia 1322, c. 36v.

674 Foster (1985), p. 223. In a similar vein on p. 201: "Thus, in the exile phase, the Alberti as a whole were operating in a decentralized business system, but internally, they had consolidated their companies on a personal level. By the 1430s, the consolidation was to intrude into the overall organization, with the result that too many Alberti companies were depending upon the same capital base, and too many Alberti were investing in the same few società. At that point and in that situation, a failure in one Alberti company would have immediate repercussions on the future of the other family companies, and in the financial security of the Alberti investors. Earlier in the history of the Alberti however, the reaction to difficulties in one società would have had a limited effect on the others." - On the differences between centralized and decentralized corporate structures, see Roover (1948a), pp. 31-41. - Benedetto died in 1437, thus just witnessing the demise of his enterprises. Antonio di Ricciardo lost all his property. Even the sums secured in the Monte Commune of Florence, which were intended as dowries for his daughters, he had dissolved. In his *portata* for the attention of the Catasto of 1442 he himself described in moving words what had happened to him. His wife had died of grief at this loss, and now he had debts of f. 30 000: *Le sustanzie mie mi sono state rubate e tolte, e a me non resta nulla nulla, ecietto ch'i'ò VII figliuoli e debito tra chol Chomune e altri forse XXX mila fiorini, e quello io avea, dov'è itto ve lo dirò apreso, che breve fia.* ASFi, Catasto 617, c. 33r. In this text Antonio made it clear who, from his point of view, was mainly to blame for the downfall of his ventures: Francesco d'Altobianco. The latter, too, had lost large sums (*mi truovo debito parecchi migliaia*) and had to dispose of much of his landed property. ASFi, Catasto 700, c. 560v. In Catasto 664, c. 192 Francesco writes: *Chol Chomune di Firenze debito, che da X anni in qua mi sono guardato [...]. Sia ridoto al convenevole sì che, se possibile è, la persona almancho sia libera, perché da 10 anni in qua non sepi che coxa fuxe libertà.* In the Catasto of 1451 he lamented that he could not start again with new business because of his age: *è difficile a mettere chaval vecchio in ambia dura.* ASFi, Catasto 804, cc. 267r-276r. In the great encyclopedia "Treccani" today there is not a word about him as a merchant. He is called a *poeta*, and counted among the best poets of the first half of the 15th century. (Albèrti, Francesco d'Altobianco nell'Enciclopedia Treccani (o. J.), <https://www.treccani.it/enciclopedia/francesco-d-altobianco-alberti>, 02.07.2021).

675 Boschetto (2000), pp. 20-31.

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4.2.1 Curia Bank

The Alberti bank, which followed the papal court, was headed at the turn of the century by Simone di messer Dino, who is attested between 1390 and 1406. ⁶⁷⁶ As early as 1402, Aldighiero di Francesco Biliotti, born around 1378, is mentioned as *factor et gubernator*, who also represented the company at the Council of Pisa in 1409. From about 1400 the company name was Lorenzo degli Alberti e co. di Corte. ⁶⁷⁷ There is very little certain knowledge about the business of the bank in Constance, which was headed by Aldighiero di Francesco Biliotti, since only small parts of the Alberti archive have been preserved and no document from the activity at the Council can be found in it. In the chamber files there is an entry about a merchandise transaction in which Aldighiero sold white silk to the court as coat lining. ⁶⁷⁸ Another entry names him on 31 December 1415 in connection with the payment of the servitia of the archbishop of Cologne, Dietrich II of Moers. ⁶⁷⁹ In bill transactions he is named as *datore* in two transactions of the Ricci bank from Constance to Paris, protested by Michele de' Pazzi e Antonio Sostegni e co. and Andrea e Poldo de' Pazzi e co. ⁶⁸⁰ Among his clients were the bishop of Évora, Alvaro I Afonso, and other Portuguese, who still owed him 5000 French écus five years after the end of the council. ⁶⁸¹ Martin V continued to maintain the good relations with the Alberti from which he had already benefited as a cardinal. He appointed Aldighiero di Francesco Biliotti *domestico e familiare* in 1418, and asked the princes of Germany and Italy to exempt him from all duties on the goods he carried through those territories in the service of the Church. ⁶⁸² The banker's route, however, was not north, but back to Italy. The almost 20-month stopover of the Curia on the Arno posed a major problem for Alberti's bank, for the family had been banished from the city and was not allowed to stay or do business here. So an ingenious way out had to help: Aldighiero was

⁶⁷⁶ Esch (1972), p. 523.

⁶⁷⁷ Petti Balbi (2016), p. 219.

⁶⁷⁸ Fink (1971-1972), p. 644. This is the only case in which a banker in Constance is proven to have been a merchant. Possibly the banks of the Ricci, Medici, and Spini were the first trading companies of the Middle Ages to engage exclusively in the money business, at least during their activity at the Council of Constance. The money that Bartoli received from the chamber on 29 April 1418 for various goods were sums that he had to pass on to other merchants as a depositary. These transactions are not evidence of his own trade in goods. Fink (1971-1972), p. 646:

⁶⁷⁹ Sieveking (1906), p. 60.

⁶⁸⁰ ASFi, Diplomatico normale, Prato, S. Vincenzo, n. 67c and n. 67d, 1414 gennaio 24.

⁶⁸¹ ASFi, NA 12155, c. 126v: Biliotti appointed Adovardo Giachinotti as his procurator on 13 March 1423 to collect this debt. The Giachinotti-Cambini bank had excellent business connections in Portugal. Bishop Afonso, however, had already died by this time. Note from Lorenz Böninger.

⁶⁸² ASFi, Diplomatico normale, Innocenti, 1418 gennaio 28.

made a partner and named the company after him. ⁶⁸³ Tommaso Spinelli, who was employed as an apprentice in this bank in the same year, reports that the company was named after its director Biliotti while he was in Florence, since the Alberti were forbidden to do business here: *vera cosa fù, che d'Aldighiero faceva di traffico per gli Alberti, ma perché gli Alberti in quei tempi non potevano trafficare a Firenze, diceva lo nome in detto Aldighieri*. ⁶⁸⁴ Of course, everyone in Florence saw through this evasion of the ban, but the Pope would hardly have accepted a ban on the Alberti-Biliotti Society working. He continued to work with it frequently in the years that followed. He showed how important it was to him in 1424, when he wrote to the Signoria of Florence to urge that the ban on the Alberti be lifted. ⁶⁸⁵

To grasp the legal structure and the company of the Roman Alberti company is only possible in broad outlines due to the poor source situation and the complex shareholding relationships. Between 1423 and 1427 *Lionardo degli Alberti e co.* is mentioned. In the Catasto 1427 Francesco d'Altobianco names his workplace *sta a Roma colla compagnia di Benedetto di Bernardo degli Alberti*, but also mentions the *compagnia della comeseria di Lionardo degli Alberti e compagni*. ⁶⁸⁶ It cannot be clarified with certainty whether this was a succession of partnerships or whether these companies existed side by side at times. In Rome Francesco d'Altobianco held the position of *maggiore* as partner; Aldighiero di Francesco Biliotti was *governatore*. The company was named Francesco *d'Altobianco e co. di Corte* in 1427 and, like the Rome branch of the Medici, operated without its own share capital. This was not 'because the accounts had been unbalanced for so long', as Foster Baxendale thought, ⁶⁸⁷ but because the way in which Florentine banks operated at the apostolic chamber meant that in many cases there was no need for one: the high clergy at the Curia usually had more need for the opportunity to invest money than to borrow, as de Roover has shown, until the middle of the fifteenth century. ⁶⁸⁸

In 1427 Francesco d'Altobianco held the office of banker for the financial administration of the Papal States, but could not dispute the Medici's management of the funds of the apostolic chamber. ⁶⁸⁹ If his statements to the Uffiziali of the Catasto are to be believed, the bank he managed was never able to make a profit. Since 1428, because of the troubles towards the end of the pontificate of Martin V and at the beginning of the tenure of Eugene IV, it had been in a state of collapse.

⁶⁸³ Text adapted from Caferro (1995), pp. 722-723.

⁶⁸⁴ ASFi, Vagante 9, c. 1r.

⁶⁸⁵ ASFi, Diplomatico, Riformagioni atti pubblici, 1424 dicembre 8.

⁶⁸⁶ ASFi, Catasto 34, cc. 608-619. Lionardo must have died before 1427.

⁶⁸⁷ Foster (1985), p. 199.

⁶⁸⁸ There were, however, a number of Florentine banks in Rome that had a *corpo*: Antonio della Casa operated with f. 2 000, Tommaso Spinelli with f. 4 000. Cf. Caferro (1995), p. 721. It is difficult to decide whether the use of equity capital or the renunciation of it was the rule.

⁶⁸⁹ Partner (1958), p. 166.

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in difficulties. ⁶⁹⁰ The reason for this were the sums of cash which had to be paid out on the death of the Pope. Francesco had invested most of the money entrusted to him in goods. Since these could not be sold because of the unrest, he had to take out loans himself. The situation was aggravated by a loan of f. 5 000 which he had to grant to the newly elected Pope:

Similmente a Roma. No' v'è corpo, e pe' tempi aversi sono stati, noi non abbiamo potuto saldare i conti nostri dal 1428 in qua, e questo per le tribolazioni vi furon a ttempo di papa Martino e pe' la morte sua e poi pe' lla ghiera e ttempo d'Eugenio ch'è ora. El perché null'abiam potuto, né saldare né [a]chonciare, ma perdita essere vi dovrà piuttosto che avanzo, e questo pe' danari ci chavano di mano quando Martino morì, che subito ci convenne sborsare gran soma di danari e darlli a chi lli dovea [a]vere, e noi gli avamo i[n] merchantie e chonvennecei trovare a tor[r]e a costo, che ancora abbiamo adoso di dete merchatantie, perché pel temporale stato, mai ne siamo potuti uscire, e più prestamo a papa Ugenio circha di f. V mila quando fu fatto papa, che mai cie li à renduti, di che abbiamo danno e [i]ntereso assai. ⁶⁹¹

After Francesco d'Altobianco returned home to Florence, Tommaso Spinelli, as *maggior governatore*, conducted business in Rome alone for six years from 1428. When he left the branch *di Corte* in dispute in 1434, business *de facto* ceased. ⁶⁹²

In the bankruptcy of the Alberti company, the branches in Rome, Venice and London were balanced. The others were saved by Bernardo da Uzzano, a merchant from a very influential family. Together with his partners Francesco Boscoli and Bianco d'Agostino del Bene, he ran the Curia bank *Francesco Boscoli e Giovanni da Uzzano e co.* ⁶⁹³ To this was added a network of branches in Barcelona and Genoa under the firm of *Bernardo da Uzzano*

⁶⁹⁰ Even the old *società*, which had existed until 1427, was in a very bad state. When Francesco entered, the balance sheet was apparently balanced, for there were assets and debts of duc. 95,000 each. He considered, however, outstanding debts of duc. 22,000 as no longer recoverable. These debts he did not recognize in the new company. Cf. the notarial deed printed in Cessi (1907), pp. 277-284.

⁶⁹¹ ASFi, Catasto 32, cc. 38r-42r and 45v. Foster (1985), p. 195 interprets this statement by Antonio quite differently: "At the death of Martin V, the company books had been confiscated, leaving the accounts still unbalanced. Moreover, caught with too much liquid capital at that politically unstable moment, the Alberti had rushed to purchase merchandise as collateral (?) and still had the goods on their hands." She refers to Catasto 450, cc. 147r-150v and Reg. Div. 296, cc. 55r-58r; Catasto 492, cc. 534r-538v.

⁶⁹² Boschetto (1998), p. 91.

⁶⁹³ Giovanni di Bernardo da Uzzano was the minor son of Bernardo. - Boscoli represented the interests of Antonio and Benedetto degli Alberti against Dego and Francesco before the Mercanzia on 13 July 1437: ASFi, MAP 81, no. 48, cc. 521r-524v.

e co. and in Geneva as *Bardo di Neri e co.* ⁶⁹⁴ He was thus one of the most important bankers in Florence and also worked as a correspondent for Cosimo de' Medici's companies. ⁶⁹⁵ The partnership with Francesco Boscoli led to the establishment of a bank at the Curia, which became the correspondent bank for the earlier Alberti branches in Basle, Bruges and Cologne; Dego degli Alberti and Antonio Gianfigliuzzi in Basle entered into a partnership agreement with da Uzzano: *Bernardo da Uzzano e co. di Basilea*. As early as 1438, suits against da Uzzano and his companies were filed with the Mercanzia, and on August 11, 1439, his banks in Florence and with the Curia stopped all payments. ⁶⁹⁶ At the beginning of 1440 bankruptcy proceedings began before the Mercanzia judges. ⁶⁹⁷ Bernardo died already on 6 October of that year, and his son Giovanni noted that his father had left him nothing and in great disorder: *poi mio padre morì, che fu dì 6 ottobre 1440, che non mi lasciò nulla e in molto disordine*. ⁶⁹⁸ Boscoli died in September 1446; his son refused the inheritance. ⁶⁹⁹ The societies in Bruges, Cologne and Basel had to reorganize once again and look for another correspondent at the Curia.

4.2.2 Presence in the banking centres

The most important partner of the Curia Bank was the branch in Bruges, from where the Alberti quickly dominated payment traffic with Flanders and England again after their return to business with the Curia ⁷⁰⁰. ⁷⁰¹ A division of the Alberti fortune in 1372 had resulted in at least five companies existing here by 1400, under the names of members of that family: the company of the Alberti nuovi, that of Gherardo and Lorenzo di messer Benedetto, a bank of Ricciardo, one of Antonio and Bernardo, and finally a compagnia of Diamante and Altobianco di Niccolò. But it is not certain whether there were not even more Alberti companies

⁶⁹⁴ ASFi, Mercanzia 4405, cc. 194r-196v and 205v-206v; ABIB, Famiglia, Filippo di Vitaliano, no. 661; AOIF 12573 (libro rosso C of Andrea Banchi), cc. 24, 48, 58, 73, 81, and 97. cf. Litta (1819-1894); Zerbi (1952), P. 434; Edler-de Roover (1992), p. 939; Esch (1998), p. 281; Boschetto (2000), p. 62.

⁶⁹⁵ ASFi, MAP 134, no. 1, c. 55r: exchange transaction with the Medici in Ancona.

⁶⁹⁶ ASFi, Mercanzia 272, cc. 125v-127v and 148v-149r.

⁶⁹⁷ Litta (1819-1894), XV, Tavola I: The Doge of Genoa, to whom Bernardo owed 10,000 ducats, took away the Florentines' property as a reprisal. Florence threatened him with war because of it. Evidence for this report by Litta could not be found.

⁶⁹⁸ Scuola Normale Superiore di Pisa, Archivio Salvati, n. 2, c. 2s. Quoted from Dini (1980), p. 388.

⁶⁹⁹ ASFi, Catasto 665.

⁷⁰⁰ Favier (1966), p. 520.

⁷⁰¹ Cf. [chart 2](#), p. 49.

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gave. ⁷⁰² For the curial payment transactions with customers in Germany, the company Antonio di Ricciardo degli Alberti e co. alone is of importance. It existed from the first years of the century and was managed by Filippo di Giovanni di ser Rucco. ⁷⁰³ Am

1 July 1428 Dego was admitted as a partner and the extraordinary deposits and reinvested profits (*sopraccorpo*) were transferred to the equity (*corpo*) now totaling about f. 4 000. About 1430 a new partnership agreement was made under the same firm, in which Antonio, Benedetto and Dego degli Alberti joined Lorenzo di Niccolò di Zanobi, to whom they entrusted the management. ⁷⁰⁴ After the bankruptcy, he continued the business in Bruges under his own name from 1436.

Also in Venice, during the first three decades of the 15th century, several Alberti branches can be traced, whose duration cannot be fixed with certainty: Giannozzo, Antonio, Luigi di Tommaso, Lionardo di Nerozzo and Benedetto di Bernardo. ⁷⁰⁵ All of them hardly show any interest in the flow of money from Germany to the Curia, because only one single transaction is documented. In 1424 the Bishop of Augsburg, Peter von Schaumberg, received a loan of 650 Venetian ducats *from Aldighiero di Francesco Biliotti e Leonardo degli Alberti e co.* in Rome. This amount was certainly intended for servitude payment and was to be repaid to Leonardo degli Alberti e co. in the lagoon city. ⁷⁰⁶ How the cleric got the money from Augsburg to Venice has not been handed down. Nor is there any evidence of connections between the Alberti in Venice and German or Italian trading companies in Germany.

⁷⁰² Roover (1970a), p. 62. - For an illuminating account of the various Alberti enterprises, see Melis (1956), p. 25. - On the great enterprise of Diamante and Altobianco degli Alberti, cf. Melis (1990b), pp. 297-316; Melis (1956), pp. 25-27 has attempted to compile a list for the years around 1400, but it cannot claim to be complete. In Pisa, for the short period from 1383 to 1384, he was able to prove no less than six Alberti establishments: Aliso, Andrea, Antonio, Benedetto, Niccolò di Luigi and Nerozzo.

⁷⁰³ Guidi Bruscoli (2012), pp. 18-19 Tognetti identifies this Filippo di Giovanni di ser Rucco as a member of a family of notaries whom he can trace as lawyers to important merchants such as the Frescobaldi in the first half of the 14th century. Cf. Tognetti (2014), p. 135; Tognetti (2018), p. 152.

⁷⁰⁴ Boschetto (1998), p. 91; Guidi Bruscoli (2012), pp. 18-19.

⁷⁰⁵ Even today there is a Fondamenta Alberti near the Rio di San Barnaba in the place where their fondachi stood. Cf. Mancini (1967), p. 52. Benedetto di Bernardo's house was in the Borgo di Santa Maria Maddalena. Cf. ASFi, Catasto 492, c. 119r. - Cf. Foster Baxendale 1985, p. 194, note 155 mentions a deed (ASFi, NA P376, 1419-32, f. 72r, 13 Feb. 1422/23) in which these three descendants of Lapo di Iacopo were procurators of Aldighiero di Francesco Biliotti in a transaction with Alessandro Ferrantini e co. in London. Cf. ASFi, Catasto 32, cc. 422r-432v.

⁷⁰⁶ ASFi, NA 12519. Cf. Böninger (2006), p. 22.

4.3 Giovanni d'Averardo de' Medici and his descendants

4.3.1 Curia Bank

Foundation of the company

Giovanni d'Averardo de' Medici and his older brother Francesco had been trained as merchants in the curia bank of the distantly related messer Vieri di Cambio de' Medici and had risen to become partners in this enterprise ([pedigree 2](#)). ⁷⁰⁷ When Vieri withdrew from banking in 1393, Giovanni and Francesco established financially and legally separate ventures. While Francesco focused on Florence and Avignon with France and Spain, Giovanni focused on Rome with Italy and northern Europe. Giovanni first left the management of the Rome branch, whose business activities began in 1397, to his partner Benedetto di Lippaccio de' Bardi ([pedigree 3](#)). When he summoned the latter to Florence in 1402 as general director of his enterprises, he entrusted this function to his brother Ilarione.

⁷⁰⁸

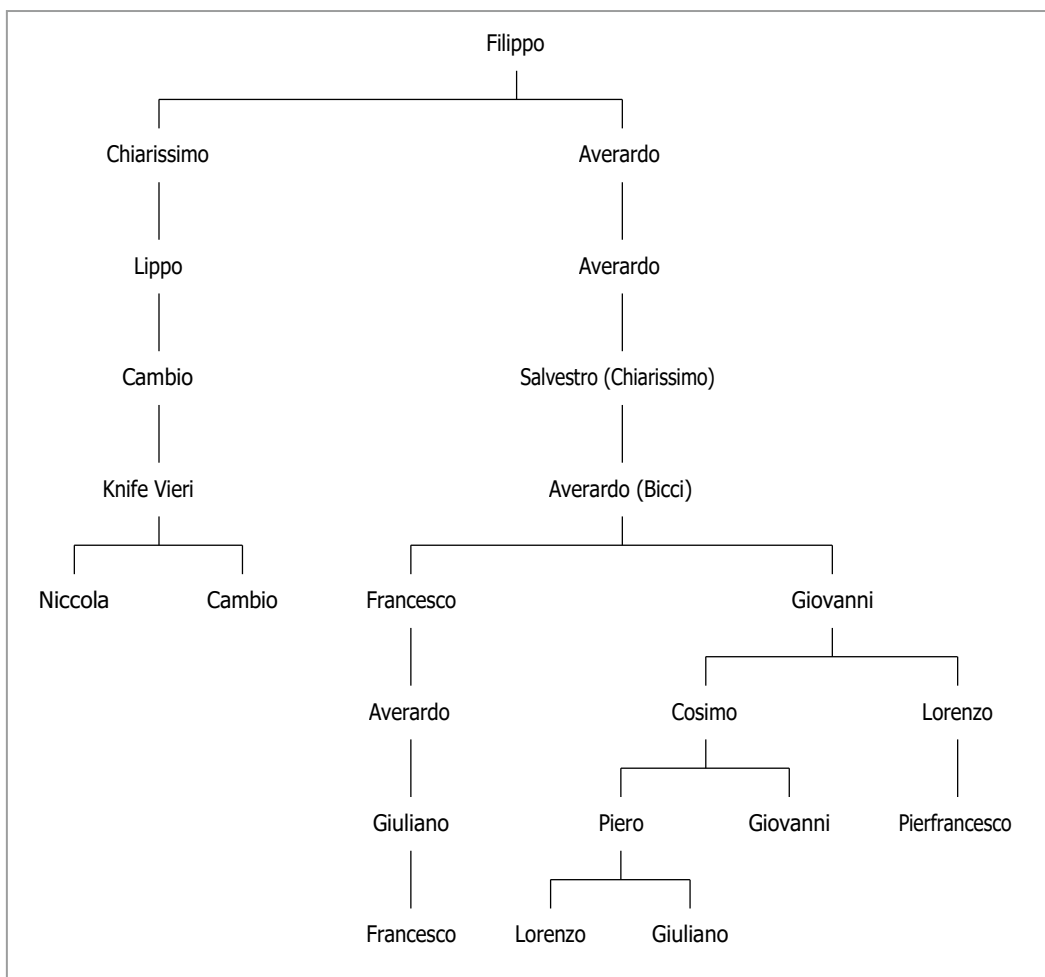
Already Vieri de' Medici's bank had been able to win much confidence from Boniface IX, and Giovanni seems to have been about the year 1400 the most important Florentine banker, next to the Spini, in the Roman Curia; he had thus superseded in this position the Lucchese and Bolognese. ⁷⁰⁹ A functioning monetary traffic of large sums of money from the north was of great importance to him because of his credit transactions with the pope, who often secured the loan received with instructions on him from these regions

⁷⁰⁷ Since there are sufficient modern scholarly publications on the history of the Medici Bank in the detailed works of Roover (1948b); Roover (1963) and the excellent abridged version by Esch (1966), pp. 283-290, a detailed retelling can be dispensed with here. The account is therefore limited to the essential stages of the company's history and the presentation of its most important employees, insofar as they are of significance for the business in Germany. - Averardo de' Medici bore the nickname Bicci. His sons were therefore called Giovanni di Bicci and Francesco di Bicci by their contemporaries in Florence. For the sake of clarity, the variant Bicci is not used in this text.

⁷⁰⁸ Favier and Cassandro suspected that there was a common business strategy behind this. By maintaining legally and financially separate banks in both papal camps, the Medici and Bardi left themselves open to all possibilities of current business and did not obstruct their future as a family in view of an end to the schism. This view is contradicted by de Roover and Esch, who doubt that behind this division of the market into two frequently cooperating firms there was in fact any consideration for the schism in the Church. Cf. Favier (1966), pp. 517-518; Cassandro (1994a), pp. 217-218; Roover (1963), pp. 56-58; Esch (1969a), pp. 148-149. - In the German market, only the Bank of Giovanni operated, so that this company is always meant here when the following pages speak simplistically of the Medici Bank. - Ilarione de' Bardi: Esch (1966), p. 283.

⁷⁰⁹ Roover (1963); Esch (1966), p. 282, on the basis of the quantity of surviving evidence of Medici dealings with the chamber of Boniface IX, gives this bank first rank, while Holmes (1968), p. 361 argues for the Spini.

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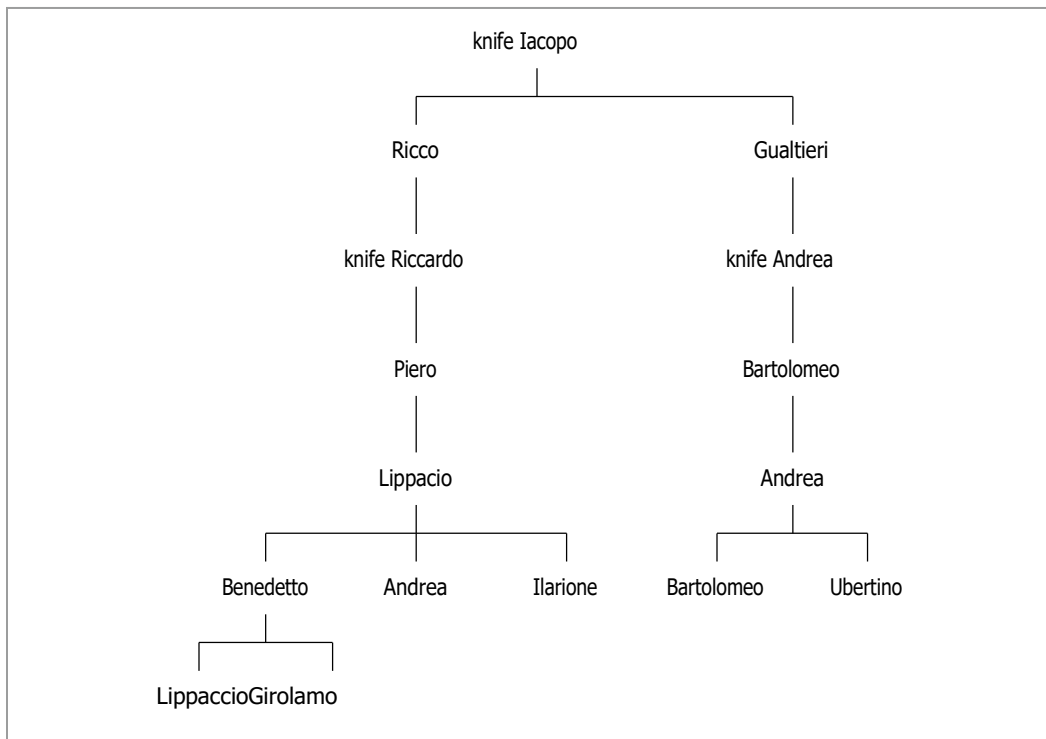


Family tree 2nd Medici (highly simplified)

to which he was entitled. Such an agreement between the pope and bankers forms the background for a document in the Medici parchments in which the papal chamberlain instructs the collector in Poland on 10 March 1413 to pay out duc. 500 to the Medici bank. ⁷¹⁰ Annatic payments and loans to private individuals in Rome also inevitably led to commercial contacts with Germany. On 13 May 1395, for example, the bank of Giovanni's nephew Averardo in Florence cashed a bill of exchange that the Gozzadini in Venice had issued for two Germans (*Martino Vetorman* and *Janis Vuachult*). On their way to Rome, the Germans cashed only part of the bill of exchange and had the remainder paid to them in cash.

⁷¹⁰ ASFi, Diplomatico, Medici, 1413 marzo 10. Cf. Favier (1966), p. 516.

4. 3Giovanni d'Averardo de' Medici and his descendants



Family tree 3rd Bardi (highly simplified)

issue a new one on a bank at the papal court. ⁷¹¹ In August 1395 Arnold of Dinslaken confirmed that Giovanni de' Medici had repaid him a deposit in the bank. ⁷¹² In August 1396, Giovanni duc. lent 35,000 to Archbishop Gregor Schenk von Osterwitz of Salzburg, which the Prince of the Church had to pay to the apostolic chamber on account of the spolia of his predecessor Pilgrim. ⁷¹³ Increasing interest in German affairs is also shown by the increase in the number of documents in the Medici archives that have a clear reference to ecclesiastical institutions in Germany. ⁷¹⁴ Finally, in the registers of the apostolic

⁷¹¹ ASFi, MAP 133, no. 1, c. 22v.

⁷¹² ASFi, MAP 153, no. 1, c. 1rv. On Arnold von Dinslaken, cf. Giersiepen (1993), p. 249; Andernach (1954-1995), X, P. 424.

⁷¹³ Vienna, Haus-, Hof- und Staatsarchiv, Salzburg, Erzstift (798-1806), AUR 1396 VIII 16. On the difficulties with the repayment of this loan see Favier (1966), pp. 442, 516.

⁷¹⁴ It is not possible here to list all of these documents, so that a limitation to examples must suffice. - ASFi, Diplomatico, Medici, 1406 febbraio 9: Erhard Weichser, provost of St. John's Church in Regensburg sues Don Giovanni, abbot of S. Stefano in Padova, who denied him ownership of St. Stephen's Chapel in Regensburg Cathedral. On this case a second document in the same fundus dated 9 June 1406. - ASFi, MAP 101, no. 13: Bull of Boniface IX, in which he grants to the monastery of St. Peter and Paul

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Chamber, the name of Medici Bank and its branch manager were mentioned more and more frequently in connection with payments from Germany. For example, she acknowledged on

13 June 1399 to the Medici Bank the servitudes of the Bishop of Basel and on 13 December 1401 the funds of the Bishop of Freising. **715**

Cardinal Baldassare Cossa and Giovanni de' Medici probably met in 1399, worked together from 1402 at the latest, and were on very close terms from 1404, as evidenced by the large loans granted to the Prince of the Church. **716** Giovanni did not hold any official office with the apostolic chamber, but he was so closely associated with the Depositories Iacopo del Bene and Francesco Boscoli that Jean Favier described the Medici as 'dépositaires occultes'. **717** In a few years Giovanni de' Medici became the most powerful curia banker and the richest man in Florence; **718** Baldassare Cossa was appointed to the

17 May 1410 elected Pope by the cardinals of the Pisan obedience. Very quickly, the number of mentions of the Medici bank increases in the chamber registers, while the previously dominating Ricci and Spini are relegated to the background. **719** Esch brought the bond between the two rising men to the equation "the papal finance of John XXIII is as unthinkable without the Medici as the rise of the Medici is without John XXIII." **720** And both were very interested in money. Cossa, before his pontificate, had acquired a large private fortune at the Curia in bank-like monetary transactions, and during his pontificate he attached a very great importance to church finances. It did not go unnoticed by contemporaries that money influenced curial decisions to a great extent. The procurator of the Teutonic Order wrote in June 1414 that ecclesiastical offices could not be obtained without payment and that those who paid the most received them: "It is *evident in all the world that the bishop does not claim any bishopship nor any fiefdom, that the money is before him and that he who would give the most would receive it.* **721**

in Paderborn allowed the incorporation of the parish church of Putten (today the Netherlands) (16 March 1400). - ASFi, Diplomatico, Medici, 1406 dicembre 26: Document concerning the church of St. Mauritius in Diebach in the diocese of Mainz. - Document of Corado Branthagius of Mainz concerning the church of St. Mauritius in Mainz: ASFi, Diplomatico, Medici, 1407 febbraio 26. - ASFi, MAP 86, no. 36: Mandato di Ermanno, abate della diocesi di Passau, per il conferimento a Giovanni Ottenperg di una chiesa nella predetta diocesi, S. l., 1410 settembre 22, cc. 304-308.

715 Esch (1966), p. 375.

716 Lewin (2003), p. 157. On John XXIII (Baldassare Cossa) see Prignano (1919).

717 Favier (1966), p. 519; Esch (1969a), p. 157; Cassandro (1994a), p. 221. - On the development of the office of depository under John XXIII, see Holmes (1968), pp. 364-365.

718 See, for example, the receipt issued by Cardinal Cossa for payments made by Giovanni de' Medici: ASFi, Diplomatico, Medici, 1410 settembre 29.

719 Holmes (1968), pp. 361-362. - On the tradition of papal account books from the years of Johannes XXIII, cf. Kühne (1935), pp. 7-8.

720 Esch (1971-1972), p. 777.

721 Koeppen (1960), pp. 207-208.

4. 3Giovanni d'Averardo de' Medici and his descendants

Council of Constance

Giovanni de' Medici did not give his conciliar bank at Constance its own social contract, for it was not a new organizational unit that followed John XXIII to Constance, but the existing curia bank with its established staff. ⁷²² That it was the bank with the most factors is not surprising, given the close financial ties between it and the pope. ⁷²³ This group was led at first by Ilarione di Lippaccio de' Bardi, partner and director of the Roman branch. ⁷²⁴ Under his direction also worked his distant relative Bartolomeo d'Andrea de' Bardi. The Constance council book calls him *Bartholomeus de Bardis in der Thannen*. The same record also names *Johannes Ammerisi*,⁷²⁵ who is almost certainly Giovanni d'Amerigo Benci. ⁷²⁶ Vespasiano da Bisticci, a Florentine bookseller and personal acquaintance of Cosimo de' Medici, writes in his "Vite di uomini illustri del secolo XV" that the son of Giovanni de' Medici traveled to the Council of Constance and then for two years through Germany and France. ⁷²⁷ Many historians take up this sentence and mention Cosimo's stay in Constance. Jean Favier adopts this account, and George Holmes, who has written extensively on the early history of the Medici bank, considers it "very likely true." ⁷²⁸ Raymond de Roover, on the other hand, is skeptical: "Whether this trip actually took place is questionable." ⁷²⁹ There is not a single clear piece of evidence for Cosimo's presence in Germany or France. The only indication of this is the Salvoconduct for a trip to France.

⁷²² Roover (1974), p. 291, assumes that the existing staff was divided in order to be able to operate two branches simultaneously. It remains unclear, however, with which customers the bankers who remained in Italy should have worked. - Lisowski (1960), p. 69: The first evidence of the Medici Bank's presence in Constance is dated November 3, 1414.

⁷²³ Holmes (1968), pp. 361-362.

⁷²⁴ Zurich State Archives, C II 12, no. 304: The first document written in Constance in which he is mentioned is dated 17 December 1414. - ASFi, Diplomatico, Medici, 1415 marzo 23: Ilarione is attested in Florence. He was back in Constance on June 23 of the same year: Baumgarten (1898), p. 197. It should be noted that the mention of a name in a document does not always confirm with certainty that this person was actually present at the time of writing. - On the biography of Ilarione, see. Esch (1972), pp. 512-513.

⁷²⁵ Schulte (1900), pp. 230-231; Camerani Marri (1951), p. 29; Roover (1963), p. 202; Fink (1971-1972), p. 638.

⁷²⁶ He became head of the Medici branch in Geneva ten years later and was founder of the agency at the Council of Basel. Returning to Florence in 1435, he was Cosimo's right-hand man until his death.

⁷²⁷ Bisticci (1859), p. 247: *In questo tempo, per avere non solo notizia delle cose della città, ma dell' esterne, per questo, sendo il concilio a Costanza, dov' era tutto il mondo, Cosimo v' andò; e fece pensiero di fare dua cose: una, spegnere la invidia; l' altra, vedere il concilio, dove s'aveva a riformare la Chie-sa, ch' era piena di scissure. Istato alquanto a Costanza, e veduto l'ordine di quello concilio, andò per gran parte della Magna e di Francia; dove istette circa a dua anni in questo viaggio; e tutto fece per raffreddare uno poco la invidia, ch' egli era molto moltiplicata.*

⁷²⁸ Favier (1966), p. 682: Giovanni de' Medici was personally present in Constance from 1415. He cites ASFi, MAP 137, no. 989 as evidence for this, but it only mentions the Medici Society; it does not mention Cosimo's name. Holmes (1968), p. 373.

⁷²⁹ Roover (1963), p. 203.

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to Constance, which was issued on 27 September 1414 in Bologna for *dilectum filium Cosmum dilecti filii Johannis de Medicis*.⁷³⁰ A look at the archives of Florence does not clarify this question either, for there is evidence that Cosimo was in Florence between 1414 and 1418, and evidence that records his absence.⁷³¹ Thus it must remain open whether this journey to Constance is a historical fact or a legend.

After Ilarione and Bartolomeo de' Bardi, Matteo d'Andrea Barucci, a long-time factor in this company, is also mentioned as the branch manager in Constance. He was at the He was appointed a partner and director of the Curia Bank on March 25, 1416, and thus a representative in Constance.⁷³² Whether he was already at Lake Constance before this date cannot be proven; he can certainly be traced here towards the end of 1417 and on 8 May 1418.⁷³³ The partnership agreement states that Barucci was to take over all cash holdings in Constance and also continue to keep the books there: *stare fermo in chorte di Roma*.⁷³⁴ Why Bartolomeo and Matteo are named simultaneously as branch managers until the pope's return to Rome cannot be clarified on the basis of the known sources.⁷³⁵

The sources for the Medici Bank's stay in Constance are very poor. Documented are mainly transactions with the apostolic chamber, in which no connection to Germany can be identified. These are annate payments from Posen, Bologna, and Florence; ⁷³⁶ in 1416 it granted a loan of f. 200 ⁷³⁷ to the ecclesiastical assembly, and in December of the following year it had funds from the council

⁷³⁰ Holmes (1968), p. 373.

⁷³¹ ASFi, Mercanzia 4339, 15 February 1416: Cosimo appears in person at the Mercanzia to have a house sealed. The evaluation of the results of the *tratte* show that Cosimo was elected to the office of prior in 1416, but was absent from the place in 1417 and could not accept an office in the Cambio guild.

⁷³² On the biography of Barucci, see. Esch (1972), p. 518.

⁷³³ Clark (1899), p. 125; Holmes (1968), p. 377.

⁷³⁴ ASFi, MAP 94, n. 166: *Et d'è chontento il detto Matteo contarsi per buoni chome se fossono contanti fatti a debitori che questo dì si truoviano a Gostanza tanto quelli de[l] libro grande tanto quelli del quaderno della chassa e se pure veruno fosse che no[n] li piacesse buono in questa se ne farà conniziatione.*

⁷³⁵ Holmes (1968), p. 377 was certainly right to contradict the thesis of Roover (1963), p. 203, that the personal stock of the Medici branch in Rome had been divided into two groups at the beginning of the Council. Ilarione de' Bardi had moved across the Alps with John XXIII. While Barucci had continued the business in Italy. But in the years during which the entire Curia was in Constance with the Chamber, there were no customers at all in Italy for a Curia Bank. It is not even possible to clarify with certainty whether there were in fact two Medici organizational units in the Curia business at the same time. If this was the case, then all theses remain pure speculation that the division into two structures had political reasons, in order to be able to take care of the business of the imprisoned Baldassare Cossa and the visitors to the Council at the same time.

⁷³⁶ Sieveking (1906), pp. 59-60; ASFi, Diplomatico, Medici, 1415 marzo 23.

⁷³⁷ Sieveking (1906), p. 60.

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in safekeeping. ⁷³⁸ Only three exchange transactions are known in which Giovanni de' Medici's branch in Constance was involved. Each of these was based on a loan granted to participants in the council, which was to be repaid at another location. Cardinal Ludovico Fieschi and his brother Luca undertook on 15 March 1415 to pay off a loan of duc. 60 received at Constance in Pisa with Andrea de' Bardi e co. ⁷³⁹ A loan which had been granted at Constance to the Lübeck envoys to the Council was repaid on the 27 May 1416 in Bruges to the Lucchese banker Filippo Rapondi. The city council transferred the amount of 2,350 RG to Flanders in several tranches via merchants such as Rudolph Comhaer. ⁷⁴⁰ Only indirectly through the agency in Lübeck was the Medici Bank involved in a loan transaction between the council of the city of Lübeck and the merchant Piero di Fronte di Piero in Bruges, who had already been mentioned in 1414 in monetary transactions with the Teutonic Order. ⁷⁴¹ In Constance, an agreement had been reached between a representative of Lübeck and the Florentine merchant, in which the city undertook to pay 100 RG to compensate for damages due to late payment. The transfer of the money from Lübeck to Bruges was arranged by Ludovico Baglioni, who acknowledged receipt to the Council on 21 December 1417. ⁷⁴² In addition to Bruges and Lübeck, the managers of the Medici bank in Constance certainly sent bills of exchange to its other sister branches in Florence, Venice, and Naples. Since political information was exchanged in writing with the Sieneese merchant Piero di Nanni, who was based in Verona, he will also have been involved in exchange transactions as a correspondent. ⁷⁴³ Certainly, these few names reconstruct only a small part of the European banks that transacted with the Medici in Constance by means of *lettere di cambio*. Nevertheless, it can be seen that Giovanni de' Medici continued to pursue his strategy of market presence in Lübeck without achieving an expansion of his clientele.

For the Medici bank Bartolomeo de' Bardi made several money deals with the apostolic chamber while still in Constance. ⁷⁴⁴ He acted as a servitia payer, redeemed pledges of the

⁷³⁸ Fink (1971-1972), p. 634.

⁷³⁹ ASFi, Diplomatico, Medici, 1415 marzo 23. - On these Fieschi brothers, see Bornstein (2019), p. 60.

⁷⁴⁰ UB Lübeck, V, No. 575, p. 633; Nordmann (1933b), p. 26; Roover (1963), p. 196; Sprandel (1975), p. 49; Fouquet (1998), S. 200.

⁷⁴¹ Cf. below p. 257.

⁷⁴² UB Lübeck, V, no. 640, pp. 727-728; Nordmann (1933b), pp. 26-27; Roover (1963), p. 196; Fouquet (1998), S. 200.

⁷⁴³ Brandmüller (1997), Vol. I, p. 177 and p. 227.

⁷⁴⁴ In Constance and Florence, the bank of Giovanni de' Medici's nephew Averardo was still present in Martin V's entourage. However, the business was now no longer managed by Andrea de' Bardi, but by Francesco di Giachinotto Boscoli, the former depositary and partner of Jacopo di Francesco del Bene. Of the curia banks in the wake of Martin V, this company was certainly the least important. Since it was no longer active in the German market after leaving Constance and did not develop an active strategy for it when it acted as depositary of the chamber of Eugene IV from 1431 to 1436, it is irrelevant for the further

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Curia from other merchants and paid smaller sums from a current account. ⁷⁴⁵ Relations between Martin V and Giovanni de' Medici remained ambivalent, however, as can be seen from a series of disputes between these two figures. For example, despite threats of excommunication, the banker is said to have refused to hand over to the apostolic chamber a pledged precious mitre, any assets and registers of John XXIII in his custody. ⁷⁴⁶ Giovanni returned the mitre, but not the account books. ⁷⁴⁷ There was probably no money left at all. That there was not only tension between the Curia and Giovanni, however, is shown by the appointment of the head of the Medici branch in Rome as depositary of the College of Cardinals (*depositarius collegii*) in 1419.⁷⁴⁸

From Giovanni to Lorenzo

In the years after 1420, Giovanni d'Averardo gradually withdrew from day-to-day operations. His two sons, Cosimo and Lorenzo, had already taken over the operational management of the business when he died in 1429 and appointed Ilarione de' Bardi as director. When Ilarione died in late 1432 or early 1433, the Medici relied for the third time on a Bardi as principal director in Lippaccio di Benedetto. Shortly thereafter, the long-simmering conflict in Florence between the ruling oligarchy led by Rinaldo degli Albizzi and Palla Strozzi and the new families (*gente nuova*), whose most powerful man was Cosimo, escalated. On October 3, 1433, the Medici were banished from the city for twenty years. However, they were able to return home from exile in Venice as early as 29 September 1434. Cosimo

Investigation not of further relevance here. - Boscoli is recorded in Constance on April 24, 1418: Prášnik (1910), pp. 18-20. - Andrea de' Bardi is recordable on 4 February 1418 in Rimini, where the former Pope Gregory XII had died on 18 October 1417. Nothing is known about the purpose of this stay. ASFi, MAP 5, no. 957.

⁷⁴⁵ Baix (1947-1960), p. 1; Fink (1971-1972), pp. 634 and 638-639.

⁷⁴⁶ Finke et al. (1896-1928), III, pp. 291-292: Cardinal Branda Castiglione demanded on 1 March 1419, shortly after the arrival of the Curia in Florence, that Giovanni de' Medici hand over the registers of John XXIII. - In September 1419, the treasurer of the College of Cardinals also attempted to regain possession of the books of the College of Cardinals that had been lost in Rome. Baumgarten (1898), p. XXVI - That Baldassare Cossa had also demanded from Giovanni de' Medici the return of assets in the Roman bank and that the latter had replied *che ei non poteva restituire al cardinale Cossa quello che aveva ricevuta dal papa Giovanni XXIII* and that this had been the basis of the Medici fortune, certainly belongs to the realm of historical legends. Petrucci della Gattina (1869), p. 48.

⁷⁴⁷ Miltenberger (1894b), p. 400; Finke et al. (1896-1928), III, p. 292. - On September 7, 1420, Martin V himself pledged a precious mitre to Aldighiero di Francesco Biliotti. Whether it was the same valuable piece that he had reclaimed from Giovanni de' Medici cannot be verified. Miltenberger (1894b), pp. 438-439.

⁷⁴⁸ Baumgarten (1898), pp. CLXV, CLXIX, and 208.

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proceeded mercilessly against his enemies, many of whom were executed and still more exiled. In 1435 he undertook a radical reorganization in his enterprises, eliminating the Bardi from all common business. Francesco Salutati da Pescia, the branch manager in Rome, and Giovanni d'Amerigo Benci, the manager of the branch in Geneva, were summoned to Florence and appointed chief managers. ⁷⁴⁹ When Lorenzo died in 1440, the Medici empire included the Tavola in Florence, branches in Rome and Venice, Accomandita operations in Ancona, Bruges, Geneva, and Basel. In addition, there were two wool factories and a silk workshop in Florence. After establishing further Medici branches in Pisa (1442), London and Avignon (1446), Cosimo il Vecchio withdrew from the business in 1451, leaving his sons Piero and Giovanni and Lorenzo's son Pierfrancesco to run the bank. Giovanni d'Amerigo Benci remained the main head of the company and further expanded the branch network by opening a branch in Milan in 1452. His death in 1455 marked the turning point in the company's history, which had been so successful until then. The bank was managed by Giovanni di Cosimo for the next eight years and, after his death, by Francesco Sassetti from 1463 to 1490. After Cosimo's death in 1464, the decline accelerated and one branch after another had to be closed: Milan in 1478, Avignon in 1479, Bruges and London in 1480, Venice in 1481, and Pisa in 1489. Under Piero di Cosimo and his son Lorenzo di Piero, the bank gradually became less important to the family. It was now more a matter of securing and saving what existed than of further expanding its market position. Raymond de Roover titled the two periods in the company's history before and after Cosimo's demise "Heyday" and "Decline". ⁷⁵⁰ There can be no doubt that the Medici Bank was the most important curia bank of the

15. century was. This finding is confirmed by the evaluations of the papal registers by Arnold Esch, who places them already during the pontificate of Boniface IX. (1389-1404) places them above the Alberti. ⁷⁵¹ That Richard Goldthwaite, on the other hand, wrote that the banking history of Florence in the fifteenth century could be written without even mentioning the Medici is certainly to be understood as a scholarly provocation that opposes a

⁷⁴⁹ Roover (1963), p. 55; Roover (1970a), pp. 113-115. - At the same time, they made them equal partners in the main company from which the overall enterprise was managed. The four businessmen involved in the partnership agreement were called *compagni*; Cosimo and his brother were reserved the designation *maggiore*. Each branch was a separate legal entity with its own name, capital, accounts and administration. Cosimo's power was nevertheless very great, since he, together with his brother, who kept very much in the background, held the majority in all the branches of the company. He did not have to give any account of his decisions, but probably consulted with Benci and Salutati in most cases. The partners took a stake in Accomandite and set up branches by concluding new partnerships with the agency directors.

⁷⁵⁰ Roover (1963).

⁷⁵¹ Esch (1966), p. 282.

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glorifying Medici cult. ⁷⁵² When the Medici were driven out of Florence in 1494 and the French took the city, the bank faced bankruptcy and did not survive this blow. ⁷⁵³

4.3.2 Presence in the banking centres

For Giovanni d'Averardo de' Medici, the establishment of his own branch in one of the major banking centres was imperative for the expansion of payment transactions with Germany, if he did not want to hand over parts of the profits to partners in these places. Having established a headquarters in Florence in 1397 for his network of own branches, which was in the process of being built up, he decided in 1398 to set up a representative office in Venice, which was to become the hub for payment transactions between Germany and the Curia. ⁷⁵⁴ Significantly, Neri di Cipriano Tornaquinci, a factor in the Roman establishment, was entrusted with the exploration of the commercial prospects in the lagoon city and the handling of initial business. That Venice was regarded as an outpost of Rome is shown by the legal form chosen, that of a dependent company. As an agency, its results were netted within the Roman accounts. The servitude payments from Basel and Freising mentioned in the last section were probably transferred to Rome through this branch in the lagoon city. ⁷⁵⁵ In 1402 the Medici agency in Venice was transformed into an independent company, Neri di Cipriano Tornaquinci was promoted to partner and confirmed as director. ⁷⁵⁶ The articles of association of this foundation have not survived, but a contract of the successor company clearly shows that in this company the exchange transactions were to be the main focus: *intorno al mestiere del cambio*. ⁷⁵⁷ In 1469 the Medici branch in Venice was in deep crisis and had to be liquidated. ⁷⁵⁸ In 1471, Giovanni d'Orsino Lanfredini founded another company there, but it too had to be closed in 1481. ⁷⁵⁹

When the companies of the Alberti antichi collapsed in the mid-thirties of the 15th century, the Medici became their main heirs in Bruges, with evidence of their activities in this trading centre from 1416 onwards. They did not establish their own branch here for a long time,

⁷⁵² Goldthwaite (1987), p. 17: "The history of international banking and commerce in Medicean Florence could be written without so much as mentioning the Medici - and such a study would be a healthy corrective to the current historiographical situation."

⁷⁵³ For a comprehensive discussion: Tewes (2011).

⁷⁵⁴ ASFi, Arte del Cambio, no. 14, cc. 115r and 117r.

⁷⁵⁵ Roover (1963), pp. 35 and 240.

⁷⁵⁶ Roover (1963), p. 35.

⁷⁵⁷ ASFi, MAP 89, no. 190, c. 200r. Cf. Mueller (1997), p. 276.

⁷⁵⁸ Roover (1963), p. 252.

⁷⁵⁹ Roover (1963), p. 253.

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but worked with Italian banks as correspondents and never challenged the supremacy of the Alberti. At first they collaborated with the Lucchese Filippo Rapondi; around 1430 they were represented by Ubertino de' Bardi and Galeazzo Borromei. ⁷⁶⁰ An example of this mode of working is a *lettera di cambio* for duc. 500, which was paid in cash in Venice on 5 February 1437 to *Ridolfo di Burcho* (Alf of the Castle?) of Cologne. The money came from the Bardi in Bruges, and was intended for the discharge of a debt of Derigho Laghuida to the Gianfigliuzzi bank in Valencia. ⁷⁶¹ Cosimo de' Medici decided in 1436 to send Bernardo di Giovanni Portinari to Flanders to ascertain whether it might be profitable to establish a branch of his own. ⁷⁶² Giovenco della Stufa, who was working in Basel, also appeared in London and Bruges at the same time to clarify the situation in these trading places. ⁷⁶³ It cannot be a coincidence that these steps were taken when the Alberti's great difficulties became known in Florence, even though official bankruptcy proceedings had not yet been opened against their companies.

The disappearance of the Alberti in the international trading centre of Bruges fundamentally changed the strategic starting situation. Two years later, Portinari settled in Flanders and on March 24, 1439, the articles of association for the Medici branch in Bruges were signed. ⁷⁶⁴ From the Medici branch in Bruges, a Ver- zeichnis of the authorized signatories of the correspondents is preserved from 1440. According to this, *lettere di cambio* in Germany were traded solely with the sister company in Basle: *A Basilea a nostri per mano di Giovanni Benci* and *da llozo per mano di Giovencho della Stufa*. There is no mention of connections with Bueri, Biliotti or any other bank in Germany. ⁷⁶⁵ The reason for this absence can be found in the strategic rationale for the move to Bruges. Cosimo was not at all concerned with German business, for he controlled this through Lübeck, Basel and Venice to such an extent at this time that he could hardly gain any further turnover. ⁷⁶⁶ The branch in Bruges, on the other hand, brought him a

⁷⁶⁰ Roover (1963), p. 318, mistaking Galeazzo Borromei for a Milanese.

⁷⁶¹ ASFi, MAP 134, no. 1, c. 133v.

⁷⁶² Zanoboni (1960-).

⁷⁶³ Giovenco visited the head of Alberti's London office, Alessandro Ferrantini, in March 1436, who reported on this encounter on 6 March to his colleague in Bruges, Lorenzo di Niccolò Rinieri. March to his colleague in Bruges, Lorenzo di Niccolò Rinieri reported: *Solo questa per dirti come questo giovane de' Medici, cioè Giovencho della Stufa, il quale per sua benignità mi mostra buona charità, mi s'è alquanto aperto e dettomi come si truova alquanto charicho di denari a cche visto di chanbi non si fa nulla, se io li sapessi dare alquono chammino ydoneo d'aiutarliele smaltire*. He gave Giovenco advice on how to invest money in the cloth trade in Flanders and northern France. Now he asks Rinieri to help Portinari, who is not yet familiar with the circumstances, if possible. ASFi, MAP 20, no. 52.

⁷⁶⁴ Roover (1963), pp. 59-60; Guidi Bruscoli (2012), pp. 27-29.

⁷⁶⁵ ASFi, MAP 104, no. 2, p. 39 ff.

⁷⁶⁶ Esch (2000), p. 122: "The fact that Bruges is seldom explicitly mentioned as a financial centre in the papal letters can probably be explained by the fact that this was unnecessary when the Italian bankers were named, ..." It was probably more important that most payments from Germany did not go through Bruges at all, but through Venice.

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significantly stronger presence in the cloth trade in Flanders and in the exchange business with England, Scotland and Ireland. From these considerations it also emerged that Cosimo did not divert the existing flow of money via Lübeck and Venice to Bruges, but on the contrary sought to concentrate the Nordic funds even more strongly on this line. His partners and directors in Bruges were interested only in the large payments from the north which were paid in directly here. Extraordinarily large disbursements, such as the f. 9,250 to the Cologne priest *Giovanni de Loviano* in 1439, were also handled here. ⁷⁶⁷ This behavior left room for competitors like Cambi & da Rabatta and Borromei to do business in curial payments.

For the Upper Germans, the establishment of a Medici branch in Milan in 1452 offered many new opportunities, as many of them traded from Ravensburg, St. Gall and Constance over the Alpine passes to Lombardy. Heinrich Frey (*Arigho Franchò alamanno*) sent money from Florence to the Great Ravensburg Society in Milan (*Jos Onpis e chompagni alamanni*) in 1455. ⁷⁶⁸ Peter Keller of the Hofmann & Keller company sent money to Antonio Martelli in Florence. ⁷⁶⁹ The balance sheet of the Milan bank of 1460 names Lienhard Frey, the factor of the Great Ravensburg Company, ⁷⁷⁰ and other Upper Germans.

4.3.3 Development of the correspondent structure

As a starting point for the analysis of the Medici's business in Germany after the Council of Con- stance, an account book from the work of the Depositary of the Curia, which documents revenues and expenditures between March 26, 1429 and March 24, 1430, offers itself. ⁷⁷¹ It is presumably a cash book kept by Antonio Salutati da Pescia, who, as head of the Medici branch, held the position of Depositary General. ⁷⁷² These records are of the utmost importance, as they provide a record for the entire 15th century.

⁷⁶⁷ ASFi, MAP 148, no. 15, Ferrara, 1438 July 22: *Cosimo e Lorenzo di Giovanni de' Medici e compagni, da Ferrara, ordinano a Bernardo Portinari a Bruges di pagare 9250 fiorini a messer Giovanni de Loviano, prete della diocesi di Colonia e dottore in utroque iure, o al suo legittimo procuratore. On the reverse Portinari confirms the execution of the payment on 12 January 1439. Cf. RG Online, RG V 04962, <http://rg-online.dhi-roma.it/RG/5/4962>, 02. 07. 2021.*

⁷⁶⁸ ASFi, MAP 134, no. 3, c. 3. Heinrich Frei (from Constance, since 1441 citizen of Ravensburg). Went 1430 from Constance to Kempten, 1436 in Genoa. 1447 passport letter received in Milan. Familiar of Duke Filippo Maria. Led negotiations with the duke on the trade treaty for the Germans in 1466. Cf. Schulte (1923), I, p. 162.

⁷⁶⁹ ASFi, MAP 134, no. 3, cc. 13v and 16v. On this society cf. Schulte (1900), p. 57.

⁷⁷⁰ Sieveking (1906), pp. 40-42; Schulte (1923), p. 163; Roover (1963), p. 270.

⁷⁷¹ ASFi, MAP 131.

⁷⁷² After the death of Bartolomeo de' Bardi, Antonio di messer Francesco Salutati, usually just called Antonio da Pescia, was promoted to head the Medici Bank of Rome. Roover (1963), p. 211.

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Table 5 *Lettere di cambio* between Cosimo e Lorenzo de' Medici di Corte and the correspondents in Germany, 26 March 1429 - 24 March 1430

Correspondent	from Rome		to Rome	
	duc.	Number	duc.	Number
Simone Sassolini, Cologne	20.00.00	1	1 127.04.00	3
Gherardo Bueri, Lübeck	77.00.00	1	5 176.03.00	65
Carnival, Nuremberg	130.00.00	1	8 073.15.00	31
Kress, Nuremberg			1 338.00.00	10
Total	227.00.00	3	15 715.02.00	109
Average / lettera di cambio	75.66		144.17	

provide a unique overview and detailed cross-section of the Medici's pan-European banking system through which they handled the transfer of curial funds (Table 5). 773

773 From the pontificate of Martin V onwards, the chamberlain, the treasurer and the general depositary formed a triumvirate, which was reflected in the organisation of the chamber's accounts, as the *libri introitus* and *libri exitus* were always kept in three versions: one Latin for each of the two clerics and one Italian for the banker. - Various registers from these years have been preserved from the counter-bookkeeping of the Chamber. Cf. especially ASR, *Collectoriae*, vol. 392: *Hic est liber seu quaternus aut in hac parte libri scribentur omnes et singuli redditus et prouentus cam. ap. recepta per reuerendum in Christo patrem dominum Danielem episcopum Palentinensem d. n. pape thesaurarium [!] per manus nobilis viri Antonii de Piscia mercatoris Florentini suo nomine ac vice et nomine ut supra in titulo presentis libri latius continetur. 1431-1433.* - On the first 164 pages there are *entrata entries* beginning with *Da*. These are cash receipts from annuities and profits from sales of goods. About 2,000 chamber ducats were booked, which German debtors had handed over to the depositary personally or via their bank, so that nothing can be learned from the entry text about the route of the money to Rome. Example from c. 26v: [26 June 1429] *Da Antonio da Pescia per la camera ducati ciento di camera avemmo da maestro Arrigo de Beyem contanti per parte del comune servigio della chiesa di Basilea in persona di messer Giovanni; a libro 168, ducati 100. Maestro Arrigo de Beyem* (presumably the well-known Basel chronicler Heinrich Beinhaim) paid the Medici bank in the name of a *messer Giovanni* (the Basel bishop Johannes von Fleckenstein) duc. 100 in coins as partial payment for the servitia. Only in the case of a booking can the transaction be traced more precisely thanks to supplementary sources, since the note in the papal registers has been preserved for this purpose. This confirms that Andreas Schonau, scriptor of the papal chancery, had paid the annuities of Johann Dattel on July 26, 1429 (cf. Forstreuter / Koeppen (1973), p. 99). The Curia handed over the cash money to its General Depositary for administration, so that Antonio Salutati noted on July 27 that *Andrea Scionau, scrittore apostolico* had paid duc. 45 for the annates of a church in Omlano. The bearer of the money was recorded as *maestro Giovanni* (ASFi, MAP 131, c. 30v). In two cash payments other Florentine bankers were the bearers. In both cases the money was from Cologne. Money from the collector in that diocese was brought to the Medici by an employee of the Alberti bank in Rome; annuities for a Cologne benefice came through Cambio de' Medici e co. (ASFi, MAP 131, cc. 31r and 82v). Apparently the first amount was transferred from Alberti's branch in Cologne via its sister firm in Rome; the second transaction is presumed to have been paid to Rome via Bruges. Further statements about the payment channels can be made on the basis of the

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During the whole year of booking only just three bills of exchange, amounting to duc. 227 were sent from the south to Germany, one each to Cologne, Lübeck, and Nuremberg. That this small number of transactions was offset by 109 for a sum of duc. 15,715 in the opposite direction, shows impressively the one-sidedness of the flow of money in the north-south direction. The

Medici *di Corte* not only served the German clientele at the Curia, but, as a node in the structure of international payments, were in a position to pass on bills of exchange from Germany to regional fine distribution (Table 6). In this capacity, they sourced the company

Alfano e Savere di Francesco Alfani in Perugia in 774 with six *lettere di cambio*, as their recipients German students in the Umbrian town of

Cash receipts not possible. It is noticeable that payments from Mainz and Cologne were very frequent, but Constance is also mentioned several times. The other Upper German dioceses are rather underrepresented. On the basis of the geographical distribution of the annates, however, no statements can be made about the payment routes, since it was always possible that the coins had been brought to Rome by someone from Germany. - From page 103r to 198r go the *uscita entries*, all beginning with the preposition *A*. Among the disbursements, the instructions to the College of Cardinals and individual members thereof represent the highest amounts. On the share of the *Camera Collegii Cardinalium* in the annatiate money. Cf. Baumgarten (1898). Much more important for German-Florentine economic relations, however, is that all bills of exchange honored by the Medici in Rome for annuity payments are found with details of the *datore*, *prenditore*, and *beneficiario*. Example of c. 103r: [26 March 1429] *A nostri di Vinegia ducati ottantadue di camera pagammo per loro lettera de di 2 di marzo di ducati 100 a Currado da Francofort mercatante, portò contanti per la valuta da Pisano de' Pisannelli e pigliamo lettera di contento diretto al detto, al libro a c. 88.* the Roman branch charged their sister company in Venice, 26 March 1429, with duc. 82, which they paid in cash to a merchant of Frankfort named Konrad, on presentation of a *lettera di cambio*. *Datore* was one Pisano de' Pisannelli (the famous painter Antonio Pisano?) on 2 March. The German issued a receipt for this amount. Since in no case does the name of a beneficiary appear again among the cash payers of annates, it can be concluded that all the curiae taxes instructed directly to the Medici by means of bills of exchange are not included in the present records. If the *lettere di cambio* are analysed below, it can be assumed that their actual number must have been significantly higher. For example, various *servitia* payments that Eubel (1914) shows for this period are missing: Albertus von Hohenrechberg, bishop of Eichstätt, August 26, 1429, f. 800; Aslacus Bolt, bishop of Drontheim, December 27, 1429, f. 800; Thomas Simonsson, bishop of Strengnaes, 8 June 1429, f. 2662 / 3; Hermannus Runbeky, bishop of Viborg, 26 August 1429, f. 33 1 / 3; Hermannus Köppen, bishop of Schwerin, 14 October 1429, f. 667.

- 774 On the bank of the Alfani brothers, cf. Esch (1966), p. 344; Grohmann (1981), I, p. 246. Cf. letters from his estate in ASPE, Alfani Alfano, (1438-1549), discussed in Cecchini (1943). - German money also reached Naples via Rome, as entries in an account book of Filippo di Matteo Strozzi's bank in 1473 show. The oldest record dates from 13 January when, on behalf of the Cambini in Rome, a bill of exchange dated 24 December for duc. 300 was paid to the German *Pietro Prata*. In the following months bills of exchange were traded for *alamanni* with the Pazzi and Giovanni e Alessandro Moscheroni e co. in Rome, the Strozzi in Florence and Pasquale di Santuccio e co. in Naples. The German names given in the booking texts are: *Giov. di Cholognia tedesco maestro di stalla of Giovanni di Rimino, Arigho Satunghel alamanno per chonmissione d'Angielmo Burlino* (Anselm Bürlin?), *Tomaxo di Gostanza alamanno, m° Armante tedesco chantore, m° Bernardo della Magnia*. In Naples a *Giovanni Moffola* received money connected with the Bardi in London and the Spinelli in Rome. Was this Moffola a Nuremberg grouch? Other Germans in the Kingdom of Naples: *Enrico Brunellini, Giorgio Besset* (Georg Besserer) in Sulmona, *Arrigo Dax, Bulfardo Camerer*. Leone (1981), pp. 36, 67, 97, 227-228, 380, 416, 570, 572 and 580. - On the bank of Filippo Strozzi cf. Goldthwaite (1968); Gregory (1985).

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Table 6. direct correspondents of the Medici bank in Rome, 1429

Ancona	Andrea degli Agli	Lübeck	Gherardo Bueri
Aquila	Giacopo de'	Milan	Mariano di Vitale
	Bardi e co.	Montpellier	Ventura e Carnesecchi
	Bartolino de' Bardi	Naples	Matteo Masi
Avignon	Cosimo e Lorenzo de' Medici		Allessandro Tagliamilo
	Giovanni di Gignmar		Morosini
	Jacopo e Matteo Morosini	Nuremberg	Hype
Barcelona	Medici		Kress
Bordeaux	Lionardo de' Bardi e co.	Paris	Serrati
Bruges	Giovanni di Zanobi dal Pino	Perpignan	Francesco Fabra
	Luca Spinola	Perugia	Alfonso e Savere e co.
	Galeazzo Borromei	Pisa	Piero Gaetano
Cosenza	Michele Marini		Bardi
Ferrara	Jacomo d'Ambruogio e co.	Siena	Francesco del maestro Marco e co.
	Bonatosi		Paolo di Nanni e fratelli
Florence	Cosimo e Lorenzo de' Medici		Riccardo Pini e fratelli
	Bartolomeo Peruzzi e co.		Tommasi
	Bardo e Bernardo de' Bardi e co.	Trani	Pellegrino di Moroldo
	Orlando de' Medici e co.	Valenzia	Mariotto de' Bardi e Jacopo Ventura
	Nicola e Cambio de' Medici e co.		Benini
	Giovanni d'Amerigo Benci		Vieri de' Bardi
	Benini	Venice	Cosimo e Lorenzo de' Medici
	Gino Gondi e Tadeo Lippi e co.		Giovanni Teghiacci
	Isau d'Agnolo Martellini	Verona	Piero di Nanni
Geneva	Giovanni d'Amerigo Benci	Viterbo	Ugo d'Albizo
Imola	Giovanni di Nettolo	Unclear	Simone Buondalmonte (Buda?)
Cologne	Simone Sassolini		Giovanni d'Antonio de' Medici (Krakow?)
London	Ubertino de' Bardi e co.		Niccolò d'Andrea del Benino e Bernardo della Tosa

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can be mentioned. Two of these bills of exchange returned to Rome, as they could not be paid out - probably due to the departure or death of the beneficiaries. Involved in five of these transfers to Perugia was the German cleric Thomas Roden, who lived in Rome as a professional procurator and probably acted as a broker between Germans and Italian bankers in the Eternal City. He was involved in eleven of the 112 exchange transactions. ⁷⁷⁵

The signature lists provide an overview of the overall structure of the correspondents working with the Medici. These record which Medici employees were authorized to issue bills of exchange and whose *lettere di cambio* they were prepared to use: *per chui mani s'abi a dare compimento*. ⁷⁷⁶ Lists of signatories are extant from 1440 and 1455 and show the places where partners in international payments were installed ([table 7](#)). ⁷⁷⁷ With regard to the German market, it should be noted that, compared to the structure of 1429, Lübeck and Nuremberg were no longer directly served by the Medici as early as 1440. Basel had been added temporarily because of the council bank headed by Giovenco della Stufa. In Cologne, after a gap following Sassolini, a German trading company, Abel Kalthoff, was again in business relations with the Medici from 1455.

4.4 Francesco d'Averardo de' Medici and his descendants

The bank of Francesco d'Averardo de' Medici and his descendants existed until the death of Giuliano di Averardo di Francesco in 1443. It was considerably less successful than that of its relatives and had no ambitions to participate in payment transactions with Germany. Only during the years of the Council of Constance was it active north of the Alps. ⁷⁷⁸ From the levies collected by the Constance Council from the Florentine moneychangers, it can be calculated that no later than April 1, 1417, a fourth company, *Andreas de Bardis et Lucas socii*, opened a bank at the Council. ⁷⁷⁹ Andrea de' Bardi was a brother of Ilarione, who by this time was probably no longer in the service of Giovanni de' Medici at Constance. ⁷⁸⁰ In this company, besides him, were Averardo di Francesco

⁷⁷⁵ ASFi, MAP 131. cf. below [pp. 537-548](#). - Forstreuter / Koeppen (1973), p. 716.

⁷⁷⁶ ASFi, MAP 134, no. 3, c. 41v.

⁷⁷⁷ 1440: ASFi, MAP 104, no. 2, cc. 37v-40r; 1455: ASFi, MAP 134, no. 3, cc. 41v-48r. Cf. Roover (1963), pp. 128-129.

⁷⁷⁸ Roover (1963), p. 33.

⁷⁷⁹ Constance City Archives, Council Minutes B I Vol. 2 of the years 1414-1419, p. 124. - Schulte (1900), p. 230; Roover (1963), S. 38.

⁷⁸⁰ The family name of Luca is not mentioned in the Constance documents. That it was a member of the Bardi family is clear from a document from 1413. Cf. Modigliani (1994),

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Table 7. direct correspondents of the Medici bank in Rome, 1440 and 1455

	1440	1455
Ancona	1	
Avignon	3	1
Barcelona	1	1
Basel	1	
Bologna	1	2
Bruges	1	2
Catanzaro	1	
Ferrara	1	3
Geneva	1	1
Genoa		1
Cologne		1
London	1	1
Lyon		1
Milan		3
Modena	1	
Montpellier	1	1
Naples		3
Palermo	1	
Perugia	1	3
Pisa	1	1
Reggio Calabria	1	
Rodi		1
Rome	1	1
Zaragoza	1	
Siena	1	1
Venice	2	3
Total	23	31

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de' Medici, Giovanni's nephew, and very probably also the former depositary of the apostolic chamber Francesco di Giachinotto Boscoli were involved. ⁷⁸¹ A few years earlier Andrea had worked from Genoa and was also a lender to Benedict XIII. When the unity of the Church became apparent with the Council of Pisa and the deposition of the Avignonese pope who had left for Spain, he shifted his focus to the Curia by 1411 at the latest. ⁷⁸² He retained his good relations in the southern French and Iberian regions, however, as shown by money transactions with the Aragonese legation to the council site. ⁷⁸³ It is very likely that Constance only became interesting for Andrea de' Bardi from a business point of view when more and more Spanish envoys and clerics made their way here and needed banking connections to their homeland. In Holy Week 1415, Spaniards had still had to leave Constance because they had run out of money and no one wanted to lend to them. ⁷⁸⁴ The two Medici banks in Constance did not see each other as competitors, but as complements, since they served different regions of Europe with their bills of exchange. A bill of exchange issued in Constance by Giovanni's bank to Andrea's company in Pisa shows that the two companies worked together. ⁷⁸⁵

4.5 Ricci - Spini - Guadagni - Giachinotti - Cambini

By comparing the systems of correspondents, executives and customers, it can be concluded that *Filippo de' Ricci e co*, *Antonio di Jacopo e Doffo degli Spini e co*, *Vieri di Vieri Guadagni e co* and finally *Adovardo Giachinotti e Niccolò Cambini e co* succeeded each other in many parts. Each has its own history and none is simply a continuation of a defunct company under a different name. Nevertheless, the overlaps are remarkable. Adovardo di Cipriano Giachinotti and Niccolò di Francesco Cambini, for example, worked for Spini and Guadagni. In Venice, Ricci, Guadagni and Giachinotti worked with Michele di Giovanni di ser Matteo. It therefore seems sensible, also for reasons of presentation, to treat the transactions of these banks with Germany as a unit.

p. 53. Whether this was another one by Lipaccio de' Bardi could not be clarified. Cf. Esch (1972), pp. 498 and 516.

⁷⁸¹ Boscoli is never mentioned in Constance and his name does not appear in any document of this society. However, when Martin V returned to Italy, a document issued in Mantua on November 30, 1418, mentions the Society *Andree de Bardis et Francisci de Bostolis ac sociorum Romanam curiam sequentium*. Baumgarten (1898), p. 205. For the biography see Esch (1972), pp. 507-508.

⁷⁸² Favier (1966), p. 573; Roover (1963), p. 38.

⁷⁸³ Esch (1966), p. 289; Frenken (2008), p. 135.

⁷⁸⁴ Finke (1903), p. 35.

⁷⁸⁵ ASFi, MAP 137, no. 989. cf. p. 153 above. on this, Favier (1966), p. 517.

4.5.1 Filippo de' Ricci

Members of the Ricci family can be found with many companies in the financial dealings of the Curia after the end of the Interdict over Florence in the last decades of the 14th century. They were among the rising banking families of the Arno city when, in 1400, several members of the family, along with the Alberti, were banished from the city for twenty years for conspiring against the ruling oligarchy. Samminiato de' Ricci was even executed. This did not detract from the Ricci's business at the Curia, as many mentions in the chamber records show. In 1406 Niccolò Ricci, who ran a bank together with Filippo, was appointed depositary of the Chamber. From 1411 at the latest, Adovardo di Cipriano Tornaquinci was head of the Curia bank, operating under the name of *Filippo de' Ricci e co.* Probably he and Niccolò di Francesco Cambini had joined this company as partners. Not only did they bring in additional capital, but their own ventures in the Iberian Peninsula complemented the Ricci's correspondent structure, which was focused on Italy and France. **786**

For 3 November 1414, five days after the entry of John XXIII into the city of Constance, a first exchange transaction of the bank Filippo de' Ricci e co. in Constance is documented. The branch manager Adovardo di Cipriano Tornaquinci issued a *lettera di cambio* for duc. 800 to be paid in Avignon by Piero e Poldo de' Pazzi e co. to Antonio di Narduccio. The money he had received from the Pazzi in Paris. **787** Evidently at this time no one at Lake Constance had any idea of the storm which was brewing at the same time in Florence. Rinaldo degli Albizi, one of the leading men of the ruling oligarchy, wrote to his brother on November 13 about the bankruptcy of this bank. The damage amounted to about f. 80000. Hundreds of honourable men and women had been let down by Ricci: *c'ha disfatti centinaia di buonomeni, e di donne*. **788** A few days later, the Mercanzia's books were confiscated and a syndicate was set up to handle the bankruptcy. **789** On November 27, the shortfall was assessed at over f. 100,000. To the financial loss was added the damage done to the good name of Florentine merchants. Degli Albizzi wrote to his brother that this incident had made him very sad. Every Florentine must be sad when a merchant has to file for bankruptcy, because the

786 Guasti (1884), p. 38; Esch (1966), pp. 304-305; Holmes (1968), p. 361; Esch (1972), p. 507.

787 ASFi, Diplomatico normale, Prato, S. Vincenzo, n. 67a, 1414 gennaio 24. - On the Ricci company history, see Ricci (1963), pp. 15-35. On the biography of Adovardo Tornaquinci, see Guasti (1867), I, p. 224; Esch (1972),

p. 506; Simons (1985), p. 102; Palermo (2000), p. 359. In the literature he can also be found under the variant names Odoardo, Adoardo, Edoardo and Averardo. Here the variant Adovardo is used, as he wrote himself in the Catasto 1427. ASFi, Catasto 46, c. 83.

788 Guasti (1867), p. 276. - For the legal part of these bankruptcy proceedings, see ASFi, Mercanzia 1266, cc. 343r-346r, 373v-375v and 428v-431: there is no mention of Germans or Constance in it. Ricci is *fugitivo*.

789 Guasti (1867), p. 280.

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Trade has given Florence greatness and prestige: *Ebbi gran doglia quando lo senti', perchè a ogni uomo da Firenze de' dolere quando uno mercatante rompe; perchè la mercatanzia è quella cosa che ha fatto grande e onorata la nostra città.* 790 Of all this, one did not yet get anything north of the Alps. As late as December 1, the obviously clueless papal chaplain Angelo de' Baglioni assigned a larger sum to Tornaquinci, the head of Ricci's Constance branch. 791 Already on November 19, however, this banker had refused to pay three bills of exchange for a total of 1,000 RG to two clerics from Lisbon, presumably because he no longer had sufficient cash at all. 792 Two days later the salvoconducts were extended for him and his two associates, Niccolò Cambini and Zocco de' Ricci. 793 Possibly these passports were to enable them to return safely to Italy. Tornaquinci's last traces as a banker in Constance are three bills of exchange to Paris, which he made on 24 and

26 December issued to Andrea e Poldo de' Pazzi e co. and Michele de' Pazzi e Antonio Sostegni e co. These transactions pose a mystery, for by this time all concerned must have long been aware of the Ricci's insolvency. They were, after all, protested in Paris a month later. 794

Probably already in the first weeks of 1415, this bank in Constance was definitively closed, without having concluded a single transaction with a connection to Germany. Adovardo Tornaquinci and Niccolò di Francesco Cambini remained on Lake Constance and did business with the Curia. From the *receptor* of John XXIII, on 28 January and 15 February of that year, they obtained sureties for a total of f. 170 795, and in 1429 they complained that the apostolic chamber of that pope still owed them f. 245. The other debtors of that period were the Alberti bank and four clerics. 796

4.5.2 Antonio di Jacopo del Vigna and Doffo degli Spini

The bank of Antonio di Jacopo del Vigna and Doffo di Nepo degli Spini was depositary of the apostolic chamber from 1409 to 1411, and also in the following years as *Antonius Jacobi et Doffo de Spinis et socii* belonged to the large and prestigious financial institutions. At Constance it was represented by Carlo di Geri Bartoli, who as early as January 1402, as banker.

790 Guasti (1867), p. 281.

791 ASFi, Diplomatico normale, S. Pancrazio, 1414 dicembre 1.

792 ASFi, Diplomatico normale, Ricci, no. 77, 1414 novembre 19.

793 Brandmüller (1997), I, p. 136.

794 ASFi, Diplomatico normale, Prato, S. Vincenzo, no. 67b, 1414 gennaio 24; Diplomatico normale, Prato, S. Vincenzo, n. 67c, 1414 gennaio 24; Diplomatico normale, Prato, S. Vincenzo, n. 67d, 1414 gennaio 24.

795 Prato, Biblioteca Roncioniana, Manoscritti Roncioniani, no. 336, c. 8.

796 ASFi, Catasto 83, c. 103v.

is attested at the Curia. **797** Two Florentine and two German *famigli* (servants) worked in his bank, who probably took care of the simpler business tasks and errands. In addition, there was a German cook. **798** The source material on his business is less poor than that on his professional colleagues, since two documents from his bookkeeping have survived. A cash book of 41 leaves has survived in his hand, showing his transactions for the period between 9 June 1416 and 15 March 1417. Unfortunately, the first pages are missing, so that only the expenditures have survived, but not his receipts. **799** The second source is a booklet of Bartoli's transactions for the personal use of Stefano del Buono, bishop of Volterra and *receptor* of John XXIII, from the years 1413 to 1420.**800**

In the ten months documented by the account book, during which Johannes XXIII was already imprisoned, Carlo di Geri Bartoli made many payments, which were mainly small loans or debits from a credit balance for which a current account was kept. In most cases these were small amounts used to pay for cloth or wine for a customer, for example. **801** Two loans to the German theologian Dietrich von Niem, who played a major role at the Council with his controversial writings on simony and the unity of the Church, together amounted to 115 RG and are the only transactions where Bartoli noted that he had a document with the debtor's signature for them. **802** It is noteworthy that there are no purchases of goods in the entire account book. Even the current account for Stefano da Prato only mentions payments from his purchases from other merchants in Constance.

Bartoli paid out 231 bills of exchange with a total value of little over duc. 16 160 paid out (Table 8); their average value was nearly duc. 70. If we subtract one bill of exchange for duc. 2,000 for clergymen from Bruges, and one for duc. 1,000 and 600 Hungarian florins from Buda, it is easy to see that these transactions were mostly very small sums, intended for subsistence in foreign countries. **803** Among the recipients of the money were eight cardinals, two archbishops and nine bishops. Many

797 ADP, codice 408571. - For the biography of this banker, see Esch (1972), p. 504.

798 ASFi, Corporazioni religiose soppresse dal governo francese 88, n. 22 (hereafter Bartoli 22). The two Germans are called *Chonzo da Cholongnia* and *Ditimaro*; the Italians were Francesco Corsini and Filippo di Dego. Mattia was the cook.

799 ASFi, Bartoli 22. - On the spini, see Tripodi (2013).

800 Prato, Biblioteca Roncioniana, Manoscritti Roncioniani, no. 336, c. 5.

801 ASFi, Bartoli 22, c. 70v: Baronto da Pistoia has goods bought from Lodovico da Orti e co. Apparently they write there for him and Carlo di Geri irregularly pays the debt through the current account. Likewise they pay his debts to *maestro Giorgio sarto* and to *Frizo de Naneghe di Gostanza* for wine and the rent.

802 ASFi, Bartoli 22, cc. 87r and 88r.

803 ASFi, Bartoli 22, c. 71 and 82r.

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Table 8: Bills of exchange paid by Antonio di Jacopo e Doffo degli Spini e co. di Corte in Constance, 1416/17

Origin	Letters	Amount
Avignon	41	1 207
Montpellier	8	185
Paris	108	9 153
Bruges	20	2 991
Rome	1	16
Florence	20	592
Naples	11	271
Venice	20	1 729
Milan	2	16
	231	16 160

Beneficiaries are designated only as clerics; somewhat out of line is the tailor of John XXIII. Customers come from Italy, Scotland, England, France, Spain. The only bill for a German was a traveller's cheque, which *Angiolino tedesco had issued to himself* by the Spini at Florence for f. 4 s. 2 d. 4; at Constance he received 4 RG. for it. ⁸⁰⁴ In a single instance the money is paid to another Florentine bank at Constance. The Spini of Paris had directed duc. 630 from Antonio de' Cerchi to the Alberti in this way. ⁸⁰⁵

The number of correspondents whose bills of exchange in Constance were serviced by Spini is surprisingly small (Table 9). The inner circle was formed by the four sister companies (*i nostri*), which was expanded by six partner banks. Of the major banking centres, London and Barcelona were absent. The company's market focus was in France (Paris, Avignon, Montpellier), so here it was in clear competition with Filippo de' Ricci. In Constance, the Spini did not pursue a strategy of opening up the German market. They did their business here as they had done in the years before in Italy for the Curia and those accompanying them.

⁸⁰⁴ ASFi, Bartoli 22, c. 98r.

⁸⁰⁵ ASFi, Bartoli 22, c. 73v, disbursement 6 July 1416.

Table 9 Correspondents of Antonio di Jacopo e Doffo degli Spini e co. di Corte, 1416/17.

1.	Spini (Paris)
2.	Spini (Avignon)
3.	Spini (Naples)
4.	Spini (Florence)
5.	Alessandro Borromei e co. (Venice)
6.	Filippo degli Alberti e Bartolomeo Spinelli e co. (Bruges)
7.	Jacopo di Lorenzo e Tomaso d'Orlando e co. (Avignon)
8.	Raffaello Bosso (Milan)
9.	Pagolo Corbizi e co. (Montpellier)
10.	Gabriello Borromei e Alamanno degli Alberti e co. (Pisa)
11.	Matteo da Canedolo e co. (Bologna)

After returning to Florence, the company quickly fell into difficulties. In 1419, the long-time head Carlo di Geri Bartoli was replaced by Piero Bardella. At the same time, the bank lost the office of Depositary of the College of Cardinals, which it had to hand over to Matteo Barucci of the Medici Bank. ⁸⁰⁶ Presumably these changes were already warning signs, for only a few weeks after Martin V's departure from Florence, the Spini Bank went bankrupt on 11 November 1420. Doffo degli Spini noted succinctly and soberly in his *ricordanze* that his company fell on St. Martin's Day: *il dì di san Martino fallì la nostra compagnia*. ⁸⁰⁷

⁸⁰⁶ Baumgarten (1898), p. CLXV; Holmes (1968), pp. 376-377; Palermo (2000), p. 375. Baumgarten calls the Depositarius Collegii in 1419 "Mattey de Barneiis," this is certainly a read-out.

⁸⁰⁷ ASFi, Carte Stroziane II, filza 13, f. 18. On the consequences of this bankruptcy, cf. p. 172. There is as yet no conclusive study of the reason for its demise. The entry in the *ricordanze* continues with *per la qual cosa non fu bisogno di palesare la scrittura de' furti di Luigi*. Luigi Corsini was the fourth partner in this company, along with Jacopo del Vigna, Doffo degli Spini and Piero Bardella. What thefts this partner is said to have committed is not yet clear. - Under the 17th of December we find in a document of the apostolic chamber: *ropturam banche societatis de Spiniis mercatorum florentinorum*. Cf. Holmes (1968), p. 378; Palermo (2000), p. 376. One day earlier, German aggrieved parties living in Rome had already joined forces: <http://rg-online.dhi-roma.it/RG/4/10023>, 02. 07. 2021.

4.5.3 Guadagni - Giachinotti - Cambini

Around 1420, at about the same time as the Spini bankruptcy, Vieri di Vieri Guadagni, one of the formative figures of the oligarchy led by Maso degli Albizzi, his brother Bernardo and Niccolò Sacchetti invested capital in the foundation of a bank at the Curia. When Niccolò died in 1422, his son Andreuolo took over his share in the company. They took Fruosino di Luca da Panzano into the partnership as a fourth partner, who managed the business. ⁸⁰⁸ On March 24, 1424, Vieri Guadagni balanced his first curia bank, having decided to merge it with an enterprise founded by his brother Bernardo *in* 1420: *quando il Papa fu in Firenze*. ⁸⁰⁹ Its partners were men who had gained much experience in international trade and banking. Adovardo di Cipriano di Giachinotto Tornaquinci had been head of Filippo de' Ricci's curia bank and had seen his employer go bankrupt in Constance. Around 1418 he had changed his family name and from then on called himself after his grandfather Adovardo Giachinotti. ⁸¹⁰ Niccolò di Francesco Cambini had been in the service of Giovanni de' Medici's branch in Naples between 1405 and 1410 and had also worked for the Ricci bank on Lake Constance. Niccolò's brother Andrea had acquired his commercial knowledge mainly in Portugal. ⁸¹¹ In the chamber registers this Curia bank appears as *Adoguardo Iachinotti, Nicolao Cambii et sociis mercatoribus Florentinis*. ⁸¹² This contract was also terminated as of March 24, 1424. Bernardo withdrew his capital from both companies, while his former partners merged with the group of investors around Vieri Guadagni (*ci achompagnammo*). ⁸¹³ On the following day, the bank Vieri di Vieri Guadagni e Adovardo di Cipriano Giachinotti e co. di Corte di Roma began its activities, in which legally

⁸⁰⁸ On Vieri di Vieri Guadagni, see Zaccaria (1960-); Cassandro (1974), pp. 314-316; Prajda (2018), pp. 129-130. - The partners' shares were 4/8 for Guadagni, 3/8 for Sacchetti and 1/3 for da Panzano. That Bernardo was also involved he writes in ASFi, Catasto 56, c. 465r: *Dalla ragione del nostro fondacho vecchio, dove fu chompangnio Vieri Guadagni, e Niccholò di Francho Saccheti, e Niccholò Villani ed altri resto avere e non so il ché perché*. He mentions here the high demands Vieri's heirs made on him. - ASFi, Catasto 34, cc. 489r-490v: In 1427 Fruosino di Luca da Panzano owed the Guadagni f. 497 after the conclusion of the society.

⁸⁰⁹ ASFi, Catasto 47, c. 85r (Adovardo Giachinotti). - On Bernardo di Vieri Guadagni, see Cassandro (1974), pp. 312-314.

⁸¹⁰ On this change of name, cf. Simons (1985), p. 102; Klapisch-Zuber (2009), pp. 240-241. In a notarial instrument executed in 1423, but dealing with a matter from the time of the Council of Constance, this banker is therefore referred to as *Adovardum olim Cipriani de Giachinottis et olim de Tornaquincis de Florentia* (ASFi, NA 12155, c. 126v).

⁸¹¹ Brandmüller (1997), I, p. 136: *littera passus* for the journey to Constance for Adovardo Tornaquinci, Niccolò Cambini and Socco de' Ricci. On the education of the Cambini brothers, cf. Tognetti (1999), p. 27.

⁸¹² Prajda (2018), pp. 129-130.

⁸¹³ ASFi, Catasto 75, c. 504v (Niccolò Cambini); Catasto 77, c. 18r (Adovardo Giachinotti). Cf. Prajda (2018), P. 218, which does not see a succession of societies, but a juxtaposition.

two investors were involved: the Guadagni company (Vieri Guadagni, Fruosino da Panzano) and the Giachinotti-Cambini company (Adovardo Giachinotti, Niccolò and Andrea Cambini, Nofri di Iacopo Cardinali, who as a silent partner was not informed about the day-to-day business: *che Nofri non avesse a vedere i fatti della nostra compagnia*). ⁸¹⁴ Fruosino contributed his labour instead of money: *misse la persona in detta compagnia*. ⁸¹⁵ Cardinali and da Panzano left the partnership on 24 March 1426. ⁸¹⁶ The end of the bank, which was continued by the remaining partners, came with the death of Vieri on 3 August 1426, when he was fatally hit by a bombarde while he was a commissary of the Republic to follow the fighting of the Florentine army in the war against the Duke of Milan. ⁸¹⁷ His heirs continued the business for a short time until they ceased operations on 7 July 1427 and balanced the accounts. ⁸¹⁸ After the departure of the Guadagni from the company, Giachinotti continued alone with the Cambini brothers: *Adovardo di Cipriano Giachinotti e Andrea di Francesco Cambini e co.*

4.6 Il Banco da Verona

4.6.1 Benzi & Guarienti

Buonsignore d'Andrea Benzi is mentioned several times in scholarly publications, but mostly only as the brother of the famous physician Ugo d'Andrea Benzi. ⁸¹⁹ Economic historians have so far taken little notice of him and his importance as a banker. He was baptized in Siena in 1387; ⁸²⁰ he is first mentioned as a businessman on 14 January 1424, when he was admitted a citizen of Bologna with his brother Ugo by Cardinal Gabriel Condulmer, later Pope Eugene IV. ⁸²¹ Presumably the merchant benefited from the fact that his brother was then personal physician to the prince of the church. ⁸²² A letter sent to the Signoria in the same year by Florentine envoys from that city,

⁸¹⁴ ASFi, Catasto 47, c. 85r (Adovardo Giachinotti).

⁸¹⁵ ASFi, Catasto 57, c. 907r (redi di Vieri Guadagni); Catasto 47, c. 85r (Adovardo Giachinotti).

⁸¹⁶ ASFi, Catasto 78, c. 85r (Adovardo Giachinotti).

⁸¹⁷ Zaccaria (1960-).

⁸¹⁸ ASFi, Catasto 29, c. 7rv. (Andreuolo Sacchetti). - In this final phase the company was *Redi di Vieri di Vieri Guadagni e Adovardo di Cispriano Giachinotti e co.*

⁸¹⁹ On Ugo, see Istituto della Enciclopedia italiana (1960-), VIII, pp. 720-723.

⁸²⁰ Archivio di Stato di Siena, Ms. A 31, c. 99.

⁸²¹ Lockwood (1951), pp. 147-148; Piana (1966), p. 185.

⁸²² Lockwood (1951), p. 159.

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was transported through him. ⁸²³ In 1429, a Medici business book mentions an establishment in Florence: *Bonsignore d'Andrea e co. di Firenze*. ⁸²⁴ Benzi entered into a partnership with Pace Guarienti, born around 1380, at an unknown date. The latter belonged to Verona's urban elite and is best known in his hometown's history books as the standard bearer of his city when it took the oath of allegiance (*dedizione*) to Venice in 1405. ⁸²⁵ They are first recorded as *mercatores in Romana Curia* on 7 October 1435, when Cardinal Giovanni Casanova in Florence confirmed to them the receipt of a loan of 250 ducats. ⁸²⁶ The firm must be quite a bit older, however, for the Council Fathers of Basel appointed the director of their Basel branch as their first depositary as early as 1433. ⁸²⁷ Around 1436 *Bonsignore d'Andrea Benzi e co. di Corte* was in active business contact with the apostolic chamber for money and goods transactions. ⁸²⁸ This company is also found many times among the banks mentioned by the Medici factors in the trade of bills of exchange as partners in transactions to Basle, Barcelona, Florence, Bruges, Ancona, London, Naples, Avignon and Saragossa. ⁸²⁹

The connection of the Benzi and Guarienti in Basel and Rome to the banking centre of Bruges took place around 1433 via the branch of the Florentine Galeazzo Borromei. ⁸³⁰ When this 1435

⁸²³ BNCF, Ginori Conti, no. 017, c. 70v: *Mandata per le mani di Buonsignore d'Andrea da Siena banchiere in Bologna*. (8 March 1424).

⁸²⁴ ASFi, MAP 131, no. 1, c. 79v.

⁸²⁵ Baja Guarienti (Anno Accademico 2002/2003), p. 10; Zagata (1749), p. 250. Pace Guarienti was *provveditore di comune* in 1421.

⁸²⁶ Archivio di Stato di Verona, Antico Archivio del Comune, reg. 253, c. 5r, reg. 254 and anagrafi 994. - ASFi, MAP 131 C, c. 6 left and MAP 65, n. 32. - I thank the Contessa Enrica Baja Guarienti, who allowed me access to the family archive in her palazzo in Tamassia. Unfortunately, no document could be found in them that has any relation to the commercial and banking activity of this family. In these files it is mentioned that Pace was knighted by King Sigismund on 30 September 1433. Cf. Demo (2001), pp. 40 and 276; Baja Guarienti (2002/2003), p. 10.

⁸²⁷ Cf. p. 330.

⁸²⁸ ASFi, MAP 65, n. 34: Order of the Chamber to pay the Medici 1000 duc. to *Bonsignore Benci, Pace Guarienti e Antonio da Rabatta e co. di Corte*. The money is the share of the cardinals Jordanus de Ursinis, S. Marcelli, Francesco Condulmer and S. Sixti in the servitudes of the archbishop of Seville. It is not on record who was depositary of the College of Cardinals at this time. Paschini (1927), p. 9: The cardinal chamberlain wrote to the officials of the customs of Florence on April 30, 1435, telling them to stop bothering Benzi and Guarienti about four pieces of Veronese cloth that were destined for the papal court and therefore exempt from all customs duties. On the Guarienti as merchants, cf. Demo (2004), pp. 281-298.

⁸²⁹ ASFi, MAP 134, no. 1 - The company name varies frequently: ASFi, MAP 65, cc. 17r, 18r and 32r: *Bonsi- gnori Bensi et sociis mercatoribus florentinis [sic] curiam romanam sequentibus*; ASFi, MAP 65, c. 34r: *Bonsignore Benzi, Pace Guarienti e Antonio da Rabatta curiam Romanam sequentibus*. - ASFi, MAP 68, no. 656: a document concerning the deposit of the deed of appointment of the abbot of Bonnecombe by the apostolic chamber with Benzi and Guarienti falls into this period. - Cf. Del Treppo (1972), p. 290.

⁸³⁰ The name of the bank in Bruges is not mentioned in the document. The collaboration between Benzi and Galeazzo Borromei in Bruges emerges from the Florentine's tax return. Cf. ASFi, Catasto 500, c. 253.

became commercially active in Basel, this obviously seemed to them an unfriendly intrusion into their own market space, and they entered into a partnership with Bernardo Cambi and Forese da Rabatta in Flanders on 10 January 1436: *Bernardo Cambi e Forese da Rabatta e co. di Bruggia*. The equity was provided by deposits from the Benzi Guarienti bank in Rome of f. 3,500 and f. 1,000 from the other two partners. ⁸³¹ The sole commercial responsibility lay with Cambi alone in the chosen corporate form of an *Accomenda*. When Buonsignore d'Andrea Benzi died in the winter of 1438,⁸³² his son Niccolò was still minor. The inheritance was invested by his guardian Jacopo Benzi in a bank in Venice, in which Pace Guarienti and the Florentine Zanobi di Taddeo Gaddi also had interests. ⁸³³ All other Guarienti holdings in Benzi companies were netted and continued with new partners. For the Curia Bank and the Geneva branch, Pace Guarienti formed companies with the Florentine Bardo di Neri Bovatteri, who shortly before, as head of Bernardo da Uzzano's Geneva branch, had witnessed the bankruptcy of this merchant. ⁸³⁴ From the society in Bruges the Guarienti withdrew completely. ⁸³⁵

Pace Guarienti described the structure of his corporate holdings in his will of 6 March 1446: *Jenevra, ducatum Sabaudie, et per totam Sabaudiam, in Alamania, et*

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- ⁸³¹ Ginori Conti (1939), p. 15, - Istituto della Enciclopedia italiana (1960-), XVII, p. 90. Four account books are preserved of Bernardo Cambi's ventures: BNCF, fondo Ginori Conti. Cf. BNCF, Poligrafo Gargani, nn. 456-458. - Cambi and Rabatta worked together until 1484. They had companies in Bruges, Florence, Pisa and London. In 1470-1484 most of these companies traded under the name *Antonio da Rabatta e Bernardo Cambi e co.*
- ⁸³² Archivio di Stato di Siena, Concistorio 1650, c. 30v: Letter of 21 March 1438 from the Signoria of Siena to the Duke of Milan and to Niccolò Piccinino concerning Benzi's legacy. Buonsignore's brother Ugo is also mentioned in this letter. On Ugo, see Istituto della Enciclopedia italiana (1960-), VIII, pp. 720-723. ABIB, mastro 7, cc. 28, 57 and 114 etc.: The account books of Filippo Borromei e co. in London contain liquidation accounts from this year. ASSi, gabella 198, c. 32 and Ms. A 34, c. 91v: his wife is referred to as *relict* in a document dated 29 July 1439. Cf. Lockwood (1951), p. 193; Garosi (1958), p. 207.
- ⁸³³ ASFi, Catasto 680, c. 1100rv: Zanobi had left Florence in 1440. Several variants are found in the sources for the company name of this Venetian company: *Zanobi Gaddi e Jacopo Guarienti e co. di Vinegia* (ASFi, Diplomatico normale, S. Maria Nuova, n. 3385, 1442 luglio 29, 1441 novembre 23 and 1442 luglio 29); *Ghaddi e Ghuarienti di Vinegia* (AOIF 12737, c. 511r, 23 April 1443); *Jacopo Benzi e Ghaddi e Ghuarienti* (AOIF 12737, c. 420v, 16 June 1443); *Zanobi Gaddi e Iacopo Guarienti e compagni* (AOIF 12737, c. 537r, 5 November 1444).
- ⁸³⁴ ASFi, Mercanzia 10874, c. 113r: The family name Bovatteri appears only once in the sources and there in Latin translation. He could therefore have been called Bovattieri, or Bovateri. In the commercial texts he is called only *Bardo di Neri*. In this entry of the Mercanzia he is expressly called a citizen of Florence, though this name never occurs in the Catasto or the *Tratte*. - ASFi, Diplomatico normale, S. Maria Novella, 1446 novembre 20.
- ⁸³⁵ The branch in Bruges was continued by Cambi and da Rabatta alone, who succeeded in playing an important role for German customers in Bruges in the following decades. Their successors were active in curial payments in Bruges until 1464. They never developed a strategy for direct trade with Germany. Cf. AOIF 12743, cc. 6 and 20; Esch (1998), p. 313.

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quacumque eius parte, Roma, et per omnes terras Sanctae Romanae Ecclesiae, et in tota Apulia, Venetiis, et Florentia. ⁸³⁶ From the society in Geneva, Savoy and Germany with all its regions were to be worked, while Rome served as headquarters for the Italian markets. Of his sons, Guglielmo ran the bank in Venice, Pietro followed the Curia ⁸³⁷ and Iacopo first conducted business in Verona, then succeeded his brother in Venice. ⁸³⁸ Shortly after the death of the head of the family, all his companies were terminated. In Venice the name Guarienti disappeared from the company name, which from 1 April 1446 was only *Jacopo Benzi di Vinegia e co.* ⁸³⁹ Shortly afterwards, this rump company also went bankrupt. ⁸⁴⁰ The business of Bardo di Neri in Geneva was discontinued in August 1446; on 20 November, the partners Pietro and Bardo confirmed to their factor Giovanni Panciatichi that there were no longer any mutual obligations arising from the activities of the Roman company. ⁸⁴¹ The Guarienti's involvement in Germany had thus ended.

4.6.2 Ognibene Sagramoso

Ognibene Sagramoso from Verona first worked in a managerial position in the Basel company of the Guarienti. By 1442 at the latest, he had become self-employed, for the balance sheets of the Roman Borromei Bank prepared by Tommaso Spinelli mention him in 1443 and 1444 as a correspondent banker in Basel: *Ognibene de' Sagramori di Baxilea.* ⁸⁴² After the end of the

⁸³⁶ The copy of the will was made in the first half of the 19th century and is now in the private possession of Conte Carlo Pio Guarienti in Tamassia.

⁸³⁷ StaBS, GA 24, c. 42. Piero's departure for Italy.

⁸³⁸ ASFi, Mercanzia 4415, c. 158v: copy of a bill of exchange dated 23 May 1446. Giovanni Rucellai in Venice has received money from Zanobi Gaddi & Jacopo Guarienti to be paid in Florence by Piero di Giovanni Pierozzi to Piero d'Orlando de' Medici. - ASFi, Catasto 715/2, c. 910r: in 1451 Gaddi shows himself impoverished in the Catasto: *Non mi truovo beni d'alchuna.* ASFi, Catasto 827, cc. 574rv: Zanobi deceased in debtor's prison in Florence. *Detto Zanobi morì in prigione a la mercantantia del mese di gienao 1453 e del suo non si truova nulla salvo debito e alchuni debitori.* Among his creditors are also the Guarienti: *Piero e Jacopo de' Ghuarenti suoi compagni a Vinegia, altri dicono restare avere denari assai.*

⁸³⁹ AOIF 12737, cc. 76r and 199v.

⁸⁴⁰ Tognetti (2004), pp. 37-42, 63-64 and 74-84. - ASFi, Catasto 715/2, c. 910r: In the Catasto of 1451 the former partner Zanobi di Taddeo Gaddi describes the extent of his poverty: *Non mi truovo beni d'alchuna ragione ma per seghuire l'ordine degl'altri do questi.* - Buonsignore's son Niccolò strongly reproached his guardian for the loss of his fortune. He later became scriptor and abbreviator at the curia of his compatriot Pius II and goes down in art history as the donor of the reliquary chapel for Saint Catherine of Siena in the church of San Domenico. Cf. Brandmüller (1994), p. 211; Parsons (2008), p. 29.

⁸⁴¹ Geneva: ASFi, Mercanzia 10874, cc. 113r. - Rome: ASFi, NA 12518, 1446 maggio 8; Diplomatico normale, S. Maria Novella, 1446 novembre 20.

⁸⁴² YUSA 90, 1704: balance sheet of 24 March 1443, in which Ognibene has a debt of 13s. - YUSA 90, 1707: Balance sheet from 1444. - Cf. Caferro (1995), p. 736.

of the Council, he went to Rome and ran a Bank *di Corte* there. In a document of the year 1453, in which the separation of property between him and his brothers was recorded, this branch is listed as the only company. ⁸⁴³ During his long stay north of the Alps, he was able to acquire a good knowledge of the German financial market and also to build up a personal network here, which is also expressed in his appointment as *Comes Palatinus* by the Roman-German King Albrecht II in 1438. ⁸⁴⁴ In papal finance he played only a minor role, for his name is very rarely mentioned in Vatican records and not a single document from the apostolic chamber is to be found in the archives of his descendants. On the other hand, after 1440 the Sagramoso brothers acquired a very large number of properties and estates in the city of Verona and its surroundings, so that it can be concluded that they made very high profits from the banking business. ⁸⁴⁵

Jodocus Hogenstein, the procurator of the Teutonic Order in Rome, mentions Sagramoso in 1450 in a letter to Sylvester Stodewescher, the new archbishop of Riga. ⁸⁴⁶ After the end of the Medici presence in northern Germany, Sagramoso was the most important - presumably also the only - curia banker in German business until 1455. A conspicuously large number of sources showing him in relation to Germany are preserved from 1452. In this year the apostolic chamber names him (*Omnibene de Sacromontis*) as payer of annuities from the dioceses of Regensburg and Bamberg. ⁸⁴⁷ Finally, on the occasion of the coronation of the emperor in Rome, Frederick III confirmed his earlier elevation to the peerage. ⁸⁴⁸ The fact that he appears somewhat in the foreground in the sources, especially in this period, is probably connected with the simultaneous banishment of the Florentine merchants from Venice, which opened up an orphaned market for him for a short time. As a banker, he can be traced in account books in bill of exchange transactions up to December 1455, transferring money to Naples, London, and Rome via the Medici in Florence and Jacopo Attavanti in Venice. ⁸⁴⁹ Soon afterwards he retired to Verona, where he held the office of provveditore in 1460. On June 2, 1473, he made his will here. His descendants now form the family branch of the Counts Sagramoso di San Paolo di Campomarzo. ⁸⁵⁰

⁸⁴³ Archive of the Counts Sagramoso in Verona, no. 36, c. 8r: *Item trafficum iamdiu gubernatum per dictum Ognibenum in Civitate Rome.*

⁸⁴⁴ His father Donato was appointed Count Palatine by Albrecht II on 13 September 1438. This was on August 9, 1442 confirmed by Frederick III. Cf. Daugnon (1905-1907), p. 260; Oneto (1938).

⁸⁴⁵ The deeds of sale are now in the archives of the Counts Sagramoso in Verona.

⁸⁴⁶ *Accepi [...] certa mandata de quingentis ducatis versus Romam per medium cujusdam mercatoris Omnebene vulgariter dicti ordinatis.* Quoted from Schuchard (1992), p. 88. OBA, No. 10 040.

⁸⁴⁷ Esch (1998), p. 301.

⁸⁴⁸ Dalla Corte (1744), III, p. 93.

⁸⁴⁹ ASFi, MAP 134, no. 3, c. 13v; AOIF 12615, c. 2 sinistra.

⁸⁵⁰ Cf. Oneto (1938). I gratefully acknowledge the assistance of Cesare and Gabriele Sagramoso for archival research.

4.7 Antonio and Jacopo della Casa

Antonio di ser Lodovico della Casa, born in 1405, entered the service of the Medici bank in Rome as a young man (pedigree 4). After the departure of Antonio Salutati, he took over the management of this branch from the latter in 1435, and at the same time also assumed the function of Depositary General of the Apostolic Chamber. ⁸⁵¹ On 24 March 1438, he broke away from Cosimo de' Medici and towards the end of the year, together with Jacopo di Michele Donati, founded his own bank at the papal court, which had not been in Rome since the flight of Eugene IV in 1431. Antonio endowed the company with a capital (*corpo*) of f. 2,000. ⁸⁵² Although he was not entirely satisfied with the last distribution of profits which the Medici had given him, he refrained from protesting vehemently in order not to antagonize the powerful Cosimo. ⁸⁵³ This conduct paid off, for in the following years his old chiefs (*maggiori*) did not regard him as a competitor, but granted him conspicuously favourable terms in various transactions. On January 26, 1439, the new company di Corte transacted its first business in Florence, where the pope stayed until 1443. It developed very positively, helped no doubt by the fact that Antonio had been able to make a good name for himself among the clerical clientele during his years in the Medici's service. ⁸⁵⁴

In the international banking centres, della Casa worked a great deal - but not exclusively - with the Medici branches. Almost as important for him were the companies of Filippo Borromei, which also opened up access to regions where the Medici had little or no presence, for example in Spain. ⁸⁵⁵ In Bruges, Antonio da Rabatta e Bernardo Cambi e co. and Giovanni Salvati e Piero da Rabatta e co. were other important partners. In Venice della Casa did much business with the Gaddi and Guarienti companies. After the bank followed Eugene IV to Rome, he began to build his own branch network, establishing a branch in Florence in 1443 and partnering with Simone Guadagni for a branch in Geneva in 1450. ⁸⁵⁶ After Antonio's death in 1454, first his brother Jacopo continued to run the bank until 1462 and finally his nephew Pandolfo until the 16th century. ⁸⁵⁷

⁸⁵¹ On the biography of Antonio della Casa, see Cassandro (1974); Arcelli (1996), pp. 10-11; Saffré (2016).

⁸⁵² Cassandro (1976b), p. 29. - ASFi, NA 12518, 18 March 1446: in a notarial instrument by Gherardo Maffei, the founding story is presented with other dates: *Antonio di Lodovico della Casa e Iacopo di Niccolò dei Donati entrambi mercanti fiorentini nella curia romana fecero una società ovvero un banco nella curia romana il primo febbraio 1439 che finì il primo febbraio 1445 in comune concordia.*

⁸⁵³ Roover (1963), p. 309.

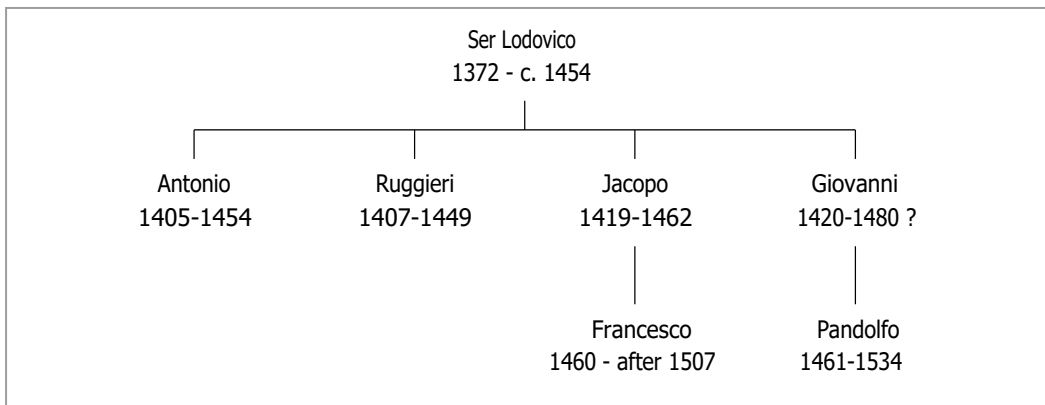
⁸⁵⁴ Arcelli (1996), pp. 11-12.

⁸⁵⁵ Arcelli (1996), pp. 20-21.

⁸⁵⁶ On the Geneva branch of the della Casa, see Cassandro (1976b).

⁸⁵⁷ Arcelli (1996), p. 10.

4.7 Antonio and Jacopo della Casa



Family tree 4. Della Casa (highly simplified)

4.7.1 Antonio della Casa

The close connection between Basel and the Curia is expressed in the commercial relations that Antonio della Casa cultivated in the city of the Council. It is mentioned for the first time in his *Libro grande bianco segnato A* on 13 May 1439. This entry is the first in a series of drawn bills of exchange to be paid in Basel. ⁸⁵⁸ At one time there was also a trade in goods between Rome and Basel. In the same year, the newly elected Archbishop of Trier, Jakob con Sierck, had 40 cubits of a grey velvet cloth sent to Heinrich Halbisen, which one of his servants had bought for him in the Eternal City. Della Casa had the expensive goods transported to the Rhine via the Medici in Geneva. ⁸⁵⁹ Much more important than these small transactions for Antonio della Casa's revenues was the business of *lettere di cambio* between the Curia and the Council participants. Dego degli Alberti and Antonio de' Gianfigliazzi, who had lost their partner at the Curia due to the bankruptcy of Bernardo da Uzzano, were his correspondents in Basel from October 1439. ⁸⁶⁰ Until the 12 March 1445, there were 25 exchange transactions between them, five of which originated from the Curia. ⁸⁶¹ The majority of the entries in della Casa's *libri grandi* concerned money transfers for persons going from the Council to the Curia. From October 1442 onwards

⁸⁵⁸ AOIF 12736, cc. 15 left and right. Similar transactions for clerics from Germany and England at cc. 16-17 and 29 left and right. The last bill in this series was balanced in the Alberti. - Arcelli (2001), in his detailed list of Antonio della Casa's correspondents and clients, inexplicably does not mention Dego degli Alberti and Bartolomeo Biliotti with a word. Instead, he makes the Medici the correspondents in Basel.

⁸⁵⁹ AOIF 12736, c. 27.

⁸⁶⁰ AOIF 12736, c. 37 left: first mention of the Alberti in della Casa's account book on 15 October 1439.

⁸⁶¹ AOIF 12736 and 12737.

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separate accounts were kept for Antonio Gianfigliuzzi in Geneva and Dego degli Alberti in Basel. On 18 January 1445, the last transaction for the Alberti in Basel was recorded and on 1 February the accounts were balanced. ⁸⁶² Among the many *lettere di cambio* for amounts up to duc. 100, one stands out over duc. 500 for a Giovanni Parim from the diocese of Tours. ⁸⁶³ The Medici of Basel are not mentioned in the account book as partners, of the Guarienti only the branch in Venice. ⁸⁶⁴

To a lesser extent, Antonio della Casa e co. was in contact with Gherardo Bueri in Lübeck, with whom credit transactions with drawn bills of exchange were settled between 1439 and 1442. Several times Johannes Zeven, vicar at St. Mary's Church in Hamburg, and Tommaso di Bisenusem from Halberstadt procured money in Rome in this way. The contact between della Casa and Bueri breaks off in January 1443. ⁸⁶⁵

On August 8, 1439, Antonio della Casa served the first bill of exchange at the Curia as correspondent of Bartolomeo Biliotti in Cologne (*Bartolomeo di Domenico e co. di Cologne*). ⁸⁶⁶ In the following seven years there was a close cooperation between the companies in Cologne and at the Curia, which focused entirely on bill of exchange transactions, for German deposit customers or debtors are not to be found in the Roman account books. At least the turnover with this clientele seems to have been so great that della Casa had a German in his service, *Rinieri della Magna*. ⁸⁶⁷ Between 1439 and 1446, 116 exchange transactions between the Rhine Valley and the papal court were recorded in the *libri grandi of the* della Casa company. ⁸⁶⁸ The total turnover amounted to f. 3 509

s. 7 d. 7. Apart from two exceptions (290 and 100 RG), the amounts transferred were less than 50 RG. Large servitia payments were not processed via this transfer channel. The clientele consisted mainly of clerics from the diocese of Cologne: the procurator of the city and university of Cologne, Petrus de Mera, ⁸⁶⁹ many cathedral canons and monasteries. In addition, clerics from the neighbouring Dutch area (Liège, Utrecht, Kempen, Louvain) can be found, while only a few names lead eastwards (Trier, Montabauer). Persons from Mainz, Strasbourg or Basel are not to be found at all. Biliotti thus closed in Cologne the catchment area of Bruges without extending it up the Rhine. It is possible that he conducted many of his transactions during travels between Cologne and Bruges. ⁸⁷⁰ Through Biliotti, Cologne was connected to the international banking network, where bills of exchange were easily

⁸⁶² AOIF 12736, c. 173 left and 12737, cc. 10v and 14r.

⁸⁶³ AOIF 12736, c. 511 right.

⁸⁶⁴ AOIF 12737, cc. 173r and 177v.

⁸⁶⁵ AOIF 12736, cc. 7, 24, 38, 195 and 401.

⁸⁶⁶ AOIF 12736, cc. 31 left and 35 left.

⁸⁶⁷ AOIF 12737, c. 78r.

⁸⁶⁸ Cf. below pp. 553-566.

⁸⁶⁹ Schuchard (1987), p. 152; Hirschfelder (1994), p. 87.

⁸⁷⁰ On trade between Cologne and the Dutch area, cf. Hirschfelder (1994), pp. 267-270.

could be purchased for amounts up to 100 RG. Exchange rate arbitrage transactions, on the other hand, were not possible. He fell¹⁴⁴⁶ and Antonio della Casa did not enter into a new correspondent relationship with a banker in Cologne after this bankruptcy, but left this market to the Medici again. But the fact that the Pound Master of the Teutonic Order in Danzig had to write to the Grand Master at Marienburg in this year that he had not succeeded in buying a bill of exchange in the city on the Rhine was hardly the sole consequence of the disappearance of the Florentine presence. ⁸⁷¹ We must agree with Militzer, who attributed the temporary difficulties of the exchange traffic in the north to the merchants active in Prussia, who were not in a position to handle these transactions in these years. ⁸⁷²

When Sylvester Stodewescher was elevated to Archbishop of Riga in 1448, servitude payments of duc. 800 were due to the Teutonic Order. Procurator General Jodocus Hogenstein personally obligated himself to the Curia for this amount, but found no Italian bank in either Rome or Bologna willing to lend. ⁸⁷³ Finally, the Great Ravensburg Society stepped in, finding a way to advance the money through cooperation with Antonio della Casa in Rome. The Germans deposited with della Casa's correspondent Iacopo Benzi e co. in Venice duc. 2,500. ⁸⁷⁴ The latter gave the deed to Hans Griesinger, who took it to Nuremberg to the Ravensburg representatives, Oswald Morgen and Hans Hillenson. ⁸⁷⁵ The trading company, however, had no branches in the country of the Order and had no correspondents there. The way from Danzig to Nuremberg was the big problem in transferring the money. On December 31, 1448, the Pound Master complained to the Grand Master that he could not find a merchant willing to transfer money all the way to Nuremberg because of the unsafe roads. ⁸⁷⁶ On January 22, there was still no sign of a solution to the problem, so the pastor of Danzig was sent by the Deutschmeister to Nuremberg to the commander of Franconia and to Margrave Hans of Brandenburg. He was given detailed written instructions on how to seek loans from the members of the Order and how to negotiate with the representatives of the Ravensburgs. ⁸⁷⁷ Finally, the florins could be provided by German merchants in Nuremberg and on March 1, the Ravensburgs acknowledged the receipt of the money and handed over the deed. ⁸⁷⁸ On May 12, della Casa recorded on the account of Iacopo Benzi

⁸⁷¹ Hirsch (1858), pp. 237-238.

⁸⁷² Militzer (2003), pp. 15-16.

⁸⁷³ Beuttel (1999), p. 270.

⁸⁷⁴ To the servitia had come costs for the payment of curials and loan interest. Esch (2007), p. 381 speaks of duc. 3,000; Boockmann (1994), p. 88 gives as total costs for this survey 6,240 guilders.

⁸⁷⁵ Militzer (1979), pp. 239-242.

⁸⁷⁶ OBA 9767.

⁸⁷⁷ OBA 9822.

⁸⁷⁸ OBA 9828.

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the entrance of f. 2 077 s. 3 d. 5: *da quelli della gran compagnia de' tedeschi di Norimbregho per la valuta ebono detti tedeschi in Norimbregio sopra le bolli della chiesa in Rossia*. ⁸⁷⁹ On August 29, 1449, Jodocus Hogenstein filed an account of his expenses because of the Riga case. In all, he had expenses at the curia for a little over 1872 chamber florins. He had to pay 380 florins to the *bankarius per interesse suo*, who had lent him this sum during six months. ⁸⁸⁰ Antonio della Casa did no further business with the Order or the Ravensburgs.

4.7.2 Jacopo della Casa

In the series of surviving account books of the della Casa bank in Rome, the *libro verde segnato D* is missing, so that in the *libro grande giallo E*, reference is made to transactions that cannot be re-enacted. From the older book, an account of Francesco di Filippo Rucellai in Lübeck in the amount of f. 118 was still open on 15 March 1459, about the basis of which nothing can be determined. A few weeks later Rucellai had in debit at Lübeck f. 22, which his brother Girolamo had received for a journey to him, and six sums for bills of exchange drawn for a total of f. 309, which had been redeemed with him. For these bills he was able to credit himself with a profit of f. 61, or about 20 per cent. ⁸⁸¹ There was no transfer of money to the north, and only two bills of exchange from Lübeck were honored in Rome: f. 500 for *mesere Churrado Bideze* and 54 RG for *Comandatore di Santo Spirito di Roma*. ⁸⁸² The balancing of positions was done in Venice by payments from Filippo Inghirami or Maffeo Franco to Giovanni e Agnolo Baldesi e co.

The second della Casa correspondent in Germany at the end of the fifties was Abel Kalthoff in Cologne. The business between these two trading houses was similar to that of the Florentine with Rucellai in Lübeck. There was no exchange of bills of exchange; the Cologne house served exclusively as a paying agent for loans that were secured with drawn bills of exchange. There are six loans for a total of 260 RG, with which a profit of

⁸⁷⁹ AOIF 12737, c. 199v. - On the process of this financing, see Stromer (1970a), p. 202; Militzer (1979); Militzer (2003), pp. 15-16.

⁸⁸⁰ OBA 10.040, 1449 August 29.

⁸⁸¹ AOIF 12742, c. 40 left: *Bertoldo Dehell* (f. 20), *Giordano Heynne e Giovanni Lochsted* (70), *Giordano Eine* (4), *Antonio Stunevolt* (15), *Churado Bideze* (100), *frate Aquino d'Andrea, abate del munistero Selyensis della dyoce di Bergha* (100).

⁸⁸² AOIF 12742, c. 88 left, June 15 and July 1, 1460 - In this account book, on c. 65, there is a payment in Rome on behalf of Nuremberg's Hans Ortolf for 150 RG. Whether this is a bill of exchange from Nuremberg is not clear from the entry text. Ortolf had the amount due paid to the Baldesi in Venice by Konrad Imhoff (*Churrado Inghurio e fratelli*).

only f. 16 was achieved. The money paid in on the Rhine was transferred to Rome via Piero da Rabatta in Bruges. ⁸⁸³

In relation to the overall scope of Jacopo della Casa's activities in Rome, the business with Rucellai and Kalthoff was only an insignificant side field. This was not part of a strategy to open up the German payments market, but merely to provide a service in the local credit business in the vicinity of the Curia.

4.8 Borromeo - Spinelli

4.8.1 Galeazzo di Borromeo Borromei

In many publications on German trade history in the second half of the 15th century, the name of the Florentine banking house Spinelli is mentioned. Schulte already reported that the first direct contact between the Fuggers and Rome went through this company and it is also mentioned by von Pölnitz and von Stromer. No one, however, attached great importance to this bank. There was not a single study of Tommaso Spinelli and his descendants until 1996. William Caferro was the first historian to deal with the activities of this important merchant in two essays and to help him achieve the rank in economic history that he certainly deserves in a comprehensive publication. ⁸⁸⁴ The long disregard by scholars contrasts with the assessment of Spinelli's contemporaries, who saw him as an important figure: the chronicler Benedetto Dei, for example, included him in his list of the wealthiest Florentines. ⁸⁸⁵

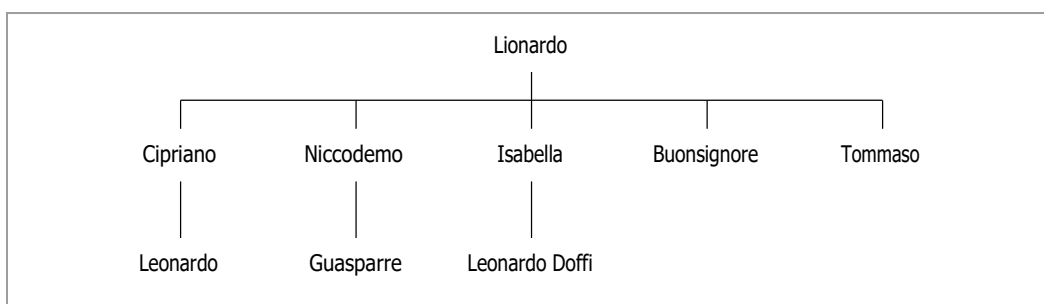
Tommaso di Lionardo Spinelli was born in Florence, the youngest son of Lionardo di Francesco Spinelli ([pedigree 5](#)). The official family history gives 1400 as his year of birth; however, if one believes his own statements in the declarations for the Catasto, 1398 seems more likely. He came from a family,

⁸⁸³ AOIF 12742, c. 55 right: *Nicolao Quedebaym* (f. 30, 20), *Sifrido di Draganach* (79, 38), *Tenrichus Termoni* (18), *Arrigo Auri* (75).

⁸⁸⁴ Caferro (1995); Caferro (1996); Jacks/Caferro (2001); Caferro (2008). In his first paper, he formulated somewhat pointedly on page 718 that until his essays appeared, the inscription on the tomb of Tommaso Spinelli in Santa Croce was the only written record of this economic man. In fact, the few mentions of Spinelli do not go far beyond the text on this tomb slab, which he himself had had made as early as 1453. Further known were the inscription which Tommaso had placed at the entrance to the second cloister of S. Croce, and the catasto explanations of the various members of the family: Moise (1845), pp. 297-313; Saalman (1966); Dykmans (1968); Mack (1983).

⁸⁸⁵ Dei (1985), p. 85.

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Family tree 5. Spinelli (highly simplified)

who held high office in Florence on several occasions,⁸⁸⁶ but his father was not very successful as a *pellicciaio* in the fur business and left no fortune at his death. ⁸⁸⁷ Tommaso thus worked his way up through his own earnings alone, as can be seen from his tax returns, which show the steady rise of his fortune from penniless to rich. In August 1419 Tommaso was mentioned for the first time as an employee of the bank of Alberti di Corte, which at that time was doing business in Florence, where Pope Martin V was holding court in Santa Maria Novella. Tommaso had probably entered the service of this company only a few days before: *Ricordo come fino a 13 Agosto 1419 io presi il conto della cassa al banco d'Aldighieri di Francesco, che faceva traffico in corte di Roma, trovandosi in quel tempo la Corte in Firenze a tempo di Papa Martino Quinto, e stava a S. Maria Novella.* ⁸⁸⁸ He worked as a *garzone* and followed the papal court to Rome, remaining with the company when Francesco d'Altobianco degli Alberti took over in 1427. ⁸⁸⁹ He rose to the position of partner and, after Francesco d'Altobianco's return to Florence in 1428, headed the Roman Alberti bank as *maggior governatore*. ⁸⁹⁰ On several occasions during these years, his name appears in transactions with German clients. ⁸⁹¹ In February

⁸⁸⁶ In the Catasto of 1427 Tommaso's age is given as 27, in 1446 it is 48, and in 1469 his age is said to have been 71. Cf. YUSA 8, 95 and Caferro (1996), p. 419, note 14.

⁸⁸⁷ It can hardly be explained otherwise why his son Cipriano refused the inheritance. Cf. YUSA 9, 105 and 31a, 722. - Leonardo's will of 16 October 1410: YUSA 11, 189a. - Cf. the comparisons on the basis of Catasto's statements in Caferro (1996), p. 419, note 15.

⁸⁸⁸ On the relations between the Alberti and Spinelli families, see Caferro (1995), pp. 721-722.

⁸⁸⁹ ASFi, Catasto 34, c. 467.

⁸⁹⁰ Boschetto (1998), p. 91.

⁸⁹¹ OBA 2.230: 1425 October 19: A Thomas (merchant from the Alberti banking house) is a witness to the sale of a house by Hermann Dweg in Rome. - OBA 5.046, 1429, February 15: Caspar Wandofen acknowledges a bill of exchange for 470 chamber florins, which Francesco d'Altobianco degli Alberti paid him in Rome on February 15, 1429. *Prenditore*: Antonio degli Alberti in Bruges on 28 December 1428. - LivUB, VIII, p. 70, 1429: As *socius et generalis institore* of the Alberti in Rome, Spinelli issues a receipt to a canon from Riga. - Esch (1998), p. 279: On November 5, 1433, Spinelli still handed over funds to the curia in the name of the Alberti.

In 1434 Tommaso separated from the Alberti because he could not agree with the Alberti about his salary and went even to the Mercanzia because of his demands. ⁸⁹²

Tommaso travelled to Venice in 1434 and met the merchant Galeazzo di Borromeo Borromei. The latter had been born in Milan and came from a family that had been banished from S. Miniato in Tuscany by the Signoria of Florence in 1369. After this ban was lifted in 1413, he settled in Florence and married a Gianfigliazzi. In the Catasto of 1427 he appears as the fourth richest Florentine. ⁸⁹³ In 1433 he declared interests in trading companies in Bruges, London and Venice, working with Buonsignore d'Andrea Benzi at the Curia. ⁸⁹⁴ In the same year he transferred his residence to Venice, but enrolled in the Arte del Cambio in Florence in 1435. It is not surprising, then, that Melis ascribes this banker to the Luccese, but Beinhoff to the Milanese, and de Roover more openly calls his enterprise *una ditta toscana*. ⁸⁹⁵ He married his daughters to Florentines, and was also called a *cittadino* in the legal acts of Florence; but he had himself buried in Venice. ⁸⁹⁶ Near relatives of his lived as successful merchants in several cities of northern Italy, and many of them also took citizenship there. Members of the Borromei family clan operated branches in Bruges, Antwerp, London, Genoa, and Barcelona from Florence, Milan, Venice, Pisa, and Padua; often there were several Borromei companies in the same city. ⁸⁹⁷ The connection with the Tuscans was still very strong in these years, however, so also the bank of Filippo di Vitaliano Borromeo, who lived in Milan, joined the colony of the Florentines in London in 1435. ⁸⁹⁸

⁸⁹² YUSA 268, 4979: *Di poi seguì com'appare che lo detto Aldighieri [...] la corte n'andò a Roma, gli Alberti furono ribanditi, e potèono per tutto trafficare, ed io rimasi a servigi di detto Aldighieri, e stetti con loro. Partii da detti Alberti di febbraio 1433 come si dimostra al detto quaderno ché chi lo leggerà bene, troverà quando, come e dove domandai loro licenza. E di poi facendo io conto con Francesco degli Alberti a tutto tempo era rimasta detta ragione, rimanemmo d'accordo che di fiorini 1560, fiorini 1543, degli io intendea fusino per mio salario, lui non fu contento [...] in dietro fiorini 350 di camera, e fime pagato in due partite, cioè fiorini 150 - e fiorini 200 - com' appare al libro di coreggione segnato A, c. 11, e finale quietanza per mano di ser Benedetto da Staggia, notaio alla Mercanzia.*

⁸⁹³ ASFi, Catasto 81, cc. 508r-513r.

⁸⁹⁴ ASFi, Catasto 500, cc. 253r-259r.

⁸⁹⁵ Istituto della Enciclopedia italiana (1960-), XII, pp. 48-49; Roover (1970a), p. 460; Melis (1984), p. 290; Beinhoff. (1995), S. 221.

⁸⁹⁶ ASFi, Mercanzia 1297, 20 July 1429.

⁸⁹⁷ The origins of the Bank of Galeazzo Borromei lie in a company that Alessandro and Borromeo founded in Venice towards the end of the 14th century. After Borromeo's death, the company was initially continued under the name of Alessandro and Lazaro di Giovanni. Even before 1427 banks had been established from Venice in Bruges and London under the names of Galeazzo di Borromeo Borromei and Antonio di Francesco (da Volterra). A third bank existed in Florence under the name of Gabriele Borromeo, Antonio Corbinelli e co. Cf. Biscaro (1913), p. 39. In the period between 1435 and 1460, it is often difficult to distinguish the Filippas and Alessandros belonging to different branches of the family.

⁸⁹⁸ Biscaro (1913), p. 58.

4 Curia banks operating in the German market

Spinelli and Borromei agreed that Tommaso should go to Basel to open and manage a council bank *Galeazzo Borromei e co.* ⁸⁹⁹ After a year and a half he returned to Italy because he was not satisfied with the result obtained on the Rhine and expected better profits from a bank directly at the papal court. ⁹⁰⁰ In Venice he again met Galeazzo Borromei to discuss the future of their partnership. They agreed on 15 March 1435 to form a *Gesellschaft di Corte*. The name of the new company was Galeazzo, and Spinelli became manager: *Tommaso ne fu governatore*. ⁹⁰¹ On July 31, 1435, the bank began operations in Florence, where the pope was staying. ⁹⁰²

4.8.2 Borromeo Borromei e co.

When Galeazzo Borromei died in April 1436, the company was temporarily in question, as a letter from September of that year shows. In it, Giovanni da Castro, Spinelli's factor in Basel, pleaded with Antonio di Borromeo Borromei, the brother and heir to the deceased's enterprises, to continue the collaboration with Tommaso Spinelli, even though Galeazzo had ordered the dissolution of his banks in his will. In it he skilfully showed him how profitable and glorious was an establishment at the papal court, which would best join Antonio's business (*trafichi*) in London, Bruges and Venice. There they made their money in their sleep, especially with Spinelli as manager, who had a great deal of experience and was superior to all at the Curia: *E sono questi guadagni che si fanno dormendo, e puòsi dormire faciendoli, aveteli al ghoverno di Tomaso, huomo di non pichola praticcha, uomo qui parem, al dì d'oggi in corte non à.* ⁹⁰³ The encouragement of da Castro was evidently successful, for Antonio and the daughters of Galeazzo allowed Spinelli, on April 12, 1436, to continue provisionally the societies at the Curia and at Basle as *Commisseria*. ⁹⁰⁴ That he was highly respected at the Curia was apparently in accordance with the facts, for in August, 1435, he was awarded the honorary title of Familiar by Eugene IV. ⁹⁰⁵

⁸⁹⁹ On Spinelli's stay in Basel, cf. below p. 368 ff.

⁹⁰⁰ Cf. below p. 511.

⁹⁰¹ YUSA 85, 1585.

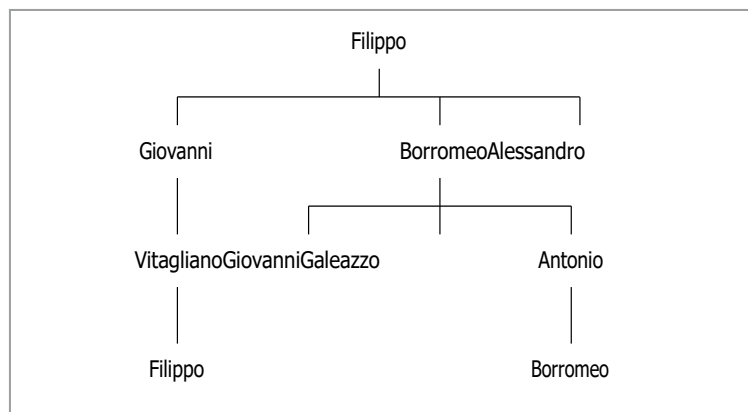
⁹⁰² YUSA 268, 4979: *Seguì depoi che io mi fu levato dagli Alberti che mi partii di febbraio 1433 e andai a Vinegia, e quivi firmai compagnia con Galeazzo Borromei per Corte di Roma, siccome appare per la scritta facemmo insieme e dipoi ritornai a Firenze dove trovai lo Papa colla corte sua era, e quivi aprii banche, e questo fù a dì 31 luglio 1435.*

⁹⁰³ YUSA 88, 1679. The fact that a copy of this letter is in the Spinelli archive suggests that Tommaso may have arranged for this letter of recommendation himself.

⁹⁰⁴ YUSA 85, no. 1574a.

⁹⁰⁵ YUSA 85, no. 1574a. - Altmann (1896-1900), XI, No. 11236, 23 December 1435: Galeazzo was appointed a Familiar of Emperor Sigismund; at the same time he received a coat of arms. For what he received these privileges, however, is not handed down. - Beinhoff (1995), p. 113.

In 1439 the *Commissaria di Galeazzo Borromei di Corte* was dissolved and a new partnership agreement was concluded. Antonio Borromei became the main financier, but the firm was in the name of his minor son Borromeo di Antonio ([pedigree 6](#)). ⁹⁰⁶ Tommaso Spinelli continued to benefit from his good relations with the Pope, who in the same year granted him the right to collect annuities and even appointed him Depositary General of the Curia in April 1443 at the Medici's expense. ⁹⁰⁷ This measure was a reaction of Pope Eugene IV to the support Cosimo had given to the Milanese under Francesco Sforza in their advance into papal territory in the Marche. ⁹⁰⁸ After the election of Nicholas V as pope on 1 April 1447, however, the lucrative charge reverted to the Medici. ⁹⁰⁹ Spinelli was consigned to the papal honorary title of *scudiere* and a number of privileges. ⁹¹⁰



Family tree 6th Borromei (highly simplified)

⁹⁰⁶ YUSA 268, 4979 and 85, 1574a. - Caferro (1996), p. 420.

⁹⁰⁷ YUSA 24, 544. The original documents are no longer in the archives; only archival cross-references to them have survived. - On 1 January 1445 Tommaso was appointed depositary of all the revenues of the city of Rome: YUSA 24, 545a.

⁹⁰⁸ On this substitution of the depositary, see the Medici view above [p. 55](#). Roover (1963), pp. 59 and 198; Caferro (1996), p. 420.

⁹⁰⁹ Esch (1981), p. 47 points out that the return from this batch was steadily declining.

⁹¹⁰ YUSA 24, 546. Partner (1960), p. 258 has stated that the holders of the title of *scudiere* towards the end of the 15. The first half of the nineteenth century "were in effect shareholders in the papal debt. The purchase price of their office was their invested capital; the salary of their office was their interest, at an average rate of 11 per cent." So it cannot be entirely ruled out that Spinelli's award was not just a consolation title either, but that there was a business behind it. Cf. Hofmann (1914), pp. 281-289; Bauer (1928), pp. 485-489.

4 Curia banks operating in the German market

4.8.3 Tommaso Spinelli e co.

A few weeks after the death of Eugene IV, Spinelli dissolved his partnership with Antonio Borromei on 12 April 1447,⁹¹¹ whose bank in Venice had already run into difficulties two years earlier,⁹¹² and founded *Tommaso Spinelli e co. di Corte* and continued to work without a partner.⁹¹³ His reputation remained very high with the Curia, despite the loss of the highest banking office. From 1452 he again took partners in his banking business, which changed several times until his death. The background to this change in the structure of his undertakings was the transfer of his residence from Rome to his native Florence. He therefore had to seek out experienced bankers as partners who were capable of looking after his business interests in Rome.⁹¹⁴ At first Smeraldo degli Strozzi was managing partner in his Roman bank, which operated with a *corpo of f.* 4 000. ⁹¹⁵ Spinelli himself took care of business in Florence from then on, as well as his reputation and salvation, commissioning the construction of Palazzo Spinelli, which still exists today, giving huge sums of money to the Franciscan monastery of S. Croce ⁹¹⁶ and maintaining a close friendship with the Archbishop of Florence, S. Antonino. ⁹¹⁷

4.8.4 Lionardo di Cipriano Spinelli

After the death of Pope Calixt III in the summer of 1458, Tommaso Spinelli's bank got into great trouble because it had lent too generously to this pope. Spinelli, by a great personal effort, managed to save his bank, in which he had deposited a capital of f. 4 500,

⁹¹¹ YUSA 85, 1580-1581 and 268, 4979. the company Borromeo Borromei e Tommaso Spinelli di Corte was dissolved on 12 April.

⁹¹² YUSA 85a, 1585. cf. Mueller (1997), p. 273.

⁹¹³ *In mio nome e senza aver altro compagni*. Quoted from Jacks/Caferro (2001), p. 51.

⁹¹⁴ Caferro (1995), pp. 738-739.

⁹¹⁵ YUSA 90, 1715, c. 1v.

⁹¹⁶ YUSA 268, 4979: The 18th century chronicle of the Spinelli family mentions various donations made by Tommaso to S. Croce, which led to his name being immortalized in various places: (a) *Cartello fra la Porta del Convento di S. Croce e la Rimessa del Dini: Questo lavoro ha fato fare Tomaso di Lionardo Spinelli a onore di dio e Servizio de' poveri anno domini MCCCCXXXV*; (b) *Dalla porta del secondo chiostro de' P.P. sud i vi è il Ritratto di Tommaso Spinelli co questa iscrizione: Vetusta Imago Thomae de Spinellis. Restaurata anno MXCCXLV*; (c) *Sotto il suddetto ritratto vi è un epitaffio di Inarmo, che dice: Thome Spinelli Patritii Florentini Patriae Republicae Signiferi Extat Imago, Pietatis et Munificentiae Simulacrum, Hospes intueri. Quibus nedum maximos inter homines, Eugenium IV. Nicol. V. Callistum III. Paulum Secundum [...]*; (d) *Nella parete del Ricetto, che precede al secondo Chiostro del Convento di S. Croce, [...], affiso è il suo elogio in marmo, sopra a cui stà appeso and quadro rappresentante la intera sua figura in Abito Priorale della Repubblica*. None of these inscriptions or representations I could find in S. Croce.

⁹¹⁷ Cf. Saalman (1966); Mack (1983). Tommaso carried out various financial transactions for the archbishop. Tommaso is said to have taken Antonino's letters to his grave.

from ruin. ⁹¹⁸ He declared to the Catasto of 1457 that his business leaders in Rome had robbed him of his house and his bank. ⁹¹⁹ The balance sheet of the Company in Rome on June 5, 1460, shows that it had already regained its former importance. Its system of correspondents included partners in all the important commercial and banking centres of Europe: Florence, Venice, Bologna, Palermo, Naples, Siena, Pisa, Modena, Perugia, Genoa, Milan, London, Bruges, Cologne, Lübeck, Geneva, Paris, Montpelier, Nantes, Toledo, Valencia, Barcelona. ⁹²⁰ Tommaso Spinelli had particularly close relations with the enterprises of his brothers: Niccodemo in Venice, Cipriano in Florence, Bonsignore and (Ruba)Conte in Mantova.

When Tommaso again largely withdrew from business in Rome, he made his nephew Leonardo di Cipriano Spinelli a partner and managing director in Rome and also gave this bank his name. He placed at his side Alessandro di Bernardo de' Bardi, who had served his apprenticeship with the Medici in Rome⁹²¹ and had worked for Tommaso Spinelli since 1457 at the latest. ⁹²² Tommaso's company weathered well the years of economic crisis under its new leadership after the death of Cosimo de' Medici after 1464,⁹²³ but the enterprise was jeopardized by Leonardo's early death in 1468. ⁹²⁴ As Caferro has shown, the volume of business declined sharply. ⁹²⁵ For the third time, Tommaso had to look for a successor. He found him in Iacopo di Scolaio Spini, who for years had managed the bankrupt Roman bank of Rinaldo della Luna. ⁹²⁶ A few weeks later Tommaso Spinelli died on 21 January 1472.⁹²⁷ On his own orders he was buried in his most expensive dress and in a particularly splendid manner. ⁹²⁸

⁹¹⁸ YUSA 90, 1713.

⁹¹⁹ YUSA 8, 95, p. 38 f. Draft for his levy to the Catasto: *Certo io credo che non abbiate cittadino di mio pari, che si truovi in tante tribulazioni quanto fò io [...] e miei governatori dei quali mi sono fidato [...] m' hanno tolto la casa e banco dove sono stato circa d'anni trenta.* - In the official books of the city there is the following text. ASFi, Catasto 804, c. 17r: *Ho avuto chonpagnia in chorte di Roma chon Marcho da Ricasoli la quale finì a di primo giennaio nella quale ragione o danno migliaia di fiorini chome io credo che sia noto a buona parte di voi fo chonto andare là più presto potrò e metterò in saldo la detta ragione e mandarvi il bilancio de debitori e creditori e per quelli rimanete chiari dello stato mio prieghovi abbiate pazienza che di tutto vi credo chiarire inanzi abbiate a saldare la mia scritta.*

⁹²⁰ YUSA 90, 1722: Balance sheet of the bank in Rome dated 5 June 1460.

⁹²¹ Bardi had left the Medici in 1453, as he was said to have not gotten along with one of the branch managers in Rome. Cf. Roover (1970a), p. 313.

⁹²² YUSA 91, 1742, p. 9: *Alessandro de' Bardi nostro. Transì ducati 400 su chambi di Vinegia per lui f. 647.16.48.*

⁹²³ Aiazzi (1840), pp. 94-95.

⁹²⁴ Since Tommaso's only son died shortly after birth, the banker was left without a direct male descendant to whom he could have passed on his business.

⁹²⁵ Jacks/Caferro (2001), p. 253.

⁹²⁶ The articles of association are preserved in a copy dated 20 January 1472: YUSA 85, 1597. But that the contract was signed a month earlier is reported by Guasparre Spinelli in his *ricordi*.

⁹²⁷ Caferro (1995), p. 718 mistakenly gives 1471 as the year of death.

⁹²⁸ Strocchia (1981), p. 304. The source she cites is: ASFi, NA P3577, 1460-1480, cc. 69r-74r.

4.8.5 Guasparre di Niccodemo Spinelli

Tommaso's brother Niccodemo, who ran a trading company in Venice for many decades, inherited the enterprises in Florence and Rome, but handed over the operational management to his son Guasparre. ⁹²⁹ All that is known about his youthful years is that he spent them in Venice. Whether he was trained as a merchant is not known. His name does not appear in his uncle's business papers, so that it can be assumed that he was never in his uncle's service. Documents of Frederick III in which he was appointed imperial familiarius and received exemption from customs duties for himself and his goods and weapons were issued on

8 January 1469 in the Holy City, so that on the other hand it can be assumed that he was already active at that time as a merchant in the service of his uncle and did not start the new task as head of the company *Redi di Tommaso Spinelli e co. di Corte* completely unprepared. ⁹³⁰ In 1470 he moved into Tommaso's palace in Florence. He was disturbed in his efforts to continue the business in a controlled manner by long-standing disputes with Tommaso's sons-in-law over the inheritance. ⁹³¹ It remains unclear how often Guasparre Spinelli himself stayed in Rome, for he took up his main residence in Florence. When his father Niccodemo also died in 1474, Guasparre became the sole owner of the companies. ⁹³² Guasparre was able to keep his uncle's bank alive until 1492, when the ventures went bankrupt. ⁹³³ On July 15, 1498, Guasparre died; his sons renounced their inheritance. ⁹³⁴

⁹²⁹ On the death of Tommaso Guasparre reports: *Richordo chome questo dì 21 di giennaio 1471, in martedì circha a ore 24 piage a ddio chiamare a sse la buona e felice memoria di Thommaso di Lionardo Spinelli*. YUSA 55, 1182, 7r. - The business partners were informed of Tommaso's death by a letter. At the same time they were informed that Tommaso had appointed his brother Niccodemo and his sons as heirs who would continue the banking business: *ché chon ogni diligenzia sarete serviti*. Leone (1981), p. 580, note 437.

⁹³⁰ YUSA 24A, 546h and 546i. - In the 18th century Spinelli family chronicle it is said that Pope Paul II sent Guasparre as ambassador to Frederick III in 1469. On his departure the latter appointed him his Familiar and Domestico. Cf. YUSA 650, c. 33. No contemporary evidence could be found for this account.

⁹³¹ As late as 1488, Pope Innocent VIII. Lorenzo de' Medici that Guasparre should be satisfied as heir. Cf. Camerani Marri (1951), pp. 136-137.

⁹³² Niccodemo was buried in SS. Apostoli in Venice in 1474. He had a chapel built there. Cf. his will of 10 May 1474 in YUSA 12, 202. A document with reference to the Spinelli in the 15th century is also kept by the Bayerische Staatsbibliothek in Munich. Under the shelfmark Clm 27 498, a volume is kept containing copies of the wills of Tommaso, Niccodemo, and Guasparre Spinelli, which have counterparts in YUSA. For a description of this document, see Hauke (1975), pp. 308-309.

⁹³³ Caferro (1995), p. 422.

⁹³⁴ YUSA 34, nos. 763 and 763a.

4.9 From Rome to Germany

The shape of the Florentine banks' presence around the Curia and its financial administration was influenced by many factors. The development of the attractiveness of banking transactions in this very specific market, already described elsewhere, was the most important basis of any location decision. ⁹³⁵ Credit transactions with curiae and visitors to Rome, and the international transfer of money often associated with them, were very important during the 15th century a lucrative source of profit. Credit transactions with institutions of the central church administration, on the other hand, were quite risky without very good collateral security on the part of the borrower and were rarely actively sought by bankers. The relationship between the incumbent pope and the Republic of Florence was also of fundamental importance. After the largely self-inflicted disappearance of the Lucchese from the curial banking business towards the end of the 14th century, the Florentines enjoyed a de facto monopoly position for half a century, which left the popes no choice but to place orders with the bankers from Tuscany. Only in the second half of the century were they able to break this dominant position of an Italian city and also take into account merchants from other trading cities on the peninsula.

The fact that only a very small group of never more than six Florentines from Rome sought to make a profit in curial payments, although the scale of this business would probably have accommodated many more bankers, was not the result of a fierce competitive and cut-throat struggle between Florentine banking houses, but rather specific to an activity that required a great deal of expertise, great skill in curial networking, and the establishment and operation of an international network of correspondents through the linkage of commodity trade and money transfer. How these factors played out in tapping payments from Germany to the curia is the subject of the following chapter.

⁹³⁵ Cf. above pp. 35-65.

5 Market spaces

The curia banks established their own branches or relations with correspondents for the direct settlement of monetary transactions with German clients only in cities on the Rhine (Cologne, Mainz, Constance, Basel), Nuremberg and Lübeck. They did not regard Germany as a closed economic area, but assessed the commercial attractiveness of the regions made economically accessible by these cities independently of one another. They constantly reviewed the strategic decision to be active or not in these exchange places on the basis of the relationship between the earnings prospects, the effort and the risks. Depending on the results, they adjusted the intensity of their presence and the design of the entrepreneurial organizational structure by establishing their own branches in these cities or entering into correspondent relationships with Italians or German merchants established there.

5.1 Upper Germany

5.1.1 Gozzadini

Gabione di Nanne Gozzadini from Bologna, who had been in charge of the Roman branch of his family's branch network since 1397, succeeded the Lucchese in the office of Depositary of the Apostolic Chamber. Arnold Esch has done extensive archival research on this bank and has published his findings in several essays. Among the sources he has made accessible to research, the social contract, letters and an instruction by Gabione (*ricordo*) to his employees in Rome from 1403 are of particular importance. ⁹³⁶ This shows a very strong orientation towards the development of German payments to the papal court. In comparison with the organization of German business by the Lucchese, the Gozzadini show a strong concentration of the flow of money through Venice, where they operated their own branch. Considerations of establishing one in Bruges as well, or seeking a correspondent, apparently did not come to fruition. ⁹³⁷ Strikingly, Gabione does not even mention a correspondent in the few business documents he has preserved.

⁹³⁶ Esch (2016), p. 51.

⁹³⁷ Esch (2016), p. 52 quotes from Bologna trial documents the Gozzadini's idea to install a correspondent in Bruges as well.

Bruges or London, probably because the two banking centres were firmly in the hands of the Alberti in those years, who would not allow a competitor to grow here in the curial business.

In the economic area dominated by the Nurembergers, the Gozzadini did not open their own branches, but sought the partnership of the great German trading companies. Their most important correspondent became the Gesellschaft der Rummel. Henry I the Rich (ca. 1340-1417) had been paid off by his brother-in-law Fritz Kress in 1388 and used this money to form a company together with his brother William I (after 1350-1425) ([pedigree 7](#)). However, this company continued to cooperate with the Kresses in many areas, for example in the important Italian business, which was handled for both Nuremberg trading companies by the Reck brothers, who were established in Venice. ⁹³⁸ In Rome, bills of exchange from the Nuremberg Pirkheimers were also accepted, which offered the papal depositary a connection to the money from northern Europe, for Johannes Lange was still active in Lübeck as a representative of this trading house. In 1401 a suit was brought against him for a bill of exchange for 20 Lübish marks, which a cleric from the diocese of Linköping sent through him to Prague, where, however, he was not served. In the same year the Swedish knight Andreas Lung sued because his deceased brother had bought a bill of exchange for 300 marks which was never paid. ⁹³⁹

From Gabione's instructions, which he wrote to the employees in his curia bank, it is evident that the Gozzadini set up clear credit limits. While the two subsidiary companies could send bills of exchange to Rome *a drittura* without restrictions, Bonifazio Gozzadini in Venice had to guarantee the amount of the Nurembergers' bills. ⁹⁴⁰ The Rummel and Pirkheimer could issue bills of exchange to Rome, but only *per commisionem* of the Venetian branch, with which they also had to settle. ⁹⁴¹ The latter constantly assessed their creditworthiness and liquidity in the Venetian trading centre and determined the amount of bills of exchange that could be issued in Germany. For this reason there were no accounts of the Germans in Rome, only of their Venetian partners. This partly explains why Esch, in his research in the Vatican sources and in the Gozzadini archives, found very few bills of exchange and no regularity in payment transactions between Nuremberg and Rome. From this he concluded that the Upper Germans were not yet integrated into the international banking system of the Italians at that time. ⁹⁴² They were probably closely connected with it, but were not treated as equal partners. Business in Germany, however, was not to the liking of the bankers, as several passages in

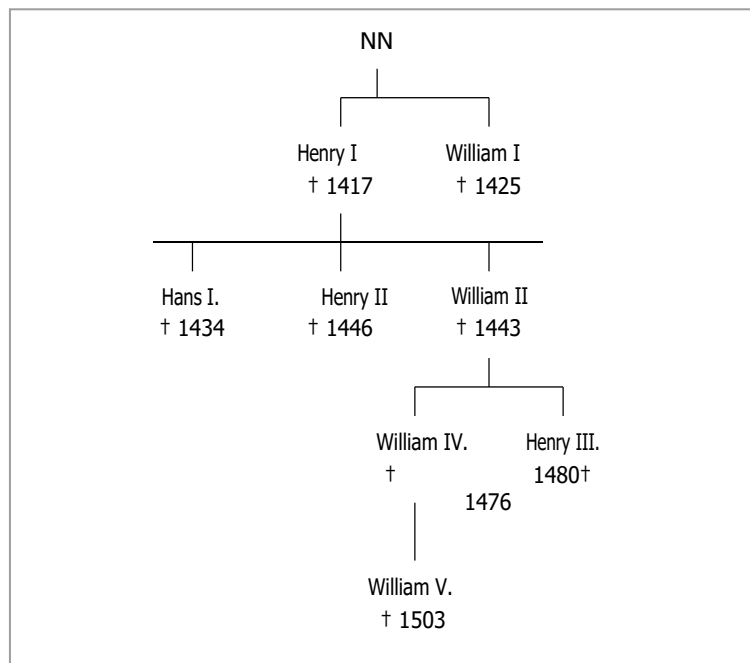
⁹³⁸ Stromer (1971), p. 67; Schaper (1981), p. 7; Braunstein (2016), pp. 274-280.

⁹³⁹ Nordmann (1937), pp. 124-125.

⁹⁴⁰ Esch (1975), pp. 134-139 Cf. Schaper (1981), pp. 3 and 16. Wilhelm frequently stayed in Venice and probably also served an apprenticeship there.

⁹⁴¹ Esch (1975), p. 134.

⁹⁴² Esch (1975), pp. 131-132 and 145; Denzel (1991), p. 121.



Family tree 7. hype (highly simplified)

of the Gozzadini family correspondence. Neither turnover nor income fulfilled their expectations. ⁹⁴³ But the end of their banking business was not the result of economic failure, but of the Gozzadini's futile political resistance to the popes' rule over their hometown. Gabione lost the office of Depositary, was tortured, and executed on February 4, 1404, on the orders of Cardinal Legate Baldassare Cossa. ⁹⁴⁴

5.1.2 Medici

First relations with Upper German merchants

Ruprecht I of the Palatinate was of very limited effect after his coronation as Roman-German king in 1401, and his rule was largely limited to his own territory in the Electoral Palatinate. Nevertheless, he had more far-reaching visions and aspired to be crowned emperor in Rome. In Germany he found little support for this plan, so that the offer of the Signoria of Florence to transfer to him f. 200,000 was very opportune,

⁹⁴³ Esch (1975), p. 137; Esch (2016), p. 66.

⁹⁴⁴ Esch (1966), pp. 353-354; Esch (1975); Esch (2016). Cf. Tamba (1960-); Holmes (1968), p. 364.

if he took military action against the Milanese Duke Giangaleazzo Visconti during his campaign in Italy. Giovanni de' Medici went to Venice in 1401 on behalf of his hometown to collect money among the Florentine merchants for this purpose. ⁹⁴⁵ But how could this huge sum reach the sovereign in Germany? Giovanni contacted the Nurembergers Rummel, Kress, Stromeir and Kamerer, in whose economic potency and technique he evidently had so much confidence that he was prepared to work with them. ⁹⁴⁶ With Wilhelm Rummel, who in these years is proven to have been involved in curial payments with the Gozzadini, he very probably negotiated personally in direct conversation, for the latter stayed in the city of Marche from late summer 1401 until April 1402. ⁹⁴⁷ On 20 November 1401, the Signoria of the Republic of Florence expressly thanked its amice. November 1401 expressly thanked her *Amice Karissime Guilliemo Romer de Nurimbergh* for the services rendered in the transfer of funds to Ruprecht (*bonitas et cordialis amicitia*), asked him for further support and held out the prospect of being pleased to reciprocate on another occasion. ⁹⁴⁸ On January 23, 1402, the king confirmed in Mainz that he had received f. 60,000 of the promised amount. The handling of further payments, however, proved very difficult. This cannot be blamed on primitive working techniques or a poorly developed economy in Germany, but rather on the lack of credit-friendliness of German merchant lords towards their king, as Wolfgang von Stromer has been able to demonstrate. ⁹⁴⁹ In the same way, the Florentine merchants do not seem to have doubted the commercial competence of the Nurembergers in any way, even after the partially unsuccessful large-scale transaction, as evidenced by the many business relations between Giovanni de' Medici and Nuremberg merchants that can be traced in the following years. These would have been unthinkable if the Florentines had not had full confidence in their German partners.

⁹⁴⁵ ASFi, Diplomatico, Riformagioni atti pubblici, 1401 settembre 13. Cf. Mueller (1992), p. 35.

⁹⁴⁶ Schulte (1900), pp. 343-344 writes that the Strasbourg merchants would not have been able to buy a bill of exchange to Venice in Nuremberg during these years in order to send their troops to Italy on this money. This gives the impression that the Nuremberg merchants would not have been capable of this transaction. Stromer (1971), p. 76 has corrected this picture by showing that the Strasburgers were only unwilling to pay the high fees (*vorwehse*). - Two trials before the court of the Mercanzia in Florence from the years 1411 to 1413 testify to close trade relations between Nurembergers in the Fondaco dei Tedeschi in Venice and Florentines. Konrad Pirckheimer, Ulrich Imhoff and the Rummel litigated against Florentine merchants for wool deliveries. Böninger (2016) discusses this in detail. - An acknowledgment of debt by Ludovico and Uberto degli Strozzi in Mantua to Wilhelm and Hans Rummel of Nuremberg for goods the Florentines had purchased from the Germans is dated 23 October 1413. ASFi, Diplomatico, Strozzi di Mantova, 23 ottobre 1413.

⁹⁴⁷ Schaper (1981), p. 32.

⁹⁴⁸ ASFi, Signori, Carteggi, Missive I Cancelleria, no. 25, c. 64v: *Nimis enim iuxta cor nostrum erit, si detur occasio, qua possimus gratiosas operas nostras debite gratitudinis operibus adaequare.*

⁹⁴⁹ Stromer (1970a), pp. 205-218; Stromer (1971). Esch (1966), pp. 349-350, writes of a 'spectacular ver- sage of German merchants'. - Cf. the travel report in Pitti (1905).

With Wilhelm I Rummel, whom Wolfgang von Stromer considers the greatest *merchant-banker* of his time, Giovanni de' Medici seems to have developed a particularly lively business relationship since their personal acquaintance in Venice. ⁹⁵⁰ Known, for example, is a payment to the Curia that Bishop Albrecht of Bamberg handled through this channel. On February 22, 1404, the Rummel issued Albrecht in Nuremberg a letter of exchange in arrears, which Martin von Lichtenstein took with him to Rome. ⁹⁵¹ Datore of this *lettera di cambio* in Rome was certainly the bank of Giovanni. ⁹⁵² Rummel could thus continue to issue bills of exchange directly to Rome after the end of the Gozzadini, but it remains unclear where they were cleared. Presumably they had to be approved by the Venice branch, so were *per commissionem*. Whether Giovanni de' Medici's curia bank was their partner in Rome cannot be definitively affirmed, for there is no evidence of exchange transactions between these two ventures until the ransom payment for the release of Baldassare Cossa in 1419. However, since the two major transactions of 1402 and 1419 were between the Rummel and Medici, it can be assumed that money was also transferred between these companies in the intervening years. This is supported by the fact that the expected increase in curial payments after the extensive victory of the Pisan obedience did not lead to a stronger presence of the Florentines in this area. ⁹⁵³ Wolfgang von Stromer also found links between the two merchant families in the involvement of Giovanni de' Medici in mining in Poland between 1404 and 1410. ⁹⁵⁴ The Venetian Pietro Picorano was in fact simultaneously the representative of the interests of the Rummel and the Medici in Cracow. ⁹⁵⁵ The Nuremberg companies Kress and Kameron-Seiler were also involved in the financing of King Ruprecht's Italian campaign. The second one obviously overreached itself and only appears in Krakow afterwards, where it handled large mining transactions and was in contact with Giovanni de' Medici.

⁹⁵⁰ Stromer (1971), p. 67.

⁹⁵¹ Gödel (1988), p. 2: *Nürnberg dem Rümel, burger zu Nurenberg für 400 ducaten, die er bezalet zu Rome von unserem herren von Bamberg wegen mit dem wessel briff, den herr Mertein von Lichtenstein mit im gen Rome furt*. On page 3 the author probably erroneously calls the *beneficiario* Martin von Liebenstein.

⁹⁵² Gödel (1988), p. 4; Schneider (1988b), p. 26; Denzel (1991), pp. 196-197.

⁹⁵³ According to Wolfgang von Stromer, the sanctions known as the Continental Blockade, which King Sigismund tried to enforce against Venice from 1411 to 1433, did not lead to any strains, but rather to an intensification of relations between Rummel and Medici. Stromer (1995b), p. 154 writes: "The interplay between the Nuremberg banking house of Rummel, with Picorano as liaison to Venice, and the Medicibank condensed into social and treasonous relations, but remained undiscovered until the present." However, no evidence could be found of the expansion of relations between the Rummels and the Medici mentioned here. Cf. Schiff (1909); Klein (1955-1956); Stromer (1971), p. 69.

⁹⁵⁴ Stromer (1970a), pp. 145-154.

⁹⁵⁵ Braunstein (1964), pp. 227-269; Schaper (1981), pp. 28 and 42; Stromer (1995a), p. 150; Carr-Riegel (2021), pp. 342-365. Picorano is also found in the literature under the name Bicherano.

Like the Kress, they did not appear in payment transactions between Nuremberg and Italy in the first business years of the Medici Bank. 956

Arnold Esch wrote in an essay about an instruction to the directors of this branch that was in force from 1406: "[...] on principle not to grant loans to German merchants [...]". 957 Such a restrictive instruction would have made exchange transactions from German cities and thus the Medici's payment transactions with Germany impossible, since a *lettera di cambio* was almost always also a credit transaction. The basis for the quoted sentence is probably two passages in Raymond de Roover's History of the Medici Bank, in which he analyses the business success of the Venice branch. In the not quite four years of its existence it had accumulated a loss of f. 13403 by April 30, 1406. 958 De Roover blames this failure on the agency manager, Neri Tornaquinci, who violated the partnership agreement by granting large loans to South Germans and Poles without first seeking the consent of the principal partners. When these were not repaid, he himself took out loans at eight percent and falsified the balance sheets. When the precarious situation in Florence was discovered, the branch manager was immediately dismissed and summoned to appear before the economic court in Florence (Mercanzia). Here he was ordered to pay damages in favour of his partners. On the basis of this sentence his estate in Caraggi was sold, but the proceeds of f. 1000 were by far not sufficient to compensate the former partners for the losses caused. 959 From these bad experiences Giovanni de' Medici had drawn the consequence to avoid from then on business with Germans in Venice, since no quick judgments could be obtained against debtors before German courts. Exceptions had been made only for permanent residents of the Fondaco dei Tedeschi. 960 De Roover thus sees the reason for the bad business solely in unauthorized transactions with customers from the north.

The conclusion which de Roover Giovanni de' Medici drew from the incident of 1406 would have been a very important strategic decision for business relations with Germany. But his account raises some doubts. Thus one finds in the

956 On the Kress, see Braunstein (1964); Braunstein (1967); Braunstein (2016), 264-273. - On the Kameron-Seiler. cf. Rödel (1980-1999); Stromer (1989); Diefenbacher (2000).

957 Esch (1966), pp. 349-350.

958 Stromer (1971), p. 78. After deducting profits from previous fiscal years, the loss still amounted to f. 5 356.

959 Roover (1963), pp. 240-241.

960 Roover (1963), p. 245: "As pointed out before, dealing with Germans was avoided ever since the discouraging experiences of Neri Tornaquinci; the Medici were cautious and preferred to deal with Florentine merchants whose credit standing they knew or with Venetians who had the reputation of being reliable. To lend to Germans who were not permanent residents in Venice but stayed from time to time at the Casa dei Tedeschi (German House) was too dangerous a game, for one never knew whether they would come back to pay their bills. To pursue debtors in Germany involved great trouble and expense for meager results, since it was impossible to obtain speedy justice from local courts."

sources he cites neither a ban on lending to Germans and Poles, nor a statement that the huge branch loss was mainly due to transactions with merchants from these regions. De Roover thus bases his thesis largely on circumstantial evidence. One of these is that Giovanni lists in his *libro segreto* mainly the names of German debtors and notes in the case of these loans that they were granted *senza nostra volontà*. Another important building block of his thesis is the documented journeys of Ludovico Baglioni to Germany and Cracow, which he undertook together with his merchant servant Gottschalk, in order to collect debts for the old company in Venice. Nothing is known about the success of these efforts; only the expenses that this journey caused and which were booked on July 4, 1419, have been handed down: f. 180.⁹⁶¹

De Roover bases his account solely on the accounting entries in Giovanni de' Medici's *libro segreto*.⁹⁶² A substantially different picture emerges if the records preserved in the Mercanzia court archives are also included. There, dated August 5, 1409, is a report by Paolo di Piero Gratini and Francesco di messer Alessandro de' Bardi, the arbitrators appointed to examine the Venetian books. It states that Tornaquinci had caused the Society a loss of nearly 180 *lire di grossi venetiani*. The debt had arisen from loans that had not been repaid:⁹⁶³

knife Costantino de Vett della Mangnia	84 lire	4 s. 18 gr. venetiani
knife Cristiano di Salvo della Mangnia	14 lire	
knife Giovanni Laudono	4 lire	8 s.
Martino Micheli	6 lire	4 s.
Serazzo Trevigiano	30 lire	9 s.
Biagio dal Fino	40 lire	

Even if the name de Vett suggests a member of the Watt family, he cannot be identified, since the first name Konstantin is not found in the genealogy and this man is not otherwise on record.⁹⁶⁴ On the other hand, Micheli and

⁹⁶¹ ASFi, MAP 153, no. 1, c. 47r; c. 100r: *sono per spese fatte di Lodovicho de' Baglioni quando andò a rischutare nela Magna*; c. 101v: *Lodovicho di Filippo de' Baglioni per lui e Ghoschalcho quando lo mandammo a Crachovia a rischutare i danari*. - Roover (1963), p. 455.

⁹⁶² De Roover cites as his sources: ASFi, MAP 153, no. 1, cc. 14, 22, 28-30, 44, 46-48, 50, 103, 112 and 125.

⁹⁶³ ASFi, Mercanzia 4326, c. 5r, cc. 132r-134r. - In the Florentine sources the amount is converted into fiorini. On the conversion rate, cf. Molho (1971), p. 172.

⁹⁶⁴ Even Wolfgang von Stromer, who was probably more familiar with German merchants of the late Middle Ages than any other historian, could not identify these German debtors. Based on the *libro segreto*, he names them *Ghostantino di Vort de la Magna* and *Cristiano di Salina de la Magna*. Cf. Stromer (1971), p. 78.

Trevigiano were identified as Michiel and Trevisan, and thus as Venetians. Tornaquinci was sentenced to pay three quarters of the loss on record to the other partners on 14 January 1410: f. 1 269. Money that Giovanni de' Medici had already had demanded from his confidant in Cracow, the Venetian Piero Picorano (*Bichierano*), was then to be deducted from this. The accusations against Tornaquinci thus related only to about nine percent of the total loss incurred in Venice, and the amount claimed had been caused only in part by loans to Germans. The sale of Tornaquinci's estate had, contrary to de Roover's statements, largely covered the claimed loss. ⁹⁶⁵ Tornaquinci was not held liable for the overwhelming part of the loss generated in Venice, since he was probably not blamed for it either. The separation from Giovanni de' Medici and the subsequent trial before the Mercanzia obviously did not do much damage to his reputation as a merchant. From six letters to companies of Francesco di Marco Datini in Majorca it can be seen that he initially remained in Venice and was a partner in the company Neri Tornaquinci e Tommaso di Giovanni e co. until at least July 1408. ⁹⁶⁶

Wolfgang von Stromer has convincingly shown that the main mass of the damage in the Venetian Medici branch had been caused by loans to the Company of Kammerers and Seilers active in Cracow. ⁹⁶⁷ The latter had invested large sums in mining and established a non-ferrous metal oligopoly in the Carpathian lands. The liaison between the Medici and the Germans in Cracow was Piero Picorano. ⁹⁶⁸ The loans approved through this connection must have been on such a large scale that they certainly could not have been approved by Tornaquinci alone. Nor could he in any case have provided these sums himself. In 1403, the *Kammerer-Seiler Bank* went bankrupt and its successor companies operated in a very difficult market. ⁹⁶⁹ In 1405, there was a massive increase in the number of loans.

The title *messer*, however, suggests that these three persons were not merchants at all, but clergymen.

⁹⁶⁵ This final judgment, mentioned in the *libro segreto*, ASFi, MAP 153, no. 1, c. 48r, is preserved in a copy: Firenze, Archivio dell'Opera di Santa Maria del Fiore, Libro primo di ser Dino di Cola, II, 1, c. 77. - That the matter was largely closed for Giovanni with this sale of goods is evidenced by an entry in the *libro segreto* of 23 March 1423, recording support for Tornaquinci, apparently in distress in Cracow, in the amount of f. 36 was recorded: *per limosina*. ASFi, MAP 153, no. 1, c. 123r. - The members of the Tornaquinci family also appear in the documents under the surname Giachinotti, which they had adopted shortly before these events.

⁹⁶⁶ The ADP contains six of his letters and bills of exchange to the branch of Francesco di Marco Datini in Mallorca, written between 6 June 1407 and 31 July 1408. ADP, codice 11704, 11705, 123921, 123922, 123923, 123924.

⁹⁶⁷ Stromer (1971), p. 78. - The *libro segreto* of Giovanni de' Medici also mentions *Churado Sailier* among the repayments. ASFi, MAP 153, no. 1, c. 83r.

⁹⁶⁸ On Piero Picorano: Ptáśnik (1959), pp. 39-42; Stromer (2006), pp. 97-98; Bettarini (2015), p. 3.

⁹⁶⁹ Stromer (1971), pp. 76-77.

manipulations in the market for Hungarian copper and Polish lead, which resulted in a crisis in the mining industry that lasted for years. At the same time, King Sigismund of Bohemia was waging an economic war against Poland and the mining entrepreneurs in Krakow. 970 A close connection between the Medici branch in Venice and Krakow would also make it understandable why Tornaquinci is documented there from 1410. 971

It can be agreed with de Roover and Esch that Giovanni de' Medici did not grant any more commercial loans to German merchants after these events. Although there is no written evidence for this decision, the accounting records and demonstrable business practice speak for themselves. The Venetian problems of 1406, however, had nothing to do with exchange transactions and these were not subsequently restricted. It would also be difficult to see why Giovanni, who was a banker and silk merchant and showed no interest in the Venetian specie trade, should maintain a branch in Venice if he wanted to leave the important German payments to other bankers.

Rummel and Kress

In July 1418, when it became clear in Florence that Martin V (1417-31) had decided to return to the Eternal City, Giovanni de' Medici and Niccolò da Uzzano, the first man in the Florentine oligarchy, developed a diplomatic operation planned down to the smallest detail, which also involved money transactions to Germany. The two influential Florentines never specifically name the goal of these activities in the surviving sources, but the steps taken paint a clear picture: Baldassare Cossa was to abdicate as an antipope and submit to Martin V. This was intended to preserve the unity of the Church - and of Germany. This was to ensure the unity of the Church - and, arguably, the flow of money associated with it - while allowing an old comrade-in-arms of the Republic to live out his days in honor. In the summer they gave Galeotto da Ricasoli the order to go to Geneva and negotiate with Martin V along these lines. In doing so, he was to proceed in such a way that, in the event of a favorable outcome, it would not appear as if only the two initiators had sought and achieved this, but rather the entire Republic: *che una volta appaia tutto essere passata di volontà et coscienza di Nostri Signori*. 972 Ricasoli traveled several times

970 Molenda (1976), p. 165; Stromer (1978c), p. 114; Blanchard (1995), p. 33.

971 Fournier (1893), p. 339; ASFi, MAP 153, no. 1, c. 125.

972 ASFi, MAP 89, No. 43 - During the archival research for this work, many documents were found in connection with this diplomatic operation. A detailed presentation will be omitted here, as it is not relevant to the issue under discussion. The source material was given to Mario Prignano, who is publishing a new biography of this controversial churchman on the 600th anniversary of Baldassare Cossa's death. Prignano (2019).

to Geneva, where on July 30, 1418, results of the negotiations between him and the Pope are mentioned for the first time. ⁹⁷³ The provision and payment of the sum demanded by Count Palatine Louis, amounting to duc. 35,000 (38,500 RG) was organized by Bartolomeo de' Bardi. On the surface, this demand was justified by the expense of keeping him prisoner, but it was probably understood more as a ransom demand. Niccolò da Uzzano and Giovanni de' Medici each gave 10,000 Florentine florins to this sum. ⁹⁷⁴ The amount thus raised, however, was not yet sufficient to enable the demands to be met. It is somewhat difficult to believe that Niccolò and Giovanni really could not have raised the money themselves. In any case, they got Martin V to pay the missing 6,000 chamber ducats. It is also possible that they only wanted to involve him more in the arrangements in this way. ⁹⁷⁵

While Galeotto da Ricasoli clarified all political and juridical aspects of the reconciliation between the old and the new pope in several trips to the curia, ⁹⁷⁶ Bartolomeo de' Bardi took care of the financial ones. He was able to enlist as German partners for the handling of payments the Rummel, with whom Giovanni de' Medici had already collaborated in 1402 in the payment of the Republic of Florence to King Ruprecht of the Palatinate. ⁹⁷⁷ On December 6, 1418, Bardi was in Heidelberg with Cossa and had him sign a document in which the latter undertook to repay to Giovanni de' Medici the florins to be expended for his ransom and related expenses. ⁹⁷⁸ With this letter he went to Venice to arrange the transfer of the money. Wilhelm Rummel's representative in the lagoon city, Hermann Reck (*de societate de Rimel de Nuremberga*), drew up a bill of exchange for 38,500 RG on his company on 19 February 1419

⁹⁷³ Biblioteca Universitaria di Bologna, Manoscritto 52, busta I, n. 14, c. 7: *Viensi lo papa Zohanne essere acedato, e rimane cardinale e costagli fiorini 36.mila fu qui b[i]eri sera Galeocto da Ricasoli che viene da lui ch'è quello l'à facto questo accordo. A dì XXX di luglio.* - The diary of the papal secretary Cambio di Alberto Cantelmi is a still too little respected source on the first months of the pontificate of Martin V. Cf. Frati (1911).

⁹⁷⁴ Giovanni de' Medici was very disappointed by the unwillingness of other Florentines to pay. It confirmed the proverb that in good times one finds much help, but in bad times only little: *in questo si verifica il proverbio che come nella prosperità se ne truova assai così nelle avversità se ne truova pochi.* ASFi, MAP 89, n. 43.

⁹⁷⁵ Biblioteca Universitaria di Bologna, Manoscritto 52, busta I, n. 14, c. 15: *Papa Martinus solvit VI.milia ducatos, dominus Johannes Coxa XXX.milia.*

⁹⁷⁶ Cf. ASFi, MAP 89, n. 6 and n. 43; 94, n. 180; 100, n. 67. - In December, on one of these journeys across the Alps, he broke his leg: *Per tuto zenaio el nostro Signore serà in queste tere on Fiorenza on Pistogla on Pixa, Galeocto da Ricasoli è andato per deliberare al meglio B. el quale al piè di una montagna s'è schavezado una ganba [...] dio permetta quello che sia per lo meglio.* Biblioteca Universitaria di Bologna, Manoscritto 52, busta I, n. 14, c. 31.

⁹⁷⁷ Cf. p. 195 above.

⁹⁷⁸ ASFi, MAP 105, no. 280. reprinted in Canestrini (1843), pp. 433-435; Meltzing (1906), p. 100; Holmes (1968), S. 375.

in Nuremberg. After the execution of the order, a receipt was to be sent to the Medici in Venice. **979**

The timing of the Florentines planned to free Cossa from the prison in Heidelberg only when Martin V was in Florence and thus under their observation. This was to prevent anything happening to Cossa on the journey to the Arno. Martin V arrived in Florence on February 27, 1419; after this news reached Germany, Bardi and Rummel returned to Heidelberg, where on April 16, 1419, the Florentine authorized Rummel in Latin to serve the bill of exchange issued in Venice. The money was to be handed over to the Count Palatine in three instalments when Cossa and his followers had arrived at Basle outside the ducal territory. **980** Brought to Basel by knights from the Upper Rhine, the transfer took place here on April 23 under the authority of Martin V. For this purpose, the pope had sent the bishop of Brandenburg Lebus, Johann von Borsitz, the former rector of Heidelberg University, Konrad von Soest, and one of his own secretaries named Johannes Jux von Sirck to the inn "Zur Blume" at the bend in the Rhine. **981** Here, however, three Florentines were also waiting to ensure Cossa's safety: Bartolomeo de' Bardi, Galeotto da Ricasoli and an old close confidant of Cossa, Bartolomeo da Montegonzi. **982** Bardi confirmed in writing that up to then all the agreements had been kept and instructed the banking house of Rummel to transfer the first of the three agreed instalments to the Count Palatine. Gherardo Bueri was also in Basel at the time, probably without exercising any official function. **983** He moved back from here to Lübeck, while Cossa, together with his six chaperones, set out across the Alps for Florence. Bartolomeo de' Bardi wrote regular travel reports to Giovanni de' Medici. **984** At Fellino there was a dramatic attempt by the supporters of Martin V to kidnap the deposed pope and take him to Mantua to a prison. The plan was betrayed, however, the guards were doused with alcohol, and Cossa was taken into Genoese territory

979 ASFi, MAP 96, no. 4: A translation into Italian of the bill of exchange written by Reck in German. - Presumably a document of Martin V is connected with these transactions. Cf. Camerani Marri (1951),

P. 32: 1419, marzo 22 *Florentie: Martinus V ex confessione Nicolai Piciscelli archiep. Salernitani sciens quod John XXIII, dum in generali concilio constantiensi erat, mitram papalem pretiosam Johanni de Medicis Florentie conserva- tionis causa tradidit, nunc eam repetit, excommunicationem comminans nisi mandatis suis paruerit. - Dat. Florentie.*

980 ASFi, MAP 87, no. 47, cc. 202, a second copy in ASFi, MAP 86, inserto 11, c. 112v. - Reprinted in Canestrini (1843), pp. 435-437. cf. ASFi, MAP 86, no. 11, cc. 112v.

981 Finke (1903), p. 56. ASFi, MAP filza 96, no. 4.

982 ASFi, Mercanzia 4348, cc. 160r-162v: Montegonzi organized, for example, the funeral of Alexander V in Bologna and later built the magnificent palace in Florence that today serves as the Palazzo Salviati of the European University.

983 ASFi, MAP 5, no. 637, letter from Bartolomeo de' Bardi to Giovanni de' Medici dated 14 May 1419: *Gherardo rimase a Basilea e penso e' sarà poi in tutto guarito e che fia ito a Lubicha*. Probably the two Florentines met by chance in Basel, as Bueri was lying ill here.

984 ASFi, MAP 5, nos. 637 and 638.

spent in safety. From here, having obtained many assurances of his life, Cossa went to Florence, where he arrived on 27 June and submitted to the Pope. ⁹⁸⁵ The diplomatic operation, significant in ecclesiastical history, had succeeded. And Giovanni was evidently equally satisfied with the handling of the payments by the Rummels. The interaction of the two merchant houses had worked without a hitch. A year later Bartolomeo de' Bardi was promoted to head the Medici branch in Rome. Hermann Reck was appointed by Elector Ludwig as his advisor - apparently in gratitude for the achievement. ⁹⁸⁶ Many transactions of the twenties show a regular and extensive cooperation Medici-Rummel, which certainly went far beyond the predicate "leidlich" used by Esch. ⁹⁸⁷ From the year 1421 testimonies are preserved from a dispute over the county of Geneva, which show that the Rummel were in connection with the Medici in Geneva. ⁹⁸⁸ In Giovanni de' Medici's tax return of 1427, *Ghuglielmo e Arigho Rumoli di Norimbergho* were the only direct German correspondents. They had at his Roman branch still f. 704 from exchange transactions. ⁹⁸⁹ In the account book of Antonio Salutati of In 1429-30 they were only the second most frequent *prenditore* among the German correspondents with 31 bills of exchange to Rome, but they transferred by far the largest amount of money from Germany with almost duc. 8100 (cf. [table 5](#)). ⁹⁹⁰ The Rummel reached this high transfer amount thanks to servitia payments. For the bishop of Eichstätt, Albrecht II of Hohenrechberg, duc. 3,770 divided into four bills of exchange were transferred and paid in Rome to *Guglielmo de Sutechem*. ⁹⁹¹ For the confirmation of the bishop of Regensburg, Conrad VII of Soest, duc. 1,295,10.0 to the Curia. The recipients further included the procurator

⁹⁸⁵ Petriboni / di Borgo Rinaldi (2001), pp. 116-121. On Cossa's submission to Martin V, see Prignano (2019).

⁹⁸⁶ Stromer (1970a); Schaper (1981), p. 39.

⁹⁸⁷ Esch (1966), p. 341. - Cf. Roover (1971); Schaper (1981); Schneider (1991), p. 137.

⁹⁸⁸ Stromer (1970a), pp. 198 and 419; Schaper (1981), p. 40. - The assumption that the founding of a Medici branch in Geneva could be related to the Constance Council finds no confirmation in the facts. No exchange transactions by Germans through this Geneva bank can be found. The Medici maintained contacts in Geneva with merchants from Nuremberg and Frankfurt, although their names have not been handed down, and traded in cloth from Constance. ASFi, MAP 7, no. 327 (19 May 1452); MAP 138, no. 444 (20 July 1455); MAP 138, no. 445 (29 July 1455); MAP 138, no. 449 (19 February 1456). Published in Bergier (1978), pp. 290-298. - Unfortunately, none of their accounting writings have survived, so that scanty passages in letters do not permit further interpretation. Also the mention of travel expenses of an Iacopo from Geneva to Bern and Lucerne, which he undertook together with two clerks and three horses in 1425, cannot be placed in a larger economic context. ASFi, MAP 101, no. 49 (7 September 1425). Published in Bergier (1978), p. 285.

⁹⁸⁹ ASFi, Catasto 49, cc. 1162 ff.

⁹⁹⁰ ASFi, MAP 131 A. Cf. below [p. 547 ff.](#)

⁹⁹¹ ASFi, MAP 131 A, cc. 142r and 144r. The bishop's servitudes amounted to duc. 600. In total, however, his confirmation in Rome cost him duc. 5 000. Bethmann / Waitz (1880), p. 608: *Pro quorum quidem negotiorum expeditione, sumptibus et expensis ac concordia camere apostolice atque aliis necessariis ad hec obtinendis ipse venerabilis pater exposuit summam 5000 florenorum seu ducatorum*. - Cf. RG Online, RG IV 00135, <http://rg-online.dhi-roma.it/RG/4/135>, 02.07.2021. Wendehorst (2006), p. 194.

Johannes Engelhard, who received duc. 210 received. 992 As *trattario* the Rummels were used only just once. 993

The trading company of the Kress had been founded in 1388 by Fritz Kress the Elder after the separation of the Rummel. After his death, his son Konrad managed the firm until 1430. 994 The Kress have already been mentioned above in connection with transactions in Lübeck and Krakow; as direct correspondents of a curia bank, however, they can only be grasped in the account of the depositary from 1429-30 (cf. Table 5). 995 Next to the Rummel, this company in Nuremberg took only second place by a wide margin as a partner of the Medici during this fiscal year. It sent ten bills of exchange for 1388 chamber ducats to Rome and was not drawn by the Medici with bills of exchange. The *beneficarii* with the highest sums were Johannes Brun of Schwerin 996 (duc. 500) and Gunter Grube of the diocese of Mainz (duc. 190). 997 A bill of exchange for one *m. Michele da Praga* (duc. 50) testifies to the Kress' connections in the East in this account book. 998

The Rummels disappeared from international payments shortly after the closing of the account book of the Medici Bank of Rome in 1429-30. They did continue to be commercially active, as shown by a payment from the Medici in Venice for Hans and Heinrich Rummel to Niccolò Bernardi in Venice of 1436. 999 But they had to overcome a bitter setback caused by the bankruptcy of Hermann Reck, one of the most important German bankers in the Venetian trading centre, in 1431. This merchant had traded in Venice on his own account, but he also acted as agent for other important German merchant houses (Mendel, Pirkheimer). In 1418 he received power of attorney for the business of Marquard Mendel and Lorenz Pirkheimer. His brothers also held a mediating role between the trade of Nuremberg and Venice. Konrad Reck represented the Kress; Marquart was factor of the Rummel. 1000 In 1432 Hermann fled from Venice (*ubi ingentia debita contraxit clam inde recessus in patriam*) 1001 leaving a mountain of debt of over

992 ASFi, MAP 131 A, cc. 128v and 110v. Cf. RG Online, RG IV 07245, <http://rg-online.dhi-roma.it/RG/4/7245>, 02.07.2021.

993 ASFi, MAP 131 A, c. 57r.

994 Nordmann (1933b), p. 10.

995 Cf. above p. 161 - Giovanni de' Medici noted in his *libro segreto* (ASFi, MAP 153, no. 1, c. 63r) under the date of 20 July 1407 under the *Creditori si asengnorono i nostri di Roma* an unredeemed credit balance over 4 ducats *per Giovanni Ritero* under similar open accounts of some other Germans. Stromer (1970a), p. 197 assumed that this was Ulman Stromeir's son-in-law Hans d. J. Rieter, who died before 1408. There is no evidence of Stromeir's or Rieter's exchange transactions with Rome.

996 RG Online, RG IV 06629, <http://rg-online.dhi-roma.it/RG/4/6629>, 02.07.2021.

997 RG Online, RG IV 03894, <http://rg-online.dhi-roma.it/RG/4/3894>, 02.07.2021.

998 ASFi, 131 A, c. 108r.

999 ASFi, MAP 134, no. 1, c. 31v.

1000 Schaper (1981), pp. 38 and 46.

1001 Esch (1998), p. 141.

duc. 25,000, a large part of which had to be borne by the Rummel. **1002** Since some of this was money that came from the curial payments, the curia lobbied the bishop of Bamberg, the duke of Bavaria, and the margrave of Brandenburg on behalf of the creditors with unknown success. **1003** In the Medici archives, the last entry mentioning the Rummels is found in the tax return of 1433. They are listed in this levy with a small amount under the *creditori: Jani e Arigho Romoli di Norimbergho*: f. 1 s. 24 d. 2.**1004** Almost at the same time as the Rummel, the Kress disappeared from international payments, as the company had run into great difficulties around 1430.

Nuremberg's direct connection to a Florentine curia bank was interrupted for several decades by the disappearance of Rummel and Kress. This is clearly expressed in a partially preserved account book of the Medici in Venice, which covers the fiscal year 1436-37. **1005** It shows the accounting of some exchange transactions in which Upper German merchant lords were involved. None of these was in a correspondent relationship with the Medici. They used as clients the services of Florentines in other exchange places to have money drawn on the Florentines in Venice, but did not themselves issue bills of exchange on Florentine banks. Five transactions emanated from the Mendel merchant house in Nuremberg. In the Marche city, Georg Mendel and Stefan Volkmeier twice received money in the total amount of 800 ducats, which Wilhelm Mendel had sent to Ubertino de' Bardi in Bruges. One bill of exchange was sent to them by Francesco Balbi e co. They also bought bills of exchange here to Rome, for an instruction to one Nicholas Wolf came back from Rome, the money not having been collected. They must have had a current account, for from their account 40 ducats are paid to the Venetian ser Cristofano Soranzo. **1006** The Mendel company got into trouble a short time later, because in 1441 Georg and Wilhelm Mendel sold their chamber in the Fondaco to Konrad Imhof. **1007** Three bills of exchange ran from Bruges to Venice, which the Nurembergers had Hirschvogel execute. In Flanders Karl Hirschvogel (*Charlo Iorisfoghil*) and Ludwig Poltus (*Luigi Poltus*) stayed, in Venice Wilhelm Hirschvogel (*Ghuglelmo Arisfoghel*). Leonhard Hirschvogel

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- 1002** Schaper (1981), p. 46 - on the bankruptcy of Hermann Reck, see below [p. 263](#) - Lorenz Rummel, the son of William I, was in the service of the city of Nuremberg at the Council of Basel in 1434. Business activities there are none to be proven to him there. Schaper (1981), p. 21.
- 1003** Esch (1998), p. 141. - Cf. Stromer (1970a), pp. 197-198. and 456.
- 1004** ASFi, Catasto 470, c. 544r.
- 1005** ASFi, MAP 134, no. 1. Cf. below the list of German shops on [p. 550](#).
- 1006** Stromer (1966), p. 13; Braunstein (2016), pp. 258-264.
- 1007** Stromer (1966), p. 14; Stromer (1976b), p. 137. Stromer, in the book of Marquart Mendel's handling found in Nuremberg bills of exchange on the Medici settlement in Venice from the years 1425-38. Unfortunately, this important source has not yet been published and is not accessible because it is stored in a private archive.
is stored.

(*Lionardo Irisfolgheri*) is found in both places. Correspondent bank of the Medici in Venice in the square of Bruges was in the first two shops Ubertino de' Bardi e co. The third *lettera di cambio* was written by the head of the Medici branch which had just been established, Bernardo Portinari. The three transactions together accounted for a transfer of about 450 ducats from the north to the south. **1008** For the first time, Augsburg merchants are mentioned in this source in their dealings with Florentines. Klaus Meuting bought a bill of exchange on Hans Meuting in Venice from a representative of the Medici Society of Geneva, who was in Antwerp, on June 8, 1436. A second bill for the same amount of 1,000 ducats was sent ten days later by an unidentifiable Rasi van Sun to Hans Meuting in the city of Marche. Two of the four partners named in the partnership agreement of 1436 were thus involved in this transaction: *I Hanns Meuting the elder, I Ulrich Meuting, I Hanns Meuting the younger, I Claus Grander, whom one calls Meuting, all three his cousins, I Conrad Raud and I Ludwig Horlin, all citizens of Augsburg.* **1009**

The annata received by the Curia show that the upper German market continued to be covered by the Medici after 1430, but until the end of the period under study there is no evidence of a correspondent in Nuremberg or any other upper German city who was known by name to issue bills of exchange directly to Rome. Even the Venetian Filippo Morosini (Morexini), who had settled in Nuremberg since 1431 and who also acquired citizenship here in 1432, does not seem to have taken on the business of issuing bills of exchange to the Curia. **1010** He is not mentioned in the tax returns of the curia banks of 1433 and in the Medici account book of 1436, nor can he be found in any other Florentine source in connection with banking transactions on the Pegnitz.

Paumgartner, Welser and Ravensburger

Konrad Paumgartner was the brother-in-law and most important partner of Konrad Kress, whose joint company had been called *Conradten Kressen and Cunraden Paumgartners gesellschaft* from 1406 to 1430. **1011** It is therefore almost inevitable that he resumed the business of the old Kress company after it had been closed due to bankruptcy. **1012** In 1441 he appears for the first time in the Medici books, when he was

1008 ASFi, MAP 134, no. 1, c. 137v. Leonhard Hirschvogel is said to have been a factor in the Behaim trading firm in Venice around 1443. However, the Hirschvogels obviously did the business described here in their own name. Cf. Bartels (1966), p. 108.

1009 ASFi, MAP 134, no. 1, c. 70r, 75v. Strieder (1938), pp. 97-98; Maschke (1965), p. 249; Steiner (1978), p. 37.

1010 Stromer (1970a), pp. 87-88.

1011 Nordmann (1933b), p. 10.

1012 On March 11, 1427, Konrad Paumgartner is mentioned as a partner of Hans Waldstromer. It is therefore doubtful whether his collaboration with the Kress was uninterrupted during this period. Nuremberg State Archives, letterbook 7, f. 150v-152v. Note by Peter Geffcken.

The first time this was done, the money was sent from Venice to Bruges and from Geneva to Venice. **1013** Evidence of cooperation in the transfer of money, however, is not known until the late 1940s. On August 4, 1449, Collector *Gerardus de Dijck* wrote to the Pope from Marienburg that he had succeeded in obtaining 4,000 marks from the Grand Master of the Teutonic Order from the funds collected for the Greek indulgence. They would arrive in *bancho Medicis* by Christmas at the latest. **1014** As Klaus Militzer has pointed out, this transfer was most certainly made from Tile Spodendorf in Danzig, via Konrad Paumgartner in Nuremberg to Rome. **1015** The collaboration between these two German merchants is attested again in 1453, and probably still existed when the funds from the Turkish indulgence were to be transported. **1016** Pope Calixt III. (1455-58) appointed in a document of the 26 March 1457 a cleric from the diocese of Parma, Marino de Fregeno, as preacher for the crusade against the Turks and as collector of the funds intended for this purpose in Denmark, Sweden and Norway, in the archbishoprics of Lemberg and Magdeburg, and in the bishoprics of Bamberg and Münster. He was to deposit the collected coins with suitable merchants or honorable men. **1017** But doubts soon arose in Rome as to whether these instructions had been followed, for complaints had been brought against him: *sinistras et malas informationes*. Fregeno was ordered to deposit the collected funds with the merchant Konrad Paumgartner in Nuremberg, who was to transfer them to Rome. Pius II (1458-64) renewed the order to Fregeno shortly after his election. In April 1459 f. 6,000 was received by the Medici at Rome by means of two bills of exchange. **1018** Apparently the accusations proved unfounded and Pius II confirmed Fregeno in office on 5 July 1459. Again the Paumgartners were designated as the place for the deposit of the collection. **1019** No details are to be found in the Medici papers as to how the money was transferred, but it can probably be assumed that Paumgartner was able to issue bills of exchange directly to Rome. That he had this direct connection to a curia bank is shown by a letter from Thomas Pirckheimer, in which he advises the dukes Johann and Sigismund of Bavaria to obtain bills of exchange from Anton Paumgartner in Nuremberg for the payment of bulls.

1013 ASFi, MAP 134, no. 2, c. 22r; MAP 82, no. 52, c. 191r. - ASFi, Catasto 820, c. 464v: In the Catasto 1457 of Giovanni d'Amerigho Benci a *Martino di Piero Bangart di Norimbergho* is mentioned. This cannot be a Paumgartner, because Martin Paumgartner was a son of Konrad the Elder.

1014 OBA 10013.

1015 Militzer (1979), p. 253; Schuchard (2000b), pp. 129-130.

1016 OBA 10094. From the same year comes a letter from the Nuremberg council to Cosimo de' Medici in a matter, which concerned Nikolaus Muffel. Nuremberg State Archives, Rst. Nbg, letterbooks of the council, no. 23, p. 120r.

1017 APD, III, p. 240: *Ceterum, ut pecunie ipse ad nos et cameram apostolicam quam celerius et perveniant, volumus, ut pecunie ipse apud aliquos mercatores seu alios probos viros fide et facultatibus idoneos deponantur.*

1018 Krag (1914), p. 12; Braunstein (2016), pp. 280-283.

1019 Krag (1914), pp. 12-14; Stromer (1970a), p. 199; Möller Jensen (2005), pp. 73-76.

buy. **1020** The last payment which Fregeno sent to the Chamber through the Paumgartner-Medici connection was received there on 9 August 1460. **1021** In the following years, the collector's coins were received by Francesco Rucellai and sent to the Spinelli curia bank.

We can only speculate about the Chamber's reasons for changing the bank it used to transfer the funds from Marino de Fregeno. There does not seem to have been a rift between Paumgartner and Medici, for there are indications of cooperation until 1462. Thus, a German curia cleric wrote in 1462 about the two banking houses: *und schreibet mir Antoni Paumgartner von Nurenberg, der der de Medicis antwort und des Pabst in theutzschen landen depositarius ist.* **1022** On the other hand, the reputation of the Nurembergers had suffered from 1460 on. First Konrad's son Martin went bankrupt, then soon after the first signs of payment difficulties appeared with Anton and Konrad d. Ä. had to limit his activities strongly because of his infirmities. In 1466 the Paumgartners were bankrupt. **1023**

It is not until 1472 that a letter from the Medici in Rome to the branch in Venice again mentions correspondents in Germany, whose company name is not mentioned: *nostri di Norim-bergho.* **1024** The text mentions five bills of exchange that were paid out for the Nurembergers. Since the receipts for these had to be sent to Venice, they were transactions *per commissionem*. The Germans issued the *lettere di cambio* directly to Rome, and in Venice the payment modalities were checked and the transactions cleared. Which Nuremberg trading house was meant here can be seen from a letter that arrived in the lagoon city from Bruges a few days later. Here bills of exchange between Antwerp and Venice are mentioned *in Bartolommeo Vvelzer e chompagni, o vero in Bartolommeo Vvelzer e fratelli* for duc. 900. **1025** Probably the connection of the Medici with Bartholomew (IV.) Welser was considerably older, because already on 1465 the first proof is dated to it, when the bank of the large Salviati company in Bruges booked a payment between them,

1020 Krag (1914), p. 13.

1021 Esch (1998), p. 326.

1022 Esch (1998), p. 273.

1023 Krag (1914), p. 23.

1024 BNCF, Manoscritti II, V, no. 11, c. 136: letter from the Medici Bank in Rome to Cosimo e Lorenzo de' Medici e co. di Venezia of 19 August 1472.

1025 BNCF, Manoscritti II, V, no. 11, c. 122: Letter from the Medici Bank in Bruges to Cosimo e Lorenzo de' Medici e co. di Venezia of 31 August 1472: *Per tal chagione arete visto di duc. 900 che d'Anversa per fino a dì xxv di magio vi traemo in Bartolommeo Vvelzer e chompagni, o vero in Bartolommeo Vvelzer e fratelli, àvvi da Giorgio Everinche, a grs. 54 per duc., che gli arete promessi e al giorno paghati e così fate non 'sendo, e ponete a vostro conto e dattene avixo.*

which had not yet any reference to Rome. **1026** These three transactions are the only sources on these direct transactions between the Medici and the Welsh.

It is also worth mentioning an entry in a notebook of the Great Ravensburg Society from March 1475, in which one remembers to thank Martelli (presumably Carlo) and the Medici in Rome: *Item wenn man gen Florencz schriben, das man dem Martell dank siner fürdernuss, so er uns gen Rom ton hat, des glich den Medici mit brieff ferggan.* **1027** Possibly the Medici were also meant in 1473, when the council of the city of Bern asked the Ravensburgers to see to it that their envoy Thüring Frickert, who was staying with the pope in Rome, could take in up to duc. 1,000 might be received from their business friends, in case he should need money for his subsistence. **1028** More than this circumstantial evidence of a collaboration between the Medici and the Ravensburgs has not yet been gleaned from the archives.

5.1.3 Spinelli

Diesbach-Watt Society

In the twenties of the 15th century, the Bernese merchant Nikolaus von Diesbach founded a trading company in which he included Peter and Hug von Watt from St. Gallen as his most important partners. **1029** A local center of their activities was in Nuremberg, from where Peter von Watt organized trade with the East. In economic history, the Diesbach-Watt-Gesellschaft is known primarily as a cloth trading company, surpassed in importance only by the Great Ravensburg. Much less is known about their involvement in the bill of exchange business, but it must have been so extensive that the Medici banker Giovanni d'Amerigho Benci complained in 1433 that they were ruining prices: *quelli di San Ghallo anno guasto l'arte di merchantia di che si sono impacciati.* **1030**

The representative of the Diesbach-Watt-Gesellschaft in Basel was Wernli von Kilchen, who had become rich in the Halbisen-Gesellschaft and then separated from it. He and Peter von Watt took advantage of the opportunities offered to them by the Florentine banks in Basel. As early as June 26, 1433, von Kilchen is named as a debtor for a little over 3 RG in the accounts of the Medici of Basel. **1031** In September 1436, Giovanni Cherlini (also Carlini) was able to enter as a factor of Peter von Watt or von Kilchen's servant Bartolomeo at the

1026 Archivio della Scuola Superiore Normale di Pisa, Archivio Salviati, no. 24, c. 25. On Bartholäus Welser cf. Geffcken (2002), pp. 87-96 and 135. on the Salviati, see Carlomagno (2009).

1027 Schulte (1923), III, p. 20.

1028 Reprinted in Schulte (1900), pp. 194-195.

1029 Körner (1991), p. 28.

1030 ASFi, MAP 88, no. 119.

1031 ASFi, MAP 131 C, c. 19r.

Medici in Venice bills of exchange for duc. 1,600, which von Kilchen had bought from the Medici bank in Basel. **1032** In January 1437, by the same route, duc. 400 from Heinrich Halbisen to Cherlini. **1033** Watt also worked in Venice with Churado Zel (Konrad Ziel of Nuremberg or Konrad Zilli of St. Gall?) and an unidentifiable Gianni Torinbergh. They received via the Medici network from Geneva a little more than duc. 1000 sent by the company of Iacopo di Pracoman. **1034** In these transactions, Wernli von Kilchen and Peter von Watt were only clients with the Medici, buying bills of exchange in Basel and Venice. **1035**

That von Kilchen himself also dealt in bills of exchange is shown by an entry from the financial administration of the council. It explains that on 7 June 1436 Dego degli Alberti gave *Wernero de Locase*, on behalf of the church assembly, duc. 25 for a bill of exchange to Poland for duc. 20 paid. **1036** As no Florentine council bank had a correspondent in the East, this transfer was entrusted to the Diesbach-Watt Company, which had a branch at Breslau. **1037** It was with this network of branches that Tommaso Spinelli began to cooperate with the Curia, at the latest in July 1437. **1038** An important basis of this partnership was the personal relationship between Spinelli and von Kilchen, who knew each other from Basel, for the Florentine lived for rent with the Basel. Spinelli's trust in von Kilchen was in any case very great. After Spinelli had returned to Italy and his successor Giovanni da Castro had also been recalled to the south, young Lionardo Doffi remained behind as branch manager in Basel. As he was still little experienced in banking, da Castro wrote to Spinelli to ask von Kilchen to support Doffi: *Hordina a Lionardo lo bisogno e rachomandalo a Varnieri e a cchi altri ti pare e l'assali i danari che chredi bisogno, e choxì hordina l'altre choxe, e vièntene, escine di chostà*. **1039** The Basler could also for

1032 Simonsfeld (1887), II, p. 68; Sieveking (1906), p. 21.

1033 ASFi, MAP 134, no. 1, cc. 89-91. In all cases Basel was *prenditore*; Ammann (1928), p. 79; Ehrensperger. (1972), S. 283.

1034 ASFi, MAP 134, no. 1, c. 126r; Kellenbenz (1967b), p. 461.

1035 On Wernli von Kilchen (churches) at the Diesbach-Watt Society, see Veronesi (2014), p. 148.

1036 Haller (1901), p. 240.

1037 Ammann (1928), pp. 82-85.

1038 YUSA 90, 1701: In the balance sheet of 16 June 1436 of the Borromei bank at the Curia, there are very few entries that have a reference to Germany: The sister bank in Basle had a balance of f. 2,745 and a *messer Jacopo da Chostanza* had a debt of f. 200. Spinelli also worked with Adovardo Giachinotti di Corte and Buonsignore Benzi di Corte. Possibly these were accounts still open from before the establishment of a separate curia bank. - YUSA 90, 1702: In the balance of 15 October 1436 the picture is little changed. There are two more German names on the list of creditors, *Tedrigio de Driss della dioca. di Chologna* and *messer Ermanno de Landerbergho*. - YUSA 90, 1701-1703: The balance sheets for the Basel branch of this year also list neither German customers nor correspondents. A strategy for the German market cannot have existed at this time.

1039 YUSA 89, 1694.

Members of the Curia shall issue bills of exchange up to a limit to be determined: *Io ò non so se mai di chostì v'arete a partire, ma se a tale termine viene, insino da hora voglio che tu sia avisato di mio animo, che se ti pare di lasciare chomesioni a Ghuarnieri, ti possa trare in chortigiani insino a cierta somma.* 1040

The only surviving transaction between Spinelli and the Diesbach-Watt-Gesellschaft is mentioned in a letter of 29 July 1437 from Tommaso Spinelli to Giovanni da Castro in Basel. 1041 In it he reported to Basel that a bill of exchange for 3,000 ducats issued by Peter von Watt in Nuremberg had been served at the curia. The recipients of this sum were unnamed Poles, who had probably deposited the money in Posen or Krakow with a branch of the Diesbach-Watt-Gesellschaft. He had sent the receipt to Giovanni Carlini in Venice a few days ago and was now waiting for him to deposit the amount at the Borromei branch in the Marche city. Spinelli had thus allowed Peter von Watt to issue bills of exchange directly to the Borromei at the Curia - a right that only the Rummel and the Kress had acquired from the Medici before him. Spinelli, however, weighed carefully the risks of these transactions and complained about the amount of this bill of exchange, which he had honoured only on the basis of his confidence in Wernli of Kilchen. He also said that it was not possible for the two Germans to write their letters in their mother tongue, as he was thus always dependent on the help of translators. In the future he would like to have all writings in Latin. Obviously da Castro negotiated with the two Germans about a contract for a further cooperation. Whether a partnership agreement between the Borromei and the Diesbach-Watt Society actually came about must remain unanswered for lack of further sources. Contacts between the two societies soon broke off and after 1445 the Diesbach-Watt-Gesellschaft did not make any profits for several years, which Martin Körner attributes to the disturbances caused by arms dealers around southern Germany. 1042 Wernli von Kilchen, who died before August 20, 1446, is not mentioned in any other Italian document. 1043

1040 YUSA 89, 1694.

1041 YUSA 89, 1694; see below pp. 489-492.

1042 Körner (1991), p. 28.

1043 Kirch / Nebinger (1967), p. 265. - Stromer (1970a), p. 202: In 1452, the collector Spitzmiri in Posen handed over 1,090 duc. ung. to Kunz Guldenmund, the former employee of the Diesbach-Watt-Gesellschaft, for transfer to the Curia. Who there was to honor the transfer is not on record.

Second phase of the Spinelli presence

From the mid-fifties onwards, *Tommaso Spinelli e co. di Corte* resumed commercial relations with Germany,¹⁰⁴⁴ as the increase in transactions with Germans in the accounts shows. Spinelli was evidently trying to compensate for losses from Mediterranean business, where large debtors in Spain repaid their debts only after long delays or not at all. ¹⁰⁴⁵ When civil war broke out in Aragon in 1462 and war between the Turks and Venetians began a year later, the widespread collapse of the trade network in these regions led to a serious economic crisis. This was exacerbated when Cosimo de' Medici died in 1464 and the ensuing uncertainty led to the bankruptcy of many trading companies in Florence. ¹⁰⁴⁶

It is fundamental to the organization of Spinelli's German business that it ran almost exclusively through Venice. Only a few transactions with Cologne also brought the banking center of Bruges into play. Since his separation from the Borromei, the Florentine no longer had his own branch in the lagoon city, so that he had to rely on the cooperation of correspondents. His most important liaison men for the clearing of incoming goods or money from the north were his brother Niccodemo, who had already settled in Venice in the thirties, and Filippo Inghirami, who came from Prato. ¹⁰⁴⁷ The Venetian Maffeo Franco, who was one of the administrators of the Fondaco dei Tedeschi, also frequently addressed these two bankers. ¹⁰⁴⁸

Nuremberg

Nuremberg's international importance surpassed all other German trading cities in the second half of the 15th century. The Spinelli also recognized this, as evidenced by the expansion of their commercial cooperations with merchant lords living here after 1460. ¹⁰⁴⁹ They did not introduce innovative new banking transactions into the financial market there, but offered

¹⁰⁴⁴ Caferro (1995), p. 744; YUSA 93, 1779. - Leading to speculation about a deliberate opening of business to German customers in these years is a document dated 9 December 1458, in which Tommaso made the priest *Ruberto di Iacopo di Alemagna* parish priest in the church of S. Maria in Rignalla in the municipality of Villamagna. Did he want a German priest in this church for his German clients who were passing through? ASFi, NA, no. 1396, notaio Baldovino Baldovini (anni 1431-1464), c. 342r (9 dicembre 1458). Already his predecessor was a priest from Germany, ser Georgius domini Cefferini de Alamania de Cilegia (Silesia), whose will of 21.11.1458 is preserved: ASFi, NA 19379, c. 284r / v. note by Lorenz Böninger.

¹⁰⁴⁵ Jacks / Caferro (2001), pp. 55-56.

¹⁰⁴⁶ Roover (1963), p. 358; Caferro (1995), p. 745; Jacks / Caferro (2001), p. 252.

¹⁰⁴⁷ Nicodemus de Spinellis qd Leonardi, Cives Veneciarum, <http://www.civesveneciarum.net/dettaglio.php?id=2580>, versione 56/2017-02-01, 14.05.2021.

¹⁰⁴⁸ Braunstein (1994b), p. 183.

¹⁰⁴⁹ Caferro (1995), p. 744. - On the causes and phases of this economic upswing of the city on the Pegnitz, see Lütge (1967); Rülke (1971); Simon (1974), p. 19; Stromer (1981); Blanchard (1995), p. 18.

which Upper German merchants had taken for granted from the Medici in return for payment until the 1930s. 1050

The first Nuremberg partner to appear in Lionardo Spinelli's books is the merchant Anton Paumgartner, but they did not use him for payment transactions with Prussia, as the Medici had done with his father Konrad, but handled the servitude payment of the Archbishop of Cologne Ruprecht of the Palatinate via his Cologne branch and Venice. 1051 Paumgartner, however, went into con- curs shortly after paying the last instalment in 1465. 1052 This very large transaction is the only evidence of contacts between the two great merchant houses. Spinelli does not seem to have been one of the sufferers of the collapse of the Paumgartner company, for there are no open accounts from this collaboration in his balance sheets.

Hans Müllner was very experienced in the banking business of the Florentines. As early as 26 January 1443, as a factor of Erhart Schürstab, together with the head of the Medici branch in Geneva, Ruggiero della Casa, he organized the transfer of the proceeds of the sale of the county of Basse-Marche in the amount of f. 9,974 by bill of exchange for Duke Louis the Younger of Bavaria-Ingolstadt from Geneva to Nuremberg. 1053 In 1460 he arranged for the settlement of the expenses of a Nuremberg legation to the Curia, which had received the money from the Lucchese Galeotto Franciotti. The paying agent was a branch of the bank Filippo Pini & Andrea Graziani, domiciled in Bruges. Müllner is said to have been a factor in this company. 1054 On 5 February 1465 Lionardo Spinelli wrote to him from Venice to Nuremberg. This letter was a reply to an inquiry of the German, no longer received, whether the Florentine was interested in cooperating with him in the business of *lettere di cambio*. Lionardo Spinelli noted the main points of his letter, which he gave to Müllner's representative in Venice, Lienhard Hirschvogel in 1055, in the *ricordanze*, so they have been preserved. According to this, Hans Müllner was to be entitled to transfer unlimited sums to Rome. He only had to settle the sums when the receipt from Rome was presented to Hirschvogel in Venice. The time span for this was assumed to be about 53 days. 1056 Occasion for the

1050 Cf. Pölnitz (1940), p. 229; Stromer (1970a), pp. 194-218.

1051 For details on the handling of this servitude payment, see p. 441 below.

1052 On the bankruptcy of Anton Paumgartner, see Kohl (1868), p. 140.

1053 Stromer (1970a), p. 200.

1054 Stromer (1970a), pp. 199-200.

1055 The entire correspondence between Spinelli and Müllner went through Hirschvogel, who was repeatedly told by Müllner is referred to as *nostro*: YUSA 98, 1852. Thus the collaboration of Müllner and Hirschvogel which Schaper (1973), p. 108 already suspected.

1056 YUSA 93, 1779, c. 85r: *Scrissi detto di a Norinbergho, a Gian Muler e compagni ch'ero contento paghare per lui quella quantità di ducati mi traesse, con patti che per ongni ducati ciento di chamera ch'io paghi in Corte di Roma, mi facci buoni qui in Vinesia ducati 99 di Vinegia di peso, dal di ch'io avessi apresentato la quitanza a Lionardo*

5.1Upper Germany

*Irsifolgor a mesi 1 ½ e più di 8 farmi lo mio paghamento, e che prima me n'avisasse qui la lettera del chanbio e a
sugiellare dentro con ciera, e sì ancora sugiellare la lettera e dare sengni e contrasengni della persona a chui
saranno*

The start of these relations was probably that Pope Paul II entrusted Müllner with the transfer of the collegia of the diocese of Krakow in 1465, because he needed a partner in Rome for this. **1057** From this assignment resulted the highest remittance in the amount of duc. 500 and possibly the 303 ducats sent from Frankfurt to Rome on September 10, 1465 for Cardinal Francesco Piccolomini also came from these Polish funds. **1058** The activities between Müllner and Spinelli must have quickly developed a large scale. In the accounts of March 24 and March 28, 1466, and of the

31 March 1467 by *Lionardo Spinelli e compagni di Corte*, an account was kept for the German on which he had f. 496, f. 214 resp. f. 9 s. 10 open on these key dates. **1059** The six *lettere di cambio* which have come down to us thus represent only a small portion of a much more extensive volume. From 1467 onwards there is no more evidence of cooperation between the two banks. Hans Müllner died in 1485.

Besides Müllner, the brothers Heinrich and Peter Meichsner, who came from Pettau, were the Spinelli's most important correspondents in Nuremberg. Heinrich probably lived in Nuremberg long before his naturalization (March 14, 1447), while Peter settled on the Pegnitz only in 1474. Heinrich Meichsner was extraordinarily successful here as a businessman, which not only helped him to acquire a large fortune, but also enabled him to rise quickly into the political elite of the city. He is documented in Venice as early as 1443, and his brother Peter, with whom he worked in a trading company, had a permanent factor in Trieste by 1458. Heinrich Meichsner traded mainly in cloth to Hungary and frequented the Frankfurt fairs. **1060** Heinrich Meichsner's first move to Rome dates from

16 September 1467, but he must have been Spinelli's correspondent before that, since on 31 March of that year he had served Spinelli as paying agent for a loan of f. 39 from the Würzburg cleric Paul Brant. **1061** He wrote the last surviving *lettera di cambio* on July 1, 1469. As late as November 11, 1469, *Righo e Piero Maissener di Norimbergho* were among the debtors of the Spinelli in Rome with f. 181, **1062** but already in the following balances only small amounts are found. Two entries in the *ricordanze* of Guasparre Spinelli illuminate the friendly nature of this relationship, for the Florentine sent in February

a paghare e che cominciase a sui posta. Cf. YUSA 93, 1779, 100 right and 102 right. - About Müllner cf. Stromer (1970a), pp. 199-200, 384, 430, and 454. On Hirschvogel's presence in Venice, see Schaper (1973), S. 110-111.

1057 Stromer (1970a), pp. 200 and 384; Schaper (1973), p. 108; Esch (1998), n. 756.

1058 Esch (2007), p. 396.

1059 YUSA 91, 1738, p. 7; 91, 1739, p. 11; 91, 1742, p. 5. - Klier (1967), pp. 83-101: in detail on Heinrich and Peter Meichsner.

1060 Haller von Hallerstein (1967); Klier (1967).

1061 YUSA, 1742, c. 9. Guarantors were Andreas Inderklingen, Georg Hessler, and Alessandro Mosterlan.

1062 YUSA 91, 1744, P. 1.

1470 Silk to Nuremberg, which was a gift for Heinrich Meichsner's wife. **1063** After the death of Heinrich Meichsner on 21 January 1471, a sum of f. 17 was still outstanding with the Spinelli. **1064** Of this, Niccodemo was able to collect f. 12 in September, while the rest was expected to be lost: *e resto si perdono*. **1065** On 19 January the following year the amount was written off: *Perduti f. 5*. **1066** Presumably Henry's son-in-law Henry III Rummel had taken over the business from Meichsner when the latter was no longer able to do so because of his infirmities. **1067**

Lionardo Spinelli's *ricordanze* contain an entry that poses some puzzles. He noted on 31 January 1465 that he had written a letter to *Jachomo Gortimer* of Nuremberg, allowing him to draw on *Lionardo Spinelli e compagni di Corte* in Nuremberg for his company in Rome.

1068 But who was this *Gortimer*? In 1478 a Jakob Gartner from Nuremberg is known in Venice, who appeared there together with Lienhard Hirschvogel and Konrad Marstaller. **1069**

Marstaller, in turn, is found in 1473 together with *Jacomo Gortimer* in a document of the Florentine Benvenuto Aldobrandi. **1070** It is very likely that Jachomo Gortimer and Jakob Gartner are one and the same person. **1071** Since no bills of exchange have been preserved from him and his name is not to be found in the Roman balances either, it is doubtful whether Gartner actually made use of the possibilities granted.

In a single transaction, it has been handed down that the Spinelli bills of exchange of Konrad Marstaller

d. J. accepted. He issued a *lettera di cambio* at Nuremberg on 12 November 1467 about

1063 ASFi, Aquisti e doni, n. 460, c. 124r: *Questo dì di febraio 1469 ebbi da Thommaso Spinelli e compagnia settaioi [...] balle [...] del quale montò d'achordo chon Piero Nicholi f. [...] el quale mandai a Nurinbergha per Giovani Lomel tedesco chon ordine che per mia parte lo donassi a la dona di messer Aricho Maixner*. A similar one-trag on c. 125v.

1064 YUSA 91, 1747, p. 5. Some time after his death, Meichsner is still mentioned with an active business in the Roman Balance on 19 January 1472: *messer Stanzelas Nicholai e messer Lanzilao Alberti a presente a Norimbergo a Maisener: f. 2.14.6* - In the extensive Alberti family history published by Passerini (1869-1870), there is a Ladislao on page 93, the son of Francesco d'Altobianco degli Alberti. However, he is said to have been executed in Florence on February 3, 1463, at the age of 32, for unknown reasons.

1065 YUSA 91, 1748, P. 15.

1066 YUSA 91, 1747, P. 17.

1067 Schaper (1981), p. 57 reports that for this reason Heinrich Meichsner was no longer elected to the city council, of which he had been a member since 1453.

1068 YUSA 93, 1779, c. 85r: *Giovedì, a dì 31 di giennaio. Scrissi detto dì a Jachomo Gortimer di Norimbergho che [...] al trarmi a Roma per lettera di chambio insino alla somma di ducati 2500 di chamera. Son contento darmi compimento con questo che qui in Vinegia mi provescha della valuta dal dì li avessi paghati a mesi due, e messo per ongni cento ducati di chamera farmi buoni ducati cento di Vinegia e se questi fussono troppi dissì ero contento rimettella in lui*.

1069 Klier (1967), p. 89; Schaper (1973), p. 68.

1070 YUSA 11, n. 161.

1071 Wolfgang von Stromer has kindly informed me that he found Hans Gartner in the *libri di commercio* of Francesco Contarini from the years 1448 to 1455. Also here in the spelling Gortiner.

100 ducats, which one *Laurencius Pesler*, a *doctor et canonicus Ratisponensis* claimed on 14 December of the same year. There is documentary evidence of this Nuremberg merchant in Venice from 1465; he died in 1492.¹⁰⁷²

The Augsburg long-distance trader and banker Ludwig Meuting also operated a branch in Nuremberg, which was managed by Hans Kramer. ¹⁰⁷³ From his activity, probably only a fraction of the actual turnover with the Spinelli can still be proven by documents today. Kramer's seven *lettere di cambio* date from a period of one year. He seems to have been authorized to handle only very small amounts. Otherwise it could hardly be explained that one of his customers had two *lettere di cambio* issued on the same day. Another customer split his payments by buying a *lettera* for the same amount from Kramer and Konrad Marstaller the Younger. This procedure is unlikely to have brought the *datori* more security or a better exchange rate if they had bought the bills of exchange purely as money orders. Since speculative transactions are out of the question, they must have been travellers' cheques. Hans Kramer later had a trading company with the Fuggers for years, which was dissolved on October 21, 1486. ¹⁰⁷⁴

After the termination of the cooperation with the Roman branch of the Medici, the Rummels let almost 40 years pass before they again entered into business relations with a Curia bank. From 9 September 1471 there is evidence that William IV and Henry III honoured Rummel in Nuremberg bills of exchange from the Spinelli. In the books of the curia bank they stood on January 19, 1472, with a debt of f. 491 s. 6.¹⁰⁷⁵ Presumably, however, they had taken over the successful business of Heinrich Meichsner earlier, which would explain why on September 16, 1467, Heinrich Rummel had written to the curia bank in Nuremberg. In a letter to the Duke of Bavaria-Landshut on September 16, 1467, Heinrich Rummel recommended himself for the transfer of money to Venice, Rome, and Florence: "*If you find any money in Rome, Venice, or Florence, send it to us, and if you write to me, I will give you a hundred and one florins.*" ¹⁰⁷⁶ In 1471 it was noted in the Spinelli balance sheet that they had claims against the Rummel amounting to duc. 1,380, but they feared they would be able to collect only duc. 600 of this because of a court judgment in Rome. ¹⁰⁷⁷ Shortly afterwards they protested a bill from the Nurembergers for duc. 772,

¹⁰⁷² Schaper (1973), pp. 154, 178, and 323.

¹⁰⁷³ Hans Kramer maintained very good contacts with the Augsburgs. In later years, he had a trading company-partnership with the Fuggers, which was dissolved on 21 October 1486.

¹⁰⁷⁴ Jansen (1907), p. 48.

¹⁰⁷⁵ YUSA 91, 1748, pp. 5 and 9. from the years during which the Rummels collaborated with the Spinelli, no bills of exchange have been preserved.

¹⁰⁷⁶ Bavarian Main State Archives, Munich, Palatinate-Neuburg, documents mining objects 6, fol. 13. - To the economically very active part of the duchy of Bavaria-Landshut, cf. Stauber (1993); Ettelt-Schönewald (1995).

¹⁰⁷⁷ YUSA 92, 1776: *I Rumelli di Norenbergho anno a dare duc.1'380. Io fo chonto che a la più chativa ché ne chaverà duc. 600 perché se hora avvuto la sentenza a Roma che bisognerà paghino duc. 600.*

with which Hinrich Drosedow from Lübeck wanted to settle claims, since the Rummel were insolvent. **1078** The thesis spread by Christa Schaper that this bankruptcy was connected to the crisis of the Medici in Bruges, since these two companies were in a correspondent relationship, can be clearly rejected on the basis of the sources from the Spinelli archive, which were not yet known to the German historian. **1079**

Not all of the outstanding amount that the Florentines claimed in Nuremberg was the result of exchange transactions. A considerable amount was the result of the very personal relationship between Guasparre Spinelli and Wilhelm V Rummel, who was born around 1454. **1080** He was one of the few Germans who lived for any length of time as a guest and probably as a bank apprentice - rather than a servant - in the palazzo of a Florentine. **1081** In his *ricordanze*, Guasparre Spinelli recorded that he had written to William III Rummel in Nuremberg to pay out up to ten gold ducats to a German on behalf of Luigi Guicciardini and to take receipts for them. Young William IV in Florence (*che stette qui in chassa*) had vouched for this transaction. **1082** The end of this stay is reported in records of the Mercanzia. On January 14, 1472, Guasparre Spinelli appeared before the Florentine court and demanded coercive measures against William V Rummel, who was present, because he owed him a large sum. For seven years William had lived with him, for which he had to pay f. 70. In the course of these years he had received a further f. 440 in cash for his needs. On behalf of Wilhelm he had delivered brocade and cloth to the value of f. 315 to the Nuremberg Rummel. On April 11, 1472, the Mercanzia decided that Wilhelm did not have to go to the Stinche, the debtors' prison. Presumably they wanted to give him a chance to raise the money in his home country. **1083**

1078 Nordmann (1933a); Stromer (1970a), p. 199.

1079 Schaper (1981), p. 52.

1080 Lemmel (06/16/2018).

1081 Böninger (2006), p. 264.

1082 ASFi, Aquisti e doni, no. 460, c. 128v: *Richordo chome hoggi questo dì XXVIII di luglio [1470] scrissi a Nurinbergho a Ghuelmo nurinbergho Romel che dovessino paghare ad ogni sua volontà a Nicholò di [Leer-stelle] todescho fino a ducati 8 in 10 d'oro e che paghassino quietanza e che ce la mandassi per altrattanta persona auta qui da messer Luigi Ghuiciardini a chui stanza fò paghare detti danari. Fattone Richordo a le Richordanze del bancho chome Ghuelmo che stette qui in chassa mi s'obrigha a trarmi d'ogni dano e per ciò si depena.* - On c. 129v: *Richordo chome fino a dì XXVIII d'aghosto prestai a [A]nbruoxo todescho da Norinbergho una ghabaneta bixa doppia di stima di f. otto e quali mà promesso Ghuelmo Romel farmeli buoni.*

1083 ASFi, Mercanzia 1472, cc. 224r-225v and cc. 291v-292v; Mercanzia 310, c. 69v. Note by Lorenz Böninger. - Wilhelm V. Rummel did not engage in trade after his return to Nuremberg. His death-plate in the church of St. Sebaldus in Nuremberg reads: *Anno Domini 1500, the heir Wilhelm Rumel of Lonerstat died on Saint Jeremiah's Day.* He left one son and four daughters. Cf. Schaper (1981), pp. 96-97.

Although the Rummel's outstanding debts did not pose a serious threat to the Spinelli Bank's existence, the claim, which had grown to 865 duc. through interest, was considerable. **1084** Guasparre, as soon as he had taken over the management, endeavoured to collect the money in Germany. Besides those of Meuting and the Rummel, he wished to collect the debt of the cleric Leonhard Jamnitzer. First he appointed Benvenuto di Daddo Aldobrandi as his procurator. **1085** At the same time he used his good relations with the Pope to put pressure on the Rummel. Sixtus IV wrote to the Nuremberg Council on August 16, 1472, demanding that they support the procurators of the merchants Andrea del Bene and Alessandro de' Bardi in their action against the Rummel. **1086** Aldobrandi was himself bankrupt two years later, and the Pope's entreaties went unheeded with no positive result for Spinelli. On 6 February 1478 he made one last futile attempt and appointed *frate Giovanni Menzer* as his procurator in the Rummel matter. **1087** Eventually the debt was written off by the books, but legally it was still fought for. **1088** On July 15, 1480, Spinelli offered much prominence to a fresh advance, making the bishops of Forlì and Ascoli his procurators. They were to see if they could still get money from the widows of the Rummels, for Henry and William had died in 1476 and 1480 respectively. **1089** He now demanded 988 *ducats di camera*, of which 50 ducats resulted from expenses in this dispute. He gave the two high clerics important information: There had already been three judgments in this *causa*. The defendant Rummel had been excommunicated, and if they did not pay, the procurators should actually make this excommunication effective. Further, he gave them a series of letters: to the council of the city of Nuremberg, one to the dean of Bamberg, and eight letters of recommendation, five of them from cardinals. **1090** But even this massive parade of notables did not produce the desired result. On June 3, 1481, *messer Giorgio Sineringe, tedesco*, (Jörg

1084 YUSA 91, 1744, P. 1; 1748, P. 7; YUSA 92, 1753, P. 1; 1754, P. 3; 1755, P. 3; 1756, P. 1; 1758, P. 3; 1760, P. 3; 1761, p. 1; 1766, p. 3; 1768, p. 7; 1769. While the Rummels had to cease their business activities, Ludwig Meuting was proven to be a merchant in Antwerp from 1479. Cf. Pölnitz (1953), p. 3.

1085 On Aldobrandi see below p. 223. The procura in YUSA 55, 1182, c. 32r (27 August 1473): *Procura a Benvenuto per anni quatro. Richordo farò chome questo dì 27 d'aghosto 1473 i'ò costituito e fatto procchuratore Benvenuto di Daddo a Norimbergho ché possi rischutare e piatire sì in nome mio chome in nome della ragione di chorte di Roma. E dura detta procchura per tenpo d'anni 4 a venire. E questo dì 27 detto el sopradetto Benvenuto s'è partito di qui per essere a Norimbergho. Il quale promisse d'attendere ai fatti nostri chon diligenza, cioè di ritrarre danari dal Mautino e chosi dagli Rumelli, e chosi di far pruova di ritrarre duchati 180 che sechondo me resto a' vere da Lionardo Jamiczer.*

1086 Schaper (1981), p. 52. - StAN, Rep. 16, B-Laden, document no. 32. It is not clear from the sources whether Alessandro de' Bardi was still working with the Spinelli at this time.

1087 YUSA 55a, 1183, to whom he gave a horse and 15 RG on his journey from Florence to Nuremberg.

1088 YUSA 92, 1769.

1089 Schaper (1981), p. 106.

1090 YUSA 55a, 1183, c. 91r.

Kesselring) appointed procurators of Guasparre Spinelli against the Rummels. **1091** The pope wrote again to Nuremberg in the following year in this matter. **1092** Finally, the Council of Nuremberg wrote to Kesselring that he could do nothing against the sons of the debtors, since they were not subject to the Council. Spinelli once again appealed to the Curia, which again issued an excommunication. **1093** After that, no further sources on this dispute can be found.

Spinelli was able to do somewhat more against his debtor *Lionardo Jamnizer*, who paid back almost 60 ducats on a larger debt in 1465. **1094** The name appears a second time in the Italian documents in June 1474, when instead of the demanded 190 ducats he paid only their 70. In order to get his money, the Florentine had Jamnitzer excommunicated. It is not known whether this instrument led to the desired success. **1095**

Augsburg

The Augsburg Hans Meuting der Reiche was already in business relations with Florentines in Venice in 1436, as the Medici books prove. **1096** He led a system of ventures in which Konrad Goldmund¹⁰⁹⁷ and Lorenz Egen¹⁰⁹⁸ were also involved in these years. He provided Spinelli with connections to a number of important trading cities in the north, as he had a ramified network of branches. The Spinelli archive contains references to their branches in Cologne, Augsburg, Nuremberg, Cracow and Posen. Meuting himself stayed in Krakow and Posen in the years around 1465, where he worked in a society with Lorenz Egen and Konrad Goldmund. In Augsburg he had his factor Jörg Roggenburg in charge of business, in Cologne Nikolaus Perckheimer, and in Nuremberg Hans Kramer worked for him. From all these places *lettere di cambio* were sent to the Spinelli in Rome. There, for all these Meuting companies (*Luigi*

1091 YUSA 55a, 1183, c. 93r.

1092 Papal documents concerning these events: StAN, Rep. 16, B-Laden, documents no. 56 (May 6, 1480), 57 (August 18, 1480) and 59 (11 June 1482).

1093 StAN, RB 3, f. 198 and 209, 1482. cf. Schaper (1981), pp. 52-53.

1094 YUSA 93, 1779, c. 34r.

1095 YUSA 55, 1182, c. 43v.

1096 Cf. above p. 207 - Hans' son Ludwig rose to become the largest taxpayer of his home town by 1461 and belonged to the leading men of German high finance. Cf. Kellenbenz (1994), p. 311. - The economic power of Ludwig is shown in 1456 by the loan he granted to Duke Sigmund of Tyrol in the amount of 35,000 RG. In return, he received the sole right to purchase silver in Schwaz and Gossensaß. Cf. Steiner (1978), pp. 44-45.

1097 Stromer (1965), pp. 353-354 calls him Kunz Guldenmundel. He was in the service of the Diesbach family until 1444.

Watt Company. In 1458 he was a partner of the Nuremberg merchant Lienhart Reutheimer. Until now one assumes that he was active in this society until the 7th decade. He was active in Posen. Relations with Meuting and Egen are not mentioned in the literature so far. He died in 1477/78.

1098 Jansen (1907), p. 173.

Mantini e chompagni d'Auspurgo) kept a joint account. As for all other Upper German trading partners, the clearing of these amounts took place in Venice, where Meuting himself was often present. **1099** Ludwig Meuting's account with the Roman Spinelli was active only until about 1472. **1100** Meuting was a very important partner of the Spinelli, yet Augsburg still played a subordinate role compared to Nuremberg in international payment transactions. **1101**

The banking business that Markus Fugger, the brother of the famous merchants Ulrich and Georg, conducted in Rome around 1470 is well known. He worked as a scriptor at the papal Supplikenkanzlei and can be proven here - probably in cooperation with his brothers - several times as a lender. *Messer Marcho Fugier* is mentioned in the Roman Spinelli balance sheet of 5 March 1475, when he is mentioned in connection with loans to *messer Lionardo Scandeler* from the diocese of Freising in the amount of 200 ducats and to *messer Nicholò Cholein, tedesco* for 42 ducats. What role he played in this is not clear from the accounting texts, but it is likely to have been credit transactions. **1102** However, this was certainly only a - probably lucrative - sideline. It is not correct to see him as the head of a "small branch of his family's bank" **1103**. Nevertheless, he probably established the connection between his brother Ulrich in Nuremberg and Spinelli in Rome, which led to business between these two large companies. Presumably Markus Fugger was not the only son of a German merchant family who, as a chamber cleric, ensured that his relatives did good business. **1104** The members of the Pirckheimer family of Nuremberg, who at times belonged to the curia, are also believed to have engaged in money transactions. **1105** As money lenders, these clergymen made loans to their countrymen and may have advanced annuities; none of them, however, dealt in bills of exchange or had a permanent relationship as correspondents with a bank in Germany.

1099 YUSA 98, 1868.

1100 YUSA 91, 1744, P. 1; 1748, P. 7.

1101 This thesis is at odds with Simon (1974), p. 19.

1102 YUSA 92, 1753. Markus Fugger is also mentioned in the Spinelli balance sheet of 10 August 1477: YUSA 92, 1766, p. 10 - On the monetary transactions of Markus Fugger at the Curia, cf. Jansen (1907), pp. 50-51; Favier (1987), S. 204.

1103 Maas (1981), pp. 104 and 120-121.

1104 Stromer (1970a), p. 196 names a number of chamber clerics from the end of the 14th century, of whom he suspected they had been relatives of associates of great German merchant houses.

1105 Cf. Pölnitz (1953), p. 3; Schuchard (1987). - In the balance sheet of the Spinelli of 31 March 1467, the cleric Hans Pirckheimer (Giovanni Pirkheimer, perhaps also Perckheimer) with a debt of f. 38.6.8 on-listed. There is no indication of the reason for this entry: YUSA 92, 1766.

St. Gallen

Jörg Zilli (Georvin Zilio) of St. Gall may have been a relative of the well-known Hans Zilli, who had settled in Venice. On May 10, 1483, he was formally and rightfully attributed a chamber in the Fondaco dei Tedeschi, which he had already shared with the Hirschvogels since 1457. ¹¹⁰⁶ From him, however, only just one *lettera di cambio* to Rome survives via f. 40. Zilli was evidently chiefly important for the trade in *tele di San Gallo*, which Lionardo Spinelli obtained from him in large quantities and sent to Rome. ¹¹⁰⁷ Larger were the sums involved in the transactions between Spinelli and Jakob Mötteli. On 28 September 1464 King Peter of Aragon sent his procurator Alfonso Ianes a bill of exchange for f. 729 2/3 to be paid to Tommaso Spinelli in Florence. If Ianes were absent, Piero di Cosimo de' Medici was to service the bill. The king, who worked here like a banker with bills of exchange in order to obtain credit for the payment of war expenses, had received this amount in Barcelona from Jacobo Carmau (Ka- merer?) and Jacopo Meteli (Jacob Mötteli der Reiche) ¹¹⁰⁸ . Spinelli was obviously in business contact with them. ¹¹⁰⁹

Memmingen

Hans Vöhlin the Younger (1423-96) and Erhard Vöhlin the Younger († 1484/85) led an important trading company. Until now, a mention of Nördlingen from the year 1469 was the earliest evidence of foreign activity of these brothers; in Italy they were only traceable from 1478 and the earliest move to Rome was in 1488. ¹¹¹⁰ A bill of exchange from the Spinelli archives from January 5, 1467 now proves that Hans Vöhlin already had banking relations with Venice towards the end of the 1460s and probably also stayed there himself from time to time. He was probably personally known to the Spinelli as a guest of the Fondaco, so that they had also entered into general conditions with him for exchange transactions to Rome. On the other hand, the fact that this letter is not written in Italian suggests that these Memmingeners had not been in contact with Florentines for very long, as they otherwise attached great importance to the correctness of bills of exchange, which included the use of the Italian language.

¹¹⁰⁶ Simonsfeld (1887), I, no. 557.

¹¹⁰⁷ Cf. YUSA 93, 1779, cc. 3 left, 8 right and 49 right.

¹¹⁰⁸ Jacob Mötteli the Rich (d. 1521) belonged to a branch of the family that had separated from the Great Ravensburg Society in 1452. Cf. Durrer (1893). There is no indication that Jacob Mötteli himself stayed in Spain.

¹¹⁰⁹ Peyer (1959), pp. 179-180.

¹¹¹⁰ Eirich (1971), pp. 128-131.

Vienna

Although the Spinelli had very good relations with the imperial court and had almost become something like court suppliers of silk fabrics, there was no correspondent relationship with a merchant in Vienna. Purchases in Florence had to be paid for in Venice. Leonhard Jamnitzer repaid his debt of duc. 59 ½ to Benedetto Spinelli in 1464. ¹¹¹¹ The imperial legations were also not financed by direct bills to Rome. Johannes Hinderbach also traveled to the Curia in 1464 in his own interest, for he was applying to succeed Cardinal Nicholas of Cusa, who had died in August, as bishop of Brixen. ¹¹¹² The financing of this legation is to be found in the *ricordanze* of Lionardo Spinelli, who was in Venice at the time. The first trans- action took place on December 5, when the banker received in the lagoon city duc. 120 in cash from Jakob Zettaner, the factor of the Viennese merchant Simon Putel. The latter had received the instruction to do so from Konrad Hinderbach (*Interpoc*). With a *lettera d'avviso* he instructed his bank in Rome to pay this amount to Hinderbach and to grant him credit up to duc. 60 if necessary. ¹¹¹³

Benvenuto di Daddo Aldobrandi

Benvenuto di Daddo Aldobrandi, born about 1427, is first recorded as a merchant on July 17, 1450, when the Mercanzia in Florence condemned him for owing f. 20 in the linen trade. ¹¹¹⁴ Since linen weaving was widespread at this time, especially in Central Europe, he may already have been involved in the trade of goods from Germany at this time. Evidence of his involvement in this market is first found in his father's submission to the tax authorities of Florence for the Catasto of 1457. ¹¹¹⁵ Among the six *debitori* of his son Benvenuto, he mentions by name four Germans who owed him over f. 200: *Luigi tedesco da Usporgo*, *Ghuasparre da Noronbergho*, *Arigo tedesco di deta tera* and *Gilio di Franchoforte*. In the case of the Augsburg, it is natural to think of Ludwig Meuting; the other men are not remotely identifiable. In the considerably longer list of *creditori*, however, no German is to be found. A stay of his son in Germany

¹¹¹¹ YUSA 93, 1779, cc. 29v and 50v.

¹¹¹² Strnad (1997), p. 422.

¹¹¹³ YUSA 93, 1779, cc. 1v, 2v, 79v, 81r, and 87r. - On Simon Putel of Vienna, see Simonsfeld (1887), I, pp. 390, 423, 492, 495, and 513; II, 52; Braunstein (2016), p. 215. Presumably the Zettan in the Italian sources is a member of the Zentiner family.

¹¹¹⁴ ASFi, Mercanzia 4416, c. 119v.

¹¹¹⁵ ASFi, Catasto 802, cc. 290r-293r. - ASFi, Catasto 912, cc. 273r-274r: In the Florentine Catasto of 1469, the 70-year-old Daddo di Buto Aldobrandi declared to the tax authorities that he was a *calzolaio* and had rented a workshop from the Ospedale degli Innocenti. He owned a residence, various peasant estates, deposits in the Monte, and a slave girl who had been bought from Giovanni Rucellai in Venice. He thus belonged to the Florentine middle class, which is astonishing for a shoemaker (*calzolaio*).

Daddo mentioned just as little as the existence of a trading company. These facts lead to the conclusion that Benvenuto Aldobrandi operated an itinerant trade in silk between Florence and Nuremberg. For this purpose he had entered into a partnership with Alessio di Benedetto Lapaccini in his home town. The legal basis for this cooperation was the partnership form of the *Accomenda*, in which Lapaccini contributed the capital of f. 225; Aldobrandi presumably did not contribute money, but his labour. This partnership for trade in Germany (*nella Magna [...] et in vestirgli in mercantie*) is documented from 1458 to 1461. A second *Accomenda* is documented in the court records from 1466. This one Aldobrandi had concluded with Iacopo and Piero di Bartolomeo Gualterotti to do business in Nuremberg (*nella Magna nella città di Norimbergho o altrove dove a lui piacesse*). 1116

Benvenuto Aldobrandi's first partnerships for activities in the German market were limited to the cloth trade and did not involve banking. This changed when he entered into a cooperation with Guasparre Spinelli. The curia banker and silk manufacturer wanted to profit from the cloth merchant's many years of experience and his tried and tested network of contacts in the Upper German trade; Benvenuto, on the other hand, could expect to expand his range of business by trading in bills of exchange to Rome. The company *Benvenuto di Daddo Aldobrandi di Norimberga* is mentioned for the first time in the balance sheet of the bank of the *Eredi di Tommaso Spinelli di Corte* of July 20, 1473. In the two accounts it was charged with f. 772 and f. 663. 1117 However, the Aldobrandi-Spinelli collaboration had existed at least since December 1471, for in a document dated February 14, 1472, Johannes Froeschel of Nuremberg confirmed that he had received a total of 254 Rhenish florins from Heinrich III Rummel in several payments since November 18 of the previous year. This money was owed by Rummel to a Florentine named Caspar Aldebrant *pro pannis sericeis*. 1118 The scribe of this document mistakenly draws together the names of Guasparre Spinelli and Benvenuto Aldobrandi. This error indicates that Aldobrandi was acting for an *Accomenda* whose firm included the names of both families. Although there is no explicit mention of an *Accomenda* with Aldobrandi in Guasparre Spinelli's *ricordanze*, 1119 their collaboration in handling servitude payments from Estonia shows how close their relationship was. Aldobrandi, during a stay in Florence, had a notary draw up a deed on July 30, 1473. In it he appointed Niccodemo Spinelli in Venice, Jakob Gartner and Konrad Marstaller in

1116 ASFi, Mercanzia 4440, cc. 233v-234r and 276r; 4475, cc. 247rv; 1514, cc. 564r-565r and 577r. Note by Lorenz Böninger.

1117 YUSA 92, 1754, pp. 7 and 9.

1118 YUSA 632, 8866. This business was probably the occasion for a letter of 28 February 1472 from the Signoria of Florence to the Council of Nuremberg, in which he interceded for *Benvenutus Aldobrandus civis noster* (BNCF, ms. Palatino 1103 (= Copialettere of the Signoria, 1465-1474), cc. 143v-144r).

1119 YUSA 55a, 1183.

Nuremberg to his procurators and gave them the authority to hand over eight papal bulls to the new bishop of Dorpat, Johannes Bertkow de Barbeit (*Johannes Berconu*), against the payment of 1 084 chamber florins. According to Conrad Eubel, this bishop was already on the

6 June had been recognized by the Pope, after the Spinelli had paid in Rome the due servitude money of the chamber. 1120 On 27 August Aldobrandi left Florence again, having received from Spinelli a procuration issued for four years. As his procurator he was to see to it personally in Nuremberg that his credit balances with the Meuting, the Rummel, and with Leonhard Jamnitzer were repaid: 1121 *de' vostri afari di chuà fate chonto di esere di chuà in pe[r]sona, e chon perfeto amore si ghovernerano, e basti.* 1122 In the name Aldobrandi, in the notarial deed of 1473, there is the addition: *solitus habitare. et moram trahere in civitatem Noremberg.* 1123 Whether the latter had actually settled in Nuremberg and had a permanent residence with business premises is doubtful. A Polish cleric, who had to repay a loan he had received in Rome from Guasparre Spinelli in the city on the Pegnitz, was summoned to the inn "Zum Willden Mann" (*hospitium Hominis Silvestri*) to hand over the money. 1124

In Nuremberg, Benvenuto Aldobrandi was supported by his sons Piero and Giovanni, who are reported in a letter of 7 December 1473 to have brought money, goods and horses on their way to Venice via Verona. 1125 They also had with them a grey apple horse (*il rozino portante leardo pomelato*), led by the servant Giovanni. Benvenuto Aldobrandi further reports that he received three colored curtain fabrics (*drapi, tre peze cholorati, di braccia 141 di Firenze*) from the Spinelli in Venice, which were purchased in the purchase f. 176 ¼ larghi had cost. To this had been added transport costs amounting to f. 184 ¼ larghi. But business seemed to be going well, for he asks that more *drapi* be sent to him, as he could sell them at a good profit (*chon buono utile*). 1126 Spinelli

1120 YUSA 11, 161. - The accounts of the Spinelli of Rome show the bishop, who was probably in Nuremberg to settle these payments, with a debt of 1,100 chamber ducats on 20 July 1473: YUSA 92, 1753, p. 9: *Giovanni, vescovo Tarbatensis a presente a Norimbergho [debitore di] f. 1100.* - YUSA 114, 2217: This transaction dragged on until December 1473. Aldobrandi sent the money in cash to Venice via Verona.

1121 YUSA 55a, 1183. loan contract of 1462 between Tommaso Spinelli and *dominus Leonardus Jamnizer presbiter de Austria* for 55 ducats in ASFi, NA 16825, c. 248v. Note by Lorenz Böninger.

1122 YUSA 114, 2217.

1123 YUSA 11, 161.

1124 ASR, FCI app. 21, 5r. - Note by Arnold Esch. Cf. Esch (1998), p. 369. - The present address of the house "Zum Wilden Mann" is Weinmarkt 11, cf. Kohn (1984). There is nothing in the literature about guests of the house. Reference by Michael Diefenbacher (Nuremberg).

1125 ASFi, Catasto 912, cc. 273r-274r; Benvenuto is 42 in 1469 and married to a Pippa (Filippa) ten years younger, with whom he has eight children. Giovanni was born around 1451, Piero around 1457 - YUSA 114, 2217.

1126 YUSA 114, 2217.

gave him really wide support in these cloth and silk transactions. Not only did he let him have the goods for sale in Germany without any advance payment or security, but he lobbied other Florentine merchants to act in the same way of trust towards Aldobrandi. One of these trading partners later wrote that Guasparre had promised him that Benvenuto deserved much trust: *quando Guasparre mi promise che Benvenuto meriterebbe buon chonto*.

Aldobrandi was neither able to complete Spinelli's orders as collector of the outstanding monies, nor was his own business profitable. On the contrary, his cloth business with Germans bankrupted him in a short time. As early as December 1474 his debts had risen to f. 1120. While he was able to balance his account to some extent in the trade in bills of exchange to Rome,¹¹²⁷ his cloth trade bore him great losses. He had had goods sent to Nuremberg by Giovanni di Niccolò Ridolfi, Piero di Bartolomeo Gualterotti, Sandro de' Lotti, and Guasparre Spinelli, to be sold in Germany. Important German customers gave him promissory notes for goods delivered, but owed him the money.

The creditors made a proposal to Aldobrandi, whom they called *chalzolaio*, how his debt could be settled by annual payments and the commitment of his father and sons. Benvenuto Aldobrandi, however, did not accede to this offer to settle the debt. The three cloth suppliers thereupon adhered to Spinelli, for he had, after all, made a great effort on Benvenuto's behalf, and had thereby, as it were, assumed a kind of surety. The settlement between Spinelli and the creditors of Aldobrandi was sealed on 3 January 1475 by the notary ser Antonio da ser Batista with a deed. Guasparre Spinelli assumed the obligations of Aldobrandi, who in turn had to pledge all his goods to Spinelli. ¹¹²⁸ Aldobrandi gave Spinelli promissory notes from *Arrigo Cheller de Bramante* for f. 500 and from *Anze Braila of Nuremberg* for f. 100.¹¹²⁹ Further installments were agreed upon, for which the Aldobrandi residence in Florence had to be given as security. In 1478 this mortgage definitely passed into the possession of the Spinelli.

¹¹³⁰ In the Catasto of 1480 is expressed the distress in which Benvenuto Aldobrandi and his whole family had fallen through the failure of his business in Germany. His sons Giovanni and Piero had become clergymen - probably to flee from poverty - and his

¹¹²⁷ Aldobrandi's debts in Spinelli's accounts at Rome: 20 July 1473: f. 772 and f. 663 (YUSA 92, 1754, pp. 7 and 9); 5 March 1474: f. 1115 (YUSA 92, 1753, p. 3); May 1475: f. 4.18.10 (YUSA 92, 1756, p. 6); 3 Oct. 1475: f. 4 (YUSA 92, 1758, p. 6); 24 March 1476: Aldobrandi no longer occurs (YUSA 92, 1756, p. 9).

¹¹²⁸ YUSA 55a, 1183, c. 43r; 30, 688.

¹¹²⁹ The two Germans have not yet been identified. Arrigo Cheller brings to mind Heinrich Keller of the Hofmann-Keller Society, which existed in Milan around this time.

¹¹³⁰ YUSA 30, 689: Contract of 29 November 1478 of the notary Piero d'Antonio di Piero da Vinci (the father of the famous Leonardo).

both daughters had no dowry at all. Benvenuto himself lived in a farmhouse in the countryside, as he could not afford a rented apartment in Florence: *Benvenuto di Daddo sopradetto no fo arte ne mestiero niuno ne atto a fare perchè sono rovinatto e debito sopra chapo*. 1131

After the bankruptcy and return of Benvenuto Aldobrandi to Florence, Guasparre Spinelli did not establish another compatriot in Nuremberg as correspondent for his German bills of exchange, but entered into a cooperation with Ulrich Fugger. Perhaps it was the money transactions of Ulrich's brother Markus, who had been working as a scribe at the papal supplicant's office since 1471 and was well known to Spinelli, that paved the way for this new collaboration. Until now, the payment of 706 chamber florins from the Swedish indulgence collectorate, which was paid by the Fuggers on behalf of Marinus de Fregeno at the 30 June 1476 was executed via the Spinelli, as the oldest north-south transaction of the Fuggers. 1132 This can now be corrected, for *messer Arigo Fugger* of Nuremberg is already mentioned in the Spinelli balance sheet of 24 March 1475 with an outstanding balance of 2,000 ducats. 1133 The Fuggers were thus certainly in direct business relations with Spinelli as early as 1474. The last known record of the partnership between these two trading companies dates from July 15, 1480, when Guasparre instructed his procurators in the Rummel case to hand over collected funds to Ulrich Fugger (*Righe Fucker e fratelli*). 1134 For the following years, the sources for both companies are very poor, so that no statements can be made about the end of their relations. Whether the founding of a separate branch of the Fuggers in Rome in 1494 is connected with the bankruptcy of the Spinelli shortly before must therefore remain open.

5.2 Cologne and Mainz

5.2.1 Lucchese and Bolognese

The large Lucca banks, which were endowed with the papal title of Depositary of the Apostolic Chamber, were limited to cashless payments from Bruges and Venice. However, smaller curia banks from Lucca are known to have been active in the business of bills of exchange from Germany, making them the first *lettere di cambio a drittura* from

1131 ASFi, Catasto 1003, cc. 210r-211r. His father, who gave his age as 88, had also lost all his possessions. Cf. ASFi, Catasto 1003, cc. 278rv.

1132 Schulte (1904), pp. 11-12; Lunt (1934), I, pp. 313-314; Pölnitz (1949), II, pp. 5-6; Pölnitz (1953), p. 1; Stromer (1970a), p. 201.

1133 YUSA 92, 1756.

1134 YUSA 55a, 1183, c. 91r.

of this region at the papal court. The reason for this was that "[...] the Curia of Urban VI was teeming with Germans",¹¹³⁵ which gave rise to hopes of good earning opportunities in the business of payments from individual German clerics and monasteries. Strategies for the Cologne business were developed by Pietro Ugolini and Buonaccorso Bocci,¹¹³⁶ Paolo Pagani and Giovanni Cristofani, who was probably connected with the Moriconi.¹¹³⁷ Due to a very thin source material, it is only possible in small parts to identify the business partners of the three curia banks who served them in Cologne. This is further complicated by the fact that the branches were usually named after the local factor and not after the partners. Thus it is not always clear to which branch network a *datore* belonged in a bill of exchange or whether a factor had become independent and worked on his own account. The first of eight Lucchesen recorded in Cologne is documented around 1379, the last one closed his bank around 1400.¹¹³⁸ Three of these enterprises were branches of Lucchesen, whose headquarters were in Bruges or in Italy (Lucca, Rome): Forteguerra Forteguerra, the Cristofani and the Pagani.¹¹³⁹ The factories on the Rhine very probably did not act completely independently, but were dependent on their parent companies, with whose capital they worked and on whose relations in the banking centres they depended. They were managed by factors who received a wage and probably also shared in the profits. When these branches were abandoned for lack of profits and because of the civil war-like conditions in Lucca, there still existed for a few years in Cologne a company run by the former factors Bonagiunta Dardagnini and Paolo Pagani was founded and managed.¹¹⁴⁰

The origin of the customers of the Lucchese in Cologne shows that their catchment area was not limited to the wider surroundings of Cologne, but extended as far as Bremen and Scandinavia. The exchange traffic also functioned in the opposite direction, when Cologne residents in Rome promised to repay loans in their home town.¹¹⁴¹ Cologne was thus directly involved in the Italian payment system and thus took a leading position vis-à-vis Rome.

¹¹³⁵ Esch (1975), p. 144.

¹¹³⁶ Esch (1975), pp. 332-350. - In Esch's comprehensive work on the bankers in the Roman Curia during of the Great Schism, Ugolini and Bocci were not yet mentioned, which probably shows that these bankers were not among the important companies from Lucca. Cf. Esch (1966).

¹¹³⁷ Esch (1966), pp. 342-343. - On the connection between Moriconi and Cristofani, see Lazzareschi (1947), p. 41.

¹¹³⁸ There may also have been journeys by merchants from Bruges to Germany. Jacopo Fava traveled to Aachen in 1377 and in *la Magnia* stayed Nicolao da Volterra. Cf. Lazzareschi (1947), p. 4 and 195.

¹¹³⁹ Roover (1949), p. 79; Esch (1975); Esch (2003a); Galoppini (2003).

¹¹⁴⁰ Esch (1975), p. 131. The analysis of the "Libro della comunità dei mercanti lucchesi in Bruges" brings up the Names of at least eight Lucchese who worked in Cologne.

¹¹⁴¹ Various evidence of exchange transactions in Jansen (1904), p. 195; Kuske (1956), p. 21; Esch (1966), p. 342; Esch (1975), pp. 131 and 145.

This is a special position for all other German cities. ¹¹⁴² How many bills of exchange were in transit between the city on the Rhine and Rome and how many florins were transferred with them cannot be estimated, for the scanty absolute values that can be ascertained are in no way meaningful. However, it can be stated that the Germans used bills of exchange, albeit to a lesser extent than, for example, the English. ¹¹⁴³ Under Boniface IX, who was heavily dependent on funds from the north, only twelve of the 179 receipts issued for servitude payments mention the names of Italian bankers. Esch calculated that during this pontificate about 20 per cent of servitia from Germany went through Italian bankers, while the figure for English bankers was 90 per cent. ¹¹⁴⁴ On the other hand, the importance of Germany as a market for the trade in *lettere di cambio* increased as Germans were present in large numbers in Rome and Pisa, where they had largely replaced the French at the Curia. ¹¹⁴⁵ That the Lucchese eventually disappeared from the curia business altogether and withdrew from the Rhine by 1400-the Pagani and Cristofani even fell into insolvency-is attributed by Arnold Esch to power struggles within the Lucchese elite that also affected economic conditions. Political and commercial coalitions broke up or reshaped themselves, and silk production in Lucca flagged. The silk trade, however, was fundamental to the exchange business in Bruges and Venice. ¹¹⁴⁶

5.2.2 Gozzadini

The Gozzadini from Bologna followed the Lucchese as depositors of the apostolic chamber. They opened a branch in Cologne around 1400, which was headed by their fellow citizen Simone Sassolini. ¹¹⁴⁷ For the archives of his native city, however, this banker is an unknown. In January 1400, a *Sasso Sassolini banchiere* was a member of the politically very influential Council of Elders (Anziani) of the city of Bologna, while at the same time Nicola Gozzadini held the office of Gonfaloniere; Arnold Esch has probably found the same man in the State Archives as *Saxus de Saxolinis campsor et civis*, who appears in the records there in 1401. ¹¹⁴⁸ Whether there was any relationship of kinship between Sasso and Simone cannot be proved. The family

¹¹⁴² Stromer (1979), p. 4.

¹¹⁴³ Göller (1924a), pp. 122-125; Esch (1966), p. 336.

¹¹⁴⁴ Esch (1975), p. 130.

¹¹⁴⁵ Schuchard (1994), p. 53.

¹¹⁴⁶ Keussen (1887), p. 88; Roover (1949), p. 84; Esch (1966), pp. 343-344; Holmes (1968), pp. 359-364; Esch (1969a), S. 147.

¹¹⁴⁷ Reichert (2003), p. 384.

¹¹⁴⁸ Ghirardacci (1657), p. 510; Esch (1975), p. 134.

Sassolini has left no other traces in the history of Bologna. Already in 1401 *Symon de Sessolinis, lombardus* became a citizen of Cologne and lived at that time on Hohe Straße near Wallraffplatz. 1149 He lived on the Rhine with his wife, but sources also report relationships with men and dealings with prostitutes. The Gozzadini criticized this way of life and considered replacing him because of the bad business. 1150

A Gozzadini branch was also established in Mainz under a Giovanni. 1151 The family name of this branch manager has not survived, but he may have been a family member. This man, whom the Gozzadini call *Giovanni da Magonza*, seems to have had an important commercial activity, for it is very probable that the bill of exchange with which Giangaleazzo

Visconti of Milan wanted to pay the personal physician of the Roman-German King Ruprecht of the Palatinate, who was allegedly hired as an assassin, was to pass through him in 1401. 1152 In 1402 the king, who had escaped assassination, promised his envoy in Rome that he would *send a wehsel duen to Colne or to Mentze umbe gelte dir*, by which probably only the two Gozzadini branches could be meant. 1153 Giovanni was probably also the banker in Mainz from whom the city of Frankfurt bought a bill of exchange to Rome in 1403: *als man mit den Lumbarten tedingte von des wessils wegen als gein Rome*. 1154 The demise of the curia bank of the Gozzadini in 1404 interrupted payment transactions with Rome in the Rhine valley. 1155

The branch in Mainz also seems to have been closed immediately. Wolter von dem Dijcke, who together with his father-in-law Godert von Lysekirchen was active as an exporter of cloth, tried to take advantage of this gap. He could thus very easily make up for exchange money by selling Cologne cloth in Bruges. As a member of the Münzerhausgenossen, he obviously also had the necessary banking knowledge. 1156 Whether this business idea originated with him or whether he was prompted to do so by his partner bank at the Curia can no longer be clarified. From

15 November 1403, shortly after the end of Gozzadini's activities, is the date of his first surviving transfer to Rome. The city of Cologne had sent him for the envoy Wenemar Vrungt

1149 Stehkämper / Müller (1975), p. 48; Militzer (1981), p. 73.

1150 Esch (1975), p. 140.

1151 This could be the Bolognese Giovanni di Galvano. Cf. Favier (1966), p. 514. - Immer-hypothesis, it should be pointed out here that the Rummel family also lived in Mainz in these years with a Hans was present. Cf. Schaper (1981), p. 22.

1152 Pitti (1905), p. 121.

1153 Weizsäcker (1882), IV, no. 75; Esch (1966), p. 342.

1154 Kriegk (1862), p. 533; Neumann (1865), p. 368; Reichert (2003), p. 384.

1155 Esch (1966), pp. 353-354; Esch (1975); Esch (2016). Cf. Tamba (1960-); Holmes (1968), p. 364.

1156 Militzer (1978), pp. 280-282. - On this man, who in the sources is also *Walter* or *Wouter van dem Dijch*, *van dem Dijk*, *von den Dijcke*, *vom Dijcke*, *vamme Dijck* is written, there is very little evidence. Cf. Eckertz (1855), p. 304; Weizsäcker (1882), II, pp. 425 and 502-503; Kuske (1917-1934), pp. 88, 153, 176, and 270; Irsigler (1971), pp. 397-398.

to whom the duc. 100 was paid on 22 March of the following year by the bank of Paolo and Lotto Pagani. **1157** Very probably a personal acquaintance came into play here, which had been established during the more than ten years of Paolo Pagani's presence in Cologne from 1386. A second bill of exchange issued by Wolter von dem Dijke is reported in undated letters to the Cologne Council. A pilgrim had purchased in Cologne a *lettera di cambio* for duc. 24, which he lost on his way to Rome and therefore could not redeem. The issuing banker refused to refund the amount. Presumably this bill had been written about the same time as the first, and would probably have been serviceable by the Pagani. **1158** The Curia Bank certainly did not keep the account of its partner in Cologne in Rome, but had its bills of exchange cleared by a Lucchese in Bruges. Their business relations with von den Dijke were short-lived, for the two transactions mentioned are the only surviving ones between these partners. It should be noted, however, that this Cologne man was - as far as is known - the first German to be able to send bills of exchange directly to the Curia.

5.2.3 Simone Sassolini

When Cardinal Cossa forcibly broke the political and commercial ambitions of the Gozzadini, Simone Sassolini managed not only to survive in Cologne but also to be commercially successful, as suggested by the purchase of several properties between 1408 and 1417. **1159** In 1418 he was admitted as a member of the prestigious merchant society of the Gaffel Windeck. **1160** However, there is no clear evidence of bills of exchange issued by him to the curia for several years. It is only after the Council of Constance that his name appears again in documents relating to curia banks. It is very probable that he had probably continued to be active in this business and had sought another partner bank *romanam curiam sequentes*. But before 1421 there is no document in the Alberti, Ricci, Spini or Medici that clearly indicates a correspondent relationship with him.

1157 Historisches Archiv Köln, Hauptkundenarchiv, U 1/7164C. Cf. Kuske (1917-1934), I, no. 446; Kuske (1956), p. 23.

1158 Historisches Archiv Köln, Briefeingänge undatiert, A 324 and 324. These letters contain no information about banks at the curia. Kuske (1908), p. 416 dates this bill of exchange to about 1410 and justifies this as the middle of the council clerk's years in office. - Stromer (1979), p. 14 also mentions bill transactions of the merchant Wolter von den Dijke with the Gozzadini. The evidence for this in the Gozzadini archives in Bologna, however, refers to a credit transaction of the Cologne canon Volmarus de Dyck. Cf. Esch (1975), p. 136.

1159 Kuske (1956), p. 8.

1160 Kuske (1956), p. 9.

As a businessman he only becomes tangible again on 16 July 1414, when he granted a loan to Sivert Veckinchusen. **1161** He also granted loans to the city of Cologne: in 1415 he lent 30,000 RG and three years later 150 RG. **1162** The first loan makes one wonder, because he could not possibly have provided such a large amount himself. He must have had significantly more financially strong partners in the background. However, there is no reference to him in the Alberti that would indicate a collaboration in these years. In the year before the loan was granted, the new archbishop of Cologne had to process his servitudes directly through them in Bruges, since Sassolini obviously could not serve as their paying agent. Heinrich Sieveking has therefore conjectured that Giovanni de' Medici was the mysterious financier. **1163** But no concrete evidence leads in this direction either.

The Spini bank had a business relationship with Simone Sassolini in Cologne, the former branch manager of the Gozzadini bank, at least since the years of the Council of Constance. There are no known transactions between these two enterprises, but after the bankruptcy of the Spini in 1421, the Signoria of Florence and the Council of the City of Cologne interceded in letters on behalf of their citizens. In reply to an unpreserved letter from Germany *vehementissime* demanding that Spini and del Vigna pay their debts to Sassolini, Florence replied on 10 October 1422 that they were following the usual legal procedures. **1164** In the following year the city of Cologne inquired in Florence and the Signoria wrote back just as friendly and determined. **1165** Whether money from the bankruptcy estate ever flowed to the Rhine is not on record. **1166**

Vieri Guadagni took over the contact to Sassolini from the Spini and confessed in a notarial deed of December 4, 1421, to be *procurator* of Simone Sassolini. **1167** From this it can be concluded that a correspondent relationship existed between these two bankers, which allowed direct exchange between the Curia and the city on the Rhine. The collaboration was continued in the company Guadagni-Giachinotti-Cambini, and the procuration for business with Sassolini was transferred from Vieri Guadagni to Andrea Cambini. **1168** That these relations were quite intense is shown by the

1161 Stieda (1921), pp. 116-117.

1162 Schulte (1900), p. 343; Kuske (1908), pp. 8-9; Kuske (1956), p. 9; Militzer (1981), pp. 73 and 280.

1163 Sieveking (1906), p. 61. In this sense also Kuske (1956), p. 9, who considers Sassolini to be the representative of the Medici in Cologne.

1164 ASFi, Signori. Missive I Cancelleria, 30, cc. 50v-51r.

1165 Historical Archive of the City of Cologne, A 9, Letterbooks, 5 February 1422 - 15 January 1425. - ASFi, Signori. Missive I Cancelleria, 30, cc. 60rv, 20 martii 1422 (= 1423).

1166 It may be assumed that the dispute of the Spini with Sassolini before the Mercanzia in Florence was signed out. However, the volumes of this court archive in question cannot be found: ASFi, Mercanzia 1278 and 1279; 4354 to 4356.

1167 ASFi, NA 3372, c. 23r. I am grateful to Lorenz Böninger (Florence) for providing me with a transcription of this Document.

1168 ASFi, NA 3372, c. 23r, 23 May 1426. cf. Böninger (2006), p. 22.

Catasto declaration of Guadagni's heirs from 1427. Bolognese is listed three times among the debtors and creditors. However, none of the individual transactions underlying these entries can be traced in the sources. The 59 Rhenish florins in the cash holdings of the Curia Bank also testify to relations with Germany. **1169**

Filippo di Tommaso degli Alberti, who belonged to the Nuovi branch of the family and proved to be a more successful businessman than his relatives, played an important role in the handling of transfers between Sassolini and the papal court. He had been running a trading company in Bruges and London since about 1400. As early as 1413 the Signoria had partially exempted him from the banishment laws against his family and allowed him to do business in Florence if he joined forces with a partner from the city. **1170** Bartolomeo di Bonsignore Spinelli fulfilled this condition and took over the operational business in Flanders. He had excellent contacts with the Hanseatic merchants, as is shown by his frequent mentions in the account books of Hildebrand Veckinchusen, where he appears as *Bortolmeus Spynneyl* and in other variants of his name which have been Germanized. **1171** In 1417 this partnership was terminated, but the partners remained in loose business relations. **1172** Bartolomeo Spinelli found new silent partners in Gherardo Canigiani and Antonio da Rabatta and concentrated on the cloth trade. **1173** Filippo di Tommaso continued to work in a sole proprietorship without new partners and transferred the day-to-day business to Giovanni di Bartolomeo Bizzeri. He concentrated in Germany on handling exchange transactions to the banking centre of Bruges and had a correspondent only in Cologne. The Alberti-Guadagni-Sassolini triangle left its mark on Filippo's 1427 tax return, for among the *creditori* he names Sassolini with a debt of f. 200 and several Guadagni accounts, among which a *conto corrente* for the large sum of f. 2,481 stands out. **1174**

1169 ASFi, Catasto 57, cc. 916r, 921v and 922r (*eredi di Vieri Guadagni*).

1170 Boschetto (2000), pp. 11-12. Filippo (1374-1453) and his family were allowed to return to Florence in 1427. He did not make use of this permission. He was at this time the wealthiest member of the family with a taxable fortune of f. 18 000.

1171 Cf. the register of persons in Lesnikov et al. (2013).

1172 ASFi, Catasto 83, cc. 87r-90r: In the Catasto 1427 of Filippo di Tommaso there are many names that overlap with those in Spinelli: Bartolomeo Spinelli, Gherardo Canigiani and his branch in Pisa.

1173 ASFi, Catasto 30, c. 242r: The first contract of the three partners existed from 1 July 1417 to 1422, after which a new partnership was formed, ending in November 1427. After the death of Gherardo, Bernardo had taken the place of his father. - ASFi, Catasto 430, c. 30v: In the Catasto 1433 the sons of Gherardo declared that they had lost more money in the society with Spinelli and da Rabatta than the *corpo* deposited. They had never been informed about the *ghoverno di detta compagnia*.

1174 ASFi, Catasto 296, c. 57v. - Filippo degli Alberti did bill of exchange business with the Spini around 1420, because to customers at the Council of Constance he sent the money via their branch manager Carlo Bartoli (cf. above p. 171). This suggests that there was also an Alberti-Spini-Sassolini triangle, but this cannot be proven.

The first link between the Medici and Simone Sassolini dates from 26 November 1424, when the canon *Gherardus de Bucken* from Minden undertook notarially to repay a loan of 50 RG received in Rome from *Simone de Sassolinis et sotiis* in Cologne. On the following day, a *Gherardus Cwarte*, whose debt amounted to 200 RG, also undertook to do so. **1175** The connection has also left traces in the Catasto of Giovanni de' Medici of 1427, for here two small sums are recorded in the name of the merchant in Cologne for f. 2.19.00 and f. 18.08.00. **1176** In 1429 he sent three bills of exchange to the Curia. Hermann Vryen received duc. 100. **1177** The *beneficarii* of the other two bills of exchange on duc. 360 and 1100 cannot be identified from the Italian accounting entries. In the opposite direction, the riding messenger *Jannes Frighet* had a traveller's cheque sent to him (cf. [table 5](#)). **1178** Sassolini was thus not working exclusively with a curia bank, for he was simultaneously making exchange transactions with Vieri Guadagni and the Medici in Rome. The small number of Sassolini-Medici bills of exchange suggests that he made many more deals with Guadagni. Most payments between Cologne and the Curia at this time will still have flowed through the Alberti branch headed by Bartolomeo Biliotti. Until his last mention in Cologne in 1432 there is no further evidence of a collaboration with the Medici. **1179**

Certainly Sassolini not only tried to earn money in Cologne, but also traded in goods. But there are no undoubted sources on this. Presumably, however, he was the *Simon de Colonia* who exported saffron worth 145 libras from Barcelona in 1428. **1180** This is the last source that shows Sassolini as a merchant. In 1432 his two properties in Cologne were sold. Presumably he had died shortly before. He had run a sole proprietorship for thirty years without a partner. He did not rise to the first rank of international bankers, but remained of regional importance for Cologne.

1175 ASFi, NA 12519, 26 and 27 November. - Gerardus de Bucken: RG IV 03439, <http://rg-online.dhi-roma.it/RG/4/3439>, 02.07.2021. No further information could be found on the other Gerhard.

1176 Roover (1963), p. 209 names the correspondent in Cologne Simone Colin. Cf. ASFi, Catasto 49, c. 1194v: *Simone Sassolini di Chologna*. - On Simone Sassolini cf. Kuske (1908), pp. 8-9; Esch (1974); Kellenbenz (1985), p. 339.

1177 Vryen: RG Online, RG IV 05472, <http://rg-online.dhi-roma.it/RG/4/5472>, 02.07.2021.

1178 Cf. below [p. 541](#).

1179 Miltzer (1981), p. 73.

1180 Bardenhewer (1914), p. 45.

5.2.4 Alberti

Bartolomeo di Domenico e co. di Cologna

While the Council was meeting in Constance, Ricciardo and Lorenzo degli Alberti took steps to develop the large German cities on the Rhine as locations. They sent Bartolomeo di Domenico Biliotti, born around 1385, to Cologne. The latter had gone to Bruges as a young lad to serve a commercial apprenticeship in the company of Lorenzo di Messer Bernardo degli Alberti e co. After completing this apprenticeship he remained in the company as *garzone*. The distantly related Aldighiero di Francesco Biliotti, who was managing director of the Alberti in Rome during these years, possibly saw to it that he was employed in this great company. 1181

Regarding the history of the founding of the branch in Cologne and its first director, there is a report in the files of the Mercanzia that Benedetto di Bernardo degli Alberti gave to the court in 1436. He stated then that they had begun business in Cologne in 1418 under the direction of Bartolomeo di Domenico Biliotti, who had previously been a minor clerk in Bruges and had only received an annual salary of f. 10. Although he had no assets of his own to contribute to the company at the time, he was taken on as a partner, given a quarter share of the profits and the company was named after him: Bartolomeo di Domenico di Cologna:

E dapuoi l'altra si è che nel mille CCCCXVIII decto Bartholomeo non havea niente et stava in Brugia et era più tenpo stato per garzone, non havea niente si non che avea solo salario di fiorini e lire X l'anno; dapuyo quigli di Bruggia lo mandarono a Cologna et là fè uno traffico, del quale traffico decto Bartholomeo traeva el quarto. 1182

1181 ASFi, Catasto 69, cc. 588 and 492, cc. 181r-182r. Kuske (1908), pp. 9-10; Kellenbenz (1962), p. 72 and Kellenbenz (1985), pp. 339-340. In older German historiography this merchant is often called Bartolomeo Dominici. Indeed, members of a Dominici family, presumably from Prato, not infrequently worked for the Alberti. Philippus, Dominicus and Johannes are mentioned as their correspondents in Breslau between 1360 and 1370, and a Rayner (presumably Rinieri) was one of their factors in England in 1365-66. Cf. Holmes (1960-1961), p. 193. The fact that the Cologne is also listed under this family name is due to an error arising from the Florentine way of naming. German historians have not noticed that the Florentines very frequently confined themselves in notarial deeds to giving only their own Christian name and patronymic. In Latin texts the genitive form of the second word could then be misunderstood as a family name. Cf. Kuske (1908), p. 402.

1182 ASFi, Mercanzia 1322, c. 37r, statement of Benedetto di Bernardo degli Alberti dated 7 August 1436.

Benedetto di Alberto must have been mistaken in the date, because already on 3 January 1417 the council of the city of Cologne undertook to repay the *discreto viro Bartholomeo Dominici mercatori de Florencia [...] de societate Albertinorum* a loan of 3,000 RG on the next Christmas day. **1183** The document does not mention where this transaction was concluded and where the banker was established, but the small *garzone* Biliotti would hardly have been a contracting party if it had happened in Bruges. What is certain is his presence in Cologne on 6 September 1417, for on that date the Lübeck merchant Hildebrand Veckinchusen noted in his account books: [...] *do makede ick [in Brügge] ene wesselle myt Fylyppusse Johan to den Alberten huse [...]. Des so sal hey my to Colnne geven by Bartolmeus Domyynnycy [...]*. **1184** There can also be no doubt that the *trattario* in Cologne was Bartolomeo di Domenico Biliotti, from whom the Teutonic Order was to repay a debt of 2,000 RG in January 1418, and certainly he was the *Bartelmeus lombarder* from whom the city of Cologne took out a loan of 100 RG in the same year. **1185** More than fifty years had elapsed since the last recorded sojourn of an Alberti banker in Cologne, when here in 1365 one of their factors had met with a papal collector for the delivery of a larger sum. **1186** The branch in Cologne was not an independent company, but an agency of that of Bruges. It was not endowed with its own capital and its results were consolidated in the balance sheet of the transferred company in Flanders: *El corpo che a Colongnia e cioè della ragione di Brugia è di una medesima chosa con la ragione di Brugia e quando si salda l'una si salda l'altra si che di quella ragione di Colongnia nulla vi sa a dare*. **1187** The division of the working capital was therefore identical in both banks: Antonio di Ricciardo held two-thirds and Benedetto di Alberti one-third. Biliotti therefore did not settle accounts directly with his *maggiori* in Italy, but with the *governatore* in Bruges. The dispatch of an employee with no managerial experience and the subordination to the company in Flanders do not make the decision to found a branch seem like a determined move to open up new markets. On the contrary, it rather gives the impression of a largely risk-free attempt to test the market. There are no meaningful sources on the strategic reasons for this step, but it is certain that from August 1416 onwards Cologne was of increasing importance in the payments of the Grand Master of the Teutonic Order, as large sums were paid to the attention of the Teutonic Master, who was responsible for the bailiwicks in

1183 Kuske (1917-1934), I, p. 201 gives a regest according to which the repayment was intended to be made in Frankfurt. In truth, the original document does not mention the place of payment: Köln, Historisches Archiv, Briefbuch 6, Bl. 49v. I thank Klaus Militzer for checking the text. Cf. Irsigler (1971), p. 361; Hirschfelder (1994), pp. 80-81.

1184 Lesnikov et al. (2013), p. 367.

1185 Koeppen (1960), p. 453; Militzer (1981), p. 44, n. 6 and p. 275.

1186 Cf. above p. 119.

1187 ASFi, Catasto 1001 / 2, c. 148v. Cf. Boschetto (1998), p. 91.

Germany was to be paid to Cologne and Speyer. Since the Alberti had increasing difficulties with the German merchant who represented the Order's interests in Bruges (Lieber), they may have sought a payment channel in which the latter was not involved. **1188** However, tensions between Bruges and the Hanseatic League and disturbances of the trade routes to Bruges also come into question as motives. **1189**

Biliotti became a member of the Windeck merchant squadron as early as 1418, but waited until the death of his mother in 1431 to acquire Cologne citizenship. **1190** It seems as if he had completely abandoned the direct social ties to his native city after the death of his mother and decided to settle permanently in Germany. Unlike Gherardo Bueri, who was naturalized in Lübeck, his name does not appear in the registers of the Florentine Catasto after 1427. **1191** Finally he bought a house for f. 300 at the Dominican monastery, which was intended for himself as a residence and not as a business building. Other real estate transactions followed in the years that followed. **1192** Florentine court records report that Alberti's Cologne branch made a profit of more than 4000 RG during the first ten years of its existence, of which Biliotti received 1,178 RG. **1193** On average, therefore, more than f. 400 was earned in Cologne in each year. For the director this resulted in income ten times higher than his previous salary in Bruges. This was quite a handsome wage, and it should be added that he was allowed to deduct his expenses and living costs in Cologne from the profit he made, and had permission to enter into additional business in his own name. In the Catasto of 1427 he showed, together with his brother Ricco, then living in Apulia, a privately invested fortune of f. 700, and had no money deposited in the Monte di pietà. Thus about 2500 families were wealthier than these Biliotti brothers. Bartolomeo Biliotti gave his age as 42, and had only his 70-year-old mother in Florence, for whose living expenses he paid f. 20 a year. **1194** After deducting his obligations, there were no taxable assets left. These figures should be interpreted with the utmost caution, for they reflect only the property in Florence. He was certainly considerably richer at that time; but the Uffiziali seldom learned what values the merchants living abroad actually possessed. **1195** After all, in 1429 he was able to extend a loan to his brother Ricco.

1188 Koeppen (1960), pp. 351, 370, and 477.

1189 Cf. Koppmann (1870-1893), VI, pp. 376-378; Bruchhäuser (1992), pp. 58-59.

1190 Militzer (1980), p. 230; Militzer (1981), p. 44; Reichert (2003), p. 382.

1191 In the Catasto of 1430 his *portata* or that of his mother should be found in register 350, 351 or 352, where they are not found.

1192 Kuske (1956), p. 9.

1193 ASFi, Mercanzia 1322, c. 37r.

1194 ASFi, Catasto 69, c. 588v.

1195 Cf. the remarks in Caferro (1995) on the catasti of Andrea Banchi, Tommaso Spinelli and Medici.

over 400 RG and buy a house for himself for 300 RG. With another 600 RG he made exchange transactions on his own account. **1196**

Biliotti had acquired a small fortune in ten years, which allowed him to conclude a new partnership agreement for *Bartolomeo e co. di Colonia* with Antonio di Ricciardo and Benedetto di Bernardo degli Alberti on 1 July 1428. He could now invest 1,000 RG himself and thus participate in the company's capital. Although endowed with extensive powers, he remained dependent on the Alberti branch in Bruges, for the Cologne company remained a branch of *Antonio di Ricciardo degli Alberti e co. di Brugge*. **1197** In return, Biliotti now also became a partner in the company in Flanders. **1198** His share of the profits was increased to one-third and his privileges (deduction of living expenses, right to sidelines) were confirmed to him. **1199** It was evidently planned that his brother Ricco should also come to Cologne, for permission to issue bills of exchange in his own name was extended by the Alberti to both brothers. **1200** The latter, however, probably never arrived there, as can be inferred from an entry in Dego degli Alberti's tax return of 1433. He had participated in the accomenda of Bartolomeo's brother in Apulia. But on the voyage from southern Italy to Venice Ricco's ship had sunk and he was drowned. A worse debtor could not be imagined. **1201** After six years the partnership between Biliotti and the Alberti was dissolved. Whether this was a decision of the Alberti or of Bartolomeo Biliotti is not elucidated by the sources. Two years later, Biliotti faced his former *maggiori* in court in Florence, as there were still mutual claims between him and the Alberti companies in Basel and Rome. His position as branch manager in Cologne was held by Antonio di Antonio de' Rossi from 1 July 1434. **1202**

1196 ASFi, Mercanzia 1322, c. 37r.

1197 ASFi, Catasto 32, c. 42v.

1198 ASFi, Mercanzia 1325, c. 263v.

1199 ASFi, Mercanzia 1322, c. 37r; 1323, c. 71r.

1200 ASFi, Mercanzia 1322, c. 37r. - Kuske (1917-1934), II, no. 9; Militzer (1981), p. 44, no. 6.

1201 ASFi, Catasto 32, c. 364v: [...] *Richo tornando di Puglia a Venezia con ritratto de' detti panni, aneghò in mezzo del mare, chome plubicha [sic] bocie e fama si dicie, con tutta la nave e roba. [...] perché più chattivo debitore non potrebbe essere, [...]*.

1202 The new branch manager was the son of Antonio di Tommaso de' Rossi, who had been banished from Florence in 1434. Antonio or Tonino di Antonio was born between 1412 and 1414. It is un-known where he spent the years until he took up the task in Cologne. A debt owed by his father in 1427 for f. 70 to Benedetto degli Alberti e co. shows that business relations existed between the two families before the journey to the Rhine. Cf. Kent (1978), p. 160. - In the Catasto of 1427 there are two other men named Antonio de' Rossi. Antonio di Biagio (ASFi, Catasto 73, c. 192) and Antonio di Lippo (ASFi, Catasto 67, c. 491), however, cannot be identical with the Alberti manager because of their age and professional activity.

The *governatore* of the Alberti branch in Bruges, Lorenzo di Niccolò di Zanobi Rinieri, had to have his factor Iacomo Guidotti draw up an overview of the profits made in Cologne between 1428 and 1434 (Table 10), which were recorded from the books in Bruges. The accuracy of this list was confirmed by the Florentine consul in Bruges, Marco Spinellini. 1203 What is striking here is the sharp decline in profits after 1431, which dwindled almost to zero in 1434. The parent company in Bruges fared even worse, because there, despite the profit deliveries from Cologne, no profits were made at all since 1431: *per temporali che sono stati, che asai s'è fatto a mantenere il capitale*. 1204 What these storms mentioned in the quotation were can no longer be clearly determined today. Presumably, however, the factors that had such a negative impact on the course of business are to be found, on the one hand, in internal company problems that led to bankruptcy shortly afterwards, and on the other hand, the effects of the Hundred Years' War and the unrest in Burgundy must also be taken into account. 1205

Table 10: Profits of the Cologne branch delivered to the Alberti, 1428-34

Year	lbr.	s.	d.
1428	187	10	3
1429	165	5	9
1430	221	5	9
1431	147	8	9
1432	88	17	1
1433	36	4	12
1434	20	8	1

The economic space in which Biliotti worked can be partially reconstructed on the basis of sources on his exchange transactions. Undoubtedly he issued by far the largest number of *lettere di cambio* to the sister societies at the Curia and at the Council in Basel. Evidence

1203 ASFi, Mercanzia 1323, cc. 70v-72r. - Spinellini was head of Ubertino d'Andrea de' Bardi's branch in Bruges. On the duties and rights of the consul of the Florentine nation in Bruges, see Roover (1948a), pp. 19-23.

1204 ASFi, Catasto 32, cc. 38r-42r and 45v. Similar statement in Dego degli Alberti's Catasto of 1433: ASFi, Catasto 492, cc. 181r-182r.

1205 A relocation of operations to the Basel branch after 1433 certainly had no influence.

for this, however, there are only a few. One example is the bill of exchange for 125 RG dated 18 July 1427 for Cherubin Schunghel, *prepositus in Wedmekhusen* in the diocese of Cologne, who was honored on 15 September by Tommaso Spinelli as director of the Alberti Bank in Rome. **1206** Rare are also the evidences of payments to Venice. A receipt is preserved in the notarial archives of the lagoon city in which *Moises Rappa quondam Jacob ebreus venetus* confirms having received from Benedetto e Lionardo degli Alberti e co. 2000 Venetian florins, which his wife *Mengen Gottscalchi* had deposited in Cologne on 18 May 1424. **1207** In two other receipts from the same year, the principals and beneficiaries are also Jews. **1208** In documents from the Alberti bank in London, there is a bill of exchange to Cologne: *Stefano Valton, cancelliere del cardinale a cambio per Cologne tb 40* and accounts for other open transactions. **1209** The bank in Cologne also served as a hub for remittances from the East. 1419 Nikolaus Bunzlau sent 1,700 RG to Order Procurator Peter von Wormditt via Antonio di Giovanni Ricchi in Breslau. **1210** A year later the new procurator Johann Tiergarten wrote from Florence to the Grand Master that Bartholomeus Dominici had retained 3,000 RG in Cologne after he had learned of the death of Peter von Wormditt, who had been appointed *beneficiario*. **1211** No contacts of Biliotti to Lübeck or Scandinavia are known, although he paid a bill of exchange issued in Bruges to Hildebrand Veckinchusen. **1212** As a rule, Biliotti served the local and regional clientele of merchants and clerics, which included many persons from the bishopric of Liège. **1213** From Cologne, it was probably mainly small amounts that were transferred by means of bills of exchange, while nearby Bruges remained responsible for all large transactions.

There can be no doubt that the Alberti branch in Cologne was active in the trade of goods, but there is only a single source document on this. In the Catasto 1433 of Bartolomeo d'Antonio Sernelli, who had a branch in Bologna, there is *Bartolomeo di Domenico di Chologna* among the *creditori*: f. 38.19.0. **1214** Presumably the payment was for a cloth delivery that had not yet been paid to the Cologne, because Sernelli was not a banker.

1206 YUSA 4975, c. 32v. The customer issued a receipt for this. - Another example of this payment away from the year 1428 in Hirsch (1858), p. 237.

1207 ASVe, Cancelleria Inferiore Miscellanea Notai Diversi b 5, f. 70v-71r. Issued on 18 September 1424.

1208 ASVe, Cancelleria Inferiore Miscellanea Notai Diversi b 5, f. 83v-84r: Samuel von Andernach (*Zambbuel de Andranoch*) has received from Maier of Bacharach on 12 September 1424 duc. 90. The same on 2 November 1424 about duc. 1 100. I thank Caroline Wirtz for the transcription of these documents.

1209 ASFi, Mercanzia 271, cc. 173r, 175v and 181r.

1210 Cf. below p. 260.

1211 Koeppen (1966), n. 12, p. 74; n. 17, p. 79.

1212 Lesnikov (1974), p. 367.

1213 ASFi, NA 12519, 9 March 1424: *Godeschalcus de Cimiterio rector parrochialis eccliesie de Buckenbielsen leodien*.

Dioc. Receives from Tommaso Spinelli of *Lionardo de Albertis et Aldigherio* a loan of duc. 42, which he must pay back in two months at *Bartholomeo Dominici et sotiis* in Cologne.

1214 ASFi, Catasto 470, c. 328r.

Antonio de' Rossi e co. di Colognia

After the departure of Bartolomeo Biliotti, the barely 20-year-old Antonio di Antonio de' Rossi took over the management of the Alberti branch in Cologne for two years in the summer of 1434. He had been born between 1412 and 1414, the son of Antonio di Tommaso de' Rossi, who was banished from Florence in 1434. ¹²¹⁵ It is unknown where he spent the years until he took up the task in Cologne. A debt from his father to Benedetto degli Alberti e co. in 1427 for f. 70 shows that business relations existed between the two families before the journey to the Rhine. ¹²¹⁶

In 1436, the Roman branch of the Alberti's sued Antonio Rossi and his predecessor as branch manager before the court of the Mercanzia with claims over duc. 2 022;¹²¹⁷ on the list of believers in the London sister company (Alessandro Ferrantini e co.), which fell in that year, *Bartholomeo di Domenicho e compagni di Colognia per loro disuso* is also found. ¹²¹⁸ Benedetto degli Alberti accused the two former managers of the Cologne branch of falsifying the books, and Bartolomeo Biliotti of telling *favole et non vere exceptione* about the circumstances of the banks in Bruges and Cologne. ¹²¹⁹ Nevertheless, the court ruled in favor of the two Florentines in Cologne. ¹²²⁰

When the parent company went bankrupt, Rossi, like the heads of the sister company in Basel, joined the corporate network of Bernardo da Uzzano and Francesco Boscoli, but without taking the latter's name. ¹²²¹ The fact that *Antonio de' Rossi e co. di Colognia* did not survive the bankruptcy of the curia bank Uzzano / Boscoli indicates their financial involvement in the Cologne venture. It was probably only an accomenda, however, for it is not listed by Boscoli among his branches. ¹²²² Rossi gained through this partnership for his changes the connection with the Curia, to Geneva and to the Council city, where many Cologne resided. 1437 He organized the servitude payments of the Cologne cathedral provost Erich von Hoya for the diocese of Osnabrück, which were paid into the chamber by Francesco Boscoli, the head of the Roman da Uzzano Society. ¹²²³ Presumably he was also the banker who in the same year made a transfer of 4,500 RG from the

¹²¹⁵ Kent (1978), p. 160.

¹²¹⁶ ASFi, Catasto 65, c. 34r.

¹²¹⁷ ASFi, Mercanzia 7130, c. 252v.

¹²¹⁸ ASFi, Mercanzia 271, c. 175r.

¹²¹⁹ ASFi, Mercanzia 1322, c. 36v, 7 August 1436.

¹²²⁰ ASFi, Mercanzia 7130, cc. 251v-255v. Cf. Boschetto (1998), p. 121.

¹²²¹ Boschetto (1998), p. 91.

¹²²² ASFi, Mercanzia 4405, cc. 194v-196v: in 1445 Francesco Boscoli described the network of branches that he had created together with Bernardo da Uzzano and Bianco d'Agostino del Bene operated alongside the Curia Bank: Barcelona (Bernardo da Uzzano e co.), Geneva (Bardo di Neri e co.) and Basle (Bernardo da Uzzano e Dego degli Alberti e co.).

¹²²³ Esch (1998), p. 281.

Offertory of the Cologne churches to Dego degli Alberti and Antonio Gianfigliuzzi in Basel.
1224

Most evidence from Rossi's business activities can be found in the books of Filippo di Vitaliano Borromei in London and Bruges in 1438 (Table 11). In the first transaction, a bill of colognes had been paid out in London to a *messer Uricho abate monasterio Boni- montis in Savoia*. In the other two transactions, a total of 420 RG was transferred from Bruges to Dionisi d'Alza in Cologne, who was from Como. All three amounts were debited to the account of Lorenzo di Niccolò di Zanobi Rinieri. Rossi appears in these transactions only as a merchant in the regional exchange traffic between London, Bruges and Cologne. The mention of an ecclesiastical client from Savoy, however, is an indication of relations within the da Uzzano / Boscoli network to Geneva or to Basel.

Until September 1438 *Antonio de' Rossi e co. di Colognia* can be traced as commercially active in Cologne, because he issued bills of exchange to Filippo Borromei in Bruges and London. He went bankrupt in 1439 along with Bernardo da Uzzano and Francesco Boscoli. Boscoli made heavy demands against him and had him thrown into prison in Bruges. 1225 It was only after more than four years that he was freed, thanks to the efforts of the nation of Florentines and of Iacopo de' Bardi, after his brothers had pledged to pay f. 363 to be liable to the creditor, to which Antonio de' Rossi had been condemned by judgments of the court of the Podestà and Mercanzia. 1226 Being able to raise only f. 112 of this, they had to cede all their property to the heirs of Boscoli. In the Catasto of 1446 the Rossi presented themselves as totally impoverished, having only debts: *El mobile che ci resta è solo el debito [...] stiamo in villa tralle zolle pel debito abiano col comune*. 1227 In September 1446 Boscoli died. Curiously, in 1457 the Rossi again owned a whole series of properties and estates. 1228

1224 Kuske (1956), p. 9. The account found in the older literature that this transfer was handled by Bartolomeo Biliotti cannot be correct, since the latter and the two Florentines were fiercely at odds in Basel at the time and met as adversaries before the Florentine courts.

1225 BNCF, Ms. Panciatichi, 148 (Epistolae reipublicae florentine nomine exaratae), v. Leonardo Bruni, 1435-1444, c. 116r (1438/39): Letter from the Signoria to the Council of the City of Bruges concerning the imprisonment of Rossi at the request of Lorenzo di Niccolò di Zanobi. - In this codex at cc. 197v-198r, 23 febr. 1442 (modern style 1443) a letter to the council of the city of Cologne concerning a dispute between Rossi and one *Iohannes Inchemacher*. I am grateful to Franz Irsigler (Cologne) who has identified this Cologne man as Johannes Angelmacher.

1226 ASFi, Catasto 648 (II), cc. 528r-530r (Num. antica), cc. 533r-535r (Num. mod.) and cc. 614r-615r (Num. antica), cc. 621r-622r (Num. mod.).

1227 Iacopo Villani acted as counterparty, as Boscoli was then the subject of bankruptcy proceedings.

1228 ASFi, Catasto 788 / II, cc. 812r-814r. His household included: *Antonio d'Antonio* (44), *Giovani d'Antonio* (38), *Monna Brigida donna d'Antonio* (25), *Lisabeta figliola d'Antonio* (7), *Alesandra figliola d'Antonio* (6), *Dia- mante figliola d'Antonio* (5), *Ghabrielo figliolo d'Antonio* (4), *Maria figliola no legitima d'Antonio* (8), *Margherita figliola no legitima di Giovani e della Maria sua fante* (4), *Francescha figliola di Giovanni e della detta Maria* (3). Was Brigida a German? Elisabeth was then probably born in Cologne.

Table 11. Antonio de' Rossi in the books of the Borromei, 1438.

London	+ MCCCCXXXVIII		
c. 215v: Antonio de' Rossi di Colognia de'avere a dì 12 di magio f. 7.18.8, sono per nobili 23 ½ netti, in messer Uricho abate monasterio Bonimontis in Savoia, a llui di cassa, fo. 202.	f. 7	s. 18	d. 8
c. 216r: Antonio de' Rossi de'avere a dì 28 di magio fiorini 7.18.8 per Lorenzo di Nicolò qui di sotto.	f. 7	s. 18	d. 8
Bruges			
c. 267r: Bernardo do Uzano e Degho degli Alberti e compagni di Baxilea per nostro conto deno avere a dì primo di giennaio fiorini 158.16.3 di grossi, f. 26.14.-, sono per altanti ponemo al libro morello di 1437 dovessimo dare a loro, fo.166. f. 158.16.3	f. 26	s. 14	d. -
c. 318v: Antonio de' Rossi di Chologna, per nostro chonto de' dare a dì 12 di septtembre fiorini 66.10, sono per f. 420 a grossi 33 per fiorino ne traemmo in Lorenzo di Nicholò di Zanobi, a lui in credito in questo, fo. 89. f. 420.0.0	f. 66	s. 10	d. -
c. 319r: Antonio de' Rossi e compagni di Chologna per nostro chonto deno avere a dì VIII d'aghosto f. 47.10, sono per fiorini 300 di Reno li traemo per nostra lettera in Dionixi Dalza, i quali traemmo al detto per conto de' Beaqui di Milano, a loro in debito in questo indrieto, fo. 197. f. 300.0.0	f. 47	s. 10	d. -
E a dì detto f. 17.8.4, sono per f. 120 di Reno li traemmo per nostra lettera nel soprascritto Dionixi, i quali traemmo loro per conto de Ghabrielo a Aghustino Ruffino, a loro in debito a questo, fo. 7. f. 120.0.0	f. 19	s. -	d. -
Somma in Colognia f. 420 di Reno, Brugia f. 66 s. 10 d. 0			

Giovanni da Magonza

Hildebrand Veckinchusen wrote in 1420 that Filippo di Giovanni di ser Rucco of the Alberti an- tichi in Bruges had a correspondent in Mainz: [...] *hey my breyve hevet gheven an sin ghezelle to Mensse*. **1229** From this transaction it can be concluded that the Florentine worked with a merchant living in Mainz as a correspondent. That this could have been *Giovanni da Magonza*, who was proved to be Gozzadini's partner at the beginning of the century, is only a conjecture, based solely on the addition *van dem lumbar- de to Mensse*. **1230** The tax returns of the Alberti from 1427 also provide no further insight into him, since these documents do not contain lists of the debtors and creditors of their undertakings. Thus, the merchant lord on the Rhine cannot be identified. The lack of further source evidence on his business activities suggests that his transactions, which he settled in connection with Bruges and very likely led as far as Rome, did not generate much turnover and spanned only a short time.

5.2.5 Giovanni d'Alberto e co.

A brief return of Cosimo de' Medici to the Cologne market can be found in documents from 1441. At that time, the head office in Florence wrote to Bernardo Portinari, the head of the Bruges branch, which had been founded only a few years earlier, that it was prepared to serve *lettere di cambio* of the *vostri di Colonia* if they had a credit balance. However, he was also to tell them to be clearer when giving written instructions so that there would be no misunderstanding. Cosimo thus wished to allow a company to issue *lettere di cambio per commissionem* to be charged in Flanders. The other Medici branches did not keep an account for these colognes, but adhered to the guarantee of the sister company in Bruges. **1231** The formulation *vostri di Colonia*

1229 Lesnikov et al. (2013), p. 543. - Another exchange transaction of Filippo di Giovanni with Veckinchusen to Mainz via RG 697 ½ is dated 14 June 1419. The source does not mention the *trattario*. Stieda (1921), p. 238.

1230 Cf. above p. 230.

1231 ASFi, MAP 82, no. 52, c. 197r: *Voi dite che quando gl'aconci vostri da Colonia ci troveremo danari come voi scrivete e così come cen'abiamo a ghovernare facieremo quanto traremo da voi, ma da ora per questa vostra siate contento che traendoci i p[...] sino a lire 1000 li sopra di voi così faremo e trovandoci di vostro si traranno loro indietro e r[imettere] per voi come ordinate, e non trovandoci di vostro siate più contenti si paghino e rimetansi per voi e d'altra parte vi si tralghi quello ci venisse a mancare per detta cagione e tutto sopra di voi. Così faciamo. E ci avanza ancora de' detti di Colonia lire 300 e uno [...] di spici ce li domanda per loro e nnoi abiam lettera da loro e non ci dichono che le paghiamo ma bene compre[n]diamo vogl[i]ono gli si diano, ghovernansi nelo scrivere per modo che si potrebbe prendere errore, ricordate loro che ffacino per l'avenire.*

suggests that the Medici branch in Bruges had established an agency in Cologne, as the Alberti had done in the decades before. At the same time, a correspondent was also to be installed in Mainz, as can be seen from a letter from Bernardo Portinari to the Florence headquarters dated 20 May 1441. He had understood that they wished to allow *Gianni da Magonza* to issue bills of exchange on the curia bank up to the amount of duc. 250, and in return to let him serve such up to duc. 100 to be served in Mainz. **1232** There is no clear evidence for the office in Cologne that these negotiations resulted in bills of exchange. Giovanni da Magonza was involved in a transaction in July 1441 involving, in addition to himself, the Medici in Bruges and Venice and the Genoese Raffaello Giustiniani. **1233** The identity of the merchants trading in Cologne and Mainz remains largely obscure, but it can be ruled out that he was *Giovanni da Magonza*, a native of Bologna who had made exchange deals with the Gozzadini and the Alberti antichi. This man would have been at least 70 years old in 1441. Tommaso Spinelli was able to transfer 550 Venetian ducats to Mainz for the apostolic chamber on 13 September 1441 by means of a bill of exchange to the papal envoys Juan Carvajal and Nicholas of Cusa. **1234** A note by Tommaso Spinelli, written about 1441, is almost certainly connected with this transaction: he had given Pope Eugene IV a loan of f. 2,000, which he transferred to Germany. **1235** In connection with Germans, Spinelli is mentioned twenty-five times in the chamber registers from 17 August 1438 to 1 October 1446. The way in which he transferred these funds to the Curia or from there to Germany is not on record in individual cases. **1236** In his balance sheet of the Borromei at Rome, March 14, 1443, a company *Giovanni di Alberto e compagni di Cholognia*, is mentioned and listed among the debtors with f. 107 s. 7 d. 7. **1237** Am On July 15 of the same year, he is mentioned as the scribe of a settlement concluded in Bruges between Lorenzo di Niccolò di Zanobi on the one hand and Tommaso Spinelli and Borromeo Borromei on the other. **1238** In a balance sheet of the Borromeo-Spinelli bank in Rome from December 1444 Giovanni d'Alberto is mentioned for the last time in the sources with a reference to Cologne. **1239**

1232 ASFi, MAP 84, no. 91, c. 183v: *Volete se Gian di Maganza vole a cambio per costì a denari 250 glele diamo sopra di voi e rimettere per voi, così faciano bisognandoli e auti noi vi preghamo per l'ultima vi operassi come se per noi fusse in quel debito di Bernardo contraente e compratore che si truova a Cologna e mandamovi una vi scrisse e qui ne sia una all'ordine piaciavi durarvene a ffar anno i nostri per vigore.*

1233 ASFi, MAP 134, no. 1, c. 150 left. - ASFi, MAP 134, no. 2, c. 14v: On 18 June, the Medici incriminated in Bruges their sister company in Venice with s. 5, because they had for them an information about a bill of exchange had passed on the deterioration in the share price.

1234 Esch (1998), p. 280.

1235 YUSA 85, 1615: *f. 2M fè paghare nella Mangnia.*

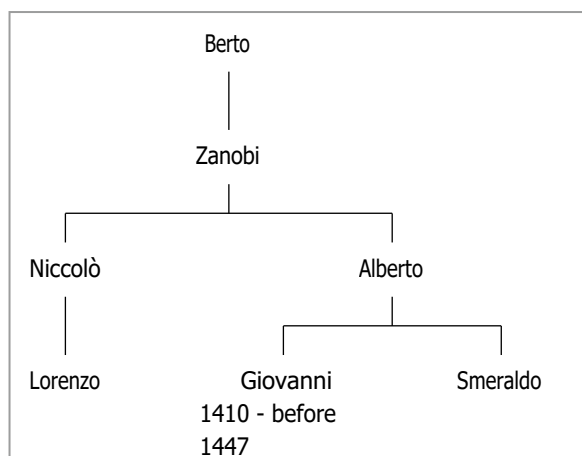
1236 Esch (1998), pp. 280 and 293-295.

1237 YUSA 90, 1704, P. 1.

1238 YUSA 85, 1576

1239 YUSA 90, 1707.

Help for the identification of Giovanni d'Alberto could be found in the Spinelli archives, because in four documents from the years 1435 to 1445 a Giovanni d'Alberto di Zanobi *abitante a Bruggia*. **1240** This rare combination of first names is found at this time only in the Rinieri family (vgl. [family tree 8](#)). **1241** A Zanobi di Berto Rinieri had sons named Niccolò and Alberto. Alberto was born around 1355 and, like his father, was enrolled in the *Arte della lana* as a wool merchant. **1242** He was more successful in business than his brother Niccolò, who was banished from Florence in 1400 for taking part in a conspiracy and absconded to Bruges, where his son Lorenzo rose to become branch manager of the Alberti bank. **1243** Alberto died about 1420, leaving to his sons Smeraldo and Giovanni, both of whom remained unmarried, a handsome fortune, valued in the Catasto of 1427 at f. 5,837, which still placed them 35th in the taxpayers' list in the quarter of S. Croce. **1244**



Family tree 8th Rinieri (highly simplified)

1240 YUSA 292, 5263-64, 1435 November 20; 85, 1576, 1443 July 4; 85, 1577, 1443 July 15; 85, 1578, 1444 December 10; 113, 2180, 1445 May 26. One document refers to Niccolò Rinieri: YUSA 295, 5321-22, 1433.

1241 Preyer (1983), p. 389 noted that this family, like many others, very rarely used the family name in documents.

1242 Preyer (1983), pp. 393-395 on the importance of Alberto: "Alberto di Zanobi belonged to a well-established family, with a solid background in the merchant economy of the city, moderate participation in politics, and a pattern of going outside his small lineage to establish connections with important people."

1243 Preyer (1983), p. 395.

1244 On the Rinieri fortune, cf. Martines (1963), p. 366. In the 1403 Prestanze, Alberto di Zanobi was in 34th place in S. Croce, cf. Martines (1963), p. 353. However, Martines mistakenly considers these two men to be members of the Alberti family. - Catasto 72, c. 230 et seq: Smeraldo is 30 and his brother Giovanni 16. they have assets of over f. 5,000. no holdings are mentioned in

The Rinieri were active in these years as silk traders in England and Giovanni Benci mentions the *settaiuoli Giovanni di Alberto Rinieri di Pisa*, which was continued by Filippo Rinieri e Piero Neretti e co. di Pisa. **1245** Lorenzo di Niccolò had presumably also got into difficulties himself as a result of the Alberti bankruptcy. **1246** In the following years he worked for the Venice-based Borromei in Bruges. Giovanni d'Alberto represented his cousin's interests before the Mercanzia on 13 June 1436 and was demonstrably in Germany. **1247** Lorenzo di Niccolò in Bruges first worked in Cologne with Antonio de' Rossi, from whom he received a bill for f. 420 through Filippo Borromei on 12 September 1438. **1248** It can be assumed that the company Giovanni d'Alberto e co. was opened in Cologne when Antonio de' Rossi went bankrupt in 1439, as the Rinieri thereby lost their connection to the city on the Rhine. A collaboration with their opponent Bartolomeo Biliotti was certainly out of the question. The few documented commercial contacts with Cosimo de' Medici and Tommaso Spinelli speak for a very short and not very successful banking activity of this branch. According to Brenda Preyer, a power of attorney dated

8. January 1444 Giovanni d'Alberto for the last time alive. **1249**

5.2.6 Bartolomeo di Domenico Biliotti e co.

When he noticed that the parent company was getting into difficulties, Bartolomeo Biliotti separated from it on 30 June 1434 and founded a sole proprietorship. This subscribed under the same name *Bartolomeo di Domenico Biliotti e co.* as the old partnership with the Alberti, so that for a short time there were two banks in Cologne with the same name. He probably took over a large part of the customer base into his own company, thanks to the reputation he had acquired over the years in Cologne. **1250** The inner history of this company remains

Societies mentioned. In the Catasto the name Alberti has been added in pencil much later (by a historian?).

1245 ASFi, Mercanzia 271, c. 180r. Alessandro Ferrantini received money from the Rinieri in October 1434. - ASFi, Carte Stroziane II, no. 19, c. 20v.

1246 Cf. above p. 141.

1247 ASFi, Mercanzia 4387, 1436 giugno 13th - AOIF 12735, c. 173 left: One Giovanni d'Alberto was granted a bishop's throne on the

9. February 1442 in Florence served by the bank of Antonio della Casa a bill of exchange which he had received on 10 January in Basel from Dego degli Alberti. It is said to have been for a horse he had left beyond the Alps.

1248 ABIB. Mastro 8, c. 318v.

1249 The last of the two brothers (Smeraldo or Giovanni) died in 1447. ASFi, Conventi soppressi 92, 124, fol. 36v. - Preyer (1983), p. 397 in ASFi, NA 15597, c. 133r. - A Giovanni di Alberto Rinieri di Pisa is mentioned in a *libro segreto* by Amerigo Benci dated 1459-76: ASFi, Carte Stroziane II, no. 19.

1250 It is very uncertain whether he was the banker who in 1437, on behalf of the city of Cologne, directed 4,600 RG from the offering pots of the council bank of Dego degli Alberti, for with Dego he had at that time a violent

largely unexplained, because only a few facts can be gathered about the ownership structure, the organisational structure, the personnel and the profit development.

Cosimo de' Medici and his bank branches were in contact with Biliotti on several occasions between 1434 and 1438, but the sources are too inconclusive to designate him as the successor of the late Simone Sassolini in the function of Cologne correspondent. **1251** His name appears in the Medici account books in 1436 on the occasion of a stay in the city of Marche.

1252 He received cash here, which Giovanni de' Benci of Florence had instructed him to receive on behalf of the Medici agency in Geneva. Biliotti was probably then on his way back from Florence, where he had been obliged to give evidence before the Mercanzia in the various trials connected with the bankruptcy of the Alberti. **1253** He was almost certainly the banker through whom in 1438 the Medici curia bank directed f. 200 to the papal envoy who had travelled to elect the king. **1254** Cosimo left the exchange business with Biliotti in Cologne in 1439 to his long-time associate Antonio della Casa, when the latter went into business for himself in 1439. **1255** The surviving account books of the Curia Bank show a brisk trade in bills of exchange with small transfer amounts until 1446. A bill of exchange for 290 RG was the largest sum Biliotti was involved in transferring. He specialized in small payment transactions on behalf of clerics and merchants from Cologne and the adjacent bishoprics to the west and north. He did not handle large servitia or annatia payments, as these probably exceeded the volumes he could handle with his business capital. His relations with the Medici and with Antonio della Casa were certainly no more than mere correspondent relationships. The close cooperation with the Bardi in Bruges, on the other hand, does not allow us to rule out the possibility that they had a financial stake in the Cologne company. A few of Biliotti's credit transactions with Germans are known from the Cologne archives. They show that he invested money in the local market with annuities bought from Cologne citizens in 1434 and 1438.

1256 Almost nothing is known of Biliotti's trade in goods. Since he traded in Bruges and Venice and occasionally visited his hometown, it is reasonable to assume that he sought to make a profit in the north with precious fabrics. However, there is a lack of sources that could shed light on this. 1435 is in the books of the Medici

Dispute before the Mercanzia. Historical archive of the city of Cologne, document 11283. - Kuske (1908), p. 402.

1251 Cf. above [p. 129](#).

1252 ASFi, MAP 134, no. 1, c. 115r.

1253 Biliotti deposited testimony before the Mercanzia court on 14 and 15 November. Cf. ASFi, Mercanzia 1323, cc. 70v-72r.

1254 Esch (1998), p. 287.

1255 AOIF 12737, c. 199v. - Cf. above [p. 178](#).

1256 Historical Archive of the City of Cologne, Schrsb. 181, 36b 1; 85, 36b 3.

in Venice, there is talk of *oro di Cholongnia chonprato*, but no reference to Biliotti. **1257** The many payments received by Venetian merchants, which they credited to Biliotti's account with Antonio della Casa in Rome, indicate extensive sales of goods in the lagoon city, for cash or gold bars would certainly have been brought to Bruges. What goods these were, however, cannot be determined from the accounting entries. **1258**

In the autumn of 1445 Biliotti was in great business difficulties, for two bills of exchange with which Antonio della Casa e co. wished to balance his account were protested and returned. Antonio Partini in Venice and the Bardi in Florence were unwilling to honour bills of exchange which they should have debited to the account of Bartolomeo Biliotti: *no' lo volsono pagare e tornoron con protesto*. **1259** After this event, the volume of business between della Casa and Biliotti decreased markedly, and on April 12, 1446, a *lettera di cambio* of the Florentine was honored in Rome for the last time in Cologne. His account was settled and closed on 1 May by a draft to his credit on Iacopo Benzi in Venice in favour of Antonio Partini. **1260** The background of Biliotti's problems were claims against him by the Cologne cleric Johannes Cabebe de Werda in 1444. Whether or not several documents have survived concerning this dispute, it cannot be clarified. The starting point seems to be a deposit in the amount of f. 9500, which was deposited with the Medici in Ferrara in 1438 and is said to have come from the estate of the rich curia cleric Hermann Dwerg. Six years later, plenipotentiaries tried in vain to claim this money from the Medici in Bruges. In the end, the action was directed against Biliotti, who used legal means to defend himself against it. **1261**

Biliotti was murdered in his home near Ecclesiastes by a fellow countryman. This must have happened before 22 January 1450, since the Council of the City of Cologne intervened in the administration of his inheritance on that day. **1262** The Greve Joeris Schynck had taken Biliotti's estate illegally and had to be forced to hand it over by the Council. Johan van der Arcken, Johan van Duyren, Johan van Stralen and Johannes Bruwer were appointed as executors of the will, who were to pay for the grave, burial and outstanding accounts. The remaining money was paid after one year and one day for the

1257 ASFi, MAP 134, no. 1 (13 October 1436): *A 'Ntonio Chanacci lire sei s. 2 di grossi, e per lui gli demmo a Iachopo di Bernabo, portò il detto chontanti, sono per oro di Cholongnia chonprato per lui; posto a libro di mercatantie, a c. 117, sino a di 11.*

1258 Cf. above p. 428.

1259 AOIF 12737, c. 32 left.

1260 AOIF 12737, c. 76 left.

1261 ASFi, Diplomatico, Medici, 1438 dicembre 22 and 1439 marzo 4; Historisches Archiv der Stadt Köln, A 17, Letterbooks, February 7, 1444 - December 31, 1445, f. 40b, 1444 August 7. Cf. Höhlbaum (1890), p. 11; Kuske. (1917-1934), pp. 360-361; Camerani Marri (1951), pp. 52-53; Hirschfelder (1994), p. 81.

1262 Historical Archive of the City of Cologne, Urkundekopiar 3, f. 125. - Schulte (1900), p. 304; Kuske (1908), p. 402; Kuske (1917-1934), II, no. 9; Militzer (1981), p. 44; Huiskes (1990), Thursday, January 22, 1450.

Salvation of souls. **1263** The three plenipotentiaries, in accordance with their mandate, handed over 17 RG to John of Scheydam, which he had paid Biliotti for a bill of exchange to Rome, but which he did not have paid out there. It is not clear from the records of this transaction which curia bank this referred to, so that it remains unclear whether Biliotti was also active in payment transactions with the curia after his separation from della Casa. **1264** **There** are no records in the Florentine archival holdings dealing with the liquidation of Biliotti's company in Cologne or with his will and estate. The Signoria and the Mercanzia do not seem to have made any inquiries in Cologne, also because of his murder.

But who was this compatriot who murdered Biliotti? In the Cologne sources his name is not mentioned and also no punishment is mentioned. An extremely thin chain of circumstantial evidence leads to a man against whom, however, there is not a single piece of evidence. According to a document dated August 20, 1447, *Borgognone, filii olim Pieri Amari de Gyanfigliatis de Florentia, incole nostri lived* in Cologne. In this document, the city confirmed to the Signoria in Florence that one Heinrich Gobelin van Dulken was indeed an imperial notary and town clerk, and that he had signed a procuration for this Gianfigliazzi. **1265** Borgognone di Piero Gianfigliazzi, according to the Catasto of 1446, was then 30 years old and without property. He seems to have lost his father's inheritance along with Malpiglio Ciccioni while doing business in Sicily, where he is recorded in 1442. **1266** At the time of writing the tax return he was not living in Florence, but the place of residence was not given. **1267** So it may well be that he was already living in Cologne for some time at that time, working as an assistant to Biliotti. Between 1452 and 1461 he lived as a merchant in Geneva, where he also accepted citizenship. **1268**

1263 Historical Archive of the City of Cologne, A 2M, Ratsmemorial, 1440-1472, fol. 46.

1264 Historical Archive of the City of Cologne, B 3, Documentary copy ('Kopiar C'), 15th century (1422-1467), fol. 125. Cf. Knipping (1896), p. 315.

1265 Kuske (1917-1934), IV, p. 98, n. 10.

1266 ASFi, Catasto 75, c. 26r. Borgognone was the younger brother by two years of Amari di Piero, who was twelve years old.

Catasto listed her as the head of the household. Her mother was 34 years old at the time. - Catasto 456, c. 141r; Catasto 619, c. 184r.

1267 ASFi, Catasto 669, cc. 401v-402v: *Borghognone di Piero d'Amari Gianfigliazzi, il quale si truova fuori di qui, senza alchuno aviamiento e per lo passato era stato in Cicilia con Malpiglio Ciccioni e con lui insieme è mal chapitato. Teste: Borghognone, d'età d'anno 30 in circha, senza aviamiento chome si dice di sopra.*

1268 Cassandro (1994b), p. 238.

5.2.7 Abel Kalthoff

After the end of Bartolomeo Biliotti's bank, a gap appeared in the Florentine payment system in Cologne, since Antonio della Casa lost his correspondent here and did not incorporate a new partner into his correspondent structure. Cosimo de' Medici and his branch manager in Rome obviously assessed the prospects of profit or the need for this connection differently. From 20 September 1447 dates their first surviving transaction with the newly acquired correspondent in Cologne. It is mentioned in a letter from Carlo de' Ricci, one of the senior officers of the Curia Bank, to the Cologne merchant Abel Kalthoff. **1269** The latter had lived in Spain in the thirties, where he is attested as the head of the branch of the Stralen-Kalthoff Company in 1434. This trading house is considered to be "the leading southern Cologne company" of the era. **1270** After he had been founded in 1447 by a grandson of Stralen was relieved in Spain, he returned to the Society headquarters in Cologne to oversee the liaison with the Medici shortly thereafter. **1271**

In the letter quoted, Ricci took stock of the bills of exchange issued by Kalthoff in Cologne. Altogether he had drawn f. 338 from the Medici bank in Rome, of which the latter had already paid out f. 258, the remaining f. 130 *si resta a paghare*. The *datori* of these funds are unknown; only a few of the beneficiaries are named: *Nicholò Senepp* (f. 27), *Bernardo d'Altoren* (f. 8), *Nicholò di Franch* (f. 8), *Wernero Sichen* (f. 15), *Matteo Uberti* (f. 18), and a procurator named *Piero Conte* (f. 50). The receipts were sent to the Medici in Bruges, who forwarded them to Cologne for Kalthoff to credit to the Florentines. He was therefore not a direct correspondent, but worked on a commission basis through the Medici in Bruges, with whom he had to arrange all the details of the collaboration. Kalthoff was given the prospect that all his bills would be served (*pagheremo tutto che quello avete tratto*), though the Florentines expected little turnover with Cologne in the opposite direction: *Siamo cierti che pichola chosa acchadrà trarre*. It may have seemed strange to him in the past that he had been forbidden at times to write bills of exchange (*Avendo levato la chomissione a vvoi, cioè che più non chomettiate*). The reasons for this decision had been the great deaths due to epidemics in Rome and unfavourable exchange rate developments in Bruges and Venice. These developments had led to the fact that on each of his *lettere di cambio*.

1269 ASFi, MAP 82, no. 179. The letter is dated 7 February 1448. It is possible that it has remained unnoticed in research until now because it is listed in the Florentine inventories under the misleading recipient name of "Abel Ralchoff."

1270 Kuske (1908), p. 8; Roover (1963), pp. 128 and 209; Irsigler (1979); Kellenbenz (1985), p. 339; Hirschfelder (1994), pp. 83 and 487. Kalthof was personally in Valencia in 1434 and organized a direct trade between Barcelona and London (HUB, VIII, pp. 5 and 14-15). He was in Antwerp several times (HUB, IX, pp. 5 and 621) and also traded with Italians in Bruges (Kuske (1908), pp. 410 and 416); furthermore, he arranged contacts with Roman bankers.

1271 Hirschfelder (1994), p. 14.

have made a loss of four per cent. He would therefore have to negotiate new conditions in Bruges, which could no longer be based on the agreed exchange ratio of 50 ½ grossi for a ducat (*grossi 50 ½ per uno ducato che paghassimo qui*). Only if both sides made no loss would the friendship last long: *l'amicizia dura più e chontinovasi lunghamente*. The two merchant houses apparently already knew each other well, for the leaders' manuscripts were known in both places: *Voi intendiate bene la mano di Ruberto e di Lionardo, e sì intendiamo benissimo la vostra*. 1272 He should thus honor only *lettere* by Roberto Martelli, Lionardo Vernacci, and Carlo de' Ricci. 1273 Nevertheless, Kalthoff was obviously still little experienced in the trade of bills of exchange, because the letter was accompanied by a description of how they made out bills of exchange *in che modo facciamo le lettere di cambio*, which unfortunately has not survived.

The collaboration between Kalthoff and Medici lasted several years. In accounting records of the Medici bank in Florence from 1455, he is the only German correspondent: *Abello Chatolfo, Abello Chatolff e compagni, Abello Kaltoff, Abello Katoff*. Even at this time he was still confined to a commission relationship with the Medici, for the establishment in Bruges would have to guarantee it: *traemo a Chologna per sua lettera per conto di nostri di Bruggia*. 1274 The last mention of his name in connection with the Florentines represents a bill of exchange on duc. 15, issued by the Milanese branch of the Medici on

21 April 1459 was paid to Wilhelm van Brielle. 1275

Abel Kalthoff was the first German banker to maintain business relations with several Florentines at the same time. In 1454, three Cologne citizens received a loan of 55 chamber ducats in Rome, to be repaid either to Francesco Baroncelli or to him in Cologne. The curia clerics Albrant, Crumdick and Nathege were prepared to vouch for this money. But since no money was received in Cologne, Jost Albrant had to answer for the sum. He therefore turned to the city of Cologne to ensure payment. 1276 *Abello Chaltos di Cholongnia* can be found in the Catasto of 1457 among the debtors of Francesco Baroncelli & Guglielmo Rucellai e co. He owed the Florentines f. 416. The balance sheets of the curia banks Rinaldo della Luna e co. also name him as a direct correspondent.

1272 Cf. p. 509.

1273 ASFi, MAP 134, no. 3, c. 46v: On the other hand, the Medici were only to use bills of exchange written by Kalthoff himself, as was recorded in Florence in 1455: *per loro abbiamo a dare compimento, come ci scrissono per loro d'avviso, per mano di Abello Katoff e non d'altro*.

1274 ASFi, MAP 134, no. 3, cc. 3r, 13v and 46v. Sieveking (1906), pp. 24-25; Roover (1963), pp. 128-129.

1275 ASFi, MAP 134, no. 4; Sieveking (1906), p. 41; Kuske (1908), p. 415. - Esch (2007), p. 379 reports of a cleric from Münster whose bills of exchange issued in Cologne were not honored in Rome in 1463. However, since the banks in Cologne and Rome are not mentioned by name, this statement can hardly be interpreted. The statement that the Medici no longer paid Kalthoff's bills of exchange because he had died would be pure speculation.

1276 Kuske (1908), p. 416; Kuske (1917-1934), II, nos. 123 and 174; Kuske (1956), p. 23; Hirschfelder (1994), p. 86.

and Tommaso Spinelli e co. 1277 as well as Niccolò di Piero da Meleto, who ran a bank in Bologna. 1278 Kalthoff seems to have been at times the only banker in Germany who was able to serve as a paying agent for loans with Florentine bankers in Rome. This is suggested by a letter from 1456, in which an envoy from Rome wrote that he could not obtain the money needed for the founding bull of the University of Greifswald through Lübeck or Nuremberg, but could only obtain it with an obligation in Cologne, where three Rhenish florins were reckoned for two ducats. In Cologne, only Kalthoff's bank could be considered for this transaction: *non valeo habere pecunias hac ad solvendum in Lubec nec Norinberghe. Oportet capere ergo ad solvendum Colonie pro duobus ducatis tres florenos rinenses*. 1279 1458 196 ½RG were laid with him at Cologne for Enea Silvio Piccolomini. 1280

In the Roman balance sheet of Tommaso Spinelli of June 5, 1460, customers and *Abel Chaltoff di Cholognia* of Cologne are again mentioned. 1281 Quite a number of Germans had taken out small loans in Rome and had undertaken to repay them in Cologne or Bruges. 1282 Since Spinelli kept a *per nostro conto* for Kalthoff in Rome, it is clear that the two bankers were in a direct correspondent relationship. The van-Stralen-Kalthoff company was so well known and creditworthy in Bruges and Venice that the risk of open collaboration did not seem too great to the Florentiner. As Kalthoff's credit in Spinelli's balance sheet of April 1462 remained unchanged at f. 32, and the Cologne clergy now had to pay off their debts, which amounted to only f. 26, with the banking house of da Rabatta in Bruges, the cooperation must probably have ended some time ago because of Kalthoff's death. 1283 Five years later, a partner of the great Cologne company is again listed in the books of the Spinelli. They had honored bills of exchange from Goswin van Stralen in Rome, which were settled in commission through Niccodemo Spinelli in Venice. 1284 From the same banker are also preserved two *lettere di cambio* of 1467 and 1468, in which he sent 30 chamber ducats to one Bartholomeus of Luxembourg (*Lutzelenburch*), each on 23 January. 1285 However, these were only individual transactions, which by no means reached Kalthoff's turnover in the fifties.

1277 Della Luna: ASFi, Catasto 818, cc. 106r-108v; Spinelli: Catasto 804, cc. 14r-24r; Baroncelli: Catasto 798, cc. 103r-108v and 799, cc. 83r-99v.

1278 ASFi, Catasto 801, c. 1243. Kalthoff had a credit of f. 30.

1279 Esch (1975), p. 136, note 23.

1280 Löhr (1909), p. 37.

1281 YUSA 90, 1722.

1282 Cf. above p. 438.

1283 YUSA 90, 1729, p. 5. The commitment formula read: *a rendere a Bruggia da Rabatta*.

1284 Balance of Lionardo Spinelli e co. di Corte of 31 March 1467: *Giaosmino da Strolen di Chologna per lettere di cambio. A in mano la quietanza Nichodemo Spinelli e debbe li rischutare per noi a dì 4 di magio prossimo: f. 83*. YUSA 91, 1742, p. 9. - The Society had in Venice, at least since 1450, its own permanent Factor: Peter Kuefues. Kuske (1956), pp. 30-31; Braunstein (2016), pp. 247-250.

1285 Cf. below p. 569.

5.2.8 Upper German in Cologne

In the second half of the sixties the Spinelli in Cologne worked together with the factor of the Augsburg trading house Meuting, Niklaus Perckheimer. ¹²⁸⁶ 17 of his bills of exchange have been preserved, of the receipts issued in Rome by the recipients ¹⁸ have come down to us. In all, 24 transactions can be traced from these documents. The first letter was written in Germany on January 3, 1467, the last on April 1, 1469.¹²⁸⁷ Two years later at the latest, the Spinelli's relations with Cologne came to a standstill when the cooperation with Ludwig Meuting's companies ceased. As with the transfers between Biliotti and della Casa, the amounts were very small (nine to 100 chamber ducats) and probably stemmed mainly from providing curia members and procurators with money for their daily needs. They had nothing to do with the large curial payment transactions of servitia, annatia and collector's funds. The clientele, on the other hand, was concentrated more on Cologne and the neighbouring German dioceses. Clerics from Liège, who made up a large part of Biliotti's turnover, were not served by Perckheimer. This is not surprising when one considers that Perckheimer had to see the center of his financial services in Nuremberg and not in Bruges. This perspective was probably identical to that of Spinelli, who also saw his most important German target at that time in the city on the Pegnitz. He therefore transacted major business, which could not be taken over by the Meuting in Cologne, through Nuremberg. In 1467, for example, the chancellor of the archbishop of Cologne was obliged to make payments for the delivery of silk through the Meichsner in Nuremberg. ¹²⁸⁸

The Nuremberg Konrad Paumgartner maintained a branch in Cologne, which was managed by his partner Hans Menger. Through this banker, the Cologne archdeacon Enea Silvio Piccolomini repeatedly received money that was paid to him in Rome by the Medici. ¹²⁸⁹ In the chamber registers his name is found on July 23, 1466, for refusing to honor a *lettera di cambio* from Piero e Giovanni de' Medici e co. di Corte. ¹²⁹⁰ The reason for this behaviour is easy to see, as it would have defied all commercial logic after Anton Paumgartner's parent company had gone bankrupt shortly before. After this unsuccessful transaction, not only was this cooperation over, but the Medici's entire direct involvement in Cologne came to an end. In the years that followed, they concentrated their monetary dealings with northwestern Europe entirely on Bruges. Thus in 1466

¹²⁸⁶ Perckheimer came from Augsburg, where he is also called Pergheimer in the sources. He was not related to the famous merchant family Pirckheimer from Nuremberg.

¹²⁸⁷ Cf. the list of these Spinelli bills below [p. 567](#).

¹²⁸⁸ YUSA 91, 1742, P. 10.

¹²⁸⁹ Löhr (1909), p. 37.

¹²⁹⁰ Esch (2007), p. 379.

the Curia the confirmation of Archbishop Heinrich of Bremen for the diocese of Münster to the head of the Medici branch in Bruges (*banckier*), Tommaso Portinari. Against payment of 9 038 RG the churchman could redeem his deed there. 1291

5.3 Wroclaw

5.3.1 Antonio di Giovanni de' Ricchi

In 1410 the Florentine Antonio di Giovanni di ser Matteo settled in Breslau as a merchant. For many years, he was referred to in the city books as a *fellow Woner*, until 1419, when he accepted citizenship and acquired real estate. 1292 In the history of Silesia he not only left traces as a merchant, but is probably the *Anthonius Wale* who is named as the author of the Silesian "Walenbüchlein", a text with directions to treasures, gold veins and ore deposits. 1293 In Florence in the 15th century it was quite common to give only the first name of the father and sometimes also of the grandfather instead of a family name. In the case of *Antonius the Whale*, this stringing together of first names has caused some confusion in the literature. Thus he is erroneously made a member of the Ricci family or even a relative of the Medici. Clarity is provided by Florence court records, the Catasto levies of this family and the data recorded in the Tratte, where the full name was used everywhere: *Antonio di Giovanni di ser Matteo di Paolo Ricchi*. 1294 The linguistic proximity of *Ricchi* and *Ricci*, especially in Latin documents, probably contributed much to this confusion about the family name. In historiography, further confusion is caused by the fact that one branch of the family adopted the name of the grandfather as its family name. The Sermattei appear in the Tratte as of 1430. 1295

1291 Kuske (1956), pp. 17-18.

1292 Wendt (1916), p. 49.

1293 Braunstein (1989); Langosch et al. (2011), p. 618. Here 1412 is given as the year of admission to citizenship.

1294 ASFi, Mercanzia 1266, c. 345v. Herlihy, David; Litchfield, R. Burr; Molho, Anthony; Klapisch-Zuber, Christiane: Florentine Renaissance Resources. Online Catasto of 1427. <http://cds.library.brown.edu/projects/catasto/overview.html>, 04.07.2021; Florentine Renaissance Resources, Online Tratte of Office Holders, 1282-1532. Machine readable data file. Edited by David Herlihy, R. Burr Litchfield, Anthony Molho, and Roberto Barducci. (Florentine Renaissance Resources / STG: Brown University, Providence, R. I., 2002.) <http://www.stg.brown.edu/projects/tratte/>, 04.07.2021.

1295 Florentine Renaissance Resources, Online Tratte of Office Holders, 1282-1532. Machine readable data file. Edited by David Herlihy, R. Burr Litchfield, Anthony Molho, and Roberto Barducci. (Florentine Renaissance Resources / STG: Brown University, Providence, R. I., 2002.) <http://www.stg.brown.edu/projects/tratte/>, 04.07.2021. - For this branch of the family, see Daniels (2021).

The sons of Antonio di ser Matteo had not divided the paternal inheritance among themselves, but had *indiviso* engaged in the foundation of commercial establishments, so that they were present in Florence (Bernardo), Venice (Michele), Breslau (Antonio and Leonardo), Cracow (Guido) and Prague (Antonio Salutati). **1296** Giovanni de' Medici also became involved in this region at the same time, but largely confined himself to Cracow, where his interests were first represented by the Venetian Piero Picorano. **1297** Otto Stobbe mentions from documents now lost that King Wenceslas wrote to Breslau on March 14 and June 10, 1410, "that Antonius de Medicis of Florence and Stephan de Quarto of Lucca should not be hindered in the exchange of money." Antonio d'Albizzo de' Medici, a relative of Giovanni, and the Lucchese, however, evidently did not then settle in Breslau, but in Cracow. **1298** Several Ricchi brothers are known to have worked in settlements of Giovanni de' Medici, but in the internal power struggles of the Republic of Florence they developed into convinced supporters of the oligarchy around Rinaldo degli Albizzi and thus - like the Ricci and the Alberti - into opponents of the Medici. **1299** Michele de' Ricchi, who headed the Venice branch, was host to Rinaldo degli Albizzi when the latter stayed in the lagoon city in 1424 during an envoy trip to Hungary. Michele was obviously part of the Florentine elite in Venice, as his signature on a treaty of alliance between his hometown and his city of residence shows. **1300**

Filippo de' Ricci's strategic focal points were in Italy and France, whose exchange places he developed with his own branches, and on the Iberian peninsula, which were served by Tornaquinci-Cambini. **1301** About 1410 he also began to take an interest in the prosperous Polish-Bohemian mining district, which, by means of a strong boom, attracted merchants from Genoa, Venice, Florence, and Upper Germany. **1302** When, after the Council of Pisa and the transfer of Poland and Silesia to the Pisan obedience, additional business in payments from these regions to the Curia became apparent, Ricci found access to this market through a partnership on a correspondent basis with

1296 The Catasto of 1427 shows that Michele had broken away from his brothers after 1414, for he filed an independent tax return while his brothers remained together in one household. ASFi, Catasto 74, c. 216r; 80, c. 567.

1297 Cf. below p. 200.

1298 Stobbe (1864), p. 350. on Giovanni d'Albizzo, cf. Stromer (1971), p. 79; Stromer (1995a), p. 44; Brucker (2015), S. 338.

1299 Roover (1963), pp. 44-45 and 377; Bettarini (2015), p. 10. the false connection to the Medici family goes probably to Stobbe (1864), p. 350, who in two documents of the year 1410 each mentions an Anton from Florence has found. But these are certainly Antonio d'Albizzo de' Medici and Antonio di Giovanni di ser Matteo. The erroneous attribution was caused by an error in Venetian court-files. Cf. Ptánsnik (1910), p. 62.

1300 Bettarini (2015), p. 5.

1301 Cf. p. 172.

1302 Stromer (1979), p. 10.

Michele di Giovanni di ser Matteo Ricchi in Venice, who gave him access to the branches of his brothers. **1303**

The first documented transfer from Germany, which went via Antonio Ricchi in Breslau to Filippo de' Ricci at the Curia, is attested for the year 1411. **1304** Contrary to the express wish of Peter von Wormditt, the procurator of the Teutonic Order at the Curia, that payments should be sent to him from Prussia via the Alberti branch in Bruges, **1305** the Grand Master opted for a different payment channel. It is not clear from the sources whether he was only looking for more favourable ways of transferring money for reasons of economy or whether the behaviour of the Alberti forced him to do so. He turned to the Chancellor of the Principality of Breslau, Nikolaus Bunzlau, who had already offered him valuable support in financing mercenary troops shortly before. Through Florentine merchants in Bruges and Prague, he had been able to transfer 12,500 shocks of Bohemian groschen to Sigismund of Bohemia. **1306** Evidently the Grand Master was very pleased with Bunzlau's services or felt indebted to him. He gave him the order to send duc. 2,000 to Rome. Peter von Wormditt acknowledged this amount on 20 December 1411, saying that he had received the money from Filippo de' Ricci e co. in Rome. **1307** A bill of exchange issued by *Sigismundo Poznaw and Anthonio de Johanne commorantibus in Wratislavia* on 8 October was used for this transaction. Bunzlau was here in the function of a broker who advanced the amount of the bill of exchange to the Order as a credit. He demanded payment from the Grand Master of duc. 2,200 when he was able to present the receipt from Rome to the latter on April 12, 1412. At 13 November 1412 the money was finally ready at the Lieger in Danzig for Bunzlau. **1308**

1303 ASVe, Cancelleria inferiore, Notai, b. 227, reg. 1412-1417, c. 5r (1412 apr. 8). It is in this Venetian source that the collaboration between Ricci and Michele di Giovanni is first attested, but the transfer of the Teutonic Order from Breslau to the Curia in the autumn of 1411 shows that it must be older. Cf. Schuchard (2009); Bettarini (2015), p. 13. - Neri di Cipriano Tornaquinci appointed Michele to the post of branch chief in Venice in 1409 and 1410, when he himself moved his place of activity to Cracow. ASVe, Cancelleria inferiore, Notai, b. 226, reg. 1406-1411, cc. 172v (1409 mar. 12) and 235v (1410 lug. 18). - Tornaquinci is partnered in Venice between 1407 and 1410 with Tommaso di Giovanni, who was probably Tommaso di Giovanni del Palagio. Cf. the sources cited here and ADP, codice 11704, 11705, 123921-123924.

1304 Ricchi is also called *Antonius the Whale* in the German sources. Cf. Borchardt (2006/2007), p. 162.

1305 Militzer (1993), pp. 44-45.

1306 Fronte di Piero di Fronte, Castillani Castellani: OBA, Urkunden, Schieblade 24, no. 5 (26.09.1414); OBA, no. 1815; Koeppen (1960), pp. 123-125; Souhr-Könighaus et al. (2014), p. 87; ASFi, Mercanzia 4336, cc. 106v-107r (24 July 1414). - OBA 1934: The Order should have made the redemption at Frankfurt on 30 March 1413, but it did not fulfil this obligation. On 17 May the king then received the money in Friuli through Fronte di Piero di Fronte. The Florentine had probably bought this debt from the king at a significantly lower price. On the role of the Florentine bankers in these payments, see ASFi, Mercanzia 4336, cc. 106v-107r and 109v-110r. Note by Lorenz Böninger. - On Bunzlau's financial transactions, cf. Stromer (1995b), p. 168.

1307 Koeppen (1960), p. 136.

1308 Beuttel (1999), p. 489, note 12 and pp. 534-535; Militzer (2003), p. 14. - On Sigismund Poznaw or also Pozenow cf. Stobbe (1864), p. 346.

Until the opening of the Council of Constance, the apostolic chamber registered several payments from Poland, which were served by Adovardo Tornaquinci in the name of Filippo de' Ricci's bank. These receipts of money are also likely to be based on bills of exchange from Antonio di Giovanni Ricchi. Of note are duc. 1000 from the collectorate of Poland, Gniezno, and Kulm, received by the curia on March 17, 1414, for Leonardo di Giovanni, a brother of Antonio's living in Breslau, is named as collector. In his deed of appointment the apostolic chamber desired *expressis verbis* the transfer of money by *lettera di cambio*. 1309

The Ricci's curia bank was not the only one with which the Ricchi made exchange transactions. On March 3, 1413, Antonio di Giovanni issued a *lettera di cambio* in Breslau on behalf of *Arrigo Stanpa* (Heinrich Stange?) for f. 70, which was to be paid in Rome by Nicola e Vieri di Cambio de' Medici to the apostolic protonotary *Hermannus de Varchi* (Hermann Dwerg). The curia bank was to debit the amount to the account of Michele di Giovanni Ricchi in Venice. 1310 Apparently the Ricchi did not have an exclusive banking partner in Rome, so it remains unclear to whom they had issued the bill of exchange for 149 florins in 1413, which the provost of Gniezno lost and the value of which he demanded back from the banker in Breslau. 1311

When the Mercanzia opened bankruptcy proceedings against Filippo de' Ricci in 1415, a notary drew up balance sheets, which have not been preserved, so that the lists of debtors and creditors cannot be evaluated. In a settlement of the debtor with persons who had invested money in his company, Michele di Giovanni de' Ricchi is mentioned several times, so that his brother Antonio was certainly also affected by the bankruptcy as a correspondent in Breslau. 1312 Financially this was probably not very serious, since as a correspondent in the north he was hardly a creditor at the fallen Curia bank, but he had lost his exchange partner at the Curia and at the Council in Constance.

In the Mercanzia files, Antonio de' Ricchi appears in connection with the Ricci bankruptcy not as a victim but as a defendant. On 16 February 1417 Antonio di messer Francesco Salutati da Pescia appeared before the court and made serious accusations against the Giovanni sons. On August 3, 1412, he had met in Venice with Michele di Giovanni di ser Matteo and had concluded a contract. He was to go to Prague and there, in the name of

1309 Pránsnik (1910), pp. 16-17. In the Breslau signature books, there is an entry of April 12, 1415, on this collectorship and the associated monetary transactions of Antonio and Leonardo di Giovanni. Cf. Stobbe (1864), p. 353. Cf. Theiner (1861), pp. 8-13: *Volumus autem, quod pecunias et alia, que per te premisorum occasione exacta fuerint, per litteras cambii vel alium tutum modum ad Cameram prefatam quantocius destinare procures*. - Leonardo fell into captivity in Poland for an unknown reason. For his release the Signoria of Florence thanked the King of Poland by a letter dated 5 January 1423 (new style 1424). ASFi, Signori. Missive I Cancelleria, 30, 80r, 5 ianuarii 1423. note by Lorenz Böninger.

1310 YUSA 4975, c. 60r. Note by Tobias Daniels.

1311 Stobbe (1865), p. 38.

1312 ASFi, Mercanzia 1266, cc. 344rv, 345v, 346r and 374r.

of all Giovanni's sons to open a branch office in order to make bill of exchange and merchandise transactions. Salary and reimbursement of expenses were set down in writing. His superiors were to be Michele in Venice and Antonio in Breslau. **1313** For about 28 months he had worked in the city on the Vltava under the company sign of his patrons. Apart from a pen and an inkpot (*non portando di loro altro che la pena et il calamaio*) he never received anything from the brothers. On 17 May 1413 he had received 2,220 Hungarian florins from the Archbishop of Prague for a bill of exchange, for which a current account had been opened in Rome with Filippo de' Ricci e co. for several clergy. But the bank would only have paid out f. 1 400 when it went bankrupt. When the archbishop learned of this, he had put him in a terrible prison (*tennello in una salvaticha et aspra prigione*). Michele and Antonio di Giovanni would not have responded to his cries for help from the dungeon. His brother messer Leonardo da Pescia had given up his chair at the university in Padova and had travelled together with Michele di Giovanni de' Ricchi to Florence to Adovardo Tornaquinci. Since no money could be collected despite all the threats, Michele agreed to join his brothers in Prague to secure his release. But they had provided only half of the f. 600 needed, so that he was in danger of dying in the dungeon. Messer Leonardo therefore travelled to Constance and pleaded with cardinals and other personalities for more than a year. Finally he managed to collect the money and Aldighiero di Francesco Biliotti wrote a guarantee to Prague. After 14 months he was finally freed. For payment of the balance of the debt, travelling expenses and damages, he now demanded from the sons of Giovanni f. 725. He recorded the Mercanzia's judgment of 15 March 1417 in the appendix to his copy of Saminiato de' Ricci's manual. **1314** The plaintiff is now known in historiography as Antonio di messer Francesco Salutati da Pescia. He entered the service of Giovanni de' Medici in 1416, later becoming head of the Rome branch (1429-35) and finally director-general of the Medici companies (1435-43). **1315** His brother Leonardo, though he lost his chair at the University of Padova because of this history, was then bishop of Fiesole from 1450 to 1466. **1316**

1313 ASFi, Mercanzia 1264, cc. 203r-205v, here c. 203r: *Dinanzi a Voi messeri ufficiali et Corte et a Vostri et della decta Università suy consiglieri expone et dice Antonio di messer Francescho da Pescia che gli è vera cosa che a dì tre d'agosto 1412 esso Antonio s'aconciò nella città di Vinegia cum Michele di Giovanni di messer Matheo facente allora per se et per gli suoy frategli non divisi ad andare et stare nella Magna in Praga per atendere a cambi et ad altre cose che fossino di bisogno secondo che volessino decto Michele et Antonio suo fratello che stava a Bradislaio nella Magna cum pacti et modi che se contengono in una scripta la quale à decto Antonio di mano del decto Michele soscripta, et fra l'altre cose è che alle spese loro doveva decto Antonio andare nella Magna infino che fosse cum Antonio fratello di decto Michele et in quello di che trovasse decto Antonio doveva cominciare il salario di decto Antonio da Pescia.*

1314 Ricci (1963), pp. 160-161.

1315 Roover (1963), p. 377; Cecchi (2012).

1316 Raspini (1994).

An event handed down from Breslau shows that Antonio di Giovanni Ricchi did not have to stop the business with *lettere di cambio* to the Curia after the bankruptcy of Filippo de' Ricci, but found a new bank to service his bills. Evidence of this is a document of 1416 recording a dispute between him and the canon Paulowski. The cleric had had a bill of exchange issued on Constance, but then did not make the journey. The question to be settled was what amount he should now receive back from the banker. **1317** Who the new correspondent bank on Lake Constance was cannot be determined with certainty, for it is not named in the document. The account book of the Spini from Constance shows that they worked in Venice with Alessandro Borromei, through whom no money from Germany or Poland came to Constance. They did not handle any transactions with the Ricchi in Venice or Breslau. The Medici can also be ruled out, as they would not have entered into a commercial partnership with the Ricchi as inner-city opponents. One trace leads to the Alberti, but the evidence in favour of this thesis is very thin. In 1416 Francesco Biliotti, the head of the Alberti bank, gave a guarantee to the Archbishop of Prague in Constance for Salutati, who was in prison because of the Ricchi, which led to his release. He would hardly have given this guarantee if he had not been in a business relationship with Michele and Antonio di Giovanni. A collaboration between the Alberti and the Florentine in Breslau can be found in a payment transaction from 1419. Since Nikolaus Bunzlau was probably unable to buy a *lettera di cambio* to Venice in Breslau because of the trade ban, he sent 1,700 RG, which he owed to the procurator of the Teutonic Order Peter von Wormditt, with a bill of exchange purchased from *Antonio di Matteo* to Cologne to Bartolomeo di Domenico Biliotti, the head of the Alberti branch founded shortly before on the Rhine. It can certainly be assumed that the drawer of the bill was Antonio di Giovanni di ser Matteo. **1318** If the connection between Alberti and Ricchi led to more than a few individual transactions, it was nevertheless of very short duration and barely survived the council years. With the end of this cooperation, the Breslau merchants Nikolaus Bunzlau and David Rosenfeld also disappear from the transfer of money to the Curia.

The sources allow the thesis to be developed for the first half of the 1920s that the Ricchi had collaborated with Vieri Guadagni during these years, but it is based on weak indications and can only serve as a working hypothesis for future archival research. It is based on the assumption that Adovardo Tornaquinci and Niccolò Cambini, after the decline of the

1317 Stobbe (1865), p. 39.

1318 Knowing that Wormditt had died in Florence on 26 August 1419, Biliotti did not release this money until the rightful recipient was established. Likewise, he blocked another 3000 RG intended for the procurator. Cf. the detailed letter of the notary Ludolph Grove to the Grand Master of January 22, 1420. OBA 3088. Cf. Koeppen (1960), nos. 234, 246, 298; Militzer (1993), pp. 45–46; Militzer (2003), S. 14.

of the Ricci Society have remained in Constance and have founded a new bank, which they have brought in 1424 in the partnership contracts with Vieri di Vieri Guadagni. **1319** From October of this year, relations of this Curia bank with Poland increase noticeably. Andrea Cambini undertook to make payments on behalf of the Guadagni bank for clerics from Gniezno and Poznan. **1320** Two years later he deposited money from the Polish collectorate with the Curia. **1321** In the following year the procurator of the Teutonic Order in Rome duc. 2,000 had to raise. The greater part he received from the Alberti, but the Guadagni bank (*Gwadagnis*) also becomes his creditor for a sum of duc. 500. **1322** The name of Antonio di Giovanni is never mentioned in the records of these transactions.

Antonio di Giovanni profited in his business dealings from wealthy residents of Breslau. Johannes Bancke was his partner from about 1416; **1323** Nikolaus Bunzlau and David Rosenfeld had good connections with the Grand Master of the Teutonic Order and from 1418 onwards arranged large payment orders for him, from which they were able to make a profit. **1324** King Sigismund's trade embargo against Venice put an end to these business relations, as the deliveries of goods to the lagoon city, which were important for the settlement of the bills of exchange, were not possible. **1325** Directly affected was Antonio di Giovanni, whose goods in peaceful times certainly reached Venice via the trade routes from Breslau, via Linz and Salzburg. After Sigismund had also become sovereign of Bohemia in 1419, the citizens of Breslau were also subject to his orders. **1326** On March 4, 1421, Antonio di Giovanni was denounced to the Council of Breslau by the Lucchese Giovanni Bindi and one Antonio from Pisa for having undertaken a journey to Venice in spite of the trade prohibition *and* for having engaged in *kaufmanschacz and hantyrunge with the Venetians* there. **1327** One month after this complaint Sigismund exempted Breslau from the trade ban against Venice, so that it probably did not come to a condemnation of Antonio at all. Historians, however, have not been able to find any sources at all on trade transactions between Breslau and the lagoon city from the years 1420 to 1431, although this can be revised by the mentions of Johannes Bancke in the Florentine tax declarations of 1427. **1328** While the trade in goods and the payment transactions

1319 Cf. above p. 172.

1320 RG Online, RG IV 00358, <http://rg-online.dhi-roma.it/RG/4/358>, 02.07.2021.

1321 Prajda (2018), pp. 129-130, note 217.

1322 OBA 5225.

1323 Stobbe (1865), p. 40; Braunstein (2016), pp. 230-234.

1324 Cf. above p. 257.

1325 Cf. p. 60 above.

1326 Myśliwski (2009a), p. 105: Myśliwski points out that the trade routes from Wrocław to Venice always led through the empire, and it was therefore of little consequence that Sigismund had not before 1419 was the sovereign of Breslau.

1327 Stobbe (1866), pp. 344-345.

1328 Stromer (1975), p. 1093; Myśliwski (2009a), p. 105. - ASFi, Catasto 74, c. 217v.

weakened, Ricchi made many local loan transactions. **1329** He was involved in the transfer of large sums to the Curia only once more. In 1441, when the collector of the Basel Council, Nikolaus Gramis, was investigated in Breslau for discrepancies in his bookkeeping, Antonio di Giovanni was one of the witnesses and auditors. **1330**

In 1425 Antonio Ricchi moved to Krakow, where he invested in mining in the following decades until his death. However, he did not give up his relations with Breslau and Johannes Bancke. In 1427 he was in great financial difficulties and years of litigation ensued with his partner in Venice and Krakow. **1331** For a time he was imprisoned, but was then able to rehabilitate himself in Breslau to such an extent that in 1439 he sat on the councils, from which, however, he was expelled in 1443. After that his trace is lost. **1332** His brother Michele, for many years central to his business in Venice, was extradited to Florence on Cosimo de' Medici's return from exile and executed by hanging in front of the Mercanzia Palace on 30 June 1436. **1333**

The tax returns for the Catasto of 1427 show with certainty that Antonio di Giovanni had completely stopped trading in *lettere di cambio*. Michele di Giovanni writes of his brother that he lived in Poland and owed him over f. 4400. Most of this stemmed from loans made to the Polish king. Debts of *Matteo e Qurado di Barsillavia dela Mangnia* (f. 116) and *Piero Bede di Barsilavia dela Mangnia* (f. 226) had arisen from merchandise transactions with the Venice branch. In the account of Johannes Bancke, Antonio's long-time partner in Breslau, Michele noted a residual debt of f. 470 for purchases of goods by his factor Baldassare in Venice. The heirs of Vieri Guadagni still had to pay him f. 360 for wool (*cotone filato*) supplied. Bills of exchange are not mentioned with a word. **1334** In the levy of the heirs of Vieri Guadagni to the tax officials, the list of debtors includes nine persons from Poland and a messer *Francesco Cuggibein di Bresilavia*, but there is no mention of a banker in Breslau. Michele di Giovanni di ser Matteo in Venice appears eight times in this document, but these entries do not refer to exchange transactions but to trade in goods. **1335**

1329 Cf. the sources in Stobbe (1864); Stobbe (1865); Stobbe (1866); Stobbe (1867).

1330 Schuchard (2009), p. 41.

1331 Simonsfeld (1887), pp. 190-197; Ptánsnik (1911), pp. 30-32; Ptánsnik (1959), pp. 80-83; Borchardt (2006/2007), P. 162; Bettarini (2015), pp. 7-8.

1332 Braunstein (1989), p. 40.

1333 Bettarini (2015), p. 9.

1334 ASFi, Catasto 38, cc. 701r-703v; 57, cc. 906v-921r; 74, cc. 216v-218r; 361, cc. 360r-365v. Cf. Bettarini (2015), S. 6-7.

1335 ASFi, Catasto 57, cc. 913r, 914rv, 916rv, 917rv, 919r and 921r (*eredi di Vieri Guadagni*). On c. 919r, a-times Bernardo di Giovanni di ser Matteo. - Striking are the many mentions of customers from Portugal. The relations of the Cambini to Portugal have already been investigated by Sergio Tognetti, cf. (1999), S. 130.

According to Antonio di Giovanni, in the 15th century it was no longer possible to issue bills of exchange directly from Breslau to a curia bank. Merchants from Breslau and Nuremberg could transfer money with this financial instrument only as far as Venice. **1336** In the dispatches to the officials of the Catastos of 1431 these old structures are no longer evident and the market strategy shows a substantially changed orientation. **1337** These changes are reflected in the Catasto of Adovardo di Cipriano Giachinotti (quondam Tornaquinci) in 1430, as the Ricchi are only mentioned with small amounts and Polish customers not at all. Johannes Banck is still mentioned as a merchant: *Giovanni Bancho di Barsillava sta a Vinegia*. Giovanni di messer Bartolomeo Panciatichi, for whom a debt of f. 1 642 is in the books, is now shown as the most important correspondent in the lagoon city. **1338** In the catasto of this merchant there is no contra account for this amount and no reference to bill transactions to Germany. He did, however, trade with German merchants in Venice, for the great troubles of Hermann Reck also carried him away and led him into bankruptcy. The background of these problems must remain unexplained. Panciatichi has noted - perhaps with a sarcastic undertone - that Reck agreed to pay off his debts during the next 16 years if he did not die first. **1339**

1336 Stromer (1975); Myśliwski (2009b), p. 619.

1337 For an analysis of the market strategy of the Giachinotti-Cambini company based on the catasto of 1431, see Tognetti (1999), pp. 131-137. In 1434, the company was in exchange with the bank of Galeazzo Borromei at the Council of Basel. These transactions are certainly not indicative of a strategy for Deutsch- land. Cf. below p. 371.

1338 ASFi, Catasto 369, c. 123r. - ASFi, Catasto 383, c. 64r: The settlement in Venice existed since 1 December 1428 and was promoted by the sons, because he himself was already older than seventy years. - ASFi, Catasto 53, cc. 332r-343v: In the tax return of 1427 Panciatichi is not yet active in banking, but in cloth trade without reference to Breslau or Cologne. On the other hand, he informed of relations to Cracow, *Ser Piero Biccherano di Charchovia*, and Buda, where King Sigismund owed him f. 9287. He did not, however, entertain any hopes that the debtor would meet his obligations: *chome sapete lui e chativissimo paghatore*.

1339 ASFi, Catasto 474, c. 881r: In 1433 this society of Panciatichi was finished in Venice. - On Hermann Reck see above p. 206. - ASFi, Catasto 383, c. 65r: *Messono avanzi i miei di Vinegia a dì 24 di marzo 1429 lire 151 s. 6 d. XI grossi, per la metà mi toccherebe l. 75 s. 13 d. 5 grossi nonne traemo niente perché in 2 debitori se n'andò più di L. 211 di grossi, che per la mia metà mi toccherebe ad an[n]o L. 105 s. 10 cio fu Ermanno Recch tedesco in maggiore soma, per resto L. 196 s. 3 d. 2 grossi di Sandro Pesciolino chorriere duchati 150 se ne portò rechava da Vinegia, sicché perché fu più la perdita che gli avanzi, non se ne trasse niente e cchon detto Ermanno s'è fatta chonchordia, paghi in 16 an[n]i paghando hogni ano la rata toccha, che morendo mai se n'arebe un soldo perché di nulla siamo sichuri, sicché per insino a quel dì nulla s'è avanzato ma s'è perduto, hora quando arò i chonti di là di questo an[n]o nuovo, tutto vi darò o più o meno, sia che in questa si dica che in su quella ci aremo a fondare e cchosi vi darò quello resto debitore in proprio di detta chonpagnia a punto.* - ASFi, Catasto 474, c. 881: In 1433 the settlement in Venice is described as long finished: *La chompania di Vinegia nostra è finita più fa*.

5.3.2 David Rosenfeld - a Hanseatic merchant as a competitor of the Florentines in Breslau?

From 1418 onwards, the Grand Master of the Teutonic Order gave orders to the merchant David Rosenfeld, who lived in Breslau, to send money to the Order's procurator at the Curia. **1340** The merchant even offered the Order to mediate money transfers to the papal court up to an amount of 10,000 florins several hundred ducats cheaper than the competitors. For Wolfgang von Stromer, Rosenfeld had thus become a successful competitor of Antonio di Giovanni de' Ricchi in curial payments, and had even booted the latter out. **1341** In formulating this thesis, he presupposes that Rosenfeld, as *prenditore*, issued bills of exchange and could send them as far as Venice or even directly to the Curia. On the basis of the sources now known, this view must be revised. Rosenfeld, who was born in Thorn, came to Breslau in 1414, after the Grand Master Heinrich von Plauen had expelled him from the Order's territory. His successor Michael Kuchmeister nevertheless sought contact with him. On February 18, 1418, he sent Witche Morser, Rosenfeld's partner in Danzig, to Breslau with the request to take up 900 Hungarian florins here and to instruct the commander in Nuremberg. After receipt of the money in the city on the Pegnitz, Prokurator Wormditt in Constance was to be informed. **1342** The procurator reported on April 15 to Marienburg *so byn ich entricht der 900 ungerissche gulden, die der koufman van Danczk czu Bresslaw hatte mit den Nurenbergern obergerkouft*. **1343** So it must have been Witche Morser who was named as *datore*, while *prenditore* and *trattario* were Nurembergers.

In January 1419 duc. 2,000 to go to Wormditt via Nuremberg or Leipzig. **1344** In the meantime, however, Sigismund's embargo on trade with Venice had come into force, and this money does not seem to have been exported. Nevertheless, Wormditt wrote to Marienburg that Nuremberg merchants were ready, but they did not want to cooperate with the Lieger in Bruges, only with the Großschäffer in Marienburg. **1345** This transaction also does not seem to have come about. The known information on these transactions does not mention the names of either the German merchants or their partner banks at the Curia.

1340 So far there are only shorter treatises on Rosenfeld, although there are many sources on him in Breslau and in the

Hansa region can be found: Koeppen (1960), p. 467; Stromer (1979), p. 22; Hucker (1981); Kopiński (2001).

1341 Stromer (1979), pp. 22-23; Hucker (1981), p. 394.

1342 OBA, Ordensfolianten, No. 10. only preserved as a regest in finding aid No. 66. - OBA 2663: On the same day David Rosenfeld wrote to the Grand Master, offering himself to be with Nicholas Bunzlau, Sigismund Pozenow and Sigismund Syttaw in Wroclaw to collect debts.

1343 OBA, Order folios, no. 10, cc. 231-232. - Koeppen (1960), p. 476; Militzer (2003), p. 394.

1344 Koeppen (1960), p. 586. This is the only time during the entire period under study that Leipzig is mentioned as a
Change place mentioned.

1345 Koeppen (1960), p. 337.

It can be assumed, however, that the Germans could only wire this money as far as a Florentine in Bruges or Venice, who would then arrange for onward transport to the destination. When the Grand Master learned in 1420 how expensive it was to transfer money to Florence via Bruges, he again decided to use the services of David Rosenfeld (*cym namhaften kouffmanne*) in Breslau. **1346** At the end of June the money was probably received by the Alberti, for this was also the trust bank of the new procurator, Johann Tiergarten: *in des banck ich alles pflege habe, meins ordens geld zu legen*. **1347** Following this transfer of money to Florence, there was a lively correspondence between the Grand Master and Rosenfeld. It was about the compensation the merchant demanded from the Order for the damage caused by the former Grand Master. He rejected an offered estate because it was barren ground. He did not want to move away from Breslau because of this, where he had finally, *thank God*, found a place to live. Nor would it adequately compensate for the damage caused by the former High Master. Instead he asked for a loan of 2 times 500 Schock at 10 percent annual interest, otherwise he would have to take legal action. **1348** At the same time he offered to transfer bills of exchange to the Curia at particularly attractive conditions if he was given two months' notice of these orders. Rosenfeld also made representations to the Procurator and the Grand Master's Chaplain, asking for support for his request and offer. **1349**

These sources do not show Rosenfeld as a financier of large net worth, able to handle bills to the curia up to the enormous sum of duc. 10,000 out of his own funds. He was, around 1420, a merchant who sought acquisition and found it in brokering payment orders. He was a broker who established the connection between the actual *trattario* and the *prenditore*, and for his services he included a fee in his demands. Significantly, he never received an order from the Grand Master to issue a *lettera di cambio*, but only to overbuy it, that is, to have a bill of exchange issued in his name, as did the lieger in Bruges. Rosenfeld did not work with a fixed partner bank in Breslau. Sometimes he bought the bill of exchange from an unnamed Nuremberg, then from the Florentine Antonio di Giovanni Ricchi or the Venetian Francesco Amadi. **1350**

1346 Koeppen (1966), pp. 87 and 102. OBA 3160.

1347 Koeppen (1966), p. 145. OBA 3203, Florence, 6 July 1420.

1348 OBA 3321 and 3322. In the year 1419 there had already been attempts by Rosenfeld to get a present from the Grand Master.

to receive fiefdom. In October the cleric was advised to live in Breslau near Rosenfeld, if he would meet there with King Sigismund. Cf. OBA 2911 and 3041.

1349 OBA 3299: Letter from the Procurator to the Grand Master, Rosenfeld had written to him and asked for support.

of his services. May the Grand Master help him *in his affairs and in his advertising*. The letter to the chaplain: OBA 3611. Cf. Koeppen (1966), pp. 124 and 134-138.

1350 1424 collected a *Fricze Poppel* from Antonius of Florence and David Rosenfeld f. 100 for Francesco Amadi on. Cf. Stromer (1975), p. 1093.

5.4 Lübeck

5.4.1 Alberti

The most important German customer of the Alberti in Bruges was the Teutonic Order. Since there was no banker in the Order's country who could carry out payments all the way to Rome, the Grand Master had to decide whether he wanted to buy the bill of exchange in Bruges, Breslau or Lübeck. In the vast majority of cases, he chose the western route and processed the payment through the lieger in Flanders. ¹³⁵¹ More rarely, he instructed the liege in Danzig to seek a route via the eastern route. ¹³⁵² Lübeck did not play a role in his deliberations until the thirties of the fifteenth century, although there was a Lieger of the Order there as well. ¹³⁵³ An important factor in the choice of banker, and hence of the place where the bill to the south was issued, was the mode of cooperation of the order's procurator-general at the curia with the curia banks. In January 1404 the Teutonic Order had a deposit of duc. 5,000 at Rome in the bank of *Lorenzo e Simone degli Alberti e co. di Corte*. A further duc. 130 were entrusted to the Cardinal in charge of the Order's concerns. Where this considerable sum came from can no longer be ascertained. It also seemed too high to the Grand Master at Marienburg, for he feared that it might arouse the Pope's covetousness: "*If the pope received the money, he would be inconvenienced and have to resort to evil means*. He therefore gave the shortly before appointed procurator Peter von Wormditt the order to duc. 2000 back to Prussia with a bill of exchange to Bruges. He was to use the remaining funds for his own subsistence (duc. 1000) and to advance the Order's concerns with the Curia. ¹³⁵⁴ The Grand Master wrote corresponding instructions to the Alberti at the same time. ¹³⁵⁵ At this time, the Procurator was in the pleasant position of having a current account with one of the large curia banks and not having to worry about money.

After the defeat in the Battle of Tannenberg in 1410 against the King of Poland, important territories with their revenues were lost and the financial situation of the Teutonic Order deteriorated dramatically. It was no longer able to establish a deposit with a curia bank, but forced the Procurator to seek loans, which were then repaid by bills of exchange. But these payments the Grand Master could not

¹³⁵¹ Here is just one example of many other transactions that can be found in the reports of the procurators general: On 26 March 1411 Peter of Wormditt asks the Grand Master to give him duc. 1,000 over the liege in Bruges. Koeppen (1960), p. 128.

¹³⁵² Cf. below [p. 257](#).

¹³⁵³ Sarnowsky (1993), p. 103.

¹³⁵⁴ Koeppen (1960), pp. 50-52.

¹³⁵⁵ OBA 736.

always pay on time. When Bartolomeo Spinelli of the Alberti nuovi in Bruges waited in vain for the timely repayment of a loan for the servitudes of Bishop Henry of Samland for 3,100 florins, he was instructed by the partners (*of iren supreme*) not to grant the Order any more credit. **1356**

Thanks to the extensive archival holdings of the Teutonic Order, the Alberti's business relations with the Order's procurator Peter von Wormditt during the years of the Council of Constance are best documented. **1357** They confirm that he had mutated from a deposit customer to a credit customer. Aldighiero di Francesco Biliotti, as director of the Alberti Bank, travelled to Constance not with a credit balance from the Order, but with a promissory note for duc. 3,100, which was due in Bruges on November 30, 1414. For him, this way of doing business with the most important customer in the Baltic region was certainly much more profitable, but also more risky and costly. He no longer earned exclusively from the payment transactions between Bruges and the Curia, but also from the interest on the debt; on the other hand, collecting the redemption became a laborious task.

Wormditt borrowed an additional 4800 RG **1358** from Biliotti by December and had to ask him for further loans several times until the end of the council. In the sources a loan of February 1416 for 1000 crowns has left particularly much evidence, for Biliotti had to wait until December of that year for the receipt of the repayment, although it would have been offered as early as May. **1359** The Grand Master was seldom able to send money from Marienburg or Danzig to the Lieger in Bruges in time for him to pay the sums owed to Alberti's agent Filippo di Giovanni di ser Ruco. The income of the Teutonic Order in Prussia had been so low since 1410 that it had to borrow 8,000 RG from the Teutonic Master for the Constance delegation. **1360**

Biliotti was quite lenient towards Wormditt in the first years of the Council. When a payment deadline passed, he granted extensions of time, which he paid for very well. The meetings between the two were nevertheless always by reminders of payment,

1356 Koeppen (1960), n. 101 and n. 127; Beuttel (1999), p. 268.

1357 Since Krumboltz (1892), Koeppen (1960) and Militzer (1993) provide detailed publications on the finances of the Teutonic Order in the years of the Council of Constance, the individual financial transactions will not be recounted here. Beuttel (1999), p. 490, largely omits the period of the Council of Constance in his remarks on the financing of the Procurator General.

1358 Koeppen (1960), pp. 223-224: *Ich welde in welschen landen bas tußent gulden usbrenge denne alhie hundert.* - The preserved correspondence between the Grand Masters and the Procurators is conserved in the Deutschordensarchiv in the Geheimes Staatsarchiv Preußischer Kulturbesitz in Berlin and is published for the years 1403 to 1436 by Hans Koeppen and Kurt Forstreuter. Of very great scientific interest would be the Order folios 5 and 8-11, which, however, have been lost since 1945. The in many respects unsatisfactory registers in the surviving finding aids are the only possibility to reconstruct their contents at least partially. Cf. Kubon (2015).

1359 Koeppen (1960), p. 310. In footnote 12 the list of sources preserved on this transaction.

1360 Beuttel (1999), p. 518.

The banker had to take note of the fact that the procurator himself could do little if the support from Prussia failed to materialize. But the banker had to take note of the fact that the procurator himself could do little if the support from Prussia failed to materialize. **1361** He therefore addressed an admonishing letter directly to Grand Master Michael Kuchmeister on September 6, 1416, which, however, did not trigger the hoped-for payments either. The fact that he remained patient for so long was probably due on the one hand to the good prospects of earning money from these transactions, and on the other hand to the relationship of trust that had grown up over the years between the Florentine and his German client. For a long time Biliotti considered the risk to be manageable, so that Wormditt was also allowed to hope for loans, although at times he was unable to produce good guarantees. The Alberti in Bruges evidently thought their representative in Constance too lenient and urged him to take more energetic steps, to see to payment or to have Wormditt excommunicated by the apostolic chamber, but he never decided to do so. **1362**

For Wormditt it was important that he could rely on Biliotti's generosity. If money was sent to him from Prussia through channels other than the Alberti branch in Bruges, this might help to bridge a current financial bottleneck, but the bank or person disbursing in Constance could not grant him credit in the amount he needed. He had to regard such financial operations as endangering his creditworthiness with the Alberti, *with whom I have had all myn gescheftē, syder ich im hofe gewest bin*. **1363** His reaction was correspondingly violent when the Grand Master wrote to him in August 1415 that no bill of exchange could be bought via Bruges to Constance at the moment. The Grand Chamberlain had instructed merchants in Brieg to send him 2000 florins. **1364** This attempt to circumvent Bruges failed, however, for on 21 October the procurator wrote back that he had had to borrow 1,000 RG from the Alberti because the money had not arrived. The Alberti could certainly have carried out the transfer. This connection had always worked, so that he could not believe that *where the Roman hope is that one would not have exchange there from Flanders. Her sulde nu eyn wechsel ken Frankenfort von Brucke haben. That I believe certainly, that hers did not like to have there. But where the hope is, there one finds allaweg change. If one does not have it with one, one will have it with the other*. **1365** A few days later, in a letter to the Grand Master, he repeated his request to make money transactions with the Alberti: *that gewiste to make use of the gesellschaft de Albertis, since they paid allerbest*. **1366**

1361 Wormditt complained in many letters to the Grand Master about the unwillingness to pay of Hannes von Geseke, the liegeman of the Königsberger Großschäffer in Bruges. That these complaints about the unreliable management were not entirely unjustified is shown by his arrest in 1420. Cf. Bunge / Hilderbrand (1853-1914), V, Sp. 695-696.

1362 Koeppen (1960), pp. 351-352.

1363 Koeppen (1960), p. 208.

1364 Souhr-Könighaus et al. (2014), p. 157.

1365 OBA 2259. cf. Koeppen (1960), pp. 267-268; Esch (1966), p. 338.

1366 Koeppen (1960), pp. 271-272.

Peter von Wormditt, the Order's procurator, also rode in the train that set out from Constance to Rome in 1418. He complained about the high costs of this travel: "*And the back and forth czihen makes the buwtel really spicz; the uffbrechen und wider sitczen das kostet gar vil.* **1367** He continued to receive the majority of his funds via the Lieger in Bruges. On 15 June 1421, for instance, Prokurator Tiergarten confirmed that he had received in Florence duc. 10,000 had been paid to him through Biliotti. **1368** On 24 December 1425 Arnold of Datteln received from the same banker a loan of duc. 650, which was to be repaid in May of the following year to the Alberti in Bruges. **1369** The city of Danzig also gave preference to the western route when in 1424 it instructed Magnus Rudolf in Flanders to buy in Bruges a bill of exchange for 100 ducats to be sent to the procurator of Danzig in Rome. The money he had to give the banker for it was to be borrowed from a skipper of Danzig, who was to be given a warrant for it in the council of Danzig. The same city announced in 1430 to the procurator of the Teutonic Order, Kaspar Wandofen, that they would send him 50 ducats via Flanders. **1370** Only in 1412 and between 1418 and 1420 an eastern route via Breslau was chosen. **1371** Looking at the entire payment transactions of the Order, this shift was only a temporary disturbance. After an interlude with David Rosenfeld, the Grand Master again directed the Order's money exclusively via Flanders.

Again and again the Procurators intervened with the Grand Master, saying that it was urgently necessary to return to the former method of financing their work: He should set up a current account with a Flemish bank. In this sense they wrote to him several times: [...]
ouch so hot mir der obdochte wechseler gesagt, wie zu pflege in vorzeiten meine vorfarn obir irerliche czerunge und andere awsrictunge inr banck legen hetten zum weniesten czweytausendt gulden, fon denen sie dorumme, das sie in bewarunge betten, genys entfingen, welchen sie fon mir und ouch uffs letzte fon seligen her Petir nicht gehabt haben [...]. **1372** 1428 Procurator Johann von Kurland also asked for a change of system: *that before our order [...] nutcz were, that iiiiiM gulden ober des procurators zurzeit zerunge im hofe ze Rome adir zu Florentz bey kouffleuten zu unsers ordens behuff gelegit were [...].* **1373** As until 1410, money would then have been deposited and the procurator could have made use of it little by little. It was however

1367 Koeppen (1960), p. 530.

1368 OBA 3458. further bills of exchange via the Alberti in Bruges to the Curia: December 1429 (OBA 5046, 5048), August 1430 (OBA 5444).

1369 Koeppen (1966), p. 504.

1370 Beuttel (1999), p. 524.

1371 Cf. [p. 257](#).

1372 OBA 3356. Cf. Koeppen (1960), p. 361.

1373 OBA 4938. Cf. Koeppen (1966), p. 518.

no change was made and the procurator had to borrow from the Alberti, which was then repaid in Bruges. ¹³⁷⁴

When the Alberti got into financial difficulties, the customers felt this very quickly. For this reason, the Council of the City of Danzig had a bad experience with the bank in Flanders when, on 23 September 1431, it commissioned a messenger to buy a bill of exchange in Bruges for the procurator of the Teutonic Order at the Curia. Since this was not done until 21 August of the following year, the procurator got into a financial bottleneck. ¹³⁷⁵ It was not until November 1432 that Gdansk was finally in possession of the receipt from Rome. ¹³⁷⁶ For decades the Alberti were so reliable and financially strong that the Teutonic Order never seriously considered switching permanently to one of the alternative routes via Lübeck or Breslau. Its last bill of exchange from the Bruges branch of the Alberti to the Curia was issued in 1434, when the bank was already in deep trouble. ¹³⁷⁷

For more than three decades, the Alberti insisted on the same corporate strategy for payment transactions with the Baltic region. They developed it almost entirely via Flanders, although their branch network also included a branch in Venice until 1436. ¹³⁷⁸ Their presence in the international banking centre of Bruges enabled them to conduct business at low risk and low cost, and a more offensive strategy towards northern Germany, Prussia or Scandinavia made no economic sense. Even the Teutonic Order, as probably the largest customer in this region, gave no reason to change anything in the course of business and to look for a correspondent in this region or even to establish a branch of its own.

While the courts in Florence were liquidating the Alberti companies, there was once again commercial contact between the bankers and the Grand Master. The Teutonic Order had been granted the right to mint coins in Prussia by Frederick II in 1226.

¹³⁷⁴ Obtaining these loans was at times very difficult and caused the procurators great concern. Cf. for example the letter of 8 February 1422 (OBA 3647), in which Tiergarten writes that he only received loans against pledge. On 19 November (OBA 5225) he had to divide the loan for his annual salary and took duc. 1,500 with the Alberti and duc. 500 with the Guadagni bank. The Teutonic Order master Johann Sobbe of Livonia, on the other hand, had a deposit in 1429 of duc. 1,500. cf. OBA 5160. - In 1433 a cleric of the Order reported from Rome that he could not find a loan because the Pope had ordered the bankers to lend him all available money. Cf. OBA 6565. It is probably indicative of the Alberti's reluctance to lend money that in the list of debts of the procurator Kaspar Wandofen, who died in 1434 (OBA 6920), the largest creditors were two German curia clerics: Hermann Dwerger and Thomas Rode. A banker is not mentioned in this list.

¹³⁷⁵ Hirsch (1858), pp. 237-238.

¹³⁷⁶ Neumann (1863), p. 145.

¹³⁷⁷ Miltzer (2003), p. 15.

¹³⁷⁸ There is only one known involvement of Venice in the payment transactions between Rome and Prussia. ASFi, NA 12519, 20 March: Johannes Tiergarten receives a loan of 650 Venetian ducats in Rome from Aldighiero di Francesco of the Lionardo degli Alberti bank, which must be repaid in three months at Lionardo degli Alberti in Venice.

The most important mint was Thorn. In 1426 the mint was leased to the cities for ten years. Negotiations on an extension of the lease between the Grand Master and the cities in January 1436 failed, so that the mint reverted to the Order on 22 March 1436. The Order soon saw its coinage policy criticised by the Estates, who suspected a reduction in the quality of the coinage. The Grand Master saw no possibility of maintaining the previous monetary value and looked for someone willing to take over the minting. ¹³⁷⁹ Since at the same time the possibility of transferring money via the Alberti in Bruges, which had been tried and tested for decades, had ceased to exist, the Grand Master came up with an idea of how he could solve both problems with a single partner. To this end, in the autumn of 1437 he made an attempt to persuade a Florentine banker to open a Niederlassung in his territory. At the Council of Basel, the Order's procurator, Andreas Pfaffendorff, contacted the Alberti and clarified their interest and willingness. After Pfaffendorff's departure, Johann Kasche was alone at the Council on 29 November 1437 as the representative of the Order and was confronted with inquiries from the bankers, which he was unable to answer because he knew nothing of these discussions. Because of this uncertainty, he wrote a letter to the Grand Master with queries about these negotiations. From this it appears that the bankers had been inquired whether they could manage the mint and wanted to engage in credit and exchange transactions as bankers: [...] *und welde [...] haben eynen guten montzmeister, der die montze fertig halten kunde beide in silber und golde und mit wechsel kunde umegeen und vormochte och in noten den orden tzu vorlegen mit seyner gesellschaft.* The Alberti (*the lombartz of the banck of the other gesellschaft de Albertorum*) would now like to know what commission the Grand Master would grant them over and above the purchase treasure. ¹³⁸⁰ This plan of the Teutonic Order was never realized, but it shows that efforts were made in the north to find closer ties to the international payment system of the Italians and also to find better ways of borrowing. In this process it is astonishing that the contact between the Teutonic Order and the Alberti fell into a time when the bank in Florence had to deal with the bankruptcy judges, which was certainly known in Prussia. Perhaps the Grand Master thought he could more easily win over the experienced bankers when they themselves were in great trouble.

¹³⁷⁹ Waschinski (1952), p. 122; Dygo (1987), pp. 51-59 (Alberti are not mentioned therein); Sarnowsky (1993), S. 230.

¹³⁸⁰ OBA 7387, 1437 November 29 - The addition *ander* is not easy to interpret. It can be assumed that it refers to the fact that the Order had previously traded with the Alberti in Bruges and Cologne. After their bankruptcy, they now negotiated with the surviving company of Dego degli Alberti, who was connected with the Roman Alberti company and not with the Bruges one. Possibly, however, the interlocutor was also the representative of the Alberti nuovi.

5.4.2 Pirckheimer, Kress, Veckinchusen

Around 1400, the Pirckheimers, who had their headquarters in Nuremberg, maintained a company in Lübeck headed by Johannes Lange. He was able to issue bills of exchange directly to the bank of the Gozzadini to Rome, as the correspondence of the Italians shows. ¹³⁸¹ Who served his bills of exchange after the demise of these Bolognese cannot be settled beyond doubt. Receipts of the curia for the servitia of Wuerzburg, Stavanger, and Strengnaes show between 1396 and 1402 transactions of the Spini bank with money from the north of Europe.

¹³⁸² Since the bishop of Strengnaes was in communication in the same year with both the Pirckheimer's branch manager in Lübeck and the Spini in Rome, ¹³⁸³ it is reasonable to assume that transactions to the curia also passed through this connection. Lange had fallen out with the main owners at the Pegnitz in 1404 and had been replaced by Johannes Mosmann from Nuremberg. ¹³⁸⁴ There is still evidence of activities of this company in Lübeck until 1423, but with the departure of Lange the connections with the curial payments were broken. ¹³⁸⁵ The Kress, who had been prominent in trade there since 1405 with their *famuli* Ulrich Rephun and from 1420 Ulrich Meyer, also had no verifiable relations with a curial bank. ¹³⁸⁶ German merchants only offered bills of exchange in the town on the Trave as far as Bruges. Presumably this is how the money was moved from Lübeck to Flanders, which the Orlandini assigned to a *Gianni di Lubeca* in Barcelona in April 1407 by means of a *lettera di cambio*. ¹³⁸⁷ In 1405, when Bishop Peter of Roskilde ordered Ludovico Baglioni to transfer a large sum of money to the Curia, this transaction was secured by a trust agreement. The three Lübeck citizens Westhof, tor Brugge and Hoep deposited 422 Franconian Kro- nen and 400 Marks Lübisck with Hinrich vamme Orte and Siverd Veckinchusen in Lübeck on July 30. They were to pay the money to the Peruginean, if he would not pay until the 28 February 1406 could present a receipt from Rome, otherwise they were to return it to the bishop's three representatives. This transaction indicates the first business contact between curia bankers and the trading company of the Veckinchuses, whose partners included vamme Orte. ¹³⁸⁸

¹³⁸¹ Cf. above p. 194.

¹³⁸² Esch (1966), pp. 377-378.

¹³⁸³ Nordmann (1937), p. 125.

¹³⁸⁴ Nordmann (1933b), pp. 8-9; Fouquet (1998), p. 195. - The end of Lange's banking activities could he- clarify why, after 1404, the Spini were no longer associated with the funds from the North can be.

¹³⁸⁵ Hammel-Kiesow (2000), p. 49; Strack (2010), pp. 25-26.

¹³⁸⁶ Nordmann (1933b), pp. 10 and 12; Nordmann (1937), pp. 124-125.

¹³⁸⁷ ADP, D, 1145, Bruges-Barcellona, 1407-04-22. the Orlandini had received the money in Bruges from a *Francescho Moraghes* preserved. On the Orlandini in Bruges, see Guidi Bruscoli (2012), pp. 20-21.

¹³⁸⁸ In the sources, this partner is also called *Hinrich op Orde*. Cf. Stieda (1921), p. 23.

Ten account books and over 500 letters from the first two decades of the 15th century have been preserved from the business activities of Hildebrand Veckinchusen, who was based in Bruges. These writings show impressively how skilfully and naturally he and his brother Sivert, who mostly worked in Lübeck, used the bill of exchange as a means of financing payment transactions and credit business between the Hanseatic area and the banking centres of Bruges and Venice. In Bruges, their partners were not only German merchants such as Heinrich Rummel (*Hynrich Rumele*) and Arnold Poltus (*Arnt Poltes*), but also Lucchese and Florentines such as Davino Pagani (*Danyen Pagayn*), Piero di Biagio Vespucci (*Peter de Vysputse*, *Peter Spusse*, *Peter dey Spussen*) and Giovanni Orlandini (*Johany Orlandyn*). They maintained particularly close ties with the banks of the Alberti nuovi and antichi, who were represented in Bruges by Bartolomeo Spinelli (*Bortolmeus Spynneyl*), Filippo di Giovanni di ser Rucco (*Fylypusse Johan to den Alberten huse*), and in London by Alessandro Ferrantini (*Allacksander Ferentin*). **1389** They benefited from their relations with the Alberti when King Sigismund repaid them a large loan at Constance in 1417. The merchant servants of the Veckinchuses were looking for a way to avoid cash transportation at Lake Constance and found it thanks to their relations with the Florentines. Aldighiero di Francesco Biliotti arranged a loan for them to Order Procurator Wormditt, so that the money could be paid to the latter. **1390** In the same year Hildebrand Veckinchusen noted in his account books: [...] *do makede ick [in Bruges] ene wesselle myt Fylyppusse Johan to den Alberten huse [...]. Des so sal hey my to Colnne geven by Bartolmeus Domynnycy [...]*. **1391** He had thus bought a bill of exchange from the Alberti in Flanders, which was to be paid to him in Cologne by their representative Bartolomeo Biliotti. In 1420 he received from Filippo di Giovanni di ser Rucco of the Alberti antichi in Bruges a bill of exchange to be served in Mainz: [...] *hey my breyve hevet gheven an sin ghezelle to Mensse*. **1392** Despite the obviously quite close relations between the Alberti in Bruges and Veckinchusen, these remained limited to domestic transactions. Without reference to curia money are also the individual documents that show transactions of the Veckinchusen with other Italians in German cities.

Contacts can also be found between the Veckinchuses and Italians settled in Germany. On 16 July 1414 Elisabeth mentions Simone Sassolini from Bologna in a letter to her husband Hildebrand in Cologne: *Syvert hyr had upgenomen 100 gulden van Symon deym*

1389 For these transactions, see the registers of persons and subjects in Stieda (1921); Lesnikov (1973); Hammel-Kiesow (1993); Lesnikov et al. (2013). Bartolomeo Spinelli is conflated by Stieda with the Genoese merchants from the Spinola family who also settled in Bruges. Cf. Stieda (1921), pp. XXXIII-XXXIV.

1390 Krumbholz (1892), p. 247; Koeppen (1960), pp. 461-462 and 476 An accounting entry by Hildebrand suggests that he himself was probably also in Constance. Cf. Lesnikov et al. (2013), p. 373.

1391 Lesnikov et al. (2013), p. 367.

1392 Lesnikov et al. (2013), p. 543. - Another exchange transaction of Filippo di Giovanni with Veckinchusen to Mainz via RG 697 ½ is dated 14 June 1419. The source does not mention the *trattario*. Stieda (1921), p. 238.

Lumbarde. 1393 Two years earlier, Sivert in Cologne had probably received money from the same Italian for two bills of exchange. 1394 In an account dated August 14, 1419, Hildebrand in Bruges writes that he had received from *Gherhardus the Lambart 65 m. 10 sl. Lub.* 1395 This lombard can have been none other than Gherardo Bueri in Lübeck. The occasion and the settlement of this payment, which must have been made by Bueri or the Medici, remain unclear.

For a long time, the Veckinchuses did not use any of their many contacts with Italian merchants to transfer money to the Curia, but limited themselves to the commercial use of bills of exchange between Bruges, Lübeck, Venice, Cologne and Frankfurt for the handling of their own business, without offering this service to customers. This restriction was lifted in 1407 when, with several partners, they formed a new company based in Venice (*venedyesche selscop*), headed by Peter Karbow. Since no account books of this company have been preserved, only fragmentary details of their transactions can be ascertained from the letters with the Kontor in Bruges, so that almost only transactions with Flanders can be recorded. 1396

The main business of the Hanseatic merchants in Venice was the trade with furs, amber, spices and cloth. The business with bills of exchange was the second important mainstay. Karbow in Venice and Hildebrand Veckinchusen in Bruges were involved in a lively exchange business, which also included the Venetian Marco Morosini, the Sienese Giovanni Tegliacci and the as yet unidentified *Marc Remundo* (Marco Aromando?) and *Bartolomeus Vonchenti*. 1397 More numerous were certainly the money orders sent by Hans von Mynden from Lübeck to Venice. Most were probably cashed in Venice by travellers and pilgrims, but there were also funds to be transferred to the curia. 1398 The Lübeck clerics Jakob Crumbeke and Nikolaus von dem Werder, for example, are named in the sources as customers, who probably had money needs in Rome rather than in Venice. 1399 For the bills of exchange to the Curia Karbow cooperated with a Florentine about whom he wrote to Hildebrand Veckinchusen in 1409: *Hirume vraghet na deser selscop heyten de Vitzis van Florense, hedde de er selscop to Bruggen, dat wer et best an en vorwisset, de hebben dus lange unse wessel betalt to Rome unde sin best unse gadinghe [...]*. 1400 In an accounting record the banker *Lowys Davansat* is mentioned. 1401 For certain

1393 Stieda (1921), pp. 116-117.

1394 Stieda (1921), p. 82.

1395 Stieda (1921), p. 243.

1396 Toomaspoeg (2011).

1397 Stieda (1894), p. 84; Stefke (1999).

1398 Stieda (1894), p. 78.

1399 Stieda (1894), p. 170.

1400 Stieda (1921), pp. 24-25.

1401 Lesnikov (1973), p. 352. in the business documents of the Veckinchuses there is also mention of *Alwyse de Wantzati, Alwyso de Vantsati* (Stieda (1894), pp. 84 and 136) and *Lodewych Dafantsat* (Lesnikov et al. (2013), p. 182).

it was Luigi di Manetto Davanzati, who since 1402 had the bank opened by his father in Venice managed by factors. **1402** During the period relevant here, the company traded under the name of Luigi e Arrigo di Manetto Davanzati e co. until June **1408**, and thereafter under Luigi di Manetto Davanzati e co. **1403** Reinhold Mueller sees this company as the most important exchange bank in the lagoon city at the beginning of the 15th century. In the archives of Francesco Datini in Prato, a total of 64 letters from the years 1407 to 1410 are found from their correspondence with branches of the Pratesen, which represent a unique source for exchange transactions for this period. **1404** References to Germany are not to be found in them, and information on the development of exchange rates was given only for Venice, London, Bruges, Paris, Florence, Bologna, Lucca, and Genoa. These facts confirm that the *Venice selscop* was not involved in the complex exchange transactions, but could only offer the transfer of money (*lettera di credito*) via Venice to Bruges, Germany and other cities in Italy. **1405**

Since the Davanzati did not have a branch in Rome, one of the known Curia banks must have serviced the money from Lübeck at the Curia. Considering the close political and business ties between the Davanzati and Palla di Nofri degli Strozzi, it seems reasonable to assume that Rome was the partner of an anti-Medievalist bank. Since the Ricci and the Spini were hardly active in the north at this time, probably only the Alberti could have been considered for this task. **1406** Considering the many contacts of the Veckinchuses with these Florentines in Bruges, a connection, albeit indirect, with this banking family in Rome would be more than plausible. For the years 1420 to 1423, Aldighiero di Francesco Biliotti of the Alberti bank in Rome is attested as a correspondent of the Davanzati. **1407**

How these bills of exchange were financed can be seen in a letter written by Sivert Veckinchusen to his brother Hildebrand in 1410. In it he expresses his hope,

1402 The name *de Vitzis* also brings to mind the Florentine family Davizi (also Davizzi and Dovizi). Gherardo Davizi was the only member of the family who traded in Venice at the beginning of the 15th century. His activities, however, seem to have been directed entirely towards the Mediterranean. Cf. Mueller (1997), p. 272.

1403 Chiostrini Mannini (1989), p. 33; Tognetti (2012), p. 19.

1404 Mueller (1997), pp. 270-271: "In the Datini years, the specialized dealer in foreign exchange and in arbitrage was Manetto Davanzati and Company." Nearly 500 letters survive from the Davanzati's correspondence with Datini, which, according to Mueller, "constitute the best-informed sources of information on exchange and give the largest number of quotations." No reference to Germany, Karbow, or the Veckinchuses can be found in Luigi di Manetto's letters,

1405 Example: ADP, busta 930, inserto 8, codice 603096 (8 February 1408).

1406 Guasti (1867), I, p. 280: In 1414 Luigi Davanzati was one of the six bankruptcy trustees appointed by Mercanzia in the collapse of the Ricci company. This would certainly not have been possible with a closer business relationship. Davanzanti was also not listed among Ricci's creditors. Cf. ASFi, Mercanzia 1266, cc. 343r-346r.

1407 Tognetti (2009), p. 49.

that a consignment of goods had arrived safely in Venice and had been sold. The bills of exchange were thus paid without great damage and receipts were sent to the principal as requested. **1408** Whether this money was intended for someone in Venice or was passed on to Rome via Davanzati cannot be clarified here. This is also irrelevant for the handling of monetary transactions, because in both cases the amount to be cleared in Venice had to be supplied by the sale of goods originating from the north. **1409**

For a few years, business in payment transactions via Venice apparently went well, for in 1409 the partners discussed an increase in the principal deposited from 11,000 to 20,000 Lübian marks. **1410** It is probably no coincidence that Peter Karbow wrote a letter to Hildebrand in Bruges almost at the same time in Venice, in which he suspected that Ludovico Baglioni would not be able to stay in Lübeck much longer, since his protector, the provost of Lübeck, Nikolaus von dem Werder (also Nikolaus de Insula), had died. The Perugian and the churchman probably knew each other since the time when the cleric had been active as a collector in northern German church provinces. Baglioni would soon have to return home to Italy, since no one in the city of Travest would trust him anymore: *Lodewykez wert hyr syn edder in Welschelanden, wente nymant wert em mer gheloven to Lubeke nu der proves doet is.* **1411** The competitive situation in the payment traffic from Lübeck to Italy seemed to shift in favour of the Hanseatic merchants and the establishment of a monopoly in this business seemed possible. But the opposite occurred. The bank of Luigi Davanzati in Venice was in great difficulties from 1410 onwards, and in the following year at the latest the *Venice selscop* was also in great trouble, which led to the establishment of Karbow in Lüneburg. To what extent the crises in the two companies were connected can no longer be determined, but it is more than likely that the Florentines were floundering, as the Lübeckers were sending them more and more orders for payments to the Curia, but were unable to balance the accounts. The trade in goods in Venice had resulted in large losses and the needed profits had failed to materialize. The claims on Karbow far exceeded his ability to pay. **1412** The exchange transactions of the Veckinchuses to the Curia via Venice

1408 Stieda (1921), pp. 55-56: *Wy hopen al unse gud sy wol to Venedyen mest komen und solde wol al umme gud werden, woe wy desser wessele quyt wern sunder groten schaden.*

1409 For these transactions, see the indexes of persons and subjects in Stieda (1921); Lesnikov (1973); Hammel-Kiesow (1993); Lesnikov et al. (2013).

1410 Stieda (1921), pp. 23-25; Cordes (1998), p. 254 .

1411 Esch (1966), p. 348; Schwarz (2001a), pp. 457-459 and 466-467; Voshall (2016), pp. 11 and 271. - Ex. on Karbow Fouquet (1998), p. 198.

1412 Cf. the letter from Sivert to Hildebrand of 13 February 1411 in Stieda (1921), p. 67. On the problems of commodity trade, see Lesnikov et al. (2013), p. LVII.

were thus ended. In the trade of goods they were with great difficulty still active in the lagoon city until about 1418. **1413**

The conviction that it was safer to do business in Bruges and in the Baltic region, the *guden oiden neringe*, and King Sigismund's trade war against Venice put an end to the presence of the Veckinchusen in Italy. **1414** Once again their name appears in Roman sources. On 17 January 1430, the Medici Bank in Rome recorded the payment of a bill of exchange for 40 RG to *m. Gualtieri Romelin*, which the German merchant had purchased from Gherardo Bueri in Lübeck. **1415** Since the *beneficiario* was probably Walterus Remlincrode from Dorpat, the money paid in Lübeck will also have come from Estonia. **1416** Veckinchusen thus did not have the means to issue bills of exchange directly to Rome, but he could work as a broker for a client and demand a brokerage fee from his client for the purchase of the *lettera di cambio*. The thesis found in the literature that "Bueri had no verifiable clients among the merchant class of Lübeck" must be revised by this evidence. **1417** This business connection was not of great commercial importance, for otherwise more sources would have to be preserved on it, but it is of importance for the evaluation of the relations between German and Florentine merchants.

In the files of the apostolic notary Gherardo Maffei, acknowledgments of debt with reference to Lübeck are recorded. Many questions are raised by an entry from August 20, 1424, in which an agreement between two clerics from the diocese of Dorpat was recorded. Provost Bartholomew Sauigerne authorized the canon Henningus Bekeman, **1418** to borrow a *lettera di cambio* issued by the bank of Cosimo e Lorenzo de' Medici e co. in the amount of duc. 100 at Bruges to be paid to *Heverard Merlinchusen* or *Heverardum Moecinc mercatores at Bruggis*. The second merchant can be identified with some certainty as Everd Moyelyk, a brother-in-law of the Veckinchusen. **1419** The first, however, poses a puzzle. If one accepts that German names were very foreign to the Italian scribe and he struggled with them, one can come up with Moyelyk's father-in-law: Sivert Veckinchusen. **1420**

1413 Kluge (2013); Lorenz-Ridderbecks (2014).

1414 Stieda (1921), p. XXX; Lesnikov et al. (2013), p. LVIII.

1415 ASFi, MAP 131, c. 176r.

1416 RG Online, RG IV 14458, <http://rg-online.dhi-roma.it/RG/4/14458>, 02.07.2021.

1417 Jahnke (2006), p. 152.

1418 RG Online, RG IV 00859, <http://rg-online.dhi-roma.it/RG/4/859>; RG IV 04058, <http://rg-online.dhi-roma.it/RG/4/4058>, 02.07.2021.

1419 Lesnikov et al. (2013), p. 574.

1420 I thank Rolf Hammel-Kiesow (Lübeck) for his assistance in identifying these persons.

5.4.3 Medici Baglioni Agency in Lübeck

The attempt by the Teutonic Order to process payments through Nikolaus Bunzlau in Breslau makes it clear that individuals and institutions seeking a means of transferring money to the Curia in the Baltic and Baltic regions could no longer rely on the services of the Alberti. In 1421 Giovanni de' Medici recognized the need for a connection to curial payments in this region and saw a commercial opportunity in it. In Lübeck he recognized a commercial location with increasing potential, for it was here that large amounts of trade between northern Europe and the south had shifted eastward since the second half of the 14th century, as Rolf Hammel-Kiesow has pointed out. 1422 When the whole of Scandinavia and large parts of the German north also joined John XXIII, Lübeck became economically promising as a central paying agent for trade in goods via Nuremberg (with its connection to Cracow) to Venice and for curial payments with the north. 1423 Giovanni de' Medici increasingly received funds via this route, which had been instructed to him by the Chamber as security for loans to the Pope. 1424

The competitive situation in Lübeck must have seemed very favourable to Giovanni de' Medici after 1411. Thanks to the increase in the support of John XXIII in northern Europe and the associated growth in the transfer of money to the Curia, he could count on being able to generate new lucrative revenues here. At the same time, the competitive situation had thinned out after the Pirckheimers and the Veckinchuses had left this market. The Alberti in Bruges had no strategy whatsoever to become directly involved in this area.

Giovanni de' Medici went into partnership with Ludovico di Filippo Baglioni in Lübeck 1425 (also *Ludowico de Ballionibus*). The latter belonged to one of the leading families of Perugia and had been banished from the city in 1393. From 1394 he stayed in Germany to look after revenues of the apostolic chamber. 1426 First he worked in the Baltic Sea area

1421 Cf. p. 257.

1422 Hammel-Kiesow (2000), p. 59.

1423 Esch (2007), pp. 395-396.

1424 APS, II, no. 1003; Instruction of duc. 1 000 on the servitudes of Bishop Peter Mickelsen Kruse of Lund in favour of Giovanni de' Medici in 1410. on this also: APD, II, p. 212, no. 1154. - on 10 March 1413 the papal chamberlain directed the collector in Poland to give duc. 500 to the Medici bank, which was payments made by the Bank to the Condottiero Paolo Orsini. ASFi, Diplomatico, Medici, 1413 marzo 10. payments to Orsini by Medici, Ricci and Spini: ASFi, Diplomatico, Medici, 1413 marzo 24.

1425 North (1991), p. 812.

1426 Esch (1966), pp. 347-348. - On the Baglioni in exile, see Shaw (2000). However, the author mentions neither Ludovico nor his father Filippo. Giovanni di Filippo also worked as a merchant. Cf. Palermo (1979), S. 135.

with merchants from Lucca¹⁴²⁷ and seems to have acted here alone on papal behalf from 1397. **1428** A document issued in Copenhagen on September 1, 1398, mentions him for the first time in connection with payments that were to pass through Lübeck. **1429** In 1402 he was appointed *scutifero et familiari nostro* by Boniface IX and charged with the transfer of collections from Denmark, Sweden and Norway. **1430** He had established a sole proprietorship on the Trave, from which he handled payments from Scandinavia to the apostolic chamber. On July 30, 1405, as *nuncius domini Pape*, he had it entered in the Low City Book of Lübeck that he had received an order from three Lübeckers to transfer 412 couronnes d'or and 40 Lübsche marks to Rome for Bishop Peder Jensen Lodehat of Roskilde, and on June 1, 1406, the Chamber acknowledged to him the receipt of the servitia of Bishop Peter Ingevasti of Västerås. **1431** From Innocent VII, on 5 October 1406, he received the profitable privilege of collecting and transferring to the apostolic chamber the collectors' funds from Germany, Bohemia, Denmark, Sweden, Norway, and Poland. **1432** In none of these documents is there any reference to a collaboration with a curia bank, so that it is not apparent whether he handled the payments via bill of exchange transactions or worked with cash transports.

Baglioni had been able to establish a strong position for himself in Lübeck, because he enjoyed the powerful protection of the church. His protector was the provost of Lübeck, Nikolaus von dem Werder, whom he had probably met as a collector in northern German church provinces. **1433** But Baglioni was certainly not only under the protection of a single influential prelate, but probably enjoyed protection all the way up to the Pope. These connections with the Curia were further deepened by his partnership with Giovanni de' Medici's Curia Bank, for he gained in the Florentine a powerful advocate with the Curia who could work to obtain privileges in the transfer of collects and thus a salvoconduct for his stay in Lübeck. Certainly it was also important for him to enter into this connection that he now had a solvent banker as *trattario* for his bills of exchange in Rome.

1427 Until 1394 he is mentioned together with Bartolomeo Turchi. Cf. Esch (1966), pp. 345-346; Favier (1966),

p. 511. - 1396 together with Michele Pagani: APS, II, p. 154, no. 926.

1428 APS, II, p. 156, n. 930. - The Baglioni family had close relations with the Curia. Ludovico's brother Niccolò participated in the Council of Pisa. Cf. Baglioni (1964), p. 52.

1429 Lange / Unger (1849-1976), IV, pp. 505-506. The other places of payment mentioned in this document are Bruges and Stralsund called.

1430 APS, II, p. 179, n. 954 and p. 81, n. 956.

1431 UB Lübeck, V, p. 131, no. 131; APS, II, no. 974.

1432 APD, VII, p. 207, nos. 5618-5620.

1433 Esch (1966), p. 348; Schwarz (2001a), pp. 457-459 and 466-467; Vosshall (2016), pp. 11 and 271. - Ex. on Karbow Fouquet (1998), p. 198.

In the literature to date, Baglioni is portrayed as a correspondent of Giovanni de' Medici, as a merchant and banker who operated an independent company in Lübeck. ¹⁴³⁴ However, the source material on this collaboration is extremely thin. No letter from him and no page from his accounting records have survived. Also from the Medici branches in Venice, Rome and Florence no documents from the accounting have come down to us from the years in which he worked in Lübeck. Only the *libro segreto* of Giovanni de' Medici allows, at least on the highest level of accounting, insights into the business organization and the success of the enterprises. Baglioni is mentioned several times in it, but there is no indication whatsoever that Giovanni was directly involved in a branch in Lübeck. It can therefore be ruled out with certainty that *Lodovico Baglioni e co. di Lubecca* was a branch or accomenda of Giovanni de' Medici. These two legal forms would have necessarily led to entries of profit and loss in the *libro segreto*. From the founding history of the Venice branch, it can be seen that Giovanni de' Medici also organized his investments in another legal form, the agency. This business entity received its equity from a higher-level branch, in whose balance sheet profits and losses were then netted. A Medici agency in Lübeck would therefore have left no trace in the *libro segreto*.

Several documents show beyond doubt that Baglioni was not treated as an equal partner by Giovanni de' Medici, as would have been the case in a correspondent relationship, but received instructions from the latter to be carried out. In five letters from Medici factors from Florence to Lübeck, written between 25 April 1413 and December 1415, passages of text stand out that certainly should not have been written to a correspondent in this way. In it, for example, Baglioni is reprimanded in no uncertain terms for having granted credit to a merchant who wanted to supply horses to the Florentine company of the Pazzi in Paris. ¹⁴³⁵ He had not acted well and he should not send horses on a journey in the future to protect money: *per cierto voi non fate bene* ¹⁴³⁶ and *lui per più salvezza de' danari e per l'avenire non metterai a rimandare più chavagli per le chagioni vi s'è detto*. ¹⁴³⁷ If the Florentines had not been involved in some way in the company at Lübeck, they would not have been entitled to such a remark, nor would this horse business have interested them. For the apostolic chamber, too, the Medici curia bank seems to have been responsible for Baglioni's conduct. In 1418, when it had grave doubts about the settlement of collectors' fees collected in Lübeck, it reached an amicable settlement with the Medici banker Bartolomeo de' Bardi on 20 November of the same year.

¹⁴³⁴ Roover (1963), p. 57. Cf. Esch (2007), p. 390: "[...] che non avevano mai fondato una filiale a Lubecca [...]".

¹⁴³⁵ On the Pazzi in Paris, see Arnoux et al. (2005).

¹⁴³⁶ ASFi, MAP 97, no. 121.

¹⁴³⁷ ASFi, MAP 88, no. 129. The other letters in the MAP: 83, no. 51; 89, no. 269; 97, no. 122.

solution *super facto Ludouici de Ballionibus* and not with the Peruginer in the north. **1438** Another indication of the existence of a Medici agency in Lübeck comes from the entry of Baglioni's collection trip to Cracow, about which Giovanni noted on July 4, 1419: *quando lo mandammo* (when we sent him). This does not sound like a request that Baglioni had fulfilled for him, but rather like an instruction. This could also be the reason why no fee was paid for this service, but only the reimbursement of travel expenses. **1439** How directly Giovanni de' Medici intervened in Baglioni's management can be seen from a letter sent to Lübeck in 1424. It was written by Andrea di Benozzo Benozzi, who, like an auditor, had the Peruginer's books shown to him, reported the results of the audit to Florence and gave instructions on how Baglioni should conduct his business. **1440** Finally, entries in the declaration for the Catasto of 1427 speak for themselves. In the balance sheet of the Venice branch, Lübeck is referred to as a company (*ragione*), which would not have been needed for a correspondent. **1441**

A founding date for the beginning of the Medici agency in Lübeck cannot be determined to the day. However, the analysis of several sources suggests the year 1412. On August 23, 1411, John XXIII renewed the privilege authorizing Baglioni alone with the transfer of collects from Germany, Bohemia, Denmark, Sweden, Norway and Poland. **1442** The first joint mention of the names Baglioni and Medici in a document is found in an account that reports a meeting held in Verona on September 10, 1411. It was attended by Ludovico Baglioni, Giovanni de' Medici and Benedetto de' Bardi, the head of the Medici headquarters in Florence. The reason given for this meeting is only settlements: *quando faciesti a Verona chonto con Benedetto*. **1443** The two companies had thus already transacted business together; it is possible that on this occasion there was now talk of deepening the cooperation.

1438 APD, II, PP. 266-267; DN, XVII, P. 922.

1439 ASFi, MAP 153, no. 1, c. 101v. - It is worth pointing out another anomaly in the account of the expenses of Baglioni's journey to Cracow. Why does the *libgro segreto* of Giovanni de' Medici name Baglioni's companion *Goschalcho*? He could not have been a simple valet, for then his name would hardly have been known at the Florentine headquarters. Since this is the only mention of this man, all theories that he could have been a local partner remain pure speculation. Not even his real name can be determined with certainty from the surviving Italianized form: Godeschall, Gottschalk?

1440 ASFi, MAP 1, no. 236. Very little can be learned about this Andrea di Benozzo Benozzi.

He was one of the six *consiglieri* at the Mercanzia on 28 June 1408: ASFi, Mercanzia 1244, c. 172v.

1441 ASFi, Catasto 49, c. 1187r: *Jachopo da Mulino et Jacopo Donato per anbra tenpo a Natale prosimo atenghono alla ragione di Lubiche*.

1442 APD, II, nos. 1172-1174, 1176-1178.

1443 ASFi, MAP 83, cc. 313-314 - In 1410 Giovanni de' Medici paid the servitudes for the bishop of Lund to the chamber. However, there is no indication that this payment was preceded by a correspondent transaction with Baglioni. APS, II, p. 214, no. 1009.

Giovanni de' Medici made Ludovico Baglioni his partner and sent his relative Gherardo Bueri to Lübeck as *socius*. Baglioni, after whom the branch was further named, was probably the main partner and Gherardo his junior partner, perhaps also the overseer sent by Giovanni. Gherardo was born between 1386 and 1393, the eldest son of Pippa (Filippa) and Nicola Bueri, who was a merchant in the local Florentine market ([pedigree 9](#)). **1444** He came from a very distinguished family and was related to the Medici through Cosimo's mother. **1445** His paternal grandfather was the brother of Averardo Bueri, whose daughter Piccarda married Giovanni di Bicci de' Medici. He was therefore a second cousin to Cosimo di Giovanni.

Gherardo Bueri left his hometown as a young man and is attested in 1406 as a wage earner of Giovanni de' Medici's bank in Venice: *per uno anno istette a Vinegia al tempo di Giovanni da Ghaliano*. **1446** Presumably he had been employed as an apprentice (*garzone*) at this time. **1447** In 1410 his younger brother Francesco was in apprenticeship in the same company. **1448**

The first mention of Gherardo Bueri's presence in Lübeck is in a letter of April 25, 1413, in which he is named as the issuer of a bill of exchange: ed abbiamo auto la copia di quella del chanbio perché gli ano paghati ed é di mano di Gherardo. **1449** He is expressly called *socius* of Baglioni on September 1, 1413. **1450** His entry into the

1444 In the Catasto of 1433 his mother gives his age as 40; in 1446 he himself declares to be 60. - The spelling of his father's name varies in contemporary Florentine documents. Both Nicola and Niccolò can be found. For Nicola see, for example, ASFi, MAP 134, no. 1, c. 133r. For Nicola Bueri's economic activities, cf. ASFi, Carte del Bene, registro n. 19, c. 56v. Gherardo's mutua Pippa was the daughter of Amaretto Manelli as can be seen from ASFi, Catasto 45, c. 436: Ramondo d'Amaretto Manelli draws up the *portata* to Catasto 1427 for his sister.

1445 On his origins, see Roover (1963), p. 63.

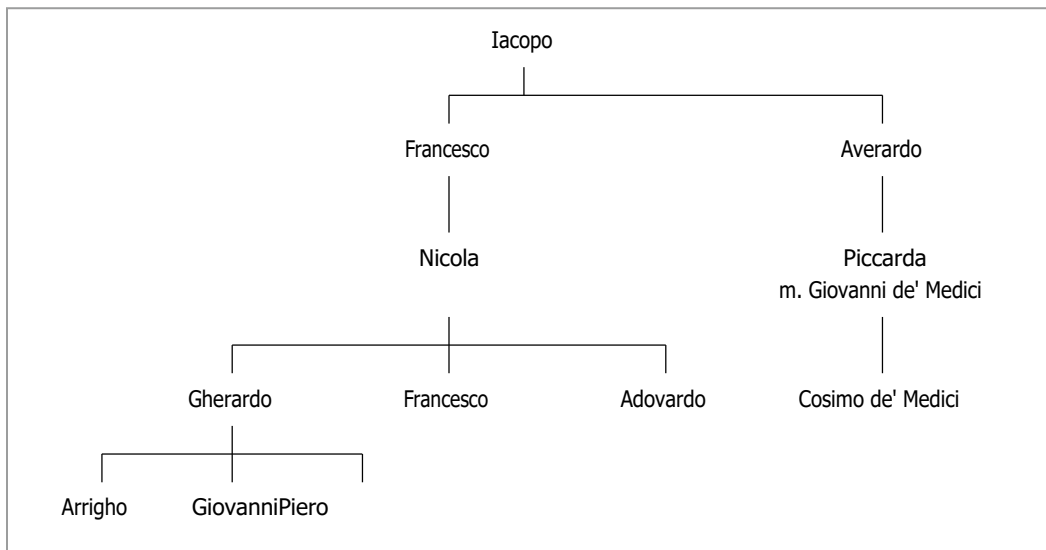
1446 ASFi, MAP 153, no. 1, c. 50.

1447 Roover (1963), p. 63: Bueri received a salary of f. 20 in Venice in 1406. When he gave up his employment, he left a debt of f. 61.14.5 to the bank in Venice, which was written off in 1420. Cf. ASFi, MAP 153, no. 1, cc. 49-50. Presumably Bueri was in Venice for just one year, as can be inferred from the phrase *per uno anno istette a Vinegia al tempo di Giovanni da Ghaliano*. ASFi, MAP 153, no. 1, c. 50. North (1991), p. 812 writes that he quickly left this employment. - Fouquet (1998), p. 200 sees Gerhard van Buren, whom Hildebrand Veckinchusen mentions as a business partner in Bruges in 1405, as Gherardo Bueri. In my opinion, the similarity of names is not sufficient evidence to see Bueri as a merchant in Bruges in this year. In the Lübian sources Bueri frequently appears as *Gerhard de Boeris*, *Gerhard der Wale* or in similar Latin or German variants of his name. He is never called Gerhard van Buren Cf. North (1991), p. 812. - In 1410 Gherardo's younger brother Francesco was in training in Venetian society. Roover (1963), p. 241.

1448 Roover (1963), p. 241.

1449 ASFi, MAP 89, no. 269.

1450 UB Lübeck, V, No. 466, p. 508: Entry in the Niederstadt Lübeck because of 500 Nobili, which were deposited for Baglioni and Bueri with the local moneychanger Marquart Velthusen, and were to be transferred to the chamber. John XXIII interceded for the bankers in Lübeck when they were unable to obtain the money after Velthusen's death. On September 22, 1414, this pope acknowledged receipt of the money deposited by



Family tree 9th Bueri (highly simplified)

Medici-Baglioni Society represented a striking expansion of the agency's outlay in Lübeck, since another partner now wanted to share in the profits made. Giovanni de' Medici would certainly not have sent his relative to the north if he had only been supposed to act as Baglioni's overseer or assistant there. It is also significant that with Bueri there was now a merchant in the service of this branch who had knowledge of the Venetian market.

A further indication of the change in the contractual basis of the business relationship described above can be found in a letter to Baglioni dated 7 December 1414, in which an employee of the Medici headquarters in Florence wrote of the balancing of the old company: *s'avamo sopra saldare la ragione vecchia da Lubich*.¹⁴⁵¹ This could be understood as a balancing of accounts with Baglioni's old company. The term *ragione* was used in various meanings, but it certainly refers to the balancing of the accounts from an older form of business relationship.¹⁴⁵² These facts lead to the circumstantial conclusion that the Peruginean had operated a sole proprietorship in Lübeck from 1405 to 1412, which in 1412 merged into a Medici agency headed by him. Obviously, this contractual partnership was preceded by a correspondent relationship.

Gherardo Bueri deposited 500 gold florins with Marquart Velthusen. Archive of the Hanseatic City of Lübeck, Bullae papales 073a.

¹⁴⁵¹ ASFi, MAP 83, no. 51.

¹⁴⁵² Edler-de Roover (1934), pp. 236-237.

The Medici-Baglioni agency, to which Giovanni had sent his relative Gherardo di Nicola Bueri as an employee, probably began its work in 1412, for the first document showing them as joint actors in curial payments is dated 24 January 1413. In it the chamberlain ordered Baglioni, who since 1411 had been endowed with the papal privilege as *perceptor* and *commissarius* for the province of Lübeck and the kingdoms of Denmark, Sweden and Norway, to transfer duc. 500 to Ilarione de' Bardi of the Medici bank in Rome in 1453. In 1454 1414 Ludovico Baglioni was also entrusted with the collection and transfer of the indulgences intended for the expenses of the Council of Constance in Saxony. This area of collection was greatly extended shortly afterwards to include the ecclesiastical provinces of Bremen and Riga, with the inclusion of Kammin and Verden, the territory of the Teutonic Order in Prussia and Livonia. 1455 The Pope did not always wait until these funds arrived at the Chamber, but also had the Medici di Corte pay him an advance on future revenues in Lübeck. The bankers in Rome informed their partners in Lübeck, for example, that the Pope had demanded 250 f. from them, which they were to recover in Lübeck. 1456

The collector's funds from Scandinavia and northern Germany were quite insignificant in the context of the total budget of the Curia and only a marginal note in the total volume of the international payment transactions of the banks in the years before the Council of Constance. 1457 The servitude payments from this region also did not reach the high sums that the rich dioceses on the Rhine had to pay in comparison, but together with the annates they resulted in a noteworthy volume. Thus the name Baglioni is found eight times in the Repertorium Germanicum between 1405 and 1420 in connection with payments of individual ecclesiastical dignitaries. 1458 This is certainly only a small part of the financial operations carried out by him, which led to deposits with the chamber. For Baglioni and Bueri, the transfer of funds from northern Europe to the Medici bank at the Curia and then to the coffers of the apostolic chamber was nevertheless the most important business. Even though these transactions were occasionally quite large sums - Baglioni, for example, procured over duc. 1000 from the collectorate of Denmark and Norway 1459 -,

1453 APS, II, pp. 218-9, no. 1017; APS, II, p. 231, no. 1188 of 9 August 1413. - APS, II, p. 226, no. 1172. - Am. January 20, 2013, Johannes Scunemann, a subcollector of Baglioni, acknowledged receipt of St. Peter's penny of the Diocese of Stavanger: DN, III, p. 444.

1454 ASFi, Diplomatico, Medici, 1413 gennaio 24. - On the same day the Chamber acknowledged the receipt of duc. 508, which they had received from the Medici in return for a warrant on funds of the collector in Poland. ASFi, Diplomatico, Medici, 1413 marzo 24.

1455 Black (2001a), p. 463.

1456 ASFi, MAP 89, no. 269 (25 April 1413): *Ano paghato quegli di Roma alla Chamera f. 250 che dichono il Papa gli à voluti pe' denari dovette costà risquotere.*

1457 Schuchard (2015), p. 100.

1458 RG Online, RG III 01547, <http://rg-online.dhi-roma.it/RG/3/1547>; RG IV 09117, <http://rg-online.dhi-roma.it/RG/4/9117>, 02.07.2021.

1459 Lange / Unger (1849-1976), XVII, p. 280; Nordmann (1933b), p. 26.

these transfers alone did not justify the existence of a bank branch in Lübeck for many years. Every additional bill of exchange transaction that could be processed was therefore certainly very welcome. Today, however, these can only be traced in very few cases, because the lack of any accounting records in this regard is rarely compensated for by other archive holdings.

Letters between the Medici in Florence and the heads of their agency in Lübeck tell of other *lettere di cambio* that were not written with a view to delivery to the coffers of the Curia. In only one case was a bill of exchange from Rome served in Lübeck in the process, when twelve Hungarian florins were instructed to a *dienchus Navemisi*. **1460** In all other cases the money was transferred in the opposite direction. Pilgrims to the Holy Sepulchre (*ducati 800 a quegli andavano al sipolcho*), students (*paghato agli studianti scudi 40 e 30*) and procurators such as Johannes Voss (duc. 50), Hermann Dwerger (f. 293) and *Tederigho Restoleri* (Dietrich Reseler?, duc. 1 900) are mentioned as customers. **1461** If the main route of bills of exchange had Lübeck and Rome as their terminus, these letters reveal a larger dimension of the business area. Bills of exchange went to the Medici in Rome and Venice, the Lucchese Dino Rapondi and Bartolomeo Spinelli, the head of the bank of Filippo di Tommaso degli Alberti in Bruges, Domenico e Poldo de' Pazzi in Paris, a Vito in Prague and Arrigo Filisini in Bologna.

Although Baglioni and Bueri achieved very large sales with the *lettere di cambio* they issued and apparently had no difficulties in acquiring customers, the course of business did not meet the expectations in Florence, for there was a lack of countertrade, which was essential to balance the accounts. The corresponding reproaches in the letters from Italy became increasingly vehement. They would work badly in Lübeck if they sent so many bills of exchange, even if one was prepared in Rome to be generous for the sake of the Lübeck Council. They urgently warned them not to send any more bills of exchange, for they would no longer be served:

non fate bene che cci chora di nuovo chominciate a trarre assai; e a Roma avete tratte più partite che vi si sono richordate e hora avete tratto f. 1250 e dite per servire e' chonsoli di chostì [...] di che vi si dicie di nuovo che nulla ne traiate in veruno luogho però che s'è schritto a Parigi e a Bologna e a Bruggia e Roma non paghino nulla. Siatene avisati. 1462

1460 ASFi, MAP 97, 121.

1461 On Johannes Voss, see Vosshall (2016), p. 706; on Hermann Dwerger, see Berbée, Paul A. J. S. (1960-); on Dietrich Reseler, see Schwarz (2001b), p. 257.

1462 ASFi, MAP 97, no. 121.

In December 1414 the debts of the two Italians in Lübeck to the Medici in Rome had added up to over 1600 Lübische Marks. They should now finally deliver money to Bruges or goods to Venice or they would have to expect severe financial consequences: *mandate merchatantie a Vinegia o rimettete a Bruggia e questo vuol essere senza più indugio altri- menti vi chosteranno chari.* **1463** The papal orders on collectors' money further aggravated the situation, for even for these payments made in Rome no equivalent came from the north: *de denari e chonvenuto e paghino alla Chamera per denari avete a risquotere costì, e noi di qua non abbiamo 0 soldi.* **1464** In Florence they decided to make an example of him and wrote to him that they were sending him back some of his bills of exchange because they would not serve them. And they would do the same with his other payment orders if he continued to treat them as he pleased: *E ci è stato apresentato alchuna vostra lettera di chanbio ove traete denari la quale non abbiamo voluto paghare e torneravi in diretto chome vedrete e chosì faremo di quanto ciene verà sicchè oramai ciene traete quanto vi piace.* **1465** This measure, however, seems to have had little effect and was soon rescinded, for the problems persisted.

The Medici-Baglioni agency was in trouble when, on April 30, 1418, two Lübeck canons received an order from the apostolic chamber to check the accounts of Ludovico Baglioni for collectors, because there were doubts about them (*que nobis sub dubiis producta sunt*). **1466** Since it was not an isolated case that the accounts of collectors were checked, it is difficult to see in this procedure a deliberate punitive action against the Medici. **1467** The chamber was probably more concerned with manifesting its regained functionality. That there can have been no serious tensions between bankers and chamber is shown by a loan of f. 1200 granted to the pope by Matteo Barucci, a partner in this curia bank since 1416, five days after the letter to Lübeck. **1468** The audit report from Lübeck has not been preserved, but Bartolomeo de' Bari agreed on the 20 November 1418 to a settlement in which he promised to deliver the monies received by Baglioni to the Chamber within four months. **1469**

The distrust of Ludovico Baglioni seems to have evaporated quickly after the agreement between the Medici and the Curia, and the bankers in Lübeck and Rome

1463 ASFi, MAP 83, no. 51.

1464 ASFi, MAP 89, no. 269.

1465 ASFi, MAP 97, no. 122.

1466 APD, II, p. 266; Vosshall (2016), pp. 271-272.

1467 Miltenberger (1894b), pp. 416-417. Bishop Eskill of Drontheim was excommunicated as a collector in Sweden. cated because he had not submitted his documents for review. Ludovico Baglioni reached as his representative, received his absolution from the chamber on 26 February 1420. Another case of complaint of a collector's account by the Chamber in Fink (1930/31), p. 187.

1468 Holmes (1968), p. 377.

1469 ADD, II, PP. 277-278.

could continue to work in curial payments. Even if the Medici are not always explicitly named in all of Baglioni's transactions, they all certainly went through this company. **1470** As early as June 1419 the Peruginean acknowledged to the Archbishop of Riga the receipt of duc. 600, which had to be received by the Chamber by St. Martin's Day. **1471** A year later the Collector for Denmark, Sweden, and Norway accounted his funds to him in Lübeck as *receptor generalis*, to be transferred to the apostolic chamber. **1472**

In the document collections of the Scandinavian countries Baglioni is mentioned 29 times between 1395 and 1425, of which several documents refer to the same event. It is remarkable that there is not a single document from the same period in which the Alberti, so dominant in Bruges, are mentioned. A comparable picture emerges when the transfer transactions for the North German and Baltic dioceses are also considered. In Lübeck, the agency of Giovanni de' Medici had largely replaced the competing bank of the Alberti in this business. However, the Teutonic Order remained loyal to them and conducted all its business with the Curia through them.

5.4.4 Medici-Baglioni-Bueri Society

In 1422 or 1423 Baglioni and Bueri formed a new company, which in turn was closely related to the Medici branches in Venice, Rome and Florence. The sources never mention that Giovanni de' Medici was involved in it through an Accomenda contribution or even a formal partnership. However, the fact that he claimed the right to inspect the books kept in Lübeck shows that Baglioni and Bueri were not merely in a correspondent relationship with Giovanni. Bartolomeo de' Bardi also seems to have been involved. **1473** Medici and Bardi, however, were not *compagni* in the company of Baglioni and Bueri, nor were they accomandites. They put money into the *corpo* of the society by means of deposits as *depositi*. **1474** In the *libro segreto* of Cosimo de' Medici in 1429 and 1435 still open positions of the at that time long since again dissolved

1470 Cf. above p. 155.

1471 Böhmer / Techen (1843-1932), VI, no. 95, p. 139.

1472 RG Online, RG IV 09117, <http://rg-online.dhi-roma.it/RG/4/9117>, 02.07.2021. Cf. Voss hall (2016), p. 271.

1473 The Bardi involvement is suggested by a sentence in a letter from Bueri to Cosimo de' Medici of 1434.

Bardi's brothers and heirs still demanded f. 900 from Gherardo from the dissolved company. Weissen (2003), S. 64: *Voi dite trovate ch'io resto a dare, per ragione vecchia di Lodovicho e mia, fiorini 900, e' quali aparteghono per la loro parte a' frattegli di Bartolomeo de' Bardi.*

1474 Weissen (2003), p. 65: *Questi sono tutti danari di dipositi e che maggior parte tochano a Lodovicho.*

Company, which must be taken as evidence of this direct type of participation. 1475

Giovanni de' Medici in Florence was not satisfied with the performance of the Lübeck agency and sent an auditor or controller to the Trave in December 1424 to get an overview of the course of business and the workings of the company during its first two years. From this Andrea di Benozzo Benozzi a long letter to Giovanni d'Averardo de' Medici is preserved, in which he communicated his impressions and informed about his conversations with Bueri. 1476 Unfortunately, most of the names of persons and places are abbreviated or coded, so that not all passages are intelligible. Nevertheless, much is very revealing: although he had not yet been able to get a complete overview of all the business and could not provide exact figures, Benozzi concludes that little profit had been made in these last two financial years: *credo che in questo tempo ella verà avere fatto pocho profitto*. The great problem of this company, he said, was the balancing of the exchange accounts with its partners in the great banking centres. Instructions brought to Lubeck by Benozzi from Giovanni de' Medici made it clear to the bankers in Lubeck that they were unwilling to wait any longer in Florence for the bills of exchange served on their behalf to be cleared. Bueri noticed even then that Giovanni de' Medici no longer believed his promises of payment. Benozzi reported new assurances to pay money

1475 ASFi, MAP 153, no. 2, c. 58r: 1429 - *Avanzi scritti in dett a chonti ano di ragione di Gherardo di Bueri di Lubich deono avere a di XXIII di marzo f. dugento venti per l. XX s. XIII di grossi posto Cosimo e Lorenzo de' Medici e compagnia di Vinegia deono dare in questo c. 57 sono per ambra e vai vende[rono] di detti di Lubich a ser Lorenzo Foschari e a ser Nicholò de Gulino e [...] e per noi si contorono detti debitori e [...] di contro i detti di Vinegia --- f. CCXX. - E di primo febraio 1430 f. quattro cento venti cinque per l. XL di grossi posto i nostri di Vinegia debino dare in questo a c. 57 sono per l. CC di grossi per noi deono a lo sconto per conto di Gherardo Bueri di Lubich per 2 anni per anbra di loro venduta a Jacomo Donato ch'è nel tempo a di X di settembre 1432 ---*

f. CCCC XXV - ASFi, MAP 153, n. 2, c. 79v: Lodovicho di Baglioni e Gherardo Bueri di Lubicha deono dare a di XXX di magio f. mille settanta d[oro] sono per la partita dirinpetto la quale fu scripta per erore e però si ritrae posto i nostri di Vinegia debino avere sulo dirinpetto dove v'erono suti fatti debitori --- f. MLXX s.--. ASFi, MAP 153, no. 2, c. 80r: *Lodovicho di Baglioni e Gherardo Bueri deono avere a di 30 di maggio f. mille settanta d[oro] posto i nostri di Vinegia debino dare qui dirinpetto e quali [...] dabano di loro merchatantia insino a di 20 d'aprile 1432 in due partite --- f. MLXX s. --.*

1476 The letter is reprinted in Weissen (2003), pp. 60-63. - Benozzi reports to Florence on his conversations with a man he codes as be+. The names Bueri or Baglioni do not occur throughout the letter. Since Lodovicho is mentioned in one place, it must be assumed that be+ means Gherardo Bueri. Baglioni does not seem to have been present in Lübeck. - There is little else to be learned about Andrea di Benozzo. Besides this letter, his name could only be found in the Catasto of 1427. He gave his age at that time as 28 and lived with his sister Ginevra and her little daughter. He did not declare any property. There is no indication that he was abroad or had any relationship with the Medici. Cf. ASFi, Catasto 78, c. 205v. In 1433 he lives alone and has a cash fortune of f. 200, clothes (*panni per mio vestire*) and nothing else. ASFi, Catasto 470, c. 243r. - Harvard University Library; Baker Library, Medici Letters, no. 77: Benozzi was still in Lübeck on 7 July 1425.

to send. Should he not send cash or goods in time in the future, Giovanni de' Medici should not believe him anymore: *E lui m'à detto tuto largo, che ogni volta che lui non rimete per llo tempo cher verà al tenpo debito o di chontanti o roba, che allora vole che voi no' gli crediate più.* He even offered that Benozzi could keep the books in the future: *e che tuto vadi per lle mie mani.* To these remittance problems were added difficulties with clerical clients from whom large sums were outstanding. At least one was confident with these debtors, since a travelling cleric gave them hope of being able to exert sufficient pressure with the Curia by threatening excommunication. 1477

5.4.5 Gherardo di Nicola Bueri

Cosimo de' Medici ended his family's financial involvement in the agency in Lübeck in 1425.¹⁴⁷⁸ He therefore did not mention Bueri in his *libro segreto* after this date. ¹⁴⁷⁹ After the withdrawal of Giovanni de' Medici from direct participation in the company in Lübeck and the departure of Baglioni, who died soon after, Bueri continued to operate the trading company as a sole proprietorship in his own name and without the financial contribution of a partner. In a letter of 7 July 1425 he clearly distinguishes between these two companies: *a' vostri di Vinegia mandamo per chonto vechio di Lodovicho e mio, e simile ancho per chonto mio nuovo.* ¹⁴⁸⁰ Cosimo interceded, though not entirely unselfishly, on behalf of his kinsman at the apostolic chamber. He certainly worked for the latter to be appointed *receptor camere apostolice* in Denmark, Sweden and Norway on 1 February 1426, as well as in the dioceses of Bremen, Kammin, Schwerin, Ratzeburg and

¹⁴⁷⁷ ASFi, MAP 1, no. 236: *Egli è stato qua uno messer Giovanni Mainesti, e lui chon be+ insieme dicie vole aiutare risquotere questi danari di Lodovicho. e dicie avere di chorte di potegli fare schomunichare.* - A Johannes Meynesti, archdeacon in Rostock, in APD, III, p. 82, no. 1758, 5 February 1436.

¹⁴⁷⁸ There are different statements in the literature about Baglioni's end. According to Pauli (1872c), p. 104; Sieveking (1906), pp. 25-29, he can be traced for the last time in 1426, while Roover (1963), p. 422, without giving a source reference, claims that he occurs in the Medici documents until 1433. This second date was adopted by Esch (1966), p. 348; Fouquet (1998), p. 199. ASFi, Catasto 49, c. 1189v gives an entry that largely clarifies this question and proves the earlier historians right. Indeed, in the list of *creditori* of the Medici branch in Venice of 6 October 1427, *Le Redi di Lodovicho Baglioni* are listed.

¹⁴⁷⁹ The exact date of Baglioni's death is not known. Svenskt Diplomatariums huvudkartotek över medeltidsbrev, Nr. 21900: His sons Giovanni and Jacopo are in Rome in 1433 and certify to the Archbishop of Uppsala to be released from all payment obligations due to a payment of 250 Marks Lübisches. Cf. Archivio di Stato di Perugia, Comune di Perugia, Pergamene, Originale 568. Bini (1816), p. 416; Muzzarelli (2012), p. 27: Francesco di Ludovico taught as a jurist at the University of Perugia. - ASFi, MAP 153, no. 2: Libro segreto 1420-1435; ASFi, MAP 153, no. 3: Libro segreto 1435-1451.

¹⁴⁸⁰ Harvard University Library; Baker Library, Medici Letters, no. 77.

Lübeck and allowed the head of his curia bank to vouch for the correct handling of these collectors' funds.

Near the Aegidienkirche in the quarter that is called the nobility's quarter but was not one of the most prestigious residential quarters of the city, Bueri acquired a large house around 1420 and became head of this church parish several times. **1481** By 1437, six more property purchases are attested. **1482** From Lübische documents it can be learned that he accepted the Lübeck citizenship in 1428 at the latest and married a Tibbeke, whom Carl Wilhelm Pauli believed to be the daughter of the mayor Hans Bere, who was in office in 1436. Gerhard Fouquet can only confirm on the basis of his studies that she must certainly have belonged to the patriciate of the city and was related to the Brunswicks. In his new home town, Bueri took on many honorable duties. For example, he was guardian of a councilor's widow along with gentlemen of the upper class and acted as executor of a patrician's will. **1483** These facts paint a picture of a successful merchant who, although he never became a member of the council and did not belong to the elite circle society of Lübeck's upper class, was probably very well respected and socially well integrated in the city. **1484**

In Florence, the sources paint a somewhat different picture. On 15 October 1421, the Signoria issued a letter for Gherardo to the *egregiis ac magnificis viris dominis proconsulibus et consulis imperialis civitatis Lubicensis amicis nostris carissimis*, which was given to him on his journey to northern Germany. It does not deal with commercial matters, but with Bueri's marriage plans: they recommend him for a good match and confirm that he is of legitimate birth. **1485** Bueri had thus probably decided at this time to commit himself longer to Lübeck. Nevertheless, he never renounced his Florentine citizenship and was required to file a tax return every time a tax based on wealth was levied in Florence until his death. Until the Catasto of 1442, because of his absence, his mother Pippa did this for him. The information she gave about her family to officials shows little favorable wealth. Although she declared in 1427 that she was poorly informed about the circumstances of her three sons, she knows that Gherardo had married in Lübeck in order to be able to live. Adovardo had sent her to him in the north so that he would no longer cause her expenses. Francesco lives in Split and has no means of earning money because of his gout.

1481 Nordmann (1933b), p. 27.

1482 Fouquet (1998), p. 201.

1483 Cf. on the integration of Bueris in detail Fouquet (1998), pp. 203-205; Hammel-Kiesow (2000), p. 59; Voss hall (2016), S. 272.

1484 Fouquet (1998), pp. 204-205.

1485 ASFi, Signori. Missive I Cancelleria, 30, c. 12r.

I sua figl[i]uoli ne sono Gherardo e Adovardo a Lubiche nella Magna gran tenpo fa, dove detto Gherardo à tolto moglie per avere di che vivere e ch'ello serva e de gran tenpo v'è domiciliato e di suo stato non son[o] punto informata. Adovardo mandai a star con lui per levarmi spesa d'adesso; Francesco è a Spalatro senza inviamiento, malato e infermo de ghotti ed è nicistà fia [e]sonerato. 1486

In 1433 Pippa added that her eldest son had bought a house in Lübeck. She now also names her daughter-in-law and grandchildren. Tibekke becomes 38-year-old Teodora in Florence and Gherardo's children are Arrigo (20 years), Giovanni (6) and Piero (4). **1487** The eldest son was probably illegitimate, the two younger boys were children of the union with Tibekke. All three are described as *non reale*, by which Pippa probably expresses that they had no claim to Florentine citizenship. Their names also do not appear in the birth registers of the Florentine *Tratte*. Although many questions remain unanswered and tax declarations tend to show the financial situation worse than it is in reality, the impression arises that at the time of his marriage, which he probably entered into between 1423 and 1425, Gherardo was not well off financially and urgently needed his wife's dowry. This explains that he violated the Florentine model of marriage in two essential respects at once: As a general rule, a Florentine married a Florentine woman at least 15 years younger than himself. **1488**

As in many other Florentine companies of the period, family ties played an important role in Gherardo's business. His youngest brother Adovardo had a small credit of nearly ten ducats with the Medici in Venice in 1427; in **1489** he is recordable in Lübian sources in 1432 and 1433, and a year later Gherardo mentions him in a letter to Cosimo de' Medici. **1490** He probably died a bachelor about 1439. **1491** Francesco di Nicola, born about 1396, held the home position during the absence of his brothers. The Bueri brothers also established their own small trading network. Francesco, who had remained in Florence, played an important role as a trading partner in Italy for his brothers in the north, but also did much business of his own. He does not seem to have been active as a banker, for he can only be traced in the merchandise business. Among his suppliers were

1486 ASFi, Catasto 45, c. 436.

1487 ASFi, Catasto 76, c. 124; 405, c. 404; 495, c. 411; 629, c. 550; 671, c. 883; 672, c. 845.

1488 Fouquet (1998), p. 202 has pointed out that it is "a remarkable circumstance" that Bueri married a Lübeck woman. With this statement he refers to Esch (1992), p. 597, who, with the Florentines in Lyon could find only endogamous marriages. There seem to be few other connections of Florentines with natives to have given. Thus, a daughter of Filippo di Tommaso degli married Alberti in London 1437 Syr Jouffroy Selding. Cf. Holmes (1960-1961), p. 195.

1489 ASFi, Catasto 49, c. 1189v.

1490 UB Lübeck, VII, no. 501, p. 477 and no. 547, p. 518; ASFi, MAP 13, no. 74.

1491 Istituto della Enciclopedia italiana (1960-), XIV, p. 793.

the Medici, who sent him slave girls and *tele* from Venice in 1436. **1492** In many cases he was used as a negotiator when disagreements arose between the bueri in Lübeck and clients or part-ners in the south. **1493** After Francesco's death in June 1445, his widow submitted her own tax return (*prestanze*) to the catasto. **1494** Gherardo cared deeply for his sister-in-law and his brother's children in many letters. His efforts to get the Medici to help him marry off his eldest niece, Nonina, are poignant. However, she did not find a husband until two years after her uncle's death in Lübeck: Turino d'Antonio Baldesi. **1495**

Statements about the development trend of the family fortune are possible on the basis of the information given to the Catasto. Reservations are appropriate with the declarations of Gherardo above all because he did not disclose his property in Lübeck to the Florentine officials in any year. Thus in 1427 a taxable income of f. 368 was ascertained, and in 1433 it was a considerable f. 2276. The increase was not the result of commercial activity, but was the inflow of Francesco's wife's dowry. Among the debtors of the Bueri in 1433 are Cosimo and Lorenzo de' Medici with f. 300. The money was due to them from the inheritance of Piccarda de' Medici, as they were the only male descendants of their father. This money was later used to buy a house in Florence. **1496** Another f. 486 had benefited the family from the Medici in Venice. **1497** After the departure of Francesco's widow from the family circle and the payment of the portions of the fortune due to her from the dowry, the financial situation of Gherardo was described as depressing in the Catasto of 1446. Florence and Lubeck were said to have few assets. **1498**

Around 1432, the Bueri became associated with another merchant family when Francesco married Alessandra di Bernardo de' Bonsi della Ruota, who was 21 years younger. The Bonsi had made their fortune trading in spices, silk and cloth. **1499** Also Alessandra's

1492 ASFi, MAP 134, no. 1, cc. 73v, 111r and 133r.

1493 Cf. the letter from Gherardo to Cosimo de' Medici from 1439 in ASFi, MAP 12, no. 186. The Francesco mentioned several times in it is certainly Francesco Bueri and not - as Fouquet (1998) writes - Francesco di Filippo Rucellai, who was only about 14 years old at the time.

1494 Around 1461 her son Nicola was imprisoned for over two years in the debtor's prison *Le Stinche* of Florence, where he almost starved to death. It seems that she had arranged for this imprisonment. Cf. Nicola's letters from prison to Giovanni di Cosimo de' Medici: ASFi, MAP 6, nos. 573 and 728. Catasto by Mona Alessandra: ASFi, Catasto 672, cc. 890r-890v.

1495 BNCF, Carte Passerini, 186.

1496 Cf. Istituto della Enciclopedia italiana (1960-), XIV, p. 792.

1497 ASFi, Catasto 495, cc. 411r-412v.

1498 ASFi, Catasto 671, c. 883v: *Come potete vedere detto Gherardo abita nella Mangnia e à di qua e nipoti debba remediare con poche sustanze e se detto Gherardo si muore nella Mangnia se à nulla di la, si può fare conto sia perduto siché abiate discrezione di questa famigliuola.*

1499 Vannucci (1993), p. 77. - ASFi, Catasto 495, cc. 411r-412v: In the Catasto of the Bueri of 1433, the Bonsi are on the list of debtors with an amount of f. 500. This will have been the dowry for Francesco's wife. Through this marriage there was also a direct connection of the Bueri to Roberto

Brothers Raffaello and Baldassare were active in this business and held high offices in Florence. **1500** Like the Bueri, they were on the side of Cosimo de' Medici when he fought for political supremacy in Florence in the thirties of the 15th century. Their third brother, Niccolò di Bernardo, was banished from the city of Florence for this on 23 August 1431. **1501** In the Catasto of 1433 he gave his age as 25, was unmarried, and had considerable debts to his two elder brothers and to the city of Florence. **1502** Gherardo took him to Lübeck and gave him work. In a letter dated 18 July 1434 he refers to him as *mio famiglio* (clerk, servant). **1503** But Bonsi was not simply a lowly clerk. He socialized on the same level as Bueri, as a letter of March 1436 to Piero di Cosimo de' Medici shows. **1504** In it Bonsi commented very bitinglly on political events in Florence, about which he was well informed despite his absence in northern Germany. Three accounting entries in the books of the Medici branch in Venice from 1436 and 1437 show that Bonsi founded his own trading company in Lübeck. In fact, the costs recorded there refer to expenses charged to him for transporting goods from Venice to Lübeck (*safferano; fatto di spese a più chose mandate a Lubich a Nicholò Bonsi*) or in the opposite direction (*spese a 4 barili di vai mandati da Lubich i Bonsi*). **1505** It is very unlikely that the Medici would have needed these wordings if their partner in these three transactions had been Bueri. How long this venture lasted cannot be determined, but Niccolò di Bernardo de' Bonsi is again referred to as a merchant servant in Bueri's will of 1445 **1506**. From the year 1450 dates the last document, which shows him at the

Martelli, who for many years directed the Medici branch in Rome and also represented them for several years at the Council of Basel. Baldassare Bonsi was married to his sister Nera Martelli.

1500 ASFi, Catasto 67, cc. 77r-79r: Bernardo (64), Sobila, his wife (-), Raffaello (31), Baldassare (29), Niccolò (19), Sandra (-), Caterina (-). In the Catasto of 1431 (ASFi, Catasto 397, cc. 77v-82r) Bernardo is already deceased: Raffaello (34), Baldassare (32), Niccolò (23), Cilia (wife of Raffaello), Nera (wife of Baldassare), Ciona (daughter of Bald.), Simona (daughter of Raff., born 8 March 1431), Sandra and Caterina - Raffaello was prior in the Balia of 1434 and 1436, cf. Martelli (1989), p. 91. He died in 1437, leaving a *bottega di speziale al mercato vecchio*: ASFi, Catasto 692, c. 378rv. Baldassare ran a branch in Tunis in 1462 with Ludovico Masi, cf. Camerani Marri (1951). He was prior for the quarter of Santo Spirito in 1439, 1445 and 1458 and a participant in the balie of 1438 and 1444; in 1446 he became vicario in Scarperia, cf. Martelli (1989), p. 128. He died in 1466: ASFi, Catasto 909, cc. 272r-273r.

1501 ASFi, Capitani di Parte, numeri rossi, 65, cc. 10v-11r. There a list of his property confiscated by the city.

1502 ASFi, Catasto 490, c. 327r. He had tax arrears of f. 52.

1503 ASFi, MAP 13, no. 74.

1504 Weissen (2003), p. 67.

1505 ASFi, MAP 134, no. 1, cc. 69v and 143r.

1506 Fouquet (1998), p. 206.

Life shows: In it he committed himself not to leave Lübeck as long as a bill of exchange in Rome was not paid. **1507** Nothing is known about his further fate.

Bueri also had a connection with the Rucellai family. They also sent one of their sons, Francesco di Filippo, to northern Germany, who is mentioned for the first time in the Lübeck Niederstadtbuch on 10 August 1445 as an employee of Gherardo Bueri. As he is generously mentioned in Bueri's will written a fortnight later, it can be assumed that he had already started his journey to Germany some time before. **1508** After the death of his patron he remained in Lübeck and became his successor as head of the only Florentine bank in the north of Europe. **1509**

In the case of Bueri's relations with the Bonsi and Rucellai, it must remain open whether, by taking on sons from these influential merchant families, he merely wanted to build a wider informal network for his business or whether he entered into closer commitments and partnerships. The families of Bueri's two Florentine clerks also had business dealings together in Florence, which in 1450 led to Francesco's father Filippo and the famous Giovanni di Paolo Rucellai arranging for Baldassare di Bernardo Bonsi to be sent to the Florentine prison Le Stinche because of his debts, and to be ransomed by Cosimo. **1510**

For the Catasto of 1427 Giovanni de' Medici prepared balance sheets of his companies in 1427. The dissolved company Baglioni & Bueri still had f. 3949 outstanding in Rome, and over f. 8 300 in Venice. Countervalues existed only in Florence with f. 587 and Venice with f. 1 600 for amber sold. The new company of Bueri had to pay in Rome already f. 764. On various accounts of other merchants were items connected with the fur, linen, pepper and saffron trade of the Lübeckers. **1511** These figures can be taken as an indication of a high turnover; they say nothing about the success of the business. In the following year, Cosimo, Gherardo Bueri, Ilarione and Bartolomeo de' Bardi had a discussion at the Medici bank in Florence. Lübeck still owed more than f. 1,000 after three horses delivered to Italy had been credited. With a delivery of amber to Venice he wished to pay off f. 250 of the debt, and the remainder was to be waited for until a peace in Denmark. Bueri also asked for patience, as he himself still had 3,000 marks of Lübisch to draw from the heirs of Ludovico Baglioni. In 1434 the debt was still outstanding, and Gherardo turned for the discharge of the debt with an

1507 Pauli (1872c), p. 138; Schuchard (2000b), pp. 81-82.

1508 Pauli (1872c), p. 116; Fouquet (1998), p. 206.

1509 Cf. below [p. 309](#).

1510 ASFi, Mercanzia 1377, c. 110v.

1511 ASFi, Catasto 49, cc. 1162 ff. The fact that Bueri and Baglioni had only recently ceased to manage the business together is probably the reason for a prescription in the Catasto documents when *Ludovico Bueri* is mentioned: ASFi, Catasto 49, c. 55v.

Letter to Cosimo. **1512** He strongly denied the claim of the Bardi, but accepted to be debtor of the Medici over f. 1 100. He recalled written agreements which had been made on the occasion of a conversation between himself, Cosimo, Ilarione and Bartolomeo de' Bardi in the Medici fondaco in Florence. 100 florins had been settled with three horses, which Giovanni de' Medici had bought from him. It had also been agreed at the time that amber worth f. 250 to f. 300 brought to Venice by his servant Gostanzo should be credited against the debt. Cosimo wanted to wait with further demands until Bueri had received money from Baglioni's heirs, in order to then pay the debt in instalments: *pagare a pocho a pocho*. He had gone to Venice for the amber and paid off in 1428 - as promised - Lire di grossi 24 s. 8 d. 9. Since then he had waited for peace in Denmark and had paid nothing. The war had lasted seven years, and when at last, after a peace treaty, he had been able to go to Scandinavia by uncertain means, he had found that four out of five debtors could not pay: *E che chi è morto e chi è andato alla malla ora*. He had only been able to collect f. 100. Cosimo should therefore please have a little patience: *mecho abiate un pocho di pazienza*. The extent of the exchange traffic between Lübeck and the Curia is shown by the account book that Antonio Salutati kept in Rome in the fiscal year 1428-29 (cf. [table 5](#)). During the accounting year, the disbursement of 65 orders from Lübeck was recorded and one *lettera di cambio* was sent in the opposite direction. Among the Lübeck clients, most of whom were referred to only as *alamanno*, were the provost, a canon, several clerics, the city council and a monastery. Also mentioned are the bishop of Schleswig, clerics from Schwerin, Sweden, the cathedral chapter of Riga, and several procurators at the curia. **1513** Altogether the Medici curia bank paid out duc. 5,176 during this period. On average, therefore, more than five bills of exchange with Lübeck's participation were transacted each month.

The mean value of the transactions amounted to nearly duc. 80; the smallest, at duc. 3 s. 17 went to a *Hermann Gandersem*.

The largest bill served in Rome for Bueri was the annual money of the Procurator of the Teutonic Order, Kaspar Wandofen, which amounted to duc. 1,000. On May 24, 1429, the man of the Order had written to Königsberg about this and asked that the money be sent via Bruges and not via Lübeck. **1514** The bill of exchange, however, had already been purchased from Bueri on April 30 and was paid in Rome on June 20. Ten days later Wand- ofen acknowledged receipt of the money in a letter to the Grand Master, and urged that in future his money should again be sent to him via Bruges. That he was quite vehemently opposed to the way

1512 Weissen (2003), p. 65.

1513 ASFi, MAP 131 A. Cf. the analysis below from [p. 540](#).

1514 OBA 5093, reprinted by Forstreuter / Koeppen (1973), p. 75: *Ouch so obirkoufft kein gelt mer mit dem czu Lubick, wenne her alhir unbegelobit ist, sunder mit den kein Brugis in Flandern*.

over Lübeck, although the execution of the payment had proceeded without problems, he justified this by saying that Bueri was *not well begloubet in Rome*. **1515** He thus makes it clear that he was aware of the limits of the cooperation between the Medici and Bueri. He feared that the Medici would not pay him money if he presented a bill of exchange from Lübeck and protested it. For months he would have had to wait for the urgently needed ducats in this case. The Medici were probably also not prepared to establish a credit limit for the Order, secured by future payments via Lübeck. But the procurator had to rely on these loans as long as his order could not establish a deposit with a current account. Cosimo de' Medici had obviously drawn the consequences from the chronic problems of his relative in Lübeck to deliver the equivalent of the issued *lettere di cambio* to Italy. Even before the Council of Constance Baglioni had been threatened with no longer servicing his bills with the Curia; Benozzi had threatened Bueri again ten years later. **1516** This threat persisted, and Cosimo was no longer willing to take great risks with bills of exchange from Lübeck.

The importance of Bueri for the Medici's business grew strongly at the beginning of the thirties, because the bankruptcy of the Alberti opened the Baltic Sea area as a market for them. The city of Danzig, on the recommendation of the councillor Buramer, who had already sent money to Rome this way, contacted *Gerardo the Walen* in Lübeck in 1432 and from then on bought their bills of exchange from him. **1517** The mayor of Danzig, Hinrik Vorrat, described him to Bremen in 1438 as *mynen wert*, that is, as his representative in financial matters. **1518** For Bueri and the Medici, these successes represented an important breakthrough in Nordic business, as they opened up important new clientele for them in the following years, including the Teutonic Order. As early as 1432, Bueri was able to transfer 1,120 RG to the Grand Master of the Order in Venice on behalf of the Prior of the Order of St John of Antvorskov on Zealand. **1519** He also consolidated his business in Scandinavia and was able, for example, to organise the servitude payment of Archbishop Johannes Laxmann of Lund in 1437. **1520** For funds from the Baltic region, the route via Bruges became only

1515 OBA 5116, reprinted in Forstreuter / Koeppen (1973), p. 81: *Hirumme, gnediger liber herre, bethe ich euch with all diligence, that i have the same jorgelt obir a heap undir some unvorczorgelich hin kein Brugk czi order and not no Lubick, wenne the Gerhardus de Boer of Lubick umme a so summe money thanamp with his company alhir is not well begloubet and sy not full gelouben alhir czi Rome han, als sy habel solden.* - The payment is recorded by Antonio Salutati: ASFi, MAP 131, c. 134v.

1516 Cf. p. 483.

1517 Hirsch (1858), pp. 237-238; Neumann (1863), p. 146; Pauli (1872c), p. 105; Love (1894), p. 278; Fouquet (1998), S. 212.

1518 HUB, VII, 1, no. 331, p. 163.

1519 UB Lübeck, VII, p. 477. Fouquet (1998), p. 213. - On 1 May 1435 the Johanniterpriorat deposited 16 Marks lübisch *in cambio apud Gerardum*: UB Lübeck, VIII, pp. 610-611. Pauli (1872c), p. 150.

1520 UB Lübeck, vol. VII, p. 721. Pauli (1872c), p. 136; Weibull (1900-1921), p. 3; Fouquet (1998), p. 212.

rarely chosen; Bueri largely dominated direct exchange traffic to the south without a discernible competitor.

The gain in market territory was accompanied by a marked increase in the demand for bills of exchange because of the financial needs of the Council of Basel. The Medici and Bueri do not seem to have cared much about the struggle between the Council Fathers of Basel and the Pope, for they did business with both sides at the same time. The apostolic chamber had renewed Bueri's authority as *receptor* in northern Europe on February 25, 1432. Thus he was solely responsible in this region for the collection, administration, and transfer of the funds from the Hussite indulgence proclaimed by Pope Eugene IV in 1433. **1521** In 1444 he had the same tasks and competences for the Turkish indulgence. **1522** On behalf of the Council of Basel, he was responsible for the funds originating from the Greek Indulgence. **1440** The collector Giovanni Yncar was instructed to hand over the money collected in Scandinavia to the Medici sociis in Lübeck (Bueri). **1523** Certainly Bueri was likewise designated as the paying agent in the documents in which the Council obliged the bishops of Uppsala and Lübeck to transport the money collected as collectors to the Medici in Basel, although he is not mentioned by name. **1524** In any case, the Medici bank in Basel had promised him to see to it. **1525** In 1442 it confirmed that it had received 324 RG from Lübeck from the Greek indulgence collected in Sweden. **1526**

Supplying the participants in the Council with money led to many other transactions between the Medici and Bueri, for their branch in Basel, together with their correspondent Gherardo Bueri in Lübeck, was the only bank in Basel to offer the possibility of transferring money without cash from the north to the Rhine without the detour via Bruges. The Teutonic Order made active use of this payment method: Johannes von Rewe was one of the Medici's customers in Basel in December 1433, and Johann von Ast asked the Grand Master in 1439 to send his money to the Medici by bill of exchange. **1527** The city of Danzig sent procurator

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- 1521** Schuchard (2000b), p. 79. - Schuchard has no evidence for the renewal due in 1429. found. - In December 1427, the Chamber requested the collectors to submit their accounts to Bueri to make.
- 1522** The chamber also used the funds deposited in Lübeck to pay the travel expenses for papal nuncios to be paid. Cf. Esch (2007), p. 391.
- 1523** ASFi, MAP 149, no. 18, 7 April 1440.
- 1524** ASFi, MAP 139, nos. 7 and 41-42.
- 1525** Weissen (2003), p. 70 (10 September 1440): *E que' di Basilea mi dichono ongni di restano avere più danari dello Choncilio, solecitando ch'io provegha gli riabino per le mie mani.*
- 1526** ASFi, Diplomatico, Medici, 1442 dicembre 11: [...] *de pecuniis habitis et collectis divinis in regno Svesie ex in-dulgentiis concessis per sacrum consilium Basiliense pro reductione grecorum, vigore unius littere cambii in civitate Lubicense per Gerardum Bueri [...].* - It was not always possible to pay the indulgences to Basel; in Danzig, for example, they were successfully blocked by the Pope. Cf. Simson (1909).

5Market dreams

1527 ASF_i, MAP 131 C, p. 6; OBA 7563, (1 April 1439): *das myr myn tzerung werde in de wessel de Medicis ze Basel.*

Andreas Pfaffendorf 1434 money over *Gerardo the Whale* and had an account opened for him with the Medici in Basel with an overdraft limit of 300 RG. **1528**

In the city of Lüneburg, documents have been preserved that show the role played by bills of exchange in paying the expenses of the city's representatives at the Council of Basel. The expenses were paid from the treasury of the sodmaster, whose accounts for the years 1434 to 1438 have been preserved. In them there are several proofs that the services of Gherardo Bueri were gladly used in Lübeck in order to profit from the advantages of the cashless transfer of money. On four occasions *Gherardo the Whale* was commissioned to write *lettere di cambio* to the Rhine. At the same time he was commissioned to write four transfers to Bologna. **1529** Another Bueri transfer from 1436 is recorded with the Medici in Venice. Presumably in each case cash was brought to Lübeck by a messenger, for if Bueri had had a partner or broker in Lüneburg, his name would have been recorded in the accounts.

An account book of the Medici in Venice, written between the 29th of January 1436 and the 23 March 1437 shows only Gherardo Bueri as a correspondent in Germany, in addition to the council banks in Basel. **1530** He brought it to eleven bills of exchange, which amounted to a little over 125 lire in Venice, for which about 1250 florins had had to be paid in Lübeck ([Table 12](#)). In ten transfers, the persons who had had the *lettera di cambio* issued in the north and the *beneficiario* were identical. They had thus carried the document as a traveller's cheque. One transaction had a connection to Lüneburg, two to Sweden. A bill of exchange for 350 guilders was not drawn at once, but divided into several instalments. Three transactions involved business between merchants. A German merchant sent 100 florins from northern Germany to his counting house in Venice, 240 florins were used to settle accounts between Bueri and the Borromei in Bruges and Venice, and finally the purchase of taffeta from the Sernelli in Bologna was paid for in this way. Taken as a whole, this was very modest business activity. The Medici branch in Basel ran more than 60 exchange transactions through Venice during the same period.

The lagoon city remained the most important clearing station for Bueri's transactions with the Medici, but only rarely their destination, for bills of exchange to the trading centres of Bruges, Geneva and Venice could also be offered by German merchants. In Bruges he made few transactions in goods and no transactions in bills of exchange. This did not change even when the Medici in Flanders

1528 Hirsch (1858), pp. 237-238; Neumann (1863), p. 130; Neumann (1865), pp. 380-382; Pauli (1872c), p. 105; Amiet (1876-1877), p. 207; Geering (1886), p. 276; Ehrensperger (1972), pp. 234 and 345; Forstreuter / Koeppen (1973), P. 689; Fouquet (1998), pp. 213-214.

1529 Lüneburg City Archives, Sodmeisterrechnungen: AB 628, cc. 9v and 55r; AB 629, c. 66r; AB 630, cc. 60v and 61r; AB 631, c. 51r.

1530 ASFi, MAP 134, no. 1. Cf. below the list of German shops on [p. 550](#).

Table 12. exchange of Gherardo Bueri with Venice, 1436/37

Carta	Exhibition booking	Posting text	L - s - d - q
27r	01.03.1436 11.04.1436	A Gherardo Bueri di Lubich lire sei di grossi, sono per tanti à tratto per loro di chanbio de' di primo di marzo in Piero Dura, per la valuta n'ebono del detto; posto a libro grande, a c. 178	6.00.00.00
27v	24.02.1436 11.04.1436	A Gherardo Bueri di Lubiche lire dieci di grossi, sono per d. C ci trassero per loro lettera di chanbio de' di 24 di febraio in Giovanni Vacho[n]dio a Schedoel, in sua agenzia a Inricho Chiss [Heinrich Kress?], portorono a detti contanti per la valuta n'ebono da ***; posto a libro grande, c. 17	10.00.00.00
39r	09.04.1436 11.05.1436	A Gherardo Bueri di Lubiche lire dodici di grossi, sono per ducati 120 ci trassero per loro lettera di chanbio de' di 9 d'aprile in Ian Achant, e a lui gli pagammo contanti, portò il detto, sono per la valuta n'ebono dal detto, e pigl[i]ammo di contanti; posto a libro grande, a c. 17	12.00.00.00
90v	03.09.1436 03.10.1436	A Gherardo Bueri di Lubich lire sei di grossi, sono per tanti à tratto da Lubich il detto per sua lettera di chanbio de' di 3 di settenbre in Piero Giovanni di Svezia, e a llui gli demmo chontanti, portò il detto, sono per la valuta n'ebono da lui; posto a libro grande, a c. 17	6.00.00.00
94v	14.09.1436 14.10.1436	A Gherardo Bueri di Lubich lire sette s. 4 di grossi, sono per ducati 72 di valuta tratti da Lunuborgho il detto per sua lettera di chanbio de' di 14 di settembre in Arighus Arig di Svezia, e a llui gli demmo chontanti, portò il detto e prese [?] quitanza; sono per la valuta n'ebbe da Durante Chaizer; posto a libro grande, a c. 17	7.04.00.00
123r	10.11.1436 31.12.1436	A Gherardo Bueri di Lubich lire sei di grossi, e per lui gli demmo a Uanni Aluichin, portò il detto contanti, sono per parte d'una lettera di chanbio de' di 10 di novembre di ducati 153 à tratto da Lubich il detto nel detto Ianni; posto a libro grande, a c. 135	6.00.00.00
131r	28.01.1437	A Gherardo Bueri di Lubich lire ventiquattro di grossi, sono per tanti ci trassono per lui da Bruggia i Borromei in messer Antonio Borromei e compagni e a lloro gli demmo chontanti, portò Pertino loro in maggior som[m]a, sono per la valuta chonti con loro; posto a libro grande, a c. 135	24.00.00.00
135r	20.10.1436 15.01.1437	A Gherardo Bueri di Lubich lire nove s. 6 di grossi, sono per resto di ducati 153 ci trasse da Lubich il detto per sua lettera di chanbio de' di 20 di novembre in messer Piero Epslors, studente in Padova o in Giovanni Elmihin suo famigl[i]o, e al detto Giovanni gli demmo chontanti, portò il detto, sono per la valuta n'ebono da detto G., posto a libro grande a c. 135	9.06.00.00

Table 12. *continued*

Carta	Exhibition booking	Posting text	L - s - d - q
137v	18.12.1436 21.02.1437	A Gherardo Bueri di Lubich lire tre di grossi, posto messer Giovanni Ioanni e messer Giovanni Laolt e messer Veraldus Iachobi debino avere al quaderno di chas[s]a a c. 70, sono per tanti pagati a loro sino a dì 30 del passato per parte di una lettera di chanbio di ducati 350 fatta a dì 18 di diciembre, ci trasse da Lubiche il detto ne' detti; posto a libro grande, a c. 135	3.00.00.00
139v	02.03.1437	A Gherardo Bueri di Lubich in chonto nostro lire cinque s. 2 d. 2 q. 16 di grossi, sono per tanti ci trassono per lui da Bologna i Sernelli in Angnolo Ghadi e chonpagni. e a llo ro gli demmo chontanti Sandro loro, sono per tanti disono esere chosto peze 12 di tafettà chonprorono per lo detto; posto a libro grande, a c. 189	5.02.02.16
138v	20.01.1437 27.02.1437	A Gherardo Bueri Lubich lire tre s. 4 di grossi, sono per tanti ci trasse da Lubich il detto per sua lettera di chanbio de' dì 20 di giennaio in Nicholò Chocho e a llui gli demmo chontanti, sono per la valuta n'ebbe da Luticha Austede; posto a libro grande, a c. 163	3.04.00.00
141r	18.12.1436 09.03.1437	A Gherardo Bueri di Lubich lire una di grossi, sono per parte di ducati 35 trasse da Lubich il detto per sua lettera di chanbio de' dì 18 di dicenbre in misser Giovanni Ioanni e in misser Giovanni Luolt e in misser Veroldus Iachobi, e a llo ro gli demmo chontanti, portò messer *** detto, per la valuta n'ebbe da detti messer Giovanni [...]; posto a libro grande, a c. 189	1.00.00.00
143v	20.12.1436 16.03.1437	A Gherardo Bueri di Lubiche lire una s. 4 di grossi, sono per tanti ci trasse il detto per sua lettera di chanbio de' dì 20 di dicenbre in Anghilbertus Grulbe e a llui gli demmo chontanti, portò il detto, per la valuta n'ebbe dal detto; posto a libro grande, a c. 189	1.04.00.00
143v	18.12.1436 16.03.1437	Al detto lire tre di grossi, sono per parte de' ducati 350 che di Lubiche ci trasse il detto per sua lettera di chanbio de' dì 18 di diciembre in misser Giovanni Ioanni e in misser Giovanni Laolt e in messer Veraldus Iachobi, e a llo ro gli demmo chontantim portorono i detti in ducati 30, cioè ducati 10 per uno, per la valuta n'ebbe da detti; posto a libro grande, a c. 189	3.00.00.00
145r	18.12.1436 22.03.1437	A Gherardo Bueri di Lubich lire dieci di grossi, e per lui gli demmo a messer Giovanni Iohan, a misser Giovanni Laolt e a misser Veraldus Iachobi, portorono i detti chontanti in ducati C d'oro, per parte di ducati 350 trasse da Lubich il detto per sua lettera di chanbio de' dì 18 di diciembre ne' detti, per la valuta n'ebbe da llo ro; posto a libro grande, a c. 189	10.00.00.00

established a branch of his own, for he is not mentioned in the Bruges Correspondents' Register of 1440. **1531** In a register fragment of this society from 1441, there are only just five accounts with a reference to him. Three entries are for very small amounts paid in cash. Once it was recorded that a bill of exchange between the Spinola in Bruges and the Dandolo in Venice was cleared against his account with the Medici in Venice. The fifth entry refers to a position of cloth bought for him in Flanders. **1532**

The many bills of exchange that Bueri issued from Lübeck to the Medici in the south did not necessarily result in a great profit for the banks involved in this business. A common thread running through the history of the relationship between the Medici and Bueri was the problem of being able to deliver sufficient goods from the north to Venice to be able to offset the money transferred by means of bills of exchange against their sale. In 1440 Cosimo must once again have threatened his relative not to service his bills of exchange in Rome at all or only up to a certain amount. This letter has not survived, but the reply from northern Germany has. In it Gherardo tries almost desperately to reassure Cosimo. Because of the war in Denmark and because of a ban in Lübeck, he had not been able to take anything away for eight months. Now, however, three of his merchants are on their way to Venice with goods worth more than duc. 1,600. In addition, he has further goods in the house for over duc. 2,000, which would be on their way in four days. Soon another transport will leave. **1533**

Unlike the Italian merchants in Cologne, Bueri was hardly active in the local credit business. He did lend Ludeke Osenbrügge, who was married to a sister of his friend Hermann Darsow, 6 marks, which his brother Adovardo recovered from Osenbrügge's executors. This, however, was probably simply a courtesy loan and may hardly be taken as evidence that Bueri was engaged in the business of small loans. **1534** Nor is anything known of loans to towns or princes.

For his trade in goods, Gherardo sought the support of local merchants. With his merchant servant Joachim Dickmann he entered into *seltscoppen*, *rekenscoppen*, *weddeleccingen*, *in kopenscoppen* before 1441, whereby he advanced the latter's equity in the form of a loan according to Nordmann. **1535** From Florentine's point of view, it was probably an accomenda, in which Dickmann shared in the profits, but contributed his contribution in labor and not in money. At

8 December 1446 this general partnership was registered before the Lübeck Niederstadtbuch.

1531 ASFi, MAP 104, no. 2, pp. 39 ff.

1532 ASFi, MAP 134, no. 2, pp. 228 and 237-238.

1533 Weissen (2003), p. 71.

1534 UB Lübeck, VII, no. 547, p. 518; Fouquet (1998), pp. 211-212.

1535 UB Lübeck, VIII, p. 11 and 386. - Nordmann (1933b), p. 28.

balanced and terminated. **1536** Business connections are also on record with the cloth merchants Hildebrand Hagemann and Hinrik Godesmann, as well as with the Reval merchant Bernd Plescow; details about the legal form or the activities of this cooperation are not known, however. **1537** The trade extended in the south as far as Venice (*twischen Lubeke unde Venedie unde in ander landen*); **1538** in the north and east its market area encompassed the entire trading area of the Hanseatic League.

Among the goods that the Florentines in Lübeck imported almost exclusively from Venice, spices were in first place. Especially saffron and pepper were bought in large quantities in the south. **1539** The brothers of Niccolò Bonsi and Gherardo's brother Francesco were also active in this business. What the imported gold threads (*oro filato*), which were woven into expensive silk fabrics in Florence, were used for in Lübeck is not mentioned in the sources. In 1441 Bueri had tapestries (*arazzi*) bought from the Medici in Bruges and sent to Lübeck. **1540** One depicted figures, the other vegetables. He bought expensive cloth (*taffetà*) from the Sernelli in Bologna. There, his merchant servant Hermann Rosenberg also procured books, which, however, were not necessarily intended for resale, because such registers were also needed for the management of the Kontor.

Furs made up the largest share of the export goods. Huge quantities of furs (*vai*) were transported to the Marche city in barrels. In a letter, Bueri mentions a shipment of twenty thousand of these squirrel skins, a second with 12900 in four barrels, and finally another 14,000 specimens. **1541** In addition to this bulk supply, furs of bears, martens, lynxes, ermine, sables (*vaglono uno tesoro*), and foxes were procured on order in Denmark, Sweden, and Russia. These expensive pieces were rarely put on sale, for most were destined for the wardrobe of Cosimo and his family. Fouquet suspected that the purchase of a ship was connected with this fur trade. **1542** His most valuable commodity was *ambra* (amber), frequently found in the accounts of merchants in Venice. Bueri was one of three partners who participated in the

16 April 1424 concluded a contract with the office of the paternoster makers of Lübeck. The cartel documented therein ran for three years and stipulated that the three merchants would

1536 UB Lübeck, VIII, p. 432 and p. 643. Cf. Fouquet (1998), pp. 216-217.

1537 UB Lübeck, VII, no. 379, pp. 356-357; VIII, no. 92, p. 113; Fouquet (1998), p. 216.

1538 UB Lübeck, VIII, p. 11.

1539 ASFi, Catasto 49, c. 1188r: *Adovardo Bueri di Lubiche per pepe et zafferano il quale abiano in casa.*

1540 ASFi, MAP 134, no. 2, p. 238 right: *E di detto [10 January 1441] lire otto s. quattro di grossi sono per chosto di 2 panni d'arazo chonprati da llui [a merchant from Bruges], uno ffighure, d'alle 42, a grossi 30 a'lla, e uno a verdure, d'alle 42, a grossi 17 a'lla, chonperati per Gherardo Bueri di Lubich.*

1541 ASFi, MAP 13, no. 74. - In Giovanni de' Medici's catasto of 1427 there were still three sales of lü-bischen skins open in Florence: to *Iacopo Bonbeni*, *Bartolomeo Bonbeni* and to *Giannino nostro garzonetto*. ASFi, Catasto 49, c. 1188r.

1542 UB Lübeck, VII, no. 652, p. 631; Fouquet (1998), pp. 215-216.

took over 80 pounds of amber rose wreaths annually from each of the twelve amber turning masters of the city at a fixed price and sold them at the fairs in Venice, Nuremberg, Frankfurt and Cologne. **1543** These amber products and raw goods brought great profit to the Lübeckers in Venice. **1544** Besides furs and amber, exports of pewter goods and linen cloth were only of secondary importance. **1545** Not intended for sale was an astonishing number of horses sent to the Gonzaga, the city lords of Ferrara, and Cosimo de' Medici. Horses from the north were apparently considered particularly beautiful and desirable at the time. **1546**

Bueri was also entrusted by Cosimo with tasks that had nothing to do with commercial business, but were nevertheless of great importance to the powerful relative in Florence: the procurement of Latin manuscripts for the Medici library. The first time his name is mentioned in this connection is in a letter from Poggio Bracciolini to Niccolò Niccolini dated 8 January 1428. A scholar in Rome had told him that he had seen a two-volume manuscript containing the Ten Decades of Titus Livius in the Cistercian monastery of Soroe in the diocese of Roskilde. Niccolini was now to endeavour to have Cosimo write to Bueri in Lübeck so that he might pay the monastery a visit in person. **1547** How this business went on is not handed down, but it was not an isolated case, as can be seen from a letter from Bueri to Cosimo dated 29 May 1439. He had borrowed a Pliny manuscript from the Dominicans in Lübeck and deposited f. 100 as security for it. He had sent the manuscript to Cosimo in Florence, where it was presumably given to copyists. Now, however, great difficulties arose for Bueri in Lübeck on account of this trade, for the preachers believed that these books were lost and were anxious to have them back. Bueri, for his part, was afraid for his pledge and asked Cosimo to give the writings to his brother Francesco, who would then send them back to the fearful monks by way of Venice. **1548** Piero de' Medici's inventory of 1464 remarkably lists a Pliny estimated at f. 100, which is probably identical with a manuscript now kept in the Biblioteca Laurenziana. **1549**

1543 UB Lübeck, VI, no. 586, pp. 575-577; Fouquet (1998), p. 216.

1544 ASFi, Giovanni de' Medici, Catasto 49, c. 1188r: *Jachopo da Mulino et Jacopo Donato per anbra tempo a Natale prosimo atenghono alla ragione di Lubiche a 87 LL. 164. 16. 9. 11; Le Rede di Lodovico de Baglioni per l'anbra venduta*. - Amber sale Bueris in Venice also in ASFi, MAP 13, no. 74. - North (1991), pp. 813-814; Pauli (1872b), p. 104; Schildhauer et al. (1977), p. 177.

1545 ASFi, Giovanni de' Medici, Catasto 49, c. 1188r: *Ghugl[i]elmo stagnatore per ragione di bacini atenghono a Gherardo; Pezze sette di tele line aute da Lubiche*.

1546 ASFi, MAP 1, no. 236; f. 13, no. 74.

1547 Gordan (1974), p. 120. cf. Kent (2000), p. 25.

1548 ASFi, MAP 12, no. 186. - Probably Sieveking (1906), p. 28. He dates it May 29, 1449, and gives as his date
Location on: Filza 12, n. 180.

1549 Fouquet (1998), p. 216. Vespasiano da Bisticci also reports on this manuscript trade. Cf. Esch (2000), p. 127; Esch (2007), p. 392; Voshall (2016), p. 270. - On the Pliny manuscript: Antonazzo (2017), p. 373.

Gherardo Bueri himself also had a close relationship with manuscripts. Among the manuscripts of the Raccolta Palatina in the Biblioteca Nazionale Centrale di Firenze, under number 125, there is a paper book with 59 leaves entitled "Vita della Madonna e di Gesù Cristo". At the end it reads: *scritto per mano dy Gherardo di nichola Bueri da firenze e chonpiuto questo dy XXIII di diciembre MCCCCXXXII*. Below it is written in red ink:

Dys is the vrolich dot

Des dich Iummer wesen muot. 1550

Bueri thus also belonged to the long line of Florentine merchants who were active in literature alongside their profession. Vittore Branca coined the term "mercanti scrittori" for them. ¹⁵⁵¹ This is the only surviving work by Gherardo, and it has not yet received any scholarly attention.

The cooperation between the Medici and Bueri was heavily burdened from 1445 at the latest. The letters from Lübeck were no longer addressed directly to Cosimo, but to his son Giovanni. When the latter reproached Bueri for refusing to meet for discussion, *an* indignant reply came: *E a la parte dove di ch'i' schivo di venire chostà, chon riverenza e' non è vero ch'io ischivo di venire chostà, anzi fo schivo di venire chostà*. "Wherever you want to see me, there you will find me!" ¹⁵⁵² Cosimo seemed to have a very negative view of business prospects in the north and advised his relative to abandon his settlement and return to Florence for good: *Chosimo, volendomi in tuto spichare di qui*. Bueri said that he could not do so for at least three years. ¹⁵⁵³ This advice was certainly the result of the bank's obvious commercial problems in northern Germany. Either Bueri himself did not yet recognize his precarious situation at this time or he was convinced that he could master it. It remains unclear whether there were any transactions between the old partners until the death of the Lübecker in the summer of 1449. What is attested, however, is that the Medici honored a bill from Lübeck from Bueri's former associate Giovanni Talani via duc. 74 for a messer Gherardo. ¹⁵⁵⁴ The decades-long collaboration between Medici and Bueri had largely ended. Now Giovanni di Cosimo served bills of exchange from Giovanni Talani and Gherardo issued them to Ognibene Sagramoso.

¹⁵⁵⁰ Palermo (1853-1868), I, pp. 240-242; Gentile (1889), p. 114; Bianchi (2003), p. 31.

¹⁵⁵¹ Branca (1986).

¹⁵⁵² ASFi, MAP 7, no. 309: [...] *dove tu mi vuoi e lì vi mi troverrai*. Weissen (2003), p. 75.

¹⁵⁵³ Weissen (2003), p. 75.

¹⁵⁵⁴ ASFi, MAP 6, no. 67.

Cosimo withdrew from the commercial cooperation of his relative and, from 1447, made exchange and commodity transactions in Lübeck with his former employee Giovanni Talani. 1555 Even if this connection was only of very short duration and has left hardly any traces in the sources, it must have been a deep grievance for Bueri and a further cut in his earning potential. By the end of March 1448 he was no longer optimistic about his commercial prospects. He informed Giovanni di Cosimo that he would remain in Lübeck only until he could return to Florence with at least a small fortune. Roberto Martelli, the head of the Medici branch in Rome, was to plead with Nicholas V to renew the collector's privilege he had already received from Martin V and Eugene IV. But the Roman branch did not grant him this wish: *Ruberto che mi faciesse avere letera di Chorte, e non lo fè.* 1556

The extent of Bueri's difficulties is made clear by exchange transactions with the Teutonic Order, the settlement of which began in the spring of 1447. The money was sent to him by the Pound Master in Danzig, his brother-in-law Hans Schutze in Dorpat, and another unnamed merchant in Lübeck. His *lettere di cambio* were brought to Rome by messengers from the Prussians. There, however, there was great difficulty with them, for the procurator wrote to Marienburg that not all these documents had reached him. For one bill of exchange he had received money, but the florins had been of inferior quality, so that he had made a loss on it. In the case of the others, the moneychangers had said that they were not bills of exchange at all. On 16 May, the Grand Master wrote a harsh letter to *Gerhardt gutter frundt* in Lübeck, demanding the immediate issue of correct bills of exchange and threatening to claim damages. The letter had an effect: Gherardo apologised, promised to pay for the damage incurred and, on

19 July three new bills of exchange were on their way to Rome. It was the last transaction that Bueri arranged for the Grand Master at Marienburg. 1557 Presumably these bills of exchange went not to the Medici Bank but to Ognibene Sagramoso, for between Hans Schutze

1555 Cf. below p. 308. That the reason for the cloudiness between Bueri and Cosimo lay in the fact that Bueri also began to work together with Ognibene Sagramoso and thus indirectly also with the Medici enemy Lamberto Lamberteschi is pure speculation, but should be examined as a working thesis in further archival research.

1556 ASFi, MAP 6, no. 60: *Giovani, i'ò scritto a tuo padre che lui scriva et chometa a Ruberto che ma fazi avere da lo Papa le bolle de la mia chomissione de la choletoria, chomo io avevo da Papa Martino e da Papa Eugenio, che a me 'porta assai per potermi spaciare de qui e soto onbra di quello schoder da chui debo avere per potermeni venire con qualche substanzia.* He repeated this request in a letter dated 30 June 1448, ASFi, MAP 8, no. 53. Weissen (2003), pp. 80-81.

1557 OBA 9315, 9368; Order folio 16, ff. 535-536, 554 and 601. cf. Militzer (1993), p. 46; Fouquet (1998), p. 213.

and the Veronese are documented as having a commercial relationship. **1558** Bueri had probably made contact with the Veronese in Basel, where he stopped several times on his travels to Florence. **1559**

Two wills of Gherardo Bueri have been preserved. The first was written on 24 September 1445. Since he was demonstrably in Florence on 5 April of the following year, the writing of this last will may have been done as part of the preparations for his journey. **1560** In it he suggested that the balancing of his companies should be done by his two compatriots (Bonsi, Rucellai) living in Lübeck, who could read and understand his accounts written in Italian. He gave legacies to the two Florentines and his German *servants* Hinrik Thun, Reynolde and Jochim. Four years later, on 20 March 1449, he wrote a new version of his will because of a serious illness (*ill with lyve*). **1561** He died shortly before 1 June 1449. **1562**

Lettere di cambio, which Bueri had issued shortly before his death, were protested to the Curia by the banks he had drawn on; whether by the Medici or Sagramoso cannot be determined from the sources. In two cases it is documented that clients demanded and received their money back from the executors in Lübeck. A cleric from Dithmarschen demanded his duc. 12 back; a Lübeck man made a claim for 45 Lübsche Marks, which he had not received in Padua. **1563**

The council of the city of Lübeck commissioned Bonsi and Rucellai to review the books and dissolve the company. **1564** Representatives of Bueri's most important business partners appeared in the city to claim outstanding invoices from his estate. Cristoffer Roder claimed the deceased's debts *from Onny de Bene, en lumbert van Verone, and Merketan, de deme hove to Rome volghet*. **1565** From the dispositions of the executors it appears that Sagramoso and Bueri had entered into a *seltschupp*. They had thus formed a partnership, about whose foundations and mode of operation nothing is reported. That it was a matter of exchange transactions can be concluded from the wording *overghekoften gheldes wegghen*. The plenipotentiary for Sagramoso was able to receive over 749 Marks lübsch. This

1558 UB Lübeck, VIII, p. 685. Is it a coincidence that this process speaks of the payment of inferior ducats in Rome, which Enea Silvio Piccolomini also accuses Sagramoso of? Cf. below [p. 382](#).

1559 Weissen (2003), p. 70.

1560 ASFi, MAP 8, no. 162, erroneously dated 25 April 1446 in the MAP inventory. With Sieveking (1906) discussed on p. 26. He gives the location as Filza 8, no. 151. - Braunstein (1967), pp. 104-105.

1561 Istituto della Enciclopedia italiana (1960-), XIV, p. 793: Bueri writes in a letter dated 29 January 1449, that he felt close to death. Such a letter could not be found in MAP. In a letter of 29 January 1448, there is no passage referring to death.

1562 A document dated 1 June 1449 in which Bonsi and Rucellai already appear alone. UB Lübeck, VIII, No. 615, p. 662.

1563 UB Lübeck, vol. VIII, p. 674, August 6, 1449 and p. 683, September 30, 1449. Cf. Fouquet (1998), pp. 212-213.

1564 North (1991), p. 812.

1565 UB Lübeck, VIII, pp. 684-685.

The sum was very probably the result of *lettere di cambio* which the Veronese had serviced in Rome and which had not yet been settled. Certainly there were also outstanding transactions from bills of exchange for which Bueri had received the money but which had not been paid out. Still outstanding were debts from this Florentine-Veronese company to six Lübeckers, ranging from 4.5 to 53 marks lübisch, and totaling a little over 113 marks. Hans Schutz in Prussia claimed merchandise debts of 20 marks Prussian and there were still 118 corals in Lübeck. **1566** The Basel merchant Heinrich Halbisen sent his co-partner Friedrich Sennheim to Lübeck. They received from the testaments executors on July 25, 1450 346 Marks lübisch paid out. Presumably this debt had arisen from the import of paper and saffron, for Halbisen had been heavily involved in these two lines of business. **1567**

The main creditor was Cosimo de' Medici, who sent the *in jure civili licentiat* Benedetto di Stefano degli Olbizi da Fucecchio from Lucca to the Trave to negotiate with the city of Lübeck about this estate. **1568** Die *seltschap, de im hove to Rome wert genommet: de seltschap Cosmi de Medicis* had claims to Bueri wegen *schulde, de desulffte Gherardus to Venediie unde in Walschelande hafft utstande unde nagelaten*. **1569** In a treaty of August 8, 1450, all properties that had not yet been distributed were given to Olbizi at the hands of the Medici. Thus also Bueri's dwelling house at the Aegidienstraße came to the Medici. Tibbeke received the usufruct of the goods intended for her by Bueri, but after her death they also went to the Medici. If there should remain more money than the Medici demanded, further creditors should be considered. With this amicable settlement, however, the claims of the heirs of Gherardo's brothers Francesco and Adovardo were not yet satisfied. A dispute arose over the question of whether the claims of these relatives or those of the Medici bank in Rome should be satisfied first from the remaining estate. This question came to trial before the court of the Podestà of Florence, which decided in favor of the bankers and awarded them f. 1 612. Cosimo de' Medici appointed the Lübeck cleric Peter Monnik as procurator, who was able to declare before the Lübeck Niederstadtbuch on 23 August 1454 that all the Medici's claims were now satisfied. **1570** In Bueri's will it was stipulated that after the death of his wife the remaining assets should go to the children of his deceased brother Francesco. They probably never received even one florin.

1566 UB Lübeck, VIII, no. 643, pp. 684-685; Fouquet (1998), p. 218.

1567 UB Lübeck, VIII, no. 698, pp. 743-744; Fouquet (1998), p. 218.

1568 Roover (1963), p. 64.

1569 Pauli (1872c), p. 106. imprint of the entry in the Niederstadtbuch of Lübeck in Pauli (1872c), pp. 115-117.

1570 ASFi, Podestà 4917; NA 20327, cc. 99v-100v; UB Lübeck, VIII, no. 701, pp. 745-746; IX, no. 196, pp. 198-200. - Pauli (1872c), pp. 105 and 116; Sieveking (1906), p. 29; Roover (1963), p. 64; North (1991), p. 813; Fouquet (1998), p. 219. note by Lorenz Böninger.

5.4.6 Giovanni di Bartolino Talani

Giovanni di Bartolino Talani is first recorded as working for Gherardo Bueri in Lübeck in 1441, when at the age of 26 he stopped off in Basel with another *garzone* on the journey to Lübeck and was accommodated and fed by the Medici bank. **1571** But Talani did not want to remain an employee and separated from Bueri in 1446 at the latest. **1572** On 12 October of this year, the Signoria of Florence wrote a letter to the council of the city of Lübeck, in which she first of all delivered the usual diplomatic greetings and courtesies. She was pleased with the good reception and the esteem in which the Florentine merchants were held. Wishing to reciprocate this positive attitude with anything that might be of use and interest to Lübeck, the opportunity is taken to commend its own citizen Giovanni Talani, the bearer of the letter, and to ask the Council to favour him in his activities. **1573** Bueri seems to have been very angry at the new competitor whom he himself had trained. On January 30, 1447, he complained vehemently of him in a letter to Giovanni di Cosimo, saying that Talani had effected the separation in a manner which he could not approve. He wished him and his trading company, founded with unnamed Germans, what they deserved: *Idio voglia ne chapiti chome merita*. Bueri further tinged that he suspected Talani had acted with the knowledge and support of the Medici: *e ch'è chon Chosimo e con voi bene d'achordo*. But if they knew what Talani had done to him, they would drop him. **1574** A letter from Talani to Cosimo, dated 15 March 1449, shows that Bueri's wish had not come true, for his relatives were evidently collaborating with his departed collaborator. In addition to exchange transactions, the text also mentions merchandise trade. **1575** Soon after, Talani dissolved his company in Lübeck and returned to Italy.

1571 ASFi, Catasto 72, c. 9r; MAP 104, no. 60, c. 601v.

1572 Archive of the Hanseatic City of Lübeck, wills 1400-1449, 1445 August 24, Boeris (alias Wale): In the will made by Gherardo Bueri on 24 August 1445, his two merchant servants Francesco Rucellai and Niccolò Bonsi receive legacies, while Talani goes away empty-handed. It is possible that he was already no longer active in the Bueri house at this time.

1573 ASFi, Missive I Cancelleria 36, lettera 493, cc. 208rv.

1574 ASFi, MAP 8, no. 30. letter dated 28 January 1447.

1575 ASFi, MAP 6, no. 67.

5.4.7 Francesco di Filippo Rucellai

In the middle of the 15th century Giovanni di Paolo Rucellai surpassed all his relatives. **1576** He left to posterity many testimonies of his wealth, artistic intellect and learning, of which the Rucellai Palace and the chapels in S. Maria Novella and in

S. Pancrazio in Florence and his "Zibaldone" are probably the most famous. While Giovanni, together with Mariotti Banchi, ran a banking and trading company in Venice for many years, his relative Francesco di Filippo Rucellai, who is almost completely forgotten, lived and worked in Lübeck. Francesco was born on 2 October 1425 as the second son of Filippo di Vanni and Mona Tonia. The declaration of property and family circumstances drawn up by his father for the catasti of 1442¹⁵⁷⁷ and 1446¹⁵⁷⁸ shows an extended family of the lower middle class, who had to pay taxes f. 4. s. 10. There is no hint in it that any of the sons lived outside Florence. The relationship of this family to Cosimo de' Medici cannot be clearly defined. In the political and social fabric of Florence it can be described as ambivalent, so that the lack of commercial cooperation seems inevitable. **1579**

On August 10, 1445, Francesco is mentioned for the first time in the Niederstadtbuch in Lübeck, when he, together with Gherardo Bueri and Niccolò Bonsi, declares himself debtor of the Lübeck burgomaster Johann Bere for 457 marks and 12 shillings of Lübeck currency. In the will of Gherardo Bueri, written 14 days later, he is generously considered. **1580** From these two facts it appears that he must have joined his compatriot some time before. In a letter from Bueri to Giovanni di Cosimo de' Medici on January 28, 1447, he is described as a *garzone* who used to dine at the family table and travel back and forth between the city on the Trave and Italy as a merchant servant. **1581**

At the death of Bueri there was no abrupt end to the flow of money between Lübeck and the Curia. On 1 June Niccolò Bonsi and Francesco di Filippo Rucellai took over the

1576 In their family history, the Rucellai trace the origin of their lineage back to a German cloth merchant named Alamanno, who is said to have been active in the Levant trade and to have rendered outstanding services by introducing a new dyeing technique in Florence. Cf. Ademollo (1845), II, p. 621.

1577 ASFi, Catasto 620, c. 390r.

1578 ASFi, Catasto 671 (I), cc. 335r-338r; Catasto 672, c. 303r-306v.

1579 Filippo di Vanni belonged, according to Passerini (1861), p. 57 to the Balia, which banished Cosimo from the city in September 1433. After his return Cosimo is said to have barred him from the most important offices. On the other hand, Poliziano (1929), p. 56 relates an anecdote in which Cosimo refers to Filippo - albeit not very charmingly. In it *Filippo* is called *Pippo lungo* and described as a *uomo inetto e mal fatto*. Cosimo de' Medici is therefore said to have said: *Non rifatelo sì brutto!* when one wanted to baptize a boy with the name Filippo.

1580 Pauli (1872c), pp. 115-116; Fouquet (1998), p. 206.

1581 ASFi, MAP 8, no. 30. Mistakenly dated 30 January 1447 in the MAP inventory: *Se Francesco Rucellai, figliuolo di Filippo di Nanni, ch'è mio gharzone, è chostà, te ne saprà dire novelle.*

Transfer of duc. 620 for the bishop of Roskilde. **1582** It is not recorded whether they referred it to the Medici, Sagramoso or Talani. Their credit was in any case insufficient in Rome, so that the Danes must have been glad to obtain nine months later at least an undertaking from Bonsi, recorded in the Niederstadtbuch, not to leave the city until he had reimbursed the amount. **1583** The attempt to continue the society without Bueri was soon abandoned. They had to completely reorganize themselves. The new commercial connection between Lübeck and Italy is evident from the traces left by their former colleague Giovanni Talani in Florentine records after his return to Italy. On June 26, 1451, a notary in Florence executed a deed for him for a bill of exchange drawn. Heinrich Favat, who was studying at the University of Siena, undertook to repay a loan of f. 33 in Lübeck in two months at the latest by paying Francesco Rucellai 66 marks lübisch. **1584** On 30 January 1453, a cleric from Modena received a loan from Rucellai for his return journey from Denmark to Italy, amounting to f. 100, which he was to repay *ad manus Johannis de Talanis merc. Florentin.* was to repay. **1585** In August of the same year, Galetto Franciotti of Lucca paid out in Rome two bills of exchange from Rucellai written in Lübeck on 20 February. **1586** The last piece of evidence is a bill of exchange from Rucellai for the bishop of Oesel, dated 21 October, in which Florence or Rome are mentioned as the place of payment. **1587** These transactions suggest a triangle: Rucellai in Lübeck, Talani in Florence, and Franciotti in Rome. Bonsi no longer played a role in this structure. This is matched by the fact that there is no record of Talani's presence in the Eternal City during this period. In his native city, however, he was quite active. In 1451 he assured the Mercanzia of paying the legal costs of a dispute with Giovanni di Ciani Signori over a merchandise transaction in Geneva. **1588** On 14 January 1452 the Signoria sent him with the municipal envoys to Ferrara to prepare for the arrival in Florence of Frederick III, who was on the coronation procession to Rome. For his travel expenses and efforts, which probably consisted mainly of translation services, he received f. 70. **1589** In 1454 the Bank della Casa in Rome kept an account headed *Giovanni Talani di Firenze*. In it, it is about exchange transactions between him and Ludovico degli Strozzi in London. **1590** On July 31, 1454, Talani, confirmed by the Uffiziali of the Monte

1582 UB Lübeck, vol. VIII, p. 662.

1583 UB Lübeck, vol. VIII, p. 704, 2 February 1450. cf. Schuchard (2000b), pp. 81-82.

1584 ASFi, NA 10447, cc. 96r and 123r. Cf. Böninger (2006), pp. 23-24.

1585 RG Online, RG VI 00384, <http://rg-online.dhi-roma.it/RG/6/384>, 02.07.2021; Esch (1998), p. 301; Schuchard (2000b), pp. 81-82.

1586 UB Lübeck, IX, No. 151.

1587 UB Lübeck, IX, no. 161. Cf. Pauli (1872c), p. 139.

1588 ASFi, Mercanzia 4418, c. 68r.

1589 ASFi, Camera dell'arme 51, c. 4r; ASFi, Signori, Legazioni e Commissarie, n. 13.

1590 AOIF 12739, c. 45 left and right.

f. 600 as a dowry for Margerita di Giovanni di Cenni Ugolini. **1591** After 1454 there is no record of him being alive; in his brother Sandro's catasto of 1457 he is listed as deceased. **1592**

In 1456 Francesco Rucellai entered into a correspondent relationship with the curia bank of Tommaso Spinelli. The business relationship lasted until the end of his company in Lübeck. For several years, the two bankers secured for each other a monopoly-like domination of the exchange traffic from Northern Europe to the South. The occasions for payment were the transfer of money to Rome and the settlement of drawn bills of exchange. Ludolph Robinger made use of this possibility in Rome, when on June 19, 1469, he received a loan from the Spinelli in the amount of duc. 30. Heinrich van der Molen in Lüneburg was to repay *marcas 67 et 8 solidos de moneta lubicen.* to Girolamo Rucellai, or in his absence to Henrik Grymmolt. **1593** Probably for only a short time Francesco maintained a business connection with Iacopo e Giovanni della Casa in Rome, in whose completely preserved *libro grande*, however, his name is mentioned only in 1460 in a single transaction for duc. 150 is mentioned. **1594**

The first testimony from the Rucellai-Spinelli correspondent relationship is dated 16 January 1457. It is a letter from Rome to Rucellai, who was in Venice at the time. **1595** In it Tommaso draws up a small account of the bills of exchange which he had honoured for his Lübeck correspondent in Rome and which were again cleared in Venice. After paying out six *lettere di cambio* in Rome between 30 August and the 4. November had been issued, and notwithstanding a credit of duc. 1,278 s. 16 d. 8 at Venice, the bank at Lübeck still owed more than duc. 2200 owing at Rome. To this was added duc. 200, which would have to be paid to Hermann Duker (*Manno Ducher*) in a few days. He was to pay every duc. he found to Filippo Inghirami in Venice. **1596**

1591 ASFi, Diplomatico normale, Archivio generale, 1454 luglio 31.

1592 ASFi, Catasto 805.

1593 YUSA 11, 161c: *Solvate pro questa tercio pro secunda ut prima littera cambii adeorum voluntatem Iheronimo de Ruslays et in absentia Henrico Gremmo, marcas sexagintaseptem et octo solidos de moneta lubien pro valore recepi hic nomine predicti Iheronimi ab heredibus Leonardi de Spenellis et sociis mercatoribus Romanam curiam sequentes in ducatos triginta auri de camera faciate sibi bonum pagamentum bene valete. Datum Rome, die decimanona mensi Iunii Anno Domini MCCCCLXIX. ludolphus robingher.* [verso] *Honorabili viro domino Henrici Van der Molen in Luneorgo, consuli.*

1594 AOIF 12742, c. 6 left and right.

1595 YUSA, 89, Folder 1689. transcription here in the appendix on p. 518. It seems very likely that Spinelli used the Florentine year count here.

1596 Why Maffeo and Niccodemo should not know about these payments to Inghirami remains mysterious: *ogni ducato vi trovassi, date a Filipo Inghirami sanza dirne chosa nesuna né a Maffio né a Nichodemo.* Cf. Caferro (1996), p. 438. - YUSA 90, 1713, c. 12: in the Catasto Spinellis of the same year Rucellai was with the debtors with a debt of f. 1 233.

In the following years, a very close correspondent relationship developed between the Spinelli and Rucellai, which has left many documentary evidence. The difficulties with balancing the accounts persisted and were not always easy to solve, as a letter from Tommaso to Lionardo Spinelli dated 13 February 1468 shows. In it he writes that Rucellai in Lübeck is mistaken with his accounts. He had no credit balance with them for f. 970, but on the contrary a debt for f. 1 700. An astonishingly high difference was thus shown here between the accounts in the north and in the south: *che son pure assai al di oggi*.¹⁵⁹⁷ In the accounts of the Spinelli in Rome, contents are listed for Rucellai from 1458 to 1472 (table 13). Here the last entry probably stemmed from an older but never completed transaction, for the partnership was probably terminated before 1469, when Rucellai withdrew from Lübeck. In these figures we see the typical picture of the unequal weight of the flows of money, for the accounts in which the orders commissioned at Lübeck were balanced are much larger than those for the *lettere di cambio* in the opposite direction. In many years there were no open bills from Rome on the day of balancing.

The Spinelli accounts from Rome show that the transfer of large sums, such as the collectorate of Fregenos, was very rare. Much more frequently Rucellai issued *lettere di cambio* for small sums intended for the subsistence of curia members or visitors and the payment of small annuities. In the opposite direction went mainly drawn bills of exchange written as security for loans. Already in the Spinelli balance sheet of January 6, 1458, clerics from Germany are mentioned among the *debitori*: *Perricus, vicarius tedesco* with f. 44 and *Arigo Offer* with f. 25.¹⁵⁹⁸ Mostly the clientele came from Lübeck, Scandinavia or the territory of the Teutonic Order. Mentions of other cities of origin (*Arrigho di Giovanni d'Olmo della Magnia; Gisberto di Brema*)¹⁵⁹⁹ are very rare. Rucellai exhibited *lettere di cambio* not only in Lübeck, but also in Venice and Florence when he was there. He personally served a Bartholomeus of Posen in Florence on May 9, 1467, and in Venice on January 7, 1468.¹⁶⁰⁰

Of particular interest are the 30 *lettere di cambio* by Rucellai, which have survived not only as a book entry in a balance sheet, but of which the original bills of exchange and receipts have been preserved. They are among the more than 500 bills of exchange from the activity of the Spinelli Bank in Rome that are now preserved in the Beinecke Library in New Haven.

¹⁵⁹⁷ YUSA 89, 1689d.

¹⁵⁹⁸ YUSA 90, 1713.

¹⁵⁹⁹ YUSA 91, 1731; 90, 1730.

¹⁶⁰⁰ YUSA 98, 1856 and 1869; 91, 1742, p. 10. - In 1461 the council of Lubeck elected one Godeman van Buren to be the exchange clerk, who kept a book of bills of exchange from 1467 at the latest, dealing with deposit, credit, and exchange transactions. This bank of Lübeck had no relations to the international payment system of the Florentines and was therefore in no way a competitor for Rucellai. In 1472 van Buren was insolvent. His list of creditors shows 98 names. UB Lübeck, X, no. 51 and XI, no. 348; Ebel (1955-1967), I, nos. 149, 653, 679 and 885; Dollinger (1966), pp. 268-271; Sprandel (1975), pp. 46 and 177.

Table 13: Outstandings of Francesco Rucellai with the Spinelli in Rome, 1468-74

	<i>suo</i>			<i>per noi</i>
	f.	s.	d.	f.
1458, January 5.	1 233	12	3	
1460 ⁱⁱ	1 664	7	7	40
1461, August 24 ⁱⁱⁱ	2 790	11		96
1461, 28 December ^{iv}	250	19		
1463, 23 March ^v	1 353	18	2	
1464, 23 March ^{vi}	422	17		
1464, 30 April ^{vii}	682			
1465, March 24 ^{viii}	821	1	8	
1467, March 24 ^{xi}	303	15		
1468, 31 March ^x	1 248	13	9	
1469, 11 November ^{xi}	104	14	3	
1469, 24 November ^{xii}	No entry			
1472, 19 January ^{xiii}	<i>Perduti</i>	10	8	
1474, August 9 ^{xiv}	No entry			

i YUSA 90, 1713: Design for the *portata* by Tommaso Spinelli for the Catasto.

ii YUSA 90, 1722.

iii YUSA 90, 1724.

iv YUSA 90, 1726, p. 8.

v YUSA 90, 1729, p. 9.

vi YUSA 90, 1730, p. 4.

vii YUSA 91, 1730, p. 10.

viii YUSA 91, 1733, p. 7.

ix YUSA 91, 1738, p. 8.

x YUSA 91, 1742, p. 8.

xi YUSA 91, 1744, p. 1.

xii YUSA 91, 1744.

xiii YUSA 91, 1747, P. 6.

xiv YUSA 92, 1753.

They were executed between 25 January 1465 and 31 October 1468; the last was served in Rome on 19 December 1468. In all, slightly more than f. 1,525 was transferred to the curia, the largest amount being a payment of f. 558 to Jodocus Hogenstein, bishop of Oesel, who was then in Rome; two bills of exchange were for just f. 5, one for f. 8. 8. Many of the *datori* belonged to the political and economic leadership of Lübeck. **1601** Rucellai noted as payer the merchant Hermann Sobberhusen, who probably acted as intermediary in brokering business to the Florentine. **1602** Other persons who came from merchant families (Burchard Turpenicht, Hans Geroldt) received money in Rome. Whether they were in the city on the Tiber as pilgrims or as merchants remains unclear.

In the correspondence of the Teutonic Order, payment options via Lübeck are referred to several times, but without giving the name of the banker. **1603** Around 1450, Francesco Rucellai, Niccolò Bonsi or Giovanni Talani would have been possible partners on the Trave. When Spinelli entered into close cooperation with Rucellai in Lübeck around 1456, the Teutonic Order was no longer an attractive customer for them, for its financial resources had declined further after the war in Prussia against its subjects. Now there were bankers again who could have arranged the transfer of money, but there was hardly any money available for it. The last payments from Prussia to the procurator in 1465 and 1467 are accurately documented thanks to the Spinelli archive. **1604** In both cases the money was deposited in Lübeck with Francesco di Filippo Rucellai, who issued a bill of exchange to Lionardo Spinelli e co. di Corte. The two *datori*, Hermann Brandis and Ludolf Nagel, were probably clerics from the diocese of Ösel or members of the Teutonic Order. The amount of 558 ducats will probably have been a payment for the running costs of the procurator-general, while the smaller amount of only 26 ducats may have been the transfer of a small benefice.

The monopoly that the Medici, together with Anton Paumgartner of Nuremberg, had in the transfer of the funds collected by the collector Marinus de Fregeno in northern Europe was partially broken by the Spinelli-Rucellai team at the beginning of the 1460s. These sums were so large that they could not always be transferred without cash. In the summer of 1462, one of the cash transports was stolen near Göttingen by men

1601 Rolf Hammel-Kiesow (Lübeck) was kind enough to check the list of persons named in these bills. His result: according to the criteria recorded, the political and economic leadership group of the city included: Hermann Sobberhusen, Hermann Colman, Hermann Brandes, Brandan Hoymann (from Lüneburg), Johannes and Wilhelm Westfal (Bishop of Lübeck 1506-9). To the economic top group may have belonged: Heinrich Lange, Hermann Brandes, Karsten Rodewolt, Hans Truppenicht and Johannes Wedegmeier.

1602 His widow married in second marriage the Nuremberg merchant Hans Mulich. Note by Rolf Hammel-Kiesow. Cf. Rörig (1931).

1603 Schuchard (1992), pp. 87-88.

1604 Cf. below pp. 570-572.

of the dukes Friedrich and Wilhelm von Braunschweig, who assumed that they were robbing goods from the enemy Lüneburg. This incident led to long political and legal disputes, in the course of which the Pope excommunicated the robbers. **1605** As late as January 6, 1466, *eyn genant Franciscus* had various *processus unde breve* pending against Herzog Friedrich the Younger. **1606** Notwithstanding these incidents, by 1465 a total of f. 8,709 had arrived in Rome in several instalments, though again they had long been pledged by the Chamber. **1607** In connection with these trades, a partner in the bank of Tommaso Spinelli di Corte, Alessandro de' Bardi, went to Germany in 1467. This visit is attested by a bill of exchange which he issued at Halberstadt on September 20. *Datore* was one Otto de Specke (*notarius palatii*) and *beneficiario* Heinrichus Gherwen. The transferred 50 chamber florins were served on 6 November in Rome. There were accusations against Fregeno that he did not keep accounts and that he had arbitrarily extended his territory to Poland. One of the first official acts of Pope Paul II was in February 1465 the order to the *nuntius* and *cubicularius* Albertus de Gaji of Gniezno to arrest Fregeno and to see to it that the collected money was handed over to Francesco Rucellai in Lübeck or Hans Müllner in Krakow. The collector was allowed to travel to Rome and justify himself there. In 1471 he was again active in his old function in Scandinavia. **1608**

When Francesco Rucellai returned to his home town around 1468 and handed over the business to the local merchant Hinrik Grymmolt, Guasparre di Niccodemo Spinelli broke off direct relations with merchants in Lübeck the following year. **1609** Like the Medici a few years before him, he now sought cooperation with Nuremberg merchants who had agencies in Venice and Lübeck. The Upper German bankers had again appeared in Lübeck in increasing numbers in the middle of the 15th century, and now, with Rucellai's and Spinelli's business, they completely took over the money traffic between Italy and the North. **1610** They thus also built the bridge from Scandinavia and east-central Europe to the exchange markets of the western world. **1611** Guasparre Spinelli's choice fell on a company that had been in the Florentine business before: the Rummels. As early as 1472, however, this decision led to great difficulties, for

1605 APS, II, no. 1328. - Krantz (1546), p. 348; Krantz (1574), p. 846; Lange / Unger (1849-1976), p. 1051; Voigt (1968), S. 161.

1606 UB Lübeck, XI, p. 2, no. 3.

1607 APS, II, nos. 1301, 1321, 1342, 1348 and 1355 - Voigt (1968), p. 162; Esch (1998), nos. 495-497 and 756; Schuchard (2000b), pp. 81-82; Esch (2007), p. 396.

1608 Möller Jensen (2005), p. 79.

1609 He kept up friendly relations with Francesco Rucellai, however, and in 1472 made him one of the three godfathers of his son Tommaso. YUSA 55, 1182, c. 9v.

1610 Nordmann (1937), p. 127.

1611 Stromer (1976b).

Hinrich Drosedow, a long-distance trader from Lübeck, brought an action against the brothers Heinrich and Wilhelm Rummel on account of a whole series of bill of exchange transactions which they had not carried out properly for him. The Lübeck merchant had probably brokered these bills of exchange to customers such as *Master Ludiken Tobinge of Lüneburg*. **1612** The Nurembergers had to acknowledge a debt of 1,074 Rhenish florins and became de facto incapable of doing business. The damage sum also included 13 *lettere di cambio*, which Drosedow had bought from the representative of the Rummel in Lübeck, Michel Volkmer, for a total value of 722 ducats. As *trattario* the Spinelli were appointed in Rome. **1613**

In addition to the business with *lettere di cambio*, the trade in expensive silk, to which William Caferro has referred, was at the center of Rucellai's commercial activities. **1614** However, no writings by the hand of Francesco or any of his factors have survived, so that it can only be inferred from notes in the books of business partners. These mention notable sales with the merchant in the north. In 1461, cloth to the value of f. 314 s. 9 d. 7 sent; he was thus the only customer in Germany. **1615** In 1467 he paid f. 570 to Florence for supplies of cloth. **1616** This collaboration continued in the following years, and survived even the end of Rucellai's engagement in northern Germany. In a balance sheet of Niccoli of 1480 Francesco di Filippo Rucellai e co. di Firenze is listed as *debitore* over f. 16.3.2. **1617**

Certainly Rucellai traded with many other goods, but no sources are known about this. His partner Hinrik Grymmolt is proven to have traded Prussian fish to Magdeburg. Because of insufficient quality of his goods, a complaint was made by the Magdeburg council to the Lübeck council. **1618** In 1478, when the partnership with Rucellai ceased, he traded two loads (13 tons each) of honeyseed to Reval. **1619** These are trades that are atypical for Florentines, as they remained limited to the regional market and did not lead to exports to Bruges or Venice. However, it cannot be ruled out that Francesco was also active in domestic trade.

1612 Pauli (1872c), p. 140.

1613 Schaper (1981), p. 50. - Nordmann (1933a) proves that the Rummel 1470 financial orders for the city of Lübeck. It involved the transfer of large sums of money that Lübeck's syndic Johann Osthusen needed at the imperial court in Vienna and Prague.

1614 Caferro (1996).

1615 YUSA 90, 1725, P. 9.

1616 YUSA 89, 1689.

1617 YUSA 92, 1775, P. 1.

1618 HUB, X, no. 2, 1471 January 19.

1619 HUB, X, no. 704.

Francesco Rucellai never accepted the Lübeck citizenship¹⁶²⁰ and after the death of his father on 29 January 1462 he also turned more to his hometown Florence again. In 1464 he married Costanza di Francesco Vettori, who was about 16 years old and never made the journey to Lübeck with him. **1621** By founding a family in his hometown he prepared his definite return. For this he organized his replacement in Lübeck by implementing a succession plan. A letter from Tommaso Spinelli in Rome to his nephew Lionardo in Florence, dated 13 February 1468, mentions that Rucellai was in Florence while his representative (*del suo di Lubicche*) issued *lettere di cambio* in Lubeck. **1622** On 31 October of this year, however, Francesco was certainly back in Lübeck, for on that day he signed his last surviving bills of exchange. He was replaced in Lübeck by his younger brother Girolamo, who, thanks to his mediation, had been apprenticed to the della Casa in Rome from 1457. In 1459 he had moved to Lübeck and is first mentioned as the beneficiary of a bill of exchange in Rome on 19 June 1469. **1623** In the event of his absence, Hinrik Grymmolt took his place, with whom the Rucellai had formed a general partnership no later than 1471. **1624** Presumably the last Florentine left Lübeck at this time.

In his hometown Francesco enjoyed great prestige after his return, because already in May and June 1471 he was a member of the Signoria as Priore. **1625** He refrained from detaching his property from the family bond, as is shown by the catasto of 1480, given by his elder brother Ubertino for all the sons of Filippo di Vanni. From this document it appears that Francesco's marriage to Costanza had remained childless. As the only economic

1620 In a municipal source of 1474 he is called *Borgers to Florens*. Archive of the Hanseatic City of Lübeck, Niederstadtbuch 1477 vocem jocunditatis, f. 146v.

1621 Passerini (1861), p. 57 only gives the year of death as 1462, while Poliziano (1929), p. 56 gives the date as January 29, 1461. Since this year is probably based on the Florentine calendar, the year must be 1462.

1622 YUSA, 89, no. 1689 (the letter is dated 1467, but presumably the Florentine year-counting was used): *A me pare che Francesco Ruciellai abbi 'l torto inteso le partite mi mandi; ma più arebbe el torto se, quando e' mi fe' buoni e 570 fiorini, si trovasse che ttu e pPier Niccoli gli avesse scritto che ti servisse de' danari ch' egli aveva a ddare all' Arte della Seta. Guardate se vo' n' avete lume niuno. E' s' è dato conpimento alle lettere che cci sono state presentate del suo di Lubicche, che bbuonamente ci resta a ddare circha di fiorini 1'700 di camera, che son pur assai al di d'oggi, alla nostra possebilità. Tutto si vuole acconciar cho' llui.*

1623 ASFi, Catasto 816, c. 149: Filippo Rucellai only states in the Catasto that Girolamo is in Rome. That he was working at della Casa is clear from YUSA 89, 1696: Tommaso Spinelli writes to his business manager in Rome, Marco Ricasoli, that Francesco Rucellai is coming to Rome. *Credo da voi non si partirà, nonistante uno suo fratello vengha chostì a stare chon chotesti della Chasa.* - AOIF 12742, c. 22 left: *E adì 18 d'agosto [1459] ventidue camera portò questi [Girolamo] per sue spese quando andò a Lubiche per stare con suo fratello.* - YUSA 99, 1889. cf. below p. 439.

1624 Rolf Hammel-Kiesow was kind enough to research Grymmolt in the archives of the city of Lübeck. He found out that Grymmolt can be traced back to 1456, when he bought three houses. In the following years he acquired further properties in prime locations. There is no further news about Grymmolt, he probably died before 1492. His son Johannes became 1510 as Johannes VIII. Bishop of Lübeck.

1625 Cambi (1785-1786), XX, p. 408.

Activity, the brothers designated a *bottega d'arte di lana in Sa' Martino, in nome di Francescho di Filippo Rucellai*. **1626** On August 21, 1482, Francesco died, whereupon Costanza retired as a nun behind convent walls. His brothers had the chapel in the church of S. Pancrazio - where the famous Giovanni Rucellai also had a chapel built - which had already been begun shortly after his father's death, completed and consecrated in 1485. It was dedicated to Saints Girolamo and Domenico, painted together with the Virgin and Child by Filippo Lippi. **1627** It is highly probable that Francesco was also buried here, as the inscription in the chapel includes him: *Filiorum Philippi Vannis de Oricellaris et eorum descenditum. MCCCCCLXXXV*. Francis Kent saw in the erection of this chapel and the inscription the expression that the brothers saw in their kinship unity the basis of their well-being and wanted to stay together also beyond death. **1628**

5.5 Constance

When John XXIII set out from Bologna on October 1, 1414, to make his way to Constance, he is said to have carried in his retinue more than 600 persons. **1629** Certainly among them were employees of the most important banking houses, for these followed as

1626 ASFi, Catasto 1012 / II, cc. 364r-368v. - ASFi, Catasto 820, c. 523r: At least since 1457 there was a partnership between Ubertino Rucellai and Gino di Giuliano Ginori for the operation of a cloth trade. In 1487 this *bottega d'arte della lana* of Ubertino Rucellai e co. operated with a working capital of f. 5 000, of which Ginori owned 2/5. Filippo's sons had become the richest branch of the Rucellai family, as the fortune of the famous relative Giovanni had dwindled considerably in the preceding ten years. It is no longer possible to reconstruct how significant a part Francesco's and Girolamo's activities in Germany contributed to this wealth. Firenze, Archivio Ginori-Lisci, no. 76, c. 241 left. Cf. Dezzi Bardeschi (1966), p. 43.

1627 On this, Dezzi Bardeschi (1966), pp. 25-26; Doerr Carney (1997).

1628 Kent (1977), pp. 102-103 and 290 - Strocchia (1981), p. 255 posits that families who were not integrated into the Medici political network were forced to excel in other areas in order to show their social standing: "Exclusion from the inner workings of the state through exclusion from the Medici network demanded greater attention to non-political behavior, such as amassing greater wealth, pursuing and patronizing humanist activities, or endowing a parish church. Giovanni Rucellai again comes to mind here; his chapel in S. Pancrazio aimed to affirm the power of his family. Burial display functioned as part of the strategy to breathe life into social reputations that were suffocating through political disfavor." How far this pattern of behaviour also applies to Filippo di Vanni's sons could not be further investigated at this point.

1629 Partner (1958), pp. 24-26 - King Sigismund announced Constance as a council city in Lodi on October 30, 1413. One of the many documents sent to all Christendom on that day is in Florence: ASFi, Ricasoli parte antica pergamene, no. 176. - Parts of this chapter on the Florentines at the Council of Constance have been published in earlier works: Weissen (2012); Weissen (2013). - For comprehensive information on all the bankers mentioned below, see Esch (1972). - The activities

mercatores romanam curiam sequentes to customers everywhere, as shown by the salvoconducts issued on 27 September by the Curia for Cosimo di Giovanni de' Medici, Ilarione de' Bardi and Aldighiero di Francesco Biliotti. Similar documents were produced for Filippo de' Ricci's representatives in October and November. **1630** On 28 October the Pope rode into Constance with his court. **1631**

The church assembly is said to have been attended by 29 cardinals, 33 archbishops, 33 patriarchs, more than 300 bishops and numerous abbots, theologians and jurists. **1632** All of them, as well as the apostolic chamber and the curia bankers, expected to be able to conduct their financial business in Constance within the usual framework. On October 16, 1414, a declaration of intent was drawn up in which the mayor of Constance and the bailiff Johannes Hagen guaranteed the free exercise of the necessary activities and the exercise of secular and ecclesiastical jurisdiction over the members of the curia. Above all, the representatives of the city promised to keep the streets and roads open for all participants in the Council and to ensure the safety of the participants. **1633** De facto, the strict guild order was abolished for the council period, extensive freedom of trade was made possible, and all customs duties and levies on foreigners were waived.

The changers were the only ones partially excluded from these privileges, because the maritime city levied a tax for the practice of the changer's trade. **1634** Henmann Offenburg agreed to pay the council 18 RG per month *from* December 6, 1414, *from the wechself and the pfund zolls wegen*. **1635** On February 2, 1415, the Council also agreed with *the frömden wechsellern von wälschen landen* on a duty for banking (*super cambio [...] et banco habendo*). The three Florentine banks (Spini, Medici, Alberti) were obliged to conduct their business faithfully (*dictum bancum honeste prout decet teneat atque regat*) and were enjoined not to put uncommon coins into circulation, not to change the rates of exchange to

of the Italian banks at the Council of Basel, since this is a special situation due to the simultaneous existence of two ecclesiastical financial administrations.

1630 Holmes (1968), p. 373; Brandmüller (1997), I, p. 136 gives October 27 as the date of execution and mentions such a *littera passus* also for Averardo de' Tornaquinci, Niccolò Cambini and Socco (probably rather Zocco) de' Ricci. Palermo (2000), p. 370 thinks that Francesco Boscoli also stayed in Constance, but without giving any proof. - The Archbishop of Cologne had an outstanding obligation of duc. 5357 with Aldighiero Biliotti of the Alberti bank for his servitudes owed to the College of Cardinals. The Medici bank took this over as a pledge and granted the cardinals *qui disponebant recedere ad concilium* credit over the outstanding amount, so that the Cologne now owed his servitia to the Medici. Finke et al. (1896-1928), II, p. 187; Baumgarten (1907), pp. 196-197.

1631 Finke (1903), p. 12.

1632 Palermo (2000), p. 370 These figures are very controversial, since it is impossible to really record all the participants in the Council. Cf. for example the strongly deviating figures in Riegel (1916).

1633 ASFi, Ricasoli parte antica pergamen, no. 164. This document is presumably a concept for a document that has not survived.

1634 Gothein (1892), p. 484.

1635 City Archives of Constance, Council Minutes B I vol. 2 of the years 1414-1419, p. 26.

manipulate and treat all currencies equally. Eberhard Gothein was certainly right when he considered these provisions to be "rather naïve", for they are unlikely to have made an impression on the bankers from Florence. **1636**

The three banks already present at the opening of the Council were joined in the following months by the companies of Filippo de' Ricci and Averardo de' Medici. These five Florentine banks had no competition to fear in payment transactions, although they encountered a large number of merchants who were active in the trade of goods and money. Constancers such as the trading company of the Munprat are attested as users of *lettere di cambio* and as a referred bank. **1637** For example, in April 1414, the Grand Master of the Teutonic Order ordered money to Constance through a *lumbarden* in Bruges, so there was a connection between a Florentine banker in Flanders and a German in Constance. But the local merchants did not offer bills of exchange to the Curia. **1638** The procurator of the Teutonic Order, Peter von Wormditt, warned strongly against making exchange transactions with German merchants, for they were working with too little capital. The Italians had enough cash to be able to service loans immediately, while the Germans had to form a consortium first for larger sums: *beczalunge ober eynen huffen ist bey dessen welschen wechselern gewisser denne bey den den dutschen kouflueten; die handeln somit ir gelt nicht, das sie es bereit legen haben, s[unter si] habens in koufenschaft*. **1639** Several Constancers were active as currency changers, i.e. they limited themselves to exchanging coins of various origins. **1640** Some of them will also have done credit business, as is certain from Werner Ehinger. **1641** The local merchants were joined by those who had moved in because of the opportunities for earning money offered by the large gathering. From Nuremberg came a Marcus who cannot be identified more closely, **1642** from Basel Henmann Offenburg **1643** with his factor Peter Gatz, and from Freiburg im Uechtland a Vögelli. All these German merchants were unfamiliar with the customs of the Curia and had no experience of dealing with the high international

1636 Constance city archive, council minutes B I vol. 2 of the years 1414-1419, p. 42 - Gothein (1892), pp. 487-488.

1637 Frenken (2008), p. 115.

1638 Lütfrid Bettminger and a *Churado Scioldino* from Constance, probably both from the Munprat-Handelsgesellschaft, are mentioned in 1400 and 1407 as beneficiarii of bills of exchange of the Orlandini in Bruges to Barcelona.
ADP, D, 1145, Bruges-Barcellona, 1400-07-03; ADP, D, 1145, Bruges-Barcellona, 1407-12-03. - Bettminger appears 1404 in also bills of exchange from Bruges to Venice. Schulte (1900), p. 339 and 611. - Deutschmeister: OBA 2048.

1639 Koeppen (1960), pp. 271-272.

1640 Schulte (1900), p. 339.

1641 Miltenberger (1894b), p. 440.

1642 Stromer (1970a), p. 134.

1643 Gilomen-Schenkel (1975), p. 31.

clergy. **1644** Hans-Jörg Gilomen sees the Florentines as the bankers of the pope and the curia, while Henmann Offenburg was the financier of the king and the court. **1645**

The Florentine bankers in John XXIII's entourage did not meet any compatriots in Constance who had travelled from Avignon, for Benedict XIII had already moved his residence to the castle of Peñíscola in 1411 and did not come to Constance with his court. Since all the curia banks in Constance were connected with their own branches or correspondent banks in the south of France, their presence in Germany was also not necessary from a banking point of view. The third pope, Gregory XII, was already largely cut off from the flow of money and therefore of no further interest to the bankers. Richental wrote about the number of bankers from the Curia: *Item es warend och zuo Costentz wechssler, die da allein dem Baupst, den cardinälñ und irem gesind wechsslotend und hinder sy ir guet leitend, von Florentz und andern landen mit iren dienern LXXIII.* **1646** However, this number seems to be too high. If one assumes that two to at most five Italians worked in these banks, one arrives at a number that is probably around 20. If one adds servants brought in for cooking, housekeeping, and messenger services, then there were hardly more than 30 to 40 Florentines living here. They made Constance a place of exchange for only four years; with the end of the Church Assembly, the entire payment traffic from Upper Germany to Italy was again concentrated solely on Nuremberg. **1647**

The number of Florentines present in Constance was increased by the merchants who arrived in the entourage of King Sigismund. **1648** At the court of the Hungarian kings, there had been a small colony of Florentine bankers since the 14th century, who had settled in Buda and supplied the court with luxury goods. These merchants accompanied the king when he undertook major journeys together with the most important courtiers. This illustrious and wealthy clientele offered them interesting business opportunities. During the years when Sigismund wore the crown of St. Stephen as well as that of the Roman king, they followed him to Germany on several occasions. In **1649**, for example, the king had Florentines in his entourage when he was at the Council in Constance. The contemporary chronicler Ulrich von Richental calls them *Wechsler on Florentzer, who belonged to the court.* **1650** Due to the fragmentary

1644 Schulte (1900), p. 338 and II, p. 231.

1645 Gilomen-Schenkel (1975), p. 31.

1646 Richental (1882), p. 182. In Lenfant (1730), II, p. 415 there are 242 bankers with their staff and 48 moneychangers from Florence.

1647 Ammann (1949/50); Feger (1964).

1648 Beinhoff (1995); Prajda (2018), p. 75. In the first thirty years of the 15th century, Buda is said to have had min-. There were at least twelve Florentine trading posts. Cf. Prajda (2017), p. 38.

1649 Cf. Beinhoff (1995).

1650 Richental (1882), p. 221. cf. Friedmann (1912), p. 60. - Altmann (1896-1900), XI, no. 3176 ff. published various accounts of the king in Constance. Florentines are not mentioned in them as lenders.

5Market dreams

mentions. - Also from the Nuremberg Diet of 1431 documents are preserved, which speak of the temporary

According to the sources, nothing precise can be determined about the nature and extent of their business dealings. During their short stays in Germany, however, they certainly did not engage in payment transactions, but remained entirely focused on loans and the trade in valuable merchandise.

Jacopo di Francesco del Bene and Francesco di Giachinotto Boscoli had been *depositari romane et Apostolice camere* since 1411 and exercised this function until 30 September 1414. Presumably their mandate was terminated because they did not wish to undertake the long journey to Germany. Pietro Bardella, the head of this society, never stayed in Constance, otherwise his name would have to be mentioned in the preserved records of the chamber and the other banks. **1651** In Constance, the Chamber had no depositary and handled the day-to-day financial business through a more contractually open form of cooperation with the Florentine bankers. **1652** The Council was also included in this as an institution, for it did not have its own financial administration. In the entries of the account book, in which Stefano da Prato noted the expenditures of John XXIII, the only bank mentioned several times under the heading *In Constantia is that* of Giovanni de' Medici. **1653** It took on many tasks in the financial affairs of the Church Assembly, without, however, officially becoming its depositary.

Ilarione de' Bardi accompanied John XXIII when he died on the night of the 20th. 21 March 1415 fled from Constance in disguise, or followed him as far as Schaffhausen.

presence of Florentines in the city on the Pegnitz. Note by Lorenz Böninger: ASFi, Notarile Antecosimiano 1876, 8, no. 21. The document was written by Leonardo di Nofri di Baimozi (Giudice de' Latini) on 1 February 1431 in Nuremberg. It deals with a dispute over a bale of cloth between Tomaso di Piero Milanese and Zenobi Panciatichi.

- 1651** BNCF, Magliabechiano XIX, Codex 81: account book entitled "Introitus omnium pecuniarum receptarum per reverendum in Christo patrem et dominum A. dei gratia episcopum Senensem sanctissimo domini papae thesaurarium [...] virorum Jacobi del Bene et Francesci Boscholis depositariorum", covering the period from 14 March 1413 to 30 September 1414. Palermo (2000), p. 361 was probably unaware of this codex and gives 20 October 1413 as the end date for the tenure of this bank. - Reference should be made to the account book in ASFi, MAP 87, no. 58, cc. 331v, which may have come from the accounts of Giovanni de' Medici e co. di Corte and contains the receipt of annuities from 18 January to 28 September 1414, that is, for the same period as Codex 81. These records have a great many features of content reminiscent of the work of the depositary. There is, however, no further indication that the head of the Medici bank had already held this office before the Council of Constance. Nor can it be ruled out that at times there was more than one depositary in office.
- 1652** Two account books have been preserved on the finances of John XXIII during the Council period, in which Stefano di Geri del Buono *litterarum apostolicarum scriptor registrator et conciliarius camere apostolice et cubicularius and Bishop of Volterra* recorded the Pope's income and expenditure during this period. Prato, Biblioteca Roncioniano, Manoscritti Roncioniani, no. 335 (05.07.1413 - 30.04.1415) and no. 336 (1413-1418). Cf. Guasti (1884); Fink (1971-1972), p. 627.
- 1653** Prato, Biblioteca Roncioniano, Manoscritti Roncioniani, n. 335, cc. 62v-66v. First mention on 22 November 1414 by *Johannes de Medicis et sotii*; last mention by *Ylariono de Bardis* on 28 March 1415, when John XXIII was on the run in Schaffhausen (c. 66r).

On March 28 he was personally paid there duc. 174 paid out of the papal coffers. The fugitive is said to have asked his companions here to look to themselves and not to travel with him any further. **1654** In the city of the Council there was great uncertainty in these days as to whether and how things would continue in Constance. **1655** Gothein writes that King Sigismund first rode to the moneychangers from Florence the next morning: "For the first time, Germany experienced the spectacle that the well-organized power of the great monetary capital was indispensable to the united Christendom, and was therefore also honored by the great ones with higher honors than other professions of gainful employment." **1656** Heinrich Finke doubts this account. "This can hardly be inferred from Richental's account!" **1657** But Gothein certainly read the chronicle correctly: *And early in the morning, when the day came up, on Saint Benedict's day, our lord the king, Duke Ludwigen of Haidelberg, called on him and raited through the town of Costentz with his prussians to all the moneychangers, whether they were Ytalici or others [...]. The moneychangers, [...] were very glad and asked our lord king Sigmund about such things and said: If it had happened in their lands, they would have come for their possessions. And so they concluded their summons again, as they had decided before.* **1658** The reason for the King's quick visit to the Florentine bankers is given by the Order's Procurator Peter von Wormditt in a letter to the Grand Master: after the flight of John XXIII, the Florentines had taken all their cash and books out of the city to safety. Indeed, less than two years had passed since they had lost their money and accounts in Rome when King Ladislaus of Naples captured and sacked the city in June 1413. **1659** But it was hardly possible for the Council to continue without securing payments and credit, so pacifying the moneychangers was a top priority for Sigismund.

After his imprisonment, the pope was reproached by the council with a long list of misdemeanors, without, however, granting him comprehensive rights of defense. Especially his lifestyle, his greed for money and the resulting simony were accused of him in many cases. **1660** Peter von Wormditt summed up the accusations succinctly by claiming that he would sell God if there were buyers for him (*Et vendidisset*

1654 Prato, Biblioteca Roncioniano, Manoscritti Roncioniani, no. 335, c. 66r.

1655 Koeppen (1960), p. 234, April 13, 1415 (Constance): The Council was confirmed in Constance even after the Pope's flight. In the notes to this letter Koeppen brings many literature references about the pessimistic mood in Constance after the flight.

1656 Gothein (1892), p. 487.

1657 Finke (1903), p. 31.

1658 Richental (1882), p. 63.

1659 Koeppen (1960), p. 268.

1660 On the negotiations that led to the pope's deposition, see Holmes (1968), pp. 262-263; Esch (1971-1972).

deum, si quis voluisset emisse). **1661** Illustrative of the mood against the Pope, although very polemical, is the description of the accused by Dietrich von Niem as a usurer and Simonist, who made many money deals with the banks. **1662** The Pope had enriched himself like a banker and had granted them ecclesiastical rights which should never have been granted to them as laymen. **1663** Because of their collaboration with the pontiff, the bankers also found themselves indirectly in the dock. In a pamphlet dated March 8, 1415, it was alleged that papal instruments of appointment were no longer sent in the apostolic chancery, but by the bankers. **1664** Another accusation hit the Florentines directly, for they would take 100 percent interest from the clerics to whom they gave loans for the payment of chamber debts. **1665** In the voluminous documents, Adovardo Tornaquinci of the Ricci bank is mentioned by name for involvement in a financial transaction with the Order of St. John. **1666** Witnesses reported Giovanni de' Medici as having spent in 1402 duc. 10,000 to buy Baldassare Cossa the cardinal's hat. **1667** John XXIII was deposed on 29 May 1415, Benedict XIII on 26 July 1417; Gregory XII had abdicated on 4 July 1415.

Despite the critical comments in the Council's negotiations about the Florentine bankers, there is no evidence of any ill-feeling towards them in the sources. There is no attempt to accuse them of supporting Baldassare Cossa's financial management, to demand compensation or to invite other bankers to Constance. On the contrary, the College of Cardinals showed itself so generous that, only a month after Cossa's deposition, it reimbursed Ilarione de' Bardi for f. 71, which he had expended on a messenger to Cologne to admonish the archbishop for the payment of his servitia. **1668**

The question of whether the journey across the Alps and the long stay in Constance were worthwhile for the Florentine bankers can be answered from two different perspectives.

1661 Already in June 1414 Wormditt had expressed himself critically about the money transactions of John XXIII: *and yet the loufe des hofes deßer czit in aller werlt offenbar sint, das deßer bobst kein bischtum noch keyn behalden lehen vorgibt, das gelt sey denne vor bezalt*. Quoted after Marschall (1964), p. 297. - A summary of the most important charges in Koeppen (1960), pp. 241-243.

1662 Never (1697-1742), p. 344.

1663 At the Council of Constance, many theological issues were discussed that were directly or indirectly of great relevance to the Florentine bankers. There is no evidence of any attempt to influence the deliberations on the usury question or the annuities. Bauer (1965), p. 83; Gilomen (1990).

1664 Mansi (1759-1927), XXVIII, sp. 913-914: *Bulle non expediebantur in cancellaria apostolica, sed in barreo nummulariorum seu usurariorum et mercatorum, maxime Florentinorum*.

1665 Mansi (1759-1927), XXVIII, Sp. 107: *Tum, quia promotus in Curia propter tales angarias cogitur esse passive usurarius, et intra re manus mercatorum, qui pro quingentis mutuatis volunt habere et recuperare mille cum suo interesse*.

1666 Mansi (1759-1927), XXVII, sp. 664. Cf. also Finke et al. (1896-1928), IV, pp. 854 and 872.

1667 Finke et al. (1896-1928), IV, p. 851; Holmes (1968), p. 363.

1668 Baumgarten (1898), p. 198.

answer. A curia bank had no choice but to follow the papal court to the council if it did not want to lose customers and thus market share. From this point of view, the yield of these four years would only become partially apparent after the return to Italy and could not be measured in ducats. For this reason, the pecuniary profit from the transactions at Lake Constance would have to be put into relation with the development of the market position, which, however, cannot be done at all on the basis of the sources. If the market position of the Medici and Alberti was even stronger in 1420 than before the Council, then this was to a large extent the result of the bankruptcy of the Ricci in November 1414 and that of the Spini six years later. But the disappearance of these two powerful companies was not a direct consequence of their Constance dealings. The interrelationships are far too complex and can no longer be reconstructed, so that it makes sense to confine ourselves to the tangible figures on the turnover and profits of the moneychangers in Constance.

The levy demanded by the city council from the moneychangers was subject to strong fluctuations, which suggests a connection between the amount of the demand and the profits made. For the first three months Spini, Medici and Alberti each paid 6 2/3 RG, from March 1415 onwards 10 RG were demanded monthly from each company. **1669** After a few months, more individual solutions were adopted. The Spini and the Alberti paid 6 RG monthly from 8 June 1415, but Giovanni de' Medici paid one guilder less. **1670** The basis on which the amount of the tax was levied and what influence the papal court had on it remains unclear. **1671** But apparently there were disagreements with the changers, for the council appointed four men to speak with them in December 1416. **1672** On August 1, 1417, new lower levies were fixed. Spini, Alberti and the two Medici banks had from now on to deliver only 4 florins and 13 blappart each. **1673** The payments of Henmann Offenburg show the same picture: in December 1414 the levy was 18 RG (incl. pound duty), in November 1416 it was 6 RG¹⁶⁷⁴ and on March 20, 1417 still 5 RG. **1675** In the last entry in the council minutes, it was noted regarding Offenburg's business success: *da er maint daz [er] nit vil gewinnen habe*. **1676** The taxes paid to the city reflect the following

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- 1669** Constance city archive, council minutes B I vol. 2 of the years 1414-1419, p. 28 - Ruppert (1891), pp. 386-387 - Feger (1964), p. 322 writes of a "special tax".
- 1670** Constance city archive, council minutes B I vol. 2 of the years 1414-1419, p. 42 - Schulte (1900), p. 230.
- 1671** Gilomen-Schenkel (1975), pp. 30-31 conjectures a relationship between turnover and levy. However, it is difficult to imagine how the Constance authorities would have wanted to control this. A simpler parameter would have been the number of employees in a bank. Cf. Frenken (2008), p. 137.
- 1672** Constance City Archives, Council Minutes B I vol. 2 of the years 1414-1419, p. 93: *Luitfried Munprat, Bumaister, Seckler, The scribe of the city shall speak with the changemen on account of the change*.
- 1673** Schulte (1900), p. 230.
- 1674** City Archives of Constance, Council Minutes B I vol. 2 of the years 1414-1419, p. 69.
- 1675** City Archives of Constance, Council Minutes B I vol. 2 of the years 1414-1419, p. 109.
- 1676** City Archives of Constance, Council Minutes B I vol. 2 of the years 1414-1419, p. 109.

the good economic situation until the flight and deposition of John XXIII and the subsequent decline during the pope-less period. The downturn was probably primarily the result of the absence of curial funds rather than a decline in the number of council participants. As a result, the chamber had hardly any income during the pope-less period, as the deputy chamberlain stated in an account on 17 March 1417. ¹⁶⁷⁷ The coffers were so empty that for the coronation of Martin V. a loan of duc. 1000 had to be taken out. Money also had to be borrowed from the merchant Werner Ehinger of Constance against pledges, which had to be redeemed by the same Florentine company. ¹⁶⁷⁸

Profit figures for a Florentine bank from the Council years are found only in the *libro segreto* of Giovanni di Bicci de' Medici, who recorded here the profits from his share in the Curia bank. In 1415 he made f. 5910 profit, in 1416 it was 2 850,¹⁶⁷⁹ 1417 it rose again to f. 3 100, and from 1418 to 1420 it amounted together to f. 5 978.¹⁶⁸⁰ These figures also show that the first year was by far the most profitable, and that the profits in the following years, though smaller, remained at a very high level.

Since all the bankers expected to be able to leave the Rhine area soon, they did not buy houses, but rented rooms for everyday life and banking activities. Bartoli, Biliotti and Bardi lived very close to each other near the church of St. Stephen, which, as the main parish church, was the religious center of the urban patriciate and where the Council held many meetings and ecclesiastical celebrations. ¹⁶⁸¹ Certainly, in choosing their lodgings, they sought not so much group cohesion with their countrymen as the best location for client contacts. These rooms were rented to them by wealthy citizens of the city. Aldighiero di Francesco Biliotti paid his rent to Hans Stokgrumel, who is mentioned several times as a councillor in the city's council minutes during the council years. ¹⁶⁸² This location was near today's Wessenbergstrasse. ¹⁶⁸³ The house "Zur Tanne" housed all the employees of the Medici Bank. ¹⁶⁸⁴

¹⁶⁷⁷ Finke et al. (1896-1928), II, pp. 766-768: *Item est verum, quod de Francia non veniunt recepte camere, ut scitis. De Dalphinatu nichil reopei, de comitatu Sabaudie nichil preter ducentos florenos, quos habuerunt illi mercatores, qui habent dicta pignora. De partibus inferioribus nichil, de Anglia nichil, de Italia nichil, de Portugalia nichil preter LXXX florenos, de quibus concordavit unus Portugalensis, de Scotia nichil, de Alamannia sunt habite aliquae pecunie a collectoribus et subcollectoribus, que non sufficiunt de multo ad onera, supradicta dictorumque pignorum recuperacionem.*

¹⁶⁷⁸ Miltenberger (1894b), pp. 393, 401, and 440.

¹⁶⁷⁹ Medici (1400-1420), 97.

¹⁶⁸⁰ Medici (1400-1420), 106.

¹⁶⁸¹ Maurer (1989), p. 18.

¹⁶⁸² Schulte (1900), p. 231: *Aldigerus, der Wechsler in Stokgrümls hus.* - Constance City Archives, Council Minutes B I
Vol. 2 of the years 1414-1419, pp. 44, 61, 68, and others.

¹⁶⁸³ Schulte (1900), p. 1.

¹⁶⁸⁴ Schulte (1900), p. 338 read to "Haus der thonne", which he locates in the suburb near the leprosarium.

From Carlo Bartoli's expenditure booklet, a great many details can be learned about the everyday life of this banker and his employees in Constance. He paid a Klara, the widow of the goldsmith Heinrich, 8 RG every month for four rooms in the house "Zum Tiergar- ten". 1685 While the branch manager and a cook slept in single rooms, the four servants lived in the same room. In the fourth room lived a ser Guasparre, who was probably a council participant. 1686 An inventory lists only a few pieces of furniture; the pillows and sheets were all *non buone* and *tutte triste*. The business premises were first rented from *Borchardo Chilicher di Gho stanza* (Burkhard Kilcher), who was the owner for the time from the 1 March to 24 June 1416 a rent of 21 RG was paid. The next accounting entry for localities was written on 15 February 1417 for the amount of 30 RG to *Janni Stochofer*. 1687 The other bank charges show high costs for messengers. 1688 The most important supplier of food was the company of a compatriot; Lodovico da Orto e Polo di Monte e co. with whom one wrote. 1689 From them were bought medicine, spices, candles, sugar, paper, Italian wine and oil, which were brought from Geneva to Constance. 1690 Glass bottles and cloth were bought from other Italians. 1691 Apparently local wine was also highly valued, for it was purchased from *Janni Chepes* in Lindau, *Berlich Sterser da Stein*, and *Madonna Chiara Rin vort*. Alsatian wine was sold to the Florentines by *Scriber* and *Mattia of Basel*. 1692 All other food was not considered bank expenses, so each Florentine had to pay for it himself. German merchants were also suppliers of cloth. 1693 Two entries concern horse purchases, one of which was bought from the Archbishop of Gran. 1694 Out of his own sack Bartoli paid the Maestro Giovanni da Norcia 3 RG for a copy of Hell and Purgatory by Dante. 1695

1685 ASFi, Bartoli 22, cc. 71r, 72v, 77v and 96r. Cf. Vischer (1955).

1686 ASFi, Bartoli 22, supplement: the two Germans are called *Chonzo da Cholongnia* and *Ditimaro*; the Italians were Francesco Corsini and Filippo di Dego. Mattia was the cook. - ASFi, Bartoli 22, cc. 91r and 92v: The three Germans received a monthly wage of one RG and clothing; at Christmas they received a small monetary gift, *per mancia*.

1687 Finke (1903), p. 21: "For a two-sleeper bed with accessories, clean linen every 14 days, initially 2 guilders paid monthly. Later, the price dropped by a quarter, and then up to half. Soon even cheaper than in normal times."

1688 ASFi, Bartoli 22, cc. 79v, 76r and 80v.

1689 ASFi, Bartoli 22, c. 85v.

1690 ASFi, Bartoli 22, 2 March 1417.

1691 ASFi, Bartoli 22, c. 84r: two glass bottles at Bartolomeo Monaldi; c. 86r: cloth at Giovanni Rossi e co. di Firenze.

1692 ASFi, Bartoli 22, cc. 77r, 80r, 84v, 91rv and 96v. On the wine trade and consumption in Constance during the Council cf. Frenken (2008), p. 126.

1693 ASFi, Bartoli 22, c. 77r: At *Marcho Mestelin ritagliatore* cloth for a horse blanket and various colored cloths bought for Carlo di Gieri. ASFi, Bartoli 22, c. 85v: purchase of cloth from *Vuciere di Gho stanza*.

1694 ASFi, Bartoli 22, c. 98v.

1695 ASFi, Bartoli 22, c. 93r.

An anecdote by the humanist Poggio Bracciolini, who was *scriptor apostolicus* at the time, tells of the social life of the Florentine colony. It casts Carlo Bartoli in a less than favourable light. Carlo is said to have left Constance for three months to do business in Avignon. When he returned to Lake Constance, he told us that all the Florentines there would go mad in six months. Aldighiero di Francesco Biliotti (*homo perfacetus*) commented that Carlo had done the same in half the time. **1696** Evidence of conviviality is also found in Bartoli's expenditure book, showing expenses for meals for passing merchants or scholars and poets. In Constance, for example, he entertained the jurist Giovanni di Gherardo da Prato. **1697**

The only occasion on which all the Florentines present appeared as a nation and were perceived as such were the festivities on the occasion of the feast of San Giovanni Battista, the patron saint of their native city. The chronicler Ulrich von Richental gives a detailed account of this, and the illustrators of the two surviving manuscripts find this event worthy of pictorial representation. **1698** In Bartoli's work we find the amount he had to pay for this feast in 1416. Into a common treasury he had to deliver 8 RG, besides he spent s. 8 d. 10 for candles. **1699**

5.6 Basel

5.6.1 Council Banks

The holding of a council in Basel presented the curia banks with difficult decisions. They had already learned to master many of the challenges of banking in a German city with fewer than 10,000 inhabitants in Constance. But at the knee of the Rhine, there was the added problem that Eugene IV and the apostolic chamber did not cross the Alps, and for a long time it was very uncertain whether the assembly would even begin its work. **1700** On July 29, 1431, it had been opened and met with resistance from the beginning

1696 Holmes (1968), p. 374.

1697 ASFi, Bartoli 22, c. 86v, 24 October 1416. Lorenz Böninger and Elisabetta Guerrieri were so kind, to identify this guest. They came to the conclusion that this was not the famous Dantist but a lawyer of the same name.

1698 Richental (1882), pp. 93-94. studies on this occasion in Gothein (1892), p. 488; Beyerle (1904), Pp. 20-21; Wacker (2002), Pp. 163-164.

1699 ASFi, Bartoli 22, c. 75r.

1700 An anonymous Florentine chronicler wrote about this in the 15th century: *Papa Martino sempre differì di andare al Concilio di Basilea, perché secondo per gli antichi si dice mai non ci andò Papa che non ritornassi Cardinale come intervenne ultimamente à Papa Gio: che andò al Concilio di Constanza et poi fu fatto Papa Martino e Papa*

of the Pope, who confirmed their legality only on 15 December 1433. In view of this uncertain situation and the organisational problem of the dual nature of the curial money flow, which was divided between two places, the Italian bankers showed little interest in offering their services in Basel. However, the Basel bankers, such as Heinrich Halbisen or Henmann Offenburg, who were important merchants and financiers by European standards, were not in a position to replace the Florentine payment system. 1701 Thus the council members themselves endeavoured to open branches of leading Italian banking and trading houses. Cardinal Giuliani Cesarini, as president of the Council, personally invited the Medici bank to send a representative to Basel. 1702

But the bankers imposed conditions. First of all, they demanded from the Council that they too - like the Council participants - could benefit from the special protection of the assembly, because the expected extensive transports of valuables demanded increased security. In the escort letter for the councilors, King Sigismund had decreed that they should not be subject to the jurisdiction of the city of Basel, but to the council bodies. 1703 This regulation, however, only affected the direct participants of the church assembly, but not the merchants who went to Basel to attend the council for business reasons. Between February 16 and 27, 1433, the Fathers negotiated on this subject 1704 and finally arrived at formulations such as can be read in the Salvoconduct for Giovanni d'Amerigo Benci of March 22. Of particular importance to the latter was certainly the assurance that he would *be* able to export gold, silver and coins from Basel without hindrance: *etiam si in auro et argento consistant vel in moneta, ad quascumque partes mundi voluerit et voluerint portandi et exportandi quotiens et totiens placuerit*. Cardinal Cesarini, the president of the Council, placed the bankers under his personal protection: *volumus immunitatibus et privilegiis gaudere quibus nostra familia*. The Medici took this formulation quite literally, as is shown by the instruction given to Bernardo Portinari that, on a journey through the Rhine valley to Bruges, he should present himself as the servant of Cardinal

Eugenio, quale successe à Martino, quale Eugenio se bene non andò fù privato nel Concilio di Basilea e fatto Amadio Duca di Savoia, poi fattosi eremita chiamato Papa Felice, [...]. ASFi, Manoscritti, n. 755, c. 211r.

1701 Schulte (1900), pp. 388-389 and II, p. 231. Basel's position in international trade is comprehensively described by Ehrensperger (1972).

1702 ASFi, Diplomatico, Medici, 1433 marzo 22: *Cum spectabilis vir Iohannes Americi Benci, civis et campsor florentinus, ad nostram instantiam personaliter cum suis sociis rebus et bonis, invenibus et servitoribus ad civitatem Basiliensem et Concilium ibidem existens se transtulerit [...].*

1703 Wursten (1883), pp. 270-271 Cf. the proceedings of the Diet of Princes and Cities in Basel on July 27, 1432: Kerler et al. (1878-1906), X, pp. 932-939.

1704 Haller (1897), 350, 1433 February 16: *Quia sunt nonnulli mercatores campsores, volentes venire ad concilium, petentes litteras securitatis, placuit quod domini deputati pro gravaminibus provideant*. - Haller (1897), p. 350, 1433 February 21: *Quo ad salvoconductum dandum mercatoribus venientibus ad consilium fuerunt deputati ad videndum de forma et modo dandi huiusmodi salvoconductus, videlicet episcopus Bellicensis, prepositus S. Florini de Confluentia et precentor*. - Haller (1897), p. 358, 1433, February 27: *Deputet quelibet deputacio duos ad videndum materiam mercatorum ad concilium venire volendum [...] pro salvoconductibus eis dandis*.

issue. 1705 Finally, Benci was expressly assured that he and his employees could move around completely freely. 1706 Presumably, the original conditions for the other council bankers, which have not been handed down, were similar.

In the Empire, a number of economic sanctions against the Florentines were still in effect at the beginning of the Council of Basel, hindering their activities despite the Council's salvoconduct. In addition to the still active threat of arrest of goods from 1418¹⁷⁰⁷ the king allowed further reprisals against Florentines in 1431, the background of which Aloys Schulte sees in the economic war against Venice. 1708 Already on July 1, 1432, the Alberti were exempted from all these punitive measures, this exemption being justified by the fact that this family had been exiled from Florence when the reprisals were granted. 1709 Still on November 1, 1432, the king confirmed Kaspar Schlick, Heinrich von Stöffeln, Hermann Hecht, and Ulrich Rolle von Königseck reprisals against the other Florentines. 1710 Only on August 5, 1435, he declared that the Medici were not to be harassed either. 1711

In addition to protection on the roads to the council, the bankers wanted to be freed from the obstacles of the city guild order, economic and tax legislation and jurisdiction. No one thought that permanent bank branches should be established. So it was only a matter of privileges for the duration of the council. So it probably did not take too much persuasion on the part of the council president to be able to obtain extensive privileges from the Basel councils. However, the city was not prepared to suspend the old trade regulations for the duration of the Council, but only allowed itself to be persuaded by the Council leadership to make clearly defined concessions to a few firms. On April 7/8, 1433, after negotiations with the Archbishop of Milan, six named persons were exempted from the city pound duty to *the holy Concilio zen Eren*; all others had to pay this duty. In addition to two apothecaries, a cloth merchant and a fur merchant, this group included two *campsores*: *Guilielmi de Guarentis*, *depositarius concilii* and *Johannes Bencii Aymerici*. 1712 Privileged were thus the head of the

1705 Cf. below p. 404.

1706 ASFi, Diplomatico, Medici, 1433 marzo 22.

1707 Cf. p. 60 above.

1708 Schulte (1900), pp. 519-520. In the detailed study of this trade barrier by Heimpel (1930). Florence is strangely not mentioned with a word. Cf. Altmann (1896-1900), no. 9304.

1709 Altmann (1896-1900), no. 9193; Beinhoff (1995), p. 177.

1710 Altmann (1896-1900), no. 9304.

1711 ASFi, Diplomatico, Medici, 1435 agosto 5; Altmann (1896-1900), no. 11149; Beinhoff (1995), pp. 35 and 177.

1712 StaBS, Politisches C2, Concil of Basel, fol. 31v, instruction to a municipal servant dated 8 April 1433:

*Dear John: My opinion is, that you tell the six persons - written on that site - that they may
Their load ufftuon and veilhaben. And never know a penny of them. Tell them, too, that they are to be
No other man's guot that they or harkomet underwent. According to the other all the chic and nim
dem phundzoll und gib kein zil mee.* The other privileged people were obviously classified according to their origin.

Basel agency of the Sienese-Veronese bank Benzi & Guarienti¹⁷¹³ and the director of the Medici branch in Geneva, who was staying on the Rhine to set up an account. The six beneficiaries had to swear to the city to confine themselves to their trade and not to transact business for other companies on a commission basis. In the case of legal disputes, the secular protector of the council, and not a municipal court, was to judge the foreign merchants. ¹⁷¹⁴ Finally, the foreign merchants were also exempted from city taxes. ¹⁷¹⁵

Once the legal basis had been clarified and the privileges granted, several banking houses opened branches in Basel. The extraordinarily good sources on the history of these merchants provide the certainty that there were four Italian companies here: Cosimo and Lorenzo de' Medici, Alberti / Gianfigliuzzi / da Uzzano, Borromei / Spinelli and Guarienti / Benzi / Lamberteschi / Sagramoso. Even at the height of the Council in the years 1434 to 1436, there were probably rarely more than 15 Florentines in the city on the Rhine to trade and conduct financial transactions. If Basel had almost as many Florentines as Bruges for a short period, all but a few other Italian merchants were absent from the Rhine bend. ¹⁷¹⁶ Basel had become a great temporary exchange centre, but not a banking centre. Basel's circumstances reflect the dominance of Florentine merchants in these years in the vicinity of the papal curia. Council banks are always to be regarded in the very first place as counterparts of the banks which served the

selected: Conradus Magliochus de Vignona (Apothecarius), Johannes Servionis de Gebennis (Apothecarius), Bartholomeus Famucii de Luca, *mercator pannorum* and Guilielmus Frement de Parisuis, *pelliparius*. Further demands of the Council to the City Council concerning rents and trade.

¹⁷¹³ For this bank see below p. 374.

¹⁷¹⁴ StaBS, Rufbuch, I. 95. - Harms (1907), pp. 114-116; Weber (1947), p. 12. - However, the Council itself then ruled on disputes between Council participants and the bankers. Thus, on July 10, 1436, it ordered the Medici, under threat of excommunication, to accept Heinrich Trugeleyb as procurator of one Johannes Brun and to pay him 50 florins from a bill of exchange. ASFi, MAP 148, no. 25.

¹⁷¹⁵ Geering (1886), pp. 279-280.

¹⁷¹⁶ Ehrensperger, while searching the Basel court archives for Florentines, found, in addition to the changers, the physician Franciscus Damaryge de Zati (Francesco d'Amerigo Zati, StaBS, GA E 1, 153; ASFi, Catas-to 73, c. 177; Prajda (2017), p. 53) and the barber Lucas Bartolomei, who appears very frequently as Luca barbiere in the Medici branch's account book from 1433 and 1434, and against whom Ennelin Frigk sued for outstanding wages and loans in 1437 (StaBS, O1, c. 41v). On July 26, 1437, Vieri di Nicola de' Medici signed a document in Basel as a witness. Cf. Camerani Marri (1951), p. 51. This was a direct descendant of Vieri di Cambio, with whom Giovanni de' Medici had spent his apprenticeship years. The reason for his stay in Basel is unknown. - A picture depicting the life of St. Bruno was kept in the Basel Charterhouse. Next to the picture, which shows the saint's visit to the hermit Raymundus, was the coat of arms of the Florentine Guicciardini family: three horns. But who was the donor of this picture could not be determined. It was probably a visitor to the Basel Council, but it was certainly not an employee of the Medici bank, as Baer assumed. Baer (1941), III, pp. 480, 487, 489, 500, 512, 514, 561 and 586. Cf. also Ehrensperger (1972), p. 357, who dispensed with the reference to the Medici.

papal court followed. They did not align themselves with local conditions, but conducted their business like Italian enclaves north of the Alps. **1717**

In addition to the exchange place of the Italians for the council, the local and regional domestic financial market existed in parallel. This coexistence of two structures is expressed in the fact that there were no trans- actions between the local bankers and the Council. The Baslers held back from lending large sums to the Council. German visitors to the Council, on the other hand, were granted loans on several occasions: 5 150 RG were granted to Emperor Sigismund in 1434 by Henman Haner, Hans Bischof, Eberhart von Hiltalingen, Peter Hans Wentikon. Heinrich Wiss lent 250 florins to the envoys of the city of Cologne so that they could pay back 200 florins to an Italian. Wernlin Freidigman granted another loan of 400 gulden to the people of Cologne. **1718**

With the increase in tensions between the Pope and the supporters of conciliarism gathered in Basel, the Florentine banks also gradually left the city on the bend of the Rhine. On March 10, 1438, the head of the Medici bank wrote to Cosimo that the last of the Borromei had already left and that he had heard that the *da Verona* would soon follow suit and that those of the *da Uzzano* bank would not be able to hold out much longer either. **1719** When at the end of 1442 the Council Pope Felix V. left Basel and took up residence in Lausanne, the Florentines had hardly any customers left in Basel. On May 16, 1443, the last solemn session of the Church Assembly was held. **1720** Cosimo kept up his branch until the summer of 1444; Dego degli Alberti gave up his exchange office in 1447 in the house of "Zum Schlüssel" and moved to Geneva. **1721** Only the bank Guarienti-Lamberteschi-Sagramoso persevered until its official end in 1448. **1722**

In Caferro's opinion, Spinelli's clients included above all the Pope's supporters. He mentions the Archbishop of Taranto, Giovanni Berardi, who in December 1433 led the delegation sent by the Pope to Basel and represented the Pope's position so aggressively that Enea Silvio Piccolomini called him *intrepido e audace*. **1723** As another client he lists the Bishop of Padova, Piero Donato, whom he had made part of the entourage

1717 On the Florentine colony in Rome, see Esch (1972); Bullard (1976).

1718 Kuske (1917-1934), I, p. 301, no. 869. - Ehrensperger (1972), p. 345.

1719 ASFi, MAP 11, n. 618: *Questo de' Bonromei in tutto s'è levato di qui, e quello giovane ci era rimasto per loro, sarà aporatore di questa*. - On May 8, 1438, Alessandro Borromei, the head of the Bruges Society of Antonio Borromei at the Council, as his signature as a witness to a procura of Vieri de' Medici for Bernardo Portinari. With the greatest certainty, however, he was only passing through here. Cf. ASFi, MAP 89, no. 27.

1720 Freudenberg (1988), p. 92.

1721 Cf. below p. 344.

1722 ASFi, Diplomatico, Medici, 1443 luglio 12: Cosimo de' Medici appoints Giuliano Baratti as his procurator. tors in Basel.

1723 Piccolomini, (Pius II) (1912).

of Berardi. Finally, he names Piero da Monte, Eugene IV's protonotary in Basel and later papal envoy to England, as well as the Bishop of Portugal, Antonio, whom Eugene later appointed a cardinal. This composition of clientele he considers to be the reason why Tommaso Spinelli's bank in Basel had difficulties. ¹⁷²⁴ Caferro thus assumes that the customers were divided among the four important council banks (Medici, Alberti, Borromei, Guarienti) according to political points of view. If this hypothesis were correct, then the opponents of the Pope (*tutta la nazione di Francia e gran parte de' tedeschi e così quelli del duca di Milano*) should not appear in the balance sheets of the Borromei in ¹⁷²⁵. In fact, French names are very rare in these balances, but people like the courtier of the archbishop of Lyon¹⁷²⁶ are mentioned. German and Milanese prelates are also found in small numbers; but at least the Archbishop of Milan was among his clients. On the other hand, a conspicuously large number of Spaniards are listed as debtors and creditors. The Medici's clientele can also be analysed more precisely on the basis of the balance sheet of 1442, which shows no French or Milanese, but a few Germans can be found. ¹⁷²⁷ As a consequence, it can be assumed that the French did business with the Alberti and the Guarienti. At first sight it seems to be confirmed that the political events at the Council had an influence on the choice of bank with which a prelate wished to do business. Crucial to the banking relationship was the network of correspondents a banker had at his disposal. The Medici did not have their own branches in Spain, England, France and Milan. However, the Borromei, Alberti and Guarienti were active in these economic areas. Basel's circumstances thus reflected more complete developments in commercial change, which were only secondarily influenced by political factors. A separation of politics and business is also shown by the cooperation of the Florentine bankers with the Council as an institution. Alberti and Gianfigliuzzi sided with the Pope's opponents and remained loyal to the Council until its end. But the Medici bank also continued to work in Basle long after the council had been transferred by the pope to Ferrara and Florence. This was not just an attention to the clients who remained in Germany, for Cosimo's employees were also active for the Council as depositors of indulgences well into the forties.

¹⁷²⁴ Caferro (1995), pp. 726-727.

¹⁷²⁵ ASFi, MAP 20, no. 55.

¹⁷²⁶ YUSA 90, 1703: *mastro Giovanni Liberalis, maestro di casa l'arciveschovo di Lione*.

¹⁷²⁷ Cf. below p. 497.

Alberti

Benedetto e Antonio degli Alberti e co.

The Medici had at their disposal in their prosperous Roman branch a large body of excellently trained bankers, a few of whom they were able to send to Basle without in any way impairing the working capacity of the company following the Pope. The task of the Basel branch was to continue and supplement the work of the Curia Bank. When Francesco, Antonio and Benedetto degli Alberti decided to found a Basel branch, they had a different strategy in mind, as the appointment of the branch managers shows: they brought from their branch in Bruges their relative Dego di Bernardo degli Alberti,¹⁷²⁸ who in his work in Flanders had done a lot of

¹⁷²⁸ Dego was born about 1395, the son of Bernardo di Iacopo (detto Lepre) degli Alberti and Sandra Ardinghelli (cf. [family tree 1 on p. 138](#)). His father was involved in a conspiracy against the oligarchy ruling Florence in 1400. When this attempted coup failed, he managed to escape, but was sentenced to death in absentia by the Signoria. Two of his sisters lost their husbands on the scaffold: Bartolomea was married to Saminiato de' Ricci and Margherita to Antonio de' Medici. Bernardo probably lived in Bruges and London from 1400, where he engaged in trade. It is unclear in what capacity and with what company he worked there. Passerini writes that he ran his own company with Pacchio di Messer Pepo Adimari. Lepre died in August 1405 in Forlì and probably left more debts than assets, because from his estate his widow could not be paid her dowry and his sons probably renounced their inheritance for good reason in 1410. Cf. Passerini (1869-1870), I, p. 111; Foster Baxendale (1991), p. 727, note 31 and p. 741, note 85. Foster Baxendale shows on p. 158 that Lepre appeared before the Mercanzia in 1396, ASFi, Mercanzia 4297, f. 418. Benedetto di Filippo Adimari in the *libro segreto* of Giovanni de' Medici: ASFi, MAP 153, no. 1, cc. 23-24. Bernardo's will of

7 August 1405 is found in the ASFi, Diplomatico. Already on August 20 of the same year a monastery endowed with a legacy confirmed the receipt of the money: ASFi, Diplomatico normal, 1405, agosto 20. - Where Dego and his siblings spent the years after 1400 is not handed down, but they certainly belonged to the *rebelli* exiled from Florence. His younger brother Nerozzo was a childhood friend of the famous Leon Battista degli Alberti, Mancini (1967), p. 70: *suo coetaneo, gradito compagno nel cavalcare e in ogni virile destrezza*. Alberti (1844), III, p. 235: Leon referred to him as *tu Nerozzo mio dolcissimo fra gli altri quali amo*. Cf. Foster (1985), p. 28. It is only the Catasto of 1427 that reveals that Dego and Nerozzo were at that time in Bruges, working in the *compagnia* of Antonio di Ricciardo degli Alberti. Cf. Foster (1985), p. 117; Foster Baxendale (1991), p. 740. The two brothers remained closely associated during the following decades and long formed a fiscal community in their hometown, to which they had returned shortly after their banishment was lifted in 1428. Passerini's claims that "Dego visse povero" and perished in poverty must be contradicted: Dego and Nerozzo were even able to expand their small real estate holdings in Florence somewhat around 1430, when they were able to buy another sixth of a house in addition to the one they owned in the quarter of S. Croce. For an analysis of the real estate holdings of the Lepre descendants, see Foster (1985),

pp. 64-66. While they were considerably less wealthy than their wealthy relatives Benedetto, Antonio and Francesco, they were certainly not poor. Dego, in his levy to the Catasto of 31 March 1433, stated that he was 35 years old, his brother Nerozzo 31. He was unmarried and had an illegitimate son, the five-year-old Alessandro. About this son we only know that he died before 1446. Cf. Passerini (1869-1870), II, pp. 106-112 - Nerozzo was married to Iacopa d'Antonio Bombeni since 1428 and had two children: Benedetto (9, illegitimate) and Sandra (3, legitimate). Cf. Foster Baxendale (1991), p. 753. In

had gained experience with English customers, which traditionally formed the core business of Alberti in Bruges. However, he had also become familiar with German economic conditions, so it will not have been difficult for him to establish customer relations with the local and regional economy of the Upper Rhine. However, he lacked any experience in doing business with the curia clergy, so he was given a partner who knew the wishes and needs of this specific client group. His closest collaborator became Antonio d'Adovardo di Jacopo de' Gianfigliuzzi, who was born around 1411. 1729 He had gone to Rome as a youth, where he served his apprenticeship in the bank of Benedetto di Bernardo degli Alberti. His superior at the time was Tommaso Spinelli, as he himself later testified in court. 1730 Antonio brought the experience he had gained in the Roman branch to the bank.

Florence, the brothers now had a one-third interest in two houses, one of which they occupied themselves. In addition, there was a small property in the countryside. From 1 July 1428 they were partners in the company Antonio degli Alberti e co. in Bruges with a contribution of f. 1 350. Foster (1985), p. 200. ASFi, Catasto 492, cc. 181r-182r and ASFi, Catasto 32, c. 364v. Dego is specifically referred to in 1436 as *compagno d'Antonio di Ricciardo degl'Alberti e compagni di Brugga*. ASFi, Mercanzia 1322, 13 agosto 1436. Through this partnership they were involved in the branch in Cologne, whose business capital was linked to that of Bruges. Shortly after writing this tax return, he must have made the journey to Basel, where he is first recorded on 25 May 1434 (ASFi, MAP 131 C, p. 17r). Presumably, however, he was already present at the council in 1433.

1729 ASFi, Catasto 75, c. 212: according to the Catasto of 1427, he was then 16 years old, his brothers Bartolomeo and Giovanni 8, respectively 5 ½. There is no mention of any absence of Antonio. ASFi, Catasto 494,

c. 330v: In the Catasto of 1433 Antonio is 22 years old, Bartolomeo 14. Giovanni is no longer mentioned, so he most likely died in the meantime. - Antonio de' Gianfigliuzzi appears in the Acts of the Council as *Antonius de Albertis, Janfigliaciis or Jamlacis*.

1730 ASFi, Mercanzia 1325, c. 224v. - That a Gianfigliuzzi worked in an Alberti bank was nothing out of the ordinary, for the two families were closely linked by several marriage alliances. Foster Baxendale has been able to find five marriages between the two houses up to 1401; among them the parents of Francesco d'Altobianco degli Alberti, whose mother was a Gianfigliuzzi. Passerini (1869-1870); Foster Baxendale (1991), p. 748. The involvement of Antonio's family in the Alberti enterprises was not limited to collaboration, for his mother Margherita indicated to the Catasto of 1433 that she was

f. 1 600 had debts, of which to Francesco d'Altobianco e co. di Roma f. 200, Francesco d'Altobianco proprio 150, Antonio di Ricciardo f. 100. Besides these, however, she owned six larger peasant estates. ASFi, Catasto 494, c. 330v. She made no statement about the whereabouts of her two children, Antonio (aged 22) and Bartolomeo (14). The Spinelli archive preserves a court document dated 27 November 1431, according to which Bartolomeo was granted the inheritance of Jacopo and Lorenzo Gianfigliuzzi. It must remain open why his older brother Antonio is not mentioned in it. YUSA 267, 4975. this branch of the Gianfigliuzzi had relations with the Medici. In 1427 Antonio and his brother still had a debt of f. 90 to Cosimo and Lorenzo de' Medici; ASFi, Catasto 49, c. 1157v: *Rede di messer Jachopo Gianfigliuzzi et d'Adovardo suo figliuolo*. ASFi, MAP 131, no. 1, c. 184v. It is not known that the Alberti had an establishment in Valencia at this time. However, according to the *ricordanze* of Bongiani di Giovanni Gianfigliuzzi over the years 1433-1475, Antonio's distant relative Gherardo Gianfigliuzzi had a branch in Valencia, where Bongiani himself went in 1434. So it is at least worth considering as a possibility that Antonio temporarily broke away from the Alberti sometime between 1427 and 1433 and joined Gherardo's Iberian branch. Archive of the Buonomini di S. Martino di Firenze, Archivio Gianfigliuzzi, Ricordanze di Bongiani di Giovanni Gianfigliuzzi.

with the Curia and high clerics in the leadership of the Basel branch. In Basel sources he is often called *Antonio de Valencia*, which probably suggests that he came to Basel from that city in Spain. Certainly these connections with Iberian bank clients were not without commercial interest, since none of the other banks in Basel had any connection with that region of Europe. So it seems to have been a team put together with a great deal of planning and forethought, and they got on well together, for they stayed connected for at least twenty years through many difficult times.

In Florentine court records, Dego degli *Alberti* is referred to as *governatore e amministratore dela compagnia e ragione deli Alberti di Basilea che diceva in Benedeto e Antonio deli Alberti e compagni*, while Antonio held only the rank of factor. 1731 Dego was thus the head of the Basilea company, while Antonio Gianfigliazzi was his clerk. Susannah Foster is mistaken when she assumes that the Alberti agency in Basel, like Cologne, depended on the *corpo* in Bruges: Basel was alimanted by the society in Rome and, like the latter, received no business capital of its own: *che nacque da quella di Corte di Roma*. 1732 It was consequently under the direct influence of Francesco d'Altobianco degli Alberti, even though it traded under the name of *Benedetto e Antonio degli Alberti e compagni di Basilea*. 1733

The Basel branch was also affected by the restructuring of the Alberti empire around 1435: Dego dissolved his partnership in Bruges and concentrated on Basel. 1734 He soon regretted his loyalty to the family business, as the Alberti branch network collapsed within a short time.

1735 Dego's younger brother Nerozzo changed his mind and cashed out his deposit. He reported to Catasto 1442 that he had resigned from the Alberti company in 1435. How his brother, who had remained in the bank, had fared was common knowledge: *E dipoi ci dividemmo nel 35, e ciò che per chatasto demmo, tutto a me rimase, come per la mia scritta apare, che di tutto v'è [in]formazione. Lui rimase nella compagnia con Benedetto e Antonio degli Alberti. Come le cose son seghuite questo è noto a tutti*. 1736 Information on the bill of exchange transactions of Dego degli Alberti e co. di Basilea cannot be obtained from their own very thin written tradition. However, some of their bills of exchange can be found in the books of the Mercanzia, which contain minutes of the negotiations between the completely quarrelling branches of the Alberti family. During the dispute

1731 ASFi, Mercanzia 1325, c. 161r.

1732 Foster (1985), p. 199. ASFi, Mercanzia 7130, c. 252r.

1733 ASFi, Mercanzia 271, c. 36rv. - ASFi, Mercanzia 7130, c. 252r: Besides Francesco, Giorgio di Francesco Canigiani was also a silent partner in the Roman branch and thus also in the Basel branch.

1734 ASFi, Mercanzia 1325, c. 263v; Mercanzia 4402, c. 87r.

1735 Cf. above p. 146.

1736 ASFi, Catasto 617, 295r. - In the same year, at the reception given by Duke Francesco Sforza in Florence, he held two honorary offices. Cf. del Corazza (1894), p. 290.

between the branches in Basel and London, it was reported that from 10 September 1434 to August 1435, 19 bills of exchange with a total value of over 1,230 sterlins had been transacted between the two companies, one of them via Cologne. This sum was certainly almost exclusively the result of remittances to English participants in the council. **1737** The large sums outstanding as a balance between the two banks on 15 June 1436 also testify to brisk trade to the Thames. London had at that date a debt to the Baslers of duc. 2,489 s. 18 d. 4; the counterclaim of Dego amounted to over duc. 7,140. **1738** In the balance sheet of the Londoners drawn up on March 19, 1436, six bills of exchange from English clerics to the Rhine were still unaccounted for. In the other direction there was no payment transaction. **1739** It is not merely the coincidence of sources that England is by far the most frequently mentioned in Dego degli Alberti's bill transactions. He obviously had no connection to the transfer of money with northern and upper Germany.

Bernardo da Uzzano, Dego degli Alberti, Antonio Gianfigliuzzi e co.

The Basel branch sided with Francesco d'Altobianco degli Alberti in the bankruptcy proceedings of the Alberti empire, and together with the latter's bank formed an alliance at the papal court against the branches in Bruges, Cologne, London, Florence, and Venice. **1740** In April 1436, the Basel and Roman branches sued the other Alberti companies, claiming large sums of money from them. Dego degli Alberti made demands of over f. 6,000 from Bruges, from London f. 4,000 and Florence f. 2 050, and from Cologne he demanded over f. 2 000 RG. **1741** In the court of Mercanzia he also sued Benedetto degli Alberti in Venice and Florence. On 13 August 1436 he appeared himself before the lords of the Mercanzia to put his statements on record; **1742** on 21 February 1437 he was again *basilee commorantis*. **1743**

The trial of Alessandro Ferrantini, who lived in London, dragged on until 13 June 1437. In the judgment of the Mercanzia, he was found guilty and ordered to pay a sum of f. 7 140 to Dego condemned. **1744** As he did not receive this sum in cash or as a credit balance with

The amount to be paid was raised by the sale of goods belonging to him. The largest share was provided by bales of wool that Ferrantini had had transported from London to Italy for sale and that had been sequestered in Pisa.

1737 ASFi, Mercanzia 271, c. 179v; ASFi, MAP 81, no. 48, cc. 521r-524v.

1738 ASFi, Mercanzia 133, c. 37r.

1739 ASFi, Mercanzia 271, cc. 173v, 174v and 175r.

1740 ASFi, Mercanzia 271, c. 36rv. Cf. [p. 142](#) below.

1741 ASFi, Mercanzia 7130, cc. 252v and 253r.

1742 ASFi, Mercanzia 1322, cc. 72v-73v.

1743 ASFi, Mercanzia 271, c. 160r.

1744 ASFi, Mercanzia 271, cc. 122v-123v.

were. Dego also received grammar books that had been collected in Florence from Benedetto degli Alberti. These 27 books had been purchased on behalf of Ferrantini and were to have been delivered to the Duke of Bedford (*ducha di Betteforte*). 1745

On May 17, 1437, the Baslers had to sue the Cologners again in Florence, because the latter had not made the payment of f. 980 from a first judgment. This time Antonio de' Gianfigliuzzi went to Italy to represent the interests of the Company. On 12 and 15 June Biliotti of Cologne appeared before the Mercanzia to represent that he had resigned from the Cologne Ge- sellschaft in 1434 and could not be held liable for the transactions thereafter concluded. 1746 The protracted dispute with the old main partners in the international trade of *lettere di cambio* caused great problems for Dego degli Alberti and Antonio de' Gianfigliuzzi. For their customers it was completely irrelevant who the courts in Florence found guilty. They had to realize that their Basel banking connection was obviously in payment trouble and had lost its main partners in the most important international banking centers in Bruges, London, Venice and at the papal court. Many certainly chose to change their connections. As an example, Oddo de Varzis, who was in Basel as apostolic protonotary, appointed on July 26 *legum doctorem* Domenico di Niccolò Martelli and Angelo di Lorenzo della Stufa, brothers of the heads of the Medici branch, as his procurators in all monetary claims against Francesco d'Altobianco degli Alberti. Drawn up this notarial instrument *in banco cambii honorabilium virorum Cosme et Laurentii de Medicis [...] et eorum sociorum societatis basileensis*. Vieri di Nicola de' Medici and Angelo di Bindacio de' Ricasoli are listed as witnesses. 1747 Varzis had thus quite obviously decided to transfer all his business from the bankrupt Alberti to the Medici.

The Basel branch of the Alberti was dissolved in the course of the bankruptcy; Dego and Antonio parted company with Benedetto, Antonio and Francesco degli Alberti, but decided to remain in Basel and found a new company. On their own, however, they were not wealthy enough to conduct business as international bankers at a council. In addition, their old payment network through the Alberti branch system had collapsed and they had lost their connection to a curia bank. So they had to find a way quickly if they were not to give up all business in Basel themselves after the bankruptcy of their *maggiori*. They and the former Alberti directors in Bruges and Cologne were saved by a partnership with the company of Bernardo da Uzzano and Francesco Boscoli, who ran a curia bank. Grigoro d'Antonio Ciuschi was a silent partner. 1748 August 15, 1436

1745 ASFi, MAP 81, no. 48, cc. 521r-524v.

1746 ASFi, Mercanzia 1325, cc. 263v-265r and unnumbered pages dated 15 June 1437.

1747 ASFi, Diplomatico, Medici, 1437 luglio 26. Cf. Camerani Marri (1951), p. 51.

1748 ASFi, Mercanzia 7151, c. 67v. - Bernardo d'Antonio da Uzzano was born on 28 February 1398 into one of the most important banking families in Florence. The da Uzzano were one of the few business families,

a five-year contract was concluded between the two parties for a settlement in Basel: *per trafficare de mercantia et di canbi et depositi*. Da Uzzano / Boscoli and Dego degli Alberti were each to deposit 2,000 chamber ducats in the *corpo* (*mettere et fermi tenere*). 1749 In July 1437 Bernardo, as procurator, represented Dego's interests against his relatives in bankruptcy proceedings before the Mercanzia. 1750

Through the partnership with da Uzzano, Alberti and Gianfigliuzzi had reconnected to a large network of correspondents who were present in most of the important trading centres. The Basles were now again able to issue *lettere di cambio* to Rome (Francesco Boscoli e co.) and Geneva (Bardo di Neri e co.). In Bruges and London they were connected to the international payment system through Filippo Borromei's companies. In Flanders they are to be found among the creditors; on a *conto daparte* they had a credit of 400 grossi di Brugia, and on the current account one of a little over 64 grossi. 1751 In their *libri mastri* of Filippo Borromei of the year 1438, more than 20 exchange transactions are recorded, at

which had been able to recover from the banking crisis of about 1342, and belonged in the first half of the 15th century. The first of these was the 15th century oligarchy that dominated Florence in the years before the Medici came to power. Bernardo was a *socio minore* with over f. 4 000 in the company of his famous uncle Niccolò da Uzzano, who became famous as Cosimo's opponent, and Michele del Bene, and worked in it as a director, as his prestanze to the *catasti* of 1427 and 1430 show. In 1431 he inherited this enterprise, but his uncle had bequeathed so much capital from it in his will as legacies that the bank had to continue practically with a negative *corpo*. Niccolò's will is published by Gherardi (1881),

Despite his excellent connections, Bernardo repeatedly got into great financial difficulties. In 1433 he had his son Giovanni, who was only 13 years old, emancipated, which was presumably done to protect assets of the family from threatening claims of creditors. Cf. Kuehn (1983),

P. 202. The Ufficiali of the Catasto confirmed: *Veduto detti bilanci gli toccherà di danni circa f. 700*. ASFi, Catasto 487, c. 107. Here quoted after Dini (1980), p. 385. Bernardo tried to grow as a banker and politician to similar stature as his uncle. However, he did not succeed in gaining an independent and influential position in the Republic. Rather, he appears as an opportunist who did not help shape events, but chose the course of action most favorable to him. Thus, in 1433 he was a member of the Balia, which had banished Cosimo de' Medici from Florence, and the following year he was a member of the other, which recalled him. As a banker, he engaged in business with funds from the *monte commune* of his native city and was among the wealthy individuals from whom the city borrowed through the Ufficiali del banco between 1427 and 1434 to meet war expenses. McLean (1998), pp. 592-596: Medici (f. 155 887), Bernardo di Lamberto Lamberteschi (f. 34 825), Bernardo d'Antonio da Uzzano (f. 13 854). - Boscoli was one of the most colorful figures in the Florentine banking world of the first half of the 15th century. Cf. Esch (2000), p. 119. ASFi, MAP 82, no. 82, c. 101: In June 1436 Boscoli was insolvent and had to sign a settlement with the heirs of Averardo di Francesco de' Medici and Andrea di Lippaccio de' Bardi. For him, too, the work for da Uzzano in Rome was certainly a salvation.

1749 Da Uzzano is mentioned for the first time in connection with the Alberti bank in Basel on 13 August 1436: ASFi, Mercanzia 1322, c. 72r. - In Filippo Borromei's *mastro* in London of 1438, transactions with *Bernardo da Uzzano e Dego degli Alberti e compagni di Baxilea* are mentioned, which already date back two years. Presumably, however, these are only the continuation of business of the old company.

1750 ASFi, Mercanzia 1325, 15 luglio 1437.

1751 ABIB, No. 661. cf. Zerbi (1952), p. 434.

Table 14. correspondents of Bernardo da Uzzano e Dego degli Alberti e co. di Basilea, 1438

Bruges	Filippo Borromei
	Lorenzo di Niccolò di Zanobi
	Girolamo Grimaldi
Venice	Bartolomeo Contarini
	rede di Buonsignore d'Andrea
	Alessandro Borromei
London	Benedetto Spinola
	Ubertino de' Bardi
	Filippo Borromei
Geneva	Bardo de' Neri

in which Dego was involved. The trading centres involved were Basel, London, Bruges, Geneva and Venice (Table 14). 1752 The largest amount was 1200 Venetian ducats, which Filippo Borromei e co. in Bruges drew on the bank of the Tommasi in Venice. Dego and Antonio Gianfigliuzzi are named as *beneficiari*. Most of these transactions were bill arbitrage transactions, but a smaller number of pure payment orders to clerics were also among them. What is recorded here in the Borromei books very likely represents only a small portion of the Basler's turnover, but no records have survived from any of their other correspondents. They also dealt with a large number of merchants from other Italian cities: the heirs of Bonsignore d'Andrea Benzi, Grimaldi, Tommasi, Contarini, Pizamanno, Spinola. 1753 Besides the connection with English customers, there was also one with Cologne. On September 12, 1437, the Council directed her f. 4,600 di camera to the offertories at Cologne. This money was to be used to pay the Council's galley captain in the Mediterranean, Nicod de Menthon. 1754 Northern Germany and Nuremberg played no role in the business of this bank.

For Bernardo da Uzzano e Dego degli Alberti e co. di Basilea, accounts for exchange transactions were kept in 1438 in the account books of Filippo Borromei in London and Bruges, on

1752 ABIB, mastro 7, cc. 69-70, 153-154 and 209-210; mastro 8, cc. 192-193, 199v and 266-267. - Cf. Biscaro (1913), pp. 47, 296, and 306.

1753 ABIB, mastro 7, cc. 69-70, 153-154 and 209-210; mastro 8, cc. 192-193, 199v and 266-267.

1754 Kuske (1917-1934), p. 319.

to which 14 bills of exchange were booked. These remained within a tight correspondent structure that included only the banking centers in Bruges, London, Venice and Geneva. That the Roman curia was also aware of the Boscoli / da Uzzano bank's connection to Basel is shown by the payment of the apostolic chamber of duc. 15 to the bank for a messenger sent to Basel. 1755

The director of the Medici branch in Basel, Roberto Martelli, reported on 10 March 1438 from Basel about problems of the da Uzzano bank to Cosimo de' Medici, since its head had completely sided with the Duke of Milan and thus against the Pope and Florence: *Questi di Bernardo da Uzzano, con tucto sieno divenuti - dico questo de' Gianfigliuzzi - duchesco, credo non ci potrà molto istare.* 1756 Bernardo da Uzzano's company in Basel did not in fact last the five years agreed between the partners. In September 1438 it was balanced. In the 27 months of its existence it had made a profit of 1,232 RG. It was not a failure of the branch managers at the Council that had led to its demise, but the financial situation of its partner Bernardo da Uzzano, who was bankrupt a year later. 1757

Dego degli Alberti e co.

Dego degli Alberti and Antonio Gianfigliuzzi reoriented themselves after the separation from da Uzzano and Boscoli at the bend of the Rhine and prepared to settle definitively north of the Alps. Around 1442 Antonio had his younger brother Bartolomeo come to Basel. Since the latter was already about 22 years old, it can be assumed that he had previously completed at least six years of training in another bank before setting off north. The first record of his stay at the knee of the Rhine is found in his mother's Catasto declaration for 1442, stating that he was in debt and owned only a small property near Florence. 1758 He appears once in the sources as a businessman, when in 1443 he appointed a legal representative for the Basel court and gave him general power of attorney. 1759 By 1444 at the latest he had returned to his native city, for from that date a number of Florentine documents bearing his name have come down to us. Among them are also various contracts that he

1755 Esch (1998), p. 281.

1756 ASFi, MAP 11, no. 618.

1757 On the financial problems of Bernardo da Uzzano, see Dini (1980), p. 385. - On the bankruptcy proceedings, see ASFi, Mercanzia 10874, cc. 64v-65v and 71r-72r. - ASFi, MAP 11, n. 635: petitionary letter from Bernardo da Uzzano to Cosimo de' Medici concerning the proceedings against him. - Bernardo's son Giovanni is the author of a famous *Pratica di Mercatura*. Cf. a note by this Giovanni in ASNSPi, Salviati, serie I: *Libri di commercio*, no. 1, c. 181r: *Richordo chome questi di [8] d'ottobre 1440 mi truovo senza padre e quasi senza nulla dell'avere del mondo.*

1758 ASFi, Catasto 619, c. 276r.

1759 StaBS, GA A 23, 130v. - Ehrensperger (1972), p. 281 reports on this Bartolomeo without referring to his relationship with Antonio Gianfigliuzzi.

In 1444 he married the 14-year-old Sandra degli Alberti, daughter of Nerozzo di Bernardo, which gave him the benefit of her dowry. 1760 This marriage is an expression of the close relationship that the two families had also established in business. It may also have to be seen as a form of compensation from the two Alberti brothers to the two Gianfigliuzzi. 1761 In 1446 Nerozzo degli Alberti was also in such bad health that he could no longer live in Florence. He went to live with his brother in Basel and Geneva. 1762

Sources on the transactions of Dego degli Alberti e co. are only available in very small numbers. In an account of the council with her depositary of May 10, 1439, several bills of exchange are listed by which money was directed to her, which she took into deposit. They were sent to Bruges, Cologne, Mainz, Genoa and Nijmegen. In turn, the bank also sent a bill of exchange to Poland on behalf of the Council. The names of the bank's correspondents are not mentioned in this document. 1763

Another sign of Antonio Gianfigliuzzi's attachment to Basel, until its destruction in the 17th century, was a glass pane he donated in the southern cloister arm of the Basel Charterhouse. The twelve windows in this series were paid for by personalities from the Basel Council; in addition to the banker Gianfigliuzzi, whose name has been passed down here as *Antonius Aduardi*, 1764 the Cardinals Albergati and Cervantes as well as Stephanus de Novaria were among the donors. The Florentine was thus in the very best of company, which in turn shows how great his prestige must have been among the participants in the Church Assembly. He seems to have maintained a particularly close relationship with the Carthusians, for he is also mentioned in the *Liber beneficiorum* of that monastery. Both foundations can no longer be dated exactly to the year today, so that it is not possible to verify whether behind them

1760 Archive of the Buonomini di S. Martino di Firenze, Archivio Gianfigliuzzi, Spogli di atti e contratti della Gabella. On Bartolomeo d'Adovardo Gianfigliuzzi, see the documents relating to his inheritance in ASFi, Carte Stroziane III, CXXIX, nos. 9 and 12.

1761 In a letter Marco Parenti wrote to Filippo Strozzi in August 1469 about women who could be considered as a wife for Lorenzo de' Medici: *e v'è qualche opposizione in quella, che me la gusta, chome sarebbe la di Bartolomeo Gianfigliuzzi. Qui è bellezza e nobiltà, ma le condizioni del padre non sodisfa' molto*. Quoted from Molho (1994), p. 232. This reservation seems to have bothered Filippo Strozzi himself little, for he then married Selvaggia de' Gianfigliuzzi himself. Cf. ASFi, Carte Stroziane V, no. 1086, 3rd - Strocchia (1981), p. 379: When Bartolomeo died in 1493, Monna Nanna, as Sandra is called in the sources, had his burial pompously carried out: "a string of flags decorated with the family arms and richly painted with the image of S. Bartolomeo sent to her husband's tomb in 1493".

1762 ASFi, Catasto 663, c. 735v.

1763 Haller (1901), pp. 243-244.

1764 Ehrensperger makes Antonio de Valencia, Antonio de' Gianfigliuzzi, Antonio Aduardi and Antonio de Florencia four different persons. Almost certainly, this always means Antonio d'Adovardo de' Gianfigliuzzi. Cf. Ehrensperger (1972), pp. 302 and 357. - Gianfigliuzzi donated the tenth window. It bore the donor inscription: *Antonius Aduardi de // Janfigliuzziis mercator // civitatis Florentiae*. Cf. Wackernagel (1890), p. 375.

an intercession, thanksgiving for salvation from distress (plague, war, bankruptcy) or some other motivation. 1765

The image of wealthy merchants who were able to acquire properties and open new branches is contradicted by the *portate* ans Catasto of 1442. Nerozzo degli Alberti wrote about his brother Dego that he was having trouble making a living, because he was making little or no profit in Basel and was doing everything he could to avoid being sent to the Florentine prison (*le Stinche*) because of his debts: *Lui si truova al presente a Basilea, cercha di ci vanzarsi le spese come meglio può, pocho o nulla vi si fa, ma tutto ciò che fa per non venire ad abitare nelle Istinche. Nulla di là si truova, e meno di qua.* 1766 Antonio de' Gianfigliuzzi was no better off, as his mother explained to the Catasto officials. He too had little wealth and suffered from debts: *Nonn'è niente di sustanza e nonn'è casa. E debito asai.* The reason for this poor financial situation can be found in the Mercanzia registers. In 1442 the former partner Grigorio Cruschi had appeared in Basel. First he travelled together with Dego and Antonio to the Imperial Diet in Frankfurt, where for Dego degli Alberti, Grigorio d'Antonio Cruschi and Gianozzo de' Mozzi a *littera familiaritatis* and a salvoconduct was issued by Frederick III on 14 November. 1767 The journey to see the king, however, was not the main reason for Cruschi's journey across the Alps. He demanded in his own and Francesco Boscoli's name from Dego degli Alberti the monies due to them from the old company. They wanted their share of the equity paid in and of the profits made. 1768 Dego acknowledged these demands but was unable to meet them. All attempts by the procurators appointed by Cruschi and Boscoli, Ognibene Sagramoso and Lorenzo Becchi, to collect the money in Basel were unsuccessful. On 27 August 1445 the Mercanzia sentenced Dego to pay f. 1,500, which he was probably never able to pay.

When many participants in the council left Basel in 1442 and only a few wealthy prelates remained, Basel quickly lost importance as a banking centre. Geneva, on the other hand, became increasingly important in Dego and Antonio's business. From the years 1439 and 1441

1765 StaBS, Klosterarchiv Kartause L, fol. 352: *Oretur pro Antonio de Florentia campore, unde X flor. ad fenestram quandam in maiori Galilea et in elemosinam.* - Cf. Baer (1941), p. 499.

1766 ASFi, Catasto 617, c. 295r. Nerozzo was doing considerably better. He now paid taxes on several houses and estates, almost all of which, however, belonged to his daughter Sandra, who had inherited them on her mother's side.

1767 Austrian State Archives in Vienna, Haus-, Hof und Staatsarchiv, Reichregister Bd. N, fol. 16v. This entry consists of only three lines. Cf. Chmel (1840), p. 130 - After the bankruptcy and death of Bernardo da Uzzano, Cruschi had founded a new company in Rome on February 17, 1440 with Francesco di Giachinotto Boscoli, who had gone bankrupt with Bernardo da Uzzano shortly before. Bankruptcy proceedings were opened against his estate in Florence in 1447. Cf. ASFi, Mercanzia 1334, c. 66v and ASFi, Mercanzia 10874, c. 124r. - Gianfigliuzzi was also in Frankfurt, as his mother writes in the Catasto. ASFi, Catasto 619, c. 25r: *E truovasi in Franchoforte nella Magna drieto allo 'mperadore.*

1768 ASFi, Mercanzia 7151, c. 67r. They do not seem to have cared for Giovanni, the son of Bernardo da Uzzano, who had died in the meantime.

the first evidence of the presence of their representative in the city on the Rhone. 1769 They soon decided to establish their own branch here. While Dego remained in Basel and continued to pursue banking and commodities trading, his partner Antonio set up a new venture in Geneva. On November 10, 1442, a bill of exchange was cashed for the first time by Antonio della Casa in Rome for *Antonio Gianfigliuzzi e co. di Ginevra*. 1770 When finally only a rump council remained on the Rhine, which moved to Lausanne under the pressure of Frederick III, the business had finally become completely uninteresting here. On July 19 Antonio Gianfigliuzzi signed a contract for an Accomandita in Geneva, which he directed. 1771 Dego and Antonio gave up the exchange office in the "Schlüssel" in 1447 1772 and bought a house in Geneva in Antonio's name. They sold the Basel property on the Schlüsselberg three years later to Heinrich Halbisen for 470 gulden. 1773 On this occasion, *Anthonis* is already referred to by *Jan Vigliacys* as a citizen of Geneva. 1774 Their further business activities in Geneva are reported in entries in the *Libro Giallo* of the company of Antonio della Casa and Simone Guadagni from 1454, in which Antonio and Dego are mentioned several times. 1775 Antonio Gianfigliuzzi is now referred to as *sensale*; thus, he worked as a broker. 1776 Dego degli Alberti seems to have been only an employee of Antonio: Antonio della Casa gave him for Antonio Gianfigliuzzi f. 30 on 24 August 1454: *paghammo chom'ordinò a Degho Alberti suo, quando andò a Firenze*. 1777 Whether this was Degho's definitive homecoming to his hometown or just one of the many business trips of the now almost 60-year-old is not apparent. In any case, it is the last mention of his name. His date of death is not known. Antonio de' Gianfigliuzzi is mentioned among the taxpayers of Geneva in 1465, where he died in 1467. 1778 He left the business of Geneva to his widow Tita and his son Adovardo, both of whom remained in the Rhone city. In 1493 Adovardo carried on a suit in Florence with the survivors of his uncle Bartolomeo, as the Genevans thought they had a claim to the proceeds of the estates which his father in Florence had left to his brother for his benefit.

1769 AOIF 12735, cc. 37 right, 170 left and 173 left.

1770 AOIF 12735, c. 173 right.

1771 ASFi, Diplomatico normale, S. Croce, 1446 luglio 19: The capital of duc. 2 000 provided ser Giovanni di Luca Martini, Niccolò di Piero di Buonaccorso and Zanobi di ser Martino. ASFi, Diplomatico normal, S. Croce, 1466 dicembre 23: judgement of the Mercanzia against Bartolomeo Gianfigliuzzi, who had 1446 by ser Martino di ser Giovanni di Luca Martini into an Accomandita paid duc. 2 000 den still owed to depositors and should now pay out to their heirs.

1772 Geering (1886), p. 278.

1773 Saporì (1946); Ehrensperger (1972), p. 278.

1774 Koelner (1953), p. 243.

1775 StaBS, Schlüsselzunft 55 and 243. - Cf. Geering (1886), pp. 274-276; Schulte (1900), pp. 342 and 512; Wackernagel (1907-1916), II / 1, p. 512; Eckstein (1911), pp. 23 and 27.

1776 Cf. the index of persons in Cassandro (1976b).

1777 Cassandro (1976b), p. 208.

1778 Bergier (1963), pp. 308-310. Here tax payment by Gianfigliuzzi in Geneva in 1465.

had bequeathed. **1779** Apparently he won this legal battle, because in 1499 he wrote a will in which he bequeathed houses in Geneva and Florence to his wife Bianca and his four sons. He wished to be buried in Florence in S. Trinità. **1780**

Medici

Company history

In the autumn of 1432 the Medici sent the head of their Geneva branch, Giovanni d'Amerigo Benci, to Basel to examine the commercial prospects of the incipient church assembly. **1781** As he had already worked for them at Constance, he was familiar with the financial conditions of a council and with German conditions. **1782** He does not seem to have felt very comfortable at the knee of the Rhine, however, for he wrote to Geneva that he would rather be there: *Noi qua stiamo tanto agi quanto si po dire, ma a me non fa tropo pro; più tosto vorrei essere costà, e anche non poso per più cagioni.* **1783** He must nevertheless have come to the conclusion that the *ecclesiastical* assembly promised to become of commercial interest to his *maggiori*; the city without the council, on the other hand, was probably economically uninteresting. It was therefore decided in Florence to set up a temporary agency linked to the Council. Together with Tommaso Ruffaldi from Siena, who was in the service of the Milanese merchant Mariano Vitali, and Franceschino Sangiorgio from Piacenza, the company Giovanni d'Amerigo Benci e co. di Basilea was founded, which began its work on 28 November 1432. **1784** The first exchange transaction is documented by a bill of exchange issued in Nantes on 20 March 1433.

1779 Archivio Buonomini di S. Martino di Firenze, Archivio Gianfigliuzzi, Processi.

1780 Archivio Buonomini di S. Martino di Firenze, Archivio Gianfigliuzzi, Testamenti 1340-1759. - The Gianfigliuzzi coat of arms can still be seen on the ceiling of the main chapel of S. Trinità. The family tomb is located under the main altar.

1781 Roberto di Niccolò Martelli describes the founding history of the Basel Society in his *ricordanze*, cf. [p. 513](#) below.

1782 Giovanni d'Amerigo Benci was born in Florence in 1394 from a family of small burghers. From 1408 he was in the service of Giovanni di Bicci de' Medici, where he is attested as *giovane di bottega* in Rome a year later and in Constance in 1415. ASFi, MAP 153, no. 1, fol. 79. Already before 1420 he was given responsibility for the accounts in this branch. In 1424 Cosimo sent him to Geneva to prepare for the opening of a branch. In 1431 he married Ginevra de' Peruzzi, who followed him to Geneva. A short time later Cosimo de' Medici brought him back to Italy to join Antonio Salutati da Pescia as general manager of the Medici company. When Salutati died in 1443, he continued this task with great success until his death in 1455. In the Catasto of 1457 his heirs give a ver- like of f. 26338; it was the second largest in the city after that of the Medici. Cf. Roover (1963), p. 53 and many others; Renouard (1960-).

1783 ASFi, MAP 88, no. 119.

1784 On Tommaso Ruffaldi, see Mainoni (1982), pp. 91-93; del Bo (2000/1), pp. 189-190; Tognetti (2004), p. 37; Spinelli et al. (2006), p. 72; on Francesco Sangiorgio, see del Bo (2000/1), p. 12; on Mariano Vitali del Bo (2008).

Procuration. 1785 How important the presence of the Medici bank was to the Council Fathers was expressed in the salvocundukt they issued to Benci: *Cum spectabilis vir Iohannes Americi Benci, [...], ad nostram instantiam personaliter cum suis sociis rebus et bonis, invenibus et servitoribus ad civitatem Basiliensem et Concilium ibidem existens se transtulerit, sitque eius huiusmodi accessus dicto Sacro Concilio utilis et expediens, [...].* 1786

In May 1433, Roberto di Niccolò Martelli, an experienced factor of the Roman branch, was brought to Germany and appointed as manager. 1787 Benci returned to Geneva in August to devote himself once again to the Geneva branch, 1788 but without relinquishing the overall supervision of the course of business in Basel. 1789 Soon after, the Florentine-Muslim-Piacentine society broke up. Ruffaldi resigned from the society and left Basle; Sangiorgio was expelled by Martelli because he thought him a thief: *detto Francischi- no lo quale era ladro.* 1790 On 27 June 1434 the company name was changed to Cosimo e Lorenzo de' Medici e co. di Basilea. 1791 From 1435, an account for *i nostri di Basilea* is also kept in Florence. 1792 In the partnership agreement of the main company of the same year, Basel is explicitly listed as a branch: *la compagnia di Firenze, quella di Corte e di Basilea, quella di Vinegia e di Ginevra.* 1793

For the first years of its existence, the legal form of the Medici branch in Basel is nowhere precisely defined, as no articles of association have survived. This does not necessarily mean that such a contract was lost over the centuries. On the contrary, the thesis that one was never drawn up seems much more likely. The Medici were in exile in Venice in 1433 and 1434. During this time they did not even renew the contract of the main company, although this would have been necessary due to the death of a partner. They waited to do so until 1435, when they were safely back in political power in Florence. During this time no contract for a branch could be concluded, since the legal person of the principal partner was not legally fixed. Since the Medici probably also did not think of founding a permanent branch in Basel, which would have been possible due to the rent.

1785 Camerani Marri (1951), pp. 44 and 46. ASFi, Diplomatico, Medici, 1433 marzo 20.

1786 ASFi, Diplomatico, Medici, 1433 marzo 22.

1787 ASFi, MAP 131 C, p. 1 ff. Benci is documented again in Basel on September 9. Cf. Roover (1963), p. 450. Cf. Roover (1974), p. 304; Ehrensperger (1972), p. 281. - Roberto Martelli, in his *ricordanze*, has a descript-. The company has left a lasting impression of its career up to the time it took up its management position in Basel. ASFi, Fondo Martelli, No. 303, c. 60r, cf. below p. 513.

1788 ASFi, Catasto 429. For his stay in Basel he received f. 15 for his living expenses.

1789 Bergier (1978), p. 286.

1790 ASFi, Fondo Martelli, no. 303, c. 57r.

1791 ASFi, Fondo Martelli, no. 303, c. 57r. - The first use of the new firm in Camerani Marri (1951), S. 46.

1792 ASFi, MAP 153, n. 3.

1793 Roover (1974), p. 549.

In 1794, a partnership agreement for this branch would not have made sense at all, because it would have had to be concluded for a specific period of time. The company also had to be very flexible in order to be able to follow the council in the event of a possible relocation or to be able to be liquidated as quickly as possible in the event of a sudden dissolution of the assembly.

As appears from the *libro segreto giallo*, the Medici endowed their branch at Basle in 1433 and 1434 with a total capital of f. 324. 1795 Such a small sum cannot be regarded as actual business capital. The f. 324 had probably only been given to Basel as start-up and expense money. Roberto Martelli recorded that he had operated for five years without equity capital. 1796 Also in the annual balance sheet of 1442 there is no reference to a *corpo* contributed by partners. 1797 This fact is not surprising when one considers that the large branch in Rome also had no equity capital. 1798 The lack of self-financing is explained by the specialization of these two branches on the high church leadership as clientele: since clerics were less interested in loans than in investment opportunities, 1799 there was always enough outside capital in the coffers. Among the depositors at the Basel Bank, for example, one finds Cardinal de la Plaigne with a balance of over f. 2 000. 1800

After Giovanni d'Amerigo Benci had installed the agency in Basel, he was followed in the management by *fattori*, i.e. employees with procuration, who received a fixed salary and did not participate in the business capital. 1801 Born in 1408, Roberto Martelli 1802 belonged to a prestigious merchant family with close economic ties to the Medici; many of his brothers were managers of Medici branches: Antonio in Pisa, Bartolomeo in Ancona, Ugolino in Pisa and Alessandro in Venice. 1803 He began his banking career in the service of the Albizzi and continued it with the Medici, whose political faction he professed throughout his life. From 1424 he worked in the Roman branch, where he rose to the position of factor and chief accountant. 1804 From there he came to Basel, where he worked until 1438.

1794 ASFi, MAP 104, no. 60, cc. 598-602.

1795 ASFi, MAP 153, n. 3.

1796 ASFi, Fondo Martelli, no. 303, c. 57r: *sanza avere corpo alcuno*.

1797 ASFi, MAP 104, no. 60, c. 599.

1798 Roover (1974), p. 90.

1799 Roover (1974), p. 78.

1800 ASFi, MAP 104, no. 60, c. 601.

1801 On these terms, see Edler-de Roover (1934); Roover (1963), pp. 116-118.

1802 There are two different dates for Roberto's year of birth. Litta mentions 1408, which is not possible due to the Catasto-entry of 1433, where Roberto is described as 25 years old. Litta (1819-1894), VI, tavola 1 and ASFi, Catasto 473, but in the archives of the Martelli family (in the ASFi) the date of birth is 17 September 1406. called.

1803 Roover (1963), p. 66. - Litta (1819-1894), VI, tavola 1: This branch of the family died out in 1752.

1804 In 1431 he drew up the annual account of the Rome branch, AOIF 12744.

lived. His departure from the city on the Rhine was primarily for political reasons, because after the revelation of his active participation in the affair of the seals, his presence in Basel was probably no longer desired by most of the participants in the council. He himself felt that his life was in danger here: *mi trovai sendo in Basilea quasi in pericolo di morte*. **1805** In any case, he stayed in Ferrara from August 26, 1438 at the latest, and took charge of the Medici council bench there. **1806** The reception seems to have been almost triumphant, for he was showered with honors: From the Greek emperor he received the title of *conte paladino*, and from the German emperor the privilege of legitimizing illegitimate children. **1807** At the same time as Roberto Martelli, Giovenco di Lorenzo della Stufa had come from Rome to Basel, where he is first mentioned on 23 February 1434. **1808** He kept the cash book as *cassiere*, and was sent several times by Cosimo from here to Flanders and England to fulfil orders there. 1436 In London he was introduced to Alessandro Ferrantini, the branch manager of the bankrupt Alberti, to inquire about business opportunities. **1809** He first appears in the sources as bank manager in Basel on 8 May 1439, but he had certainly already taken over this task from Martelli a few months earlier. **1810** When the church meeting was changed by transferring to Ferrara and then Florence

1805 ASFi, Fondo Martelli, no. 303, c. 60v. ASFi, MAP 96, no. 15: In a letter to Bartolomeo de' Battiferri dated 20 January 1438 he wrote about his plans: *Non dubitate del mio istare qui. Sono in buona gratia di Palermo e di messere Lodovico, et per conservarla fo tucto quello m'è possibile. Tais non credo abbia tanta possanza. Io non potrei senza grandissima incomodità e danno della compagnia lasciare qui, e però non posso come e voi e io disidero venirvi ad vedere: quanto più presto potrò, fia. Voglio, partendomi, lasciare qui ordinato in forme la cosa passi con honore della compagnia.*

1806 ASFi, MAP 13, no. 15: Letter dated 26 August 1438 from Ferrara to Cosimo de' Medici.

1807 Litta (1819-1894) makes these two statements without substantiating them. On the bestowal of the title of Imperial Palatine, cf. Beinhoff (1995), pp. 20-21. - After Martelli's return to Italy, he became a partner of the Medici's Roman branch in 1439, which he remained until his death. In 1438 to 1443 and in 1447 to 1458 he was depositary-general to the pope, and in 1439 and 1446 one of the priors of the Republic of Florence. Cosimo twice sent him with success to Rome to represent the interests of the Medici in papal elections: Nicholas V and Callixt III. Pius II knew him well from their time together in Basel. He received privileges from all the popes he served. - In art history Roberto is known as a friend and patron of Donatello, who made a statue for him. Donatello is also said to have designed the palace Roberto had built in Via de' Spadai, called *Poscia dei Martelli*. However, it is impossible that the artist spent his youthful years in Roberto's house, as is variously reported, for the artist was 23 years older than the banker. Martelli died a respected and wealthy citizen in 1464. Roover (1963), pp. 96, 198, 314, and 421. Cf. Cambi (1785-1786), p. 228; Cavalcanti (1821), p. 127; Kauffmann. (1935), pp. 43-45; Cornelio (1961), pp. 174-176. - ASFi, Archivio Martelli, Documenti in Pergamena, no. 37. So far, only a small study is available on Martelli, which sheds light on his role in the creation of Benozzo Gozzoli's frescoes in the Cappella dei Magi: Crum (1996).

1808 ASFi, MAP 131 C, c. 9r.

1809 ASFi, MAP 13, no. 77. On 12 November 1436 he was in Bruges together with Roberto's brother Giovanni. Cf. ASFi, MAP 11, No. 611 of 8 February 1438.

1810 ASFi, MAP 13, No. 114. - He was born about 1413 and had a very wealthy father. He received his training in commerce and banking with the Medici in Rome, where, from 25 November 1432, he was the cashier's book

As the church split and the number of financially strong ecclesiastical princes in Basel became smaller and smaller, the Medici increasingly lost interest in maintaining their Basel branch. In the *libro segreto giallo*, the ledger of the headquarters in Florence, the Basel branch is mentioned for the last time in 1440. **1811**

As of 1 August 1441, the company was terminated and Giovenco della Stufa returned to Florence. **1812** The successor company was an agency of the Medici branch in Geneva and took over its firm: *Giovanni d'Amerigo Benci e co. di Basilea*. **1813** From that day on, a distinction was made between a *ragione vecchia* and a *ragione nuova*. **1814** The *maggiori* in Florence took little notice of this change of legal basis and name, so that in the following months the documents continued to speak of the bank of Cosimo and Lorenzo de' Medici. **1815** Proof of the renewed dependence on Geneva is that on the one hand the *Medici di Vinegia* and the *Medici di Corte di Firenze* are mentioned, but on the other hand the *nostri di Ginevra* are mentioned when transactions are booked in Basel. **1816** Furthermore, the agency head *factori et negotiorum gestori Cosme de Medicis, sive Johannis Benci in Basilea* is mentioned. **1817** All this evidence leads to the conclusion that the Medici concluded a contract with Benci in 1441 concerning the Basel branch, giving him the main responsibility over this company. That it was a liquidation company is clear from the fact that all of Basel's reserves were signed over to the Geneva company. **1818** The bank staff was reduced to a minimum of one factor and one *garzone*, and at the same time many of the business premises were abandoned. **1819** Also the business activity

which was begun in 1422 by Roberto Martelli and continued by Antonio della Casa and Girolamo de' Bardi. After his return from Basel to Florence, he exercised several important functions for the Republic of Florence and the Medici family. On 1 January 1444 he is documented as *padrone di navi mercantili*, as he described himself in a letter to Cosimo. In it he reported to his master in Florence from Sluys the arrival of the Florentine fleet. He was probably at this time in command of these ships. His name was mentioned in the chronicles of his native city when he played an important part in receiving the Pope and the Duke of Milan in Florence in 1459. The year of his death is unknown, but it must have been after 1469. AOIF 12508; ASFi, MAP 5, nos. 469 and 525; Messeri (1894), p. 297;

Anonimo (1907), p. 45; Watson (1963), pp. 326, 330, and 332; Roover (1974), p. 304.

1811 ASFi, MAP 153, no. 3.

1812 ASFi, MAP 5, no. 525; Letter from Bartolomeo di Giovanni di Nettolo Becchi to Giovanni di Cosimo de' Medici dated 5 August 1441: *Questa mattina e tornato da Basilea Giovencho della Stufa sano e salvo. Di tutto Iddio sia lodato*.

1813 ASFi, MAP 97, no. 5; MAP 104, no. 60, c. 601. Roover (1974), p. 409.

1814 ASFi, MAP 104, no. 60, c. 601.

1815 So in a document issued in Basel: ASFi, Diplomatico, Medici, 1442 novembre 12.

1816 ASFi, MAP 104, no. 60, c. 600.

1817 StaBS, St. Urk. 1275.

1818 ASFi, MAP 153, no. 3, c. 20.

1819 ASFi, MAP 104, No. 60, c. 601. For the period from 25 March 1441 to 31 July 1441 the rent was f. 40. For the following twelve months only f. 50. This may well be explained more by the return of rooms to the landlord than by a fall in interest.

declined sharply: in March 1442, only three deals of the acting factor were open, while 27 loans were still unpaid by his predecessors. **1820**

During the last phase of its existence, the Medici Bank in Basel was managed by Lorenzo di Giovanni Becchi, who was by then already a member of the Arte della Seta and the Arte del Cambio of Florence, so that he was probably not just a simple factor in the company, but its partner. **1821** He took over the management of the agency at the latest on

1 August 1441 and is mentioned in January 1444 in a Basel notarial deed: *Laurencio Iohannis Nettoli de Florentia, factori et negotiorum gestori Cosme de Medicis, sive Iohannis Benci in Basilea*. **1822** Three weeks later he was in Geneva and wrote from there to Florence that he would be in Basel in four days. **1823** It is the last source that connects him with the city at the

1820 ASFi, MAP 104, no. 60, cc. 598-602.

1821 There is some confusion about his identity, because contemporary sources call him Lorenzo di Nettolo, Laurencio Iohannis Nettoli, Laurentius de Medicis and Lorenzo di Giovanni: ASFi, MAP 97, no. 5; StaBS, St. Urk. 1275; ASFi, Diplomatico, Medici, 1442 novembre 12; ASFi, MAP 104, no. 60, cc. 598-602. De Roover and, following him, Losi and Ehrensperger made him a relative of the predecessor: Lorenzo di Giovanni della Stufa. In doing so, they refer to documents in Camerrani, which, without giving a family name, speak of a Lorenzo di Giovanni. Camerani Marri (1951), nos. 148-150; Losi (1968), p. 187; Roover (1974), p. 304. However, a Lorenzo della Stufa cannot be historically proven in this period. Since it seems completely out of the question that a man who held such an important position and is said to have belonged to such a prominent family would not appear in the records of the Tratte, the Catasto, the Mercanzia, and the Arte del Cambio, this identification must be false. I myself have suggested in an essay the name Lorenzo di Giovanni Nettoli, for a Lorenzo Nettoli was commissioned to transport cash from Geneva to Florence in early 1444: Roover (1974), p. 402. There is evidence of the existence of a Lorenzo Nettoli in the Medici archives: ASFi, MAP 22, no. 222 and MAP 28, no. 283. But Nettoli is not the surname of the Medici man from Basel, but the Latin genitive of the first name of his grandfather Nettolo: Lorenzo di Giovanni di Nettolo. A Giovanni di Nettolo is found only once in the Florentine Catasto of 1427 as head of the Becchi family. Until 1414 this Giovanni Becchi was in the service of the Medici and then founded his own trading company in Imola. His son Bartolomeo can be traced in 1439 as an employee of Roberto Martelli in the Medici branch in Rome. His second son Lorenzo became a member of the Arte del Cambio in 1439 and joined the Arte della Seta in 1441. In November 1446 he signed a deed in the Medici house in Rome and was a merchant in connection with the bank of Antonio della Casa, filing a tax return as late as 1480. His brother Francesco was priore like his father. The younger brother Girolamo was bishop of Fiesole from 1470-1490: Roover (1970a), pp. 65, 66, 310 and 332; BNCF, Carte Passerini 176; ASFi, MAP 131, c. 24v; ASFi, Catasto 79, c. 243; Catasto 93, c. 45r; AOIF 12737, c. 117v; ASFi, Diplomatico normale, Dono Gondi, no. 45. - Lorenzo Becchi was eight years old in 1427. It is quite realistic that a 22-year-old was in charge of the only very small branch in Basel

1822 StaBS, St. Urk. 1275. - Little is known about Lorenzo's life before his arrival in Basel. In January 1434 he was active in the company of his father in Mantua. In the summer he seems to have changed to the service of the Medici in Rome. Cf. ASFi, MAP 5, nos. 284, 297 and 298.

1823 Bergier (1978), pp. 289-290. letter of 25 January 1444: *E xi truova a Baxilea uno vantagatiximo maestro [...], e questo vi dicho perchè mi ritrovai in champo con questi tedeschi a Lafenbergh, indixino d'agosto, [...]. In fra 4 di xarò a Baxilea*. - ASFi, Diplomatico, Medici, 1443 giugno 17: The cardinal of San Martino confirms having received from Lorenzo di Giovanni of Cosimo e Lorenzo de' Medici e co. in Basel f. 100 for the German nation at the Council of Basel.

Rhine. These events indicate that Becchi was no longer permanently settled in Basel, but travelled back and forth between Basel and Geneva as needed.

Still in the balance sheet of the Borromei in Rome of March 24, 1443, the Basle company of Medici is found: *Giovanni Benci e compagni di Baxilea f. 0 s. 12*.¹⁸²⁴ But by 12 July 1443 this Medici bank had ceased all activity: *prestantissimus vir Cosma de Medicis, civis et mercator florentinus olim Sacrum Concilium Basilee sequens*. Since it still had credit at the Council, a procurator, Giuliano Baratti, was appointed that day to claim it. This appointment is surprising because the merchant, who came from Rome, was not a successful banker, but a small grocer facing bankruptcy, whom the Council had brought to Basel and from whom the bank had previously bought paper, candles and other consumables. Tommaso Spinelli procured a laxative from him in 1436.¹⁸²⁵ A little more than a year before, the Medici manager had written about him that he owed the bank a debt of f. 350. If, however, his whole shop were sold, it would probably not be possible to raise f. 100 for it.¹⁸²⁶ Baratti did not stay in Basel for long, for by June 1445 he was already living in Rome again.¹⁸²⁷

Roberto Martelli proudly noted in his *ricordanze* the success of his work. According to this, before his arrival in Basel only a yield of about duc. 200 had been earned, which was offset by an expenditure of duc. 300 contrasted with this. Creditors had f. 6,000 to f. 7,000 claims on the Medici, which were matched by obligations from debtors of about the same amount. In the treasury there was about f. 2 000. In the first year under his management the bank had earned a revenue of f. 1 557 s. 5 d. 1 by 27 June 1434 (see Table 12). This was in spite of the fact that the Genevans were constantly f. 3-4 000 in debt to him, and that all the profits he made in transactions with correspondents were credited to the Genevans. Moreover, the *maggiori* never provided him with the f. 6 000 he had been promised for the *corpo*. He has been so short of cash that he has had to borrow money from the president of the council, Cardinal Cesarini. Nevertheless, the business quickly prospered under his direction and in September 1434 he was able to report to Florence that he would make a profit of several thousand fiorini in the current year: *e abiate per fermo che al continovo mi troverò d'avanzo costà migliaia di fiorini*.¹⁸²⁸

From his work from 1 August 1433 to 24 March 1438, Martelli wrote to the *maggiori* f. 8 966 s. 14 d. 1 delivered, after deducting from the revenue the expense of f. 2961

¹⁸²⁴ YUSA 90, 1704.

¹⁸²⁵ YUSA 645, 8949.

¹⁸²⁶ ASFi, MAP 104, no. 60, cc. 598-602: *Giuliano Baratti f. 350 Reno. Costui nonn à a mala pena tanto possi vivere non che pagarci. Trovaxi una bottega di speziale che quando si vendesse tutto saria fatica di ritrarne f. 100.*

¹⁸²⁷ RTA XVII, P. 670.

¹⁸²⁸ ASFi, MAP 20, n. 50.

Table 15. income of the Medici branch in Basel, 1433-38

Period	Yield in f.
01.08.1433 - 26.06.1434	1 557.05.01
27.06.1434 - 24.03.1435	3 895.18.01
25.03.1435 - 24.03.1436	3 347.01.11
25.03.1436 - 24.03.1437	2 007.01.00
25.03.1437 - 24.03.1438	1 119.09.09
Total	11 927.00.00

had been. **1829** Cosimo de' Medici recorded a profit of only f. 5 065 for the Basel branch until the end of Giovenco della Stufa's assignment. The difference arose mainly from provisions for *mali debitori* (Table 15). **1830**

The only balance sheet of this company received, dated March 24, 1442, showed for the fiscal year from March 25, 1441, to March 24, 1442, an income of duc. 518 s. 11 d. 2 shown; in the following year it was still duc. 370 s. 10 d. 6.**1831** The yield of f. 889 s. 1 d. 8 a camera, which appears in the balance sheet for these two years, was eaten up by the expenses and the uncollectible credit balances (*si perderanno*), so that no profit could be distributed to the partners: *non vi fu avanzo*. **1832** This balance sheet shows how income and expenses were arrived at (see Tables 16 and 17). However, the accounting texts are so scarce that it is not always possible to understand what kind of business is behind the sums mentioned. It can be stated, however, that the profit from the trade in goods was very small, at just over 26 chamber ducats, which was due to the dominance

1829 There has obviously been a small error in Martelli's account, probably due to rounding.

1830 ASFi, MAP 153, No. 3: In fiscal year 1435 (= March 25, 1435 to March 24, 1436), the profit f. 3 570.

s. 15 a fiorini, and in the following year f. 1,605. These sums were combined and remitted to Florence on 16 May 1439. Of the sum of f. 5 175 s. 15, f. 1 983 was left at Basle for a reserve for *i mali debitori*. The profit of f. 3 192 s. 15 was divided among the partners Cosimo and Lorenzo de' Medici (2/3), Antonio Salutati (1/6) and Giovanni Benci (1/6). In 1437, 1438 and 1439 the gross profits amounted to f. 776 s. 11 d. 1, f. 899 s. 25 d. 10, and f. 722 s. 28 1 d. 8. After deductions for bad debtors and staff salaries, there remained for these three years a net profit of f. 1 872

s. 14 d. 6 remaining. This latter sum included f. 324, which had been left in reserve at Basle in 1433 and 1434.

The f. 1 872 s. 14 d. 6 were paid to Florence in 1441, where they were divided according to the above key.

1831 ASFi, MAP 104, no. 60, cc. 598-602.

1832 ASFi, MAP 104, no. 60, c. 599.

Table 16: Income of the Medici branch in Basel, 25 March 1441 - 24 March 1442

in ducats of the chamber	f.	s.	d.
Account of the Borromei in Milano	5	10	
Account of the Medici in Venice	73	7	
Account of Gherardo Gianfigliuzzi in Valenzia	5		
Interest on an account with the Medici in Venice	16		
Insurance for the Bardi in Bruges	28		
Account of maestro Guglielmo di Berda	3		
Account of messere I. da Trevigi	1	6	
Account of the Cardinal of Palermo	7	4	
Account of the Bishop of San Penxò	54	10	
gain on sale of goods	14	11	4
Profit from the sale of silverware	11	11	1
Cash book (24. 3. 41- 6. 5. 41)	5	7	5
Cash book (6. 5. 41 - 24. 8. 41)	62	13	3
Cash book (24. 8. 41 - 24.12.41)	40	12	8
Cash book (24.12.41 - 24. 3. 42)	41	17	9
Yield	370	10	6

of the money business at the council banks can be explained. Four accounts of clergymen had been closed with a profit; this was probably the income from advance annuities or consumer credits. The income also included the premium for an insurance transaction with the Bardi in Bruges. Accounts with the Medici in Venice, Gianfigliuzzi in Valencia and Borromei in Milan showed a surplus. The cash book, through which all exchange transactions ran, showed almost 150 chamber ducats in bonus.

The expenses resulted primarily from the rental costs at Heinrich Halbisen and the catering for the employees and their guests, for which food was purchased from Wernli von Kilchen in Basel and Giuliano Baratti in Rome. The costs for correspondence and the purchase of the account books are hardly significant at about 12 Rhenish guilders. Strangely enough, there is no mention of salaries. Taken as a whole, the Medici agency in Basel was in

Table 17: Expenditure of the Medici branch in Basel, 25 March 1441 - 24 March 1442

in Rhenish guilders	f.	s.	d.
Small charges until 1. 8. 41	80	4	
Catering for a merchant from Lübeck (Gherardo Bueri?)		17	8
Purchase of wine from Wernli von Kilchen	18		
Catering by Giovanni Talani and another employee of Gherardo Bueri from Lübeck	1	3	
To Giuliano Baratti for paper, wax, food and alms (1 RG)	8	8	4
To Giuliano Baratti for the catering of Lorenzo and a giovane during eight months	48		
Rent from Heinrich Halbisen (24. 3. 41 - 1. 8. 41)	40		
Rent from Heinrich Halbisen (1. 8. 41 - 1. 8. 42)	50		
For horse feed to Heinrich Halbisen (24. 3. 41 - 1. 8. 41)	2	11	6
Letter charges	9		
4 books for the bank	1	21	
4 paper booklets	1	17	3
Debts of Ianni, a former cook	4		
debts of a pageboy	1	8	
Debts of Giovanni Ciedeler, a former servant...	1		
Effort	250	16	4
Expenditure in chamber ducats	200	12	

this year a very small bank, which developed little commercial initiative. In Basel, they had issued a total of almost 271 RG, which corresponded to about 200 chamber ducats. The development of the Medici's business income confirms the finding of Traugott Geering¹⁸³³ and Franz Ehrensperger,¹⁸³⁴ that the boom caused by the Council in Basel had its peak in the years 1433 to 1437/38. This also proves that it was not only the number of participants, which was greatest in 1439,¹⁸³⁵ but also the

¹⁸³³ Geering (1886), p. 289.

¹⁸³⁴ Ehrensperger (1972), p. 331.

¹⁸³⁵ Wackernagel (1907-1916), I, pp. 520-521.

purchasing power of the people present was of importance. This had to have particular consequences for the MediciBank, which specialised in business with wealthy clients and only conducted small-scale lending operations to a limited extent.

An interesting indication of the development of the intensity of business are the expenses for sending and receiving letters. In the period from 13 December 1433 to 27 June 1434 more than f. 101836 was spent on this, while in the whole year 1441/42 only just f. 91837 had to be spent on this. If one assumes that with the decrease in traffic via Basel after 1439, letter charges probably also increased (the fewer letters a messenger received to transport, the more expensive the forwarding of the individual letter became), the remarkable decline in the volume of business is also evident here.

As far as the individual branches of business are concerned, the annual balance sheet shows that in Basel, too, the basis of the profit was laid by the money transactions. Although the stock of goods was quite large, the money deposits far outweighed them (f. 763 s. 16 d. 6 in goods against a deposit of over f. 2,000 made by the Cardinal de la Plaigne alone). 1838 In the same year 1441 the bank made only just a profit on its merchandise transactions of f. 25 s. 22 d. 5.1839 Of the total Medici enterprise (excluding wool and silk manufactures), the profits of the Basel branch accounted for 5.2 per cent, placing it fourth behind Rome, Venice, and Geneva (Table 18). Less profit than in Basel was made in Ancona, Bruges / London and Florence achieved.

The *fattori* had no share in the profit or in the eventual loss. Roberto Martelli was very disappointed and bitter about this. He complained in 1439 that the *maggiori* had earned f. 8 966 s. 14 d. 1 a oro di camera thanks to his services in Basel, and that he had only just been paid an annual salary of duc. 100. This was not even a quarter of what he would have been entitled to. Had they not made him a partner in 1439 he would have left them. 1840 Roberto's successors will have received an annual salary of the same amount. In order to be able to speak in the name of

1836 ASFi, MAP 131 C, c. 14.

1837 ASFi, MAP 104, no. 60, c. 601.

1838 ASFi, MAP 104, no. 60, cc. 599 et seq.

1839 ASFi, MAP 104, no. 60, c. 601.

1840 ASFi, Fondo Martelli, no. 303, c. 57r: + *Somma f. 11927 s. - d. 5. De quali i maggiori n'ebbono f. 8966 s. 14 d. 1 a oro di camera che il resto si spese e per salari e per altre spese e tucto questo si fece senza avere corpo alcuno e a mme fu assignato per mio salario ducati 100 l'anno che non mi fu dato il quarto di quello meritavo e se non fusse istato che poi dell'anno 1439 mi fecero loro compagno non vi restavo contento.* In his *ricordanze*, of only a few pages, he took up this bitterness a second time. ASFi, Fondo Martelli, no. 303, c. 61r: *fu proveduto come factore con salario sì piccolo che se non fusse la speranza del tempo a venire parendomi essere molto male tractato, non restavo mai contento perché sapevo in VI anni avere durato in extimabile fatica e per honore e grande reputazione e ancora utilità di compagnia avere facto grandemente mio debito.* - The claim that he became rich in Basel is certainly not true. That he was able to lend 8,000 gold fiorini from his own fortune to the German nation, with which the latter ransomed the city of Pilsen from the Hussites, is based on a misinterpretation of Medici business documents. Cf. Litta (1819-1894), I, tavola I.

Table 18. profit of the Medici enterprise (excluding manufactures), 1435-41

Branch	f.	s.	d.	Share in %
Rome	35 960	21	0	36,9
Venice	27 740	1	10	28,9
Geneva	19 924	25	6	20,2
Basel	5 065	0	6	5,2
Ancona	4 168			4,3
Bruges / London	2 350	0	0	2,4
Florence	2 200	0	0	2,1
Total	97 408	19	10	100,0

Cosimo, they were certainly granted procuration. ¹⁸⁴¹ Nothing is known for certain about their decision-making powers. Only a letter from Cardinal Cesarini to Cosimo shows that they had to obtain the approval of headquarters for very large transactions. ¹⁸⁴² They probably also did this for financially or politically risky transactions. ¹⁸⁴³ After all, Roberto Martelli was able to issue bills of exchange to the Council for 8,000 RG in Nuremberg for the war against the Hussites, for which he did not have to seek permission in Florence. With such a large sum, however, it again seemed advisable to have Cosimo assured in writing by Cardinal Cesarini that the bank was not taking any risks with these loans. They were covered, he said, by church dues and the Cardinal's personal obligation. ¹⁸⁴⁴ The fact that employees of the branch at the Curia were sent to Basel is connected with the kind of business that was done at these two banking places. Benci, Martelli, della

¹⁸⁴¹ Giudici (1850), II, p. 78 quotes a corresponding provision from the *Statuti dell'Arte di Calimala*.

¹⁸⁴² ASFi, MAP 12, no. 417.

¹⁸⁴³ ASFi, MAP 20, no. 50.

¹⁸⁴⁴ ASFi, MAP 12, no. 417: *Et quia pridie erant necessaria quatuor milia florenorum Renensium, induxi Robertum ut faceret litteram cambii in Norimbergam ut solverentur pro succursu eiusdem fidelissime civi tatis Pilznensis obsesse ab hereticis. Rehabuit de pecuniis que quotidie colliguntur circa tria milia, et ante non multos dies habebat residuum, et multo plus de semidecima imposta in Alamania. Et quia maior pecunia erat necessaria nec in promptu inveniebatur, ut res fidei non paterentur aliquid detrimentum induxi dictum Robertum ad mutuandum alia quatuor milia nationi gallicane, oro qua summa se obligarunt circa 25 prelatos et alias personas usque ad summam 6 milia florenorum et plus. Nihilominus ne societates vestra posset terminare in damno, ego me oblogavi ipsi Roberto in solidum usque ad dicta quatuor milia que sine dubio recolliguntur et plura. Nichilominus si quo casu non recolliguntur usque ad illam summam ut scitis non potestis perdere quia adhuc esse debent apud vos quatuor milia et quadringenti vel circa ducati, ymo multo maior mihi deberetur si fieret mihi certa ratio.*

Stufa, and probably Becchi as well, had learned how to deal with high church lords in Rome. They knew the wishes and peculiarities of this clientele and knew how to work with them. Of course, it was also a great advantage that many of the participants in the Council were already known to them personally from Rome, which made business dealings between the bankers and their clients much easier.

The managers were assisted by the *garzoni* and *giovani*, subordinate and mostly young employees, servants (*famiglio*) and assistants (*fanciullo*, *ragazzo*, *paggio*, *cuoco*). Their duties consisted of transporting valuables between the various business places and performing less trustworthy batches (secretarial work, sub-bookkeeping, providing and dispatching goods, etc.). In Basel we meet several times the *giovane* Piero Malzi, who never rose to the position of *fattore* during his entire activity in the Medici company. **1845** In all functions where banking expertise was required, only Italians are to be found; the simpler work was also entrusted to Germans.

It is no longer possible to determine how many people the staff comprised in total. In an account book of the Medici in Basel, which contains records from December 1433 to June of the following year, the names of eight employees are mentioned in connection with banking business. Since there was probably at least one person for the kitchen and the household staff, the staff therefore comprised about ten men. **1846** From the August 1, 1441, when the bank was operating on a reduced scale, only the manager and a *giovane* (Zacheria Müller) were in Basel; a *cuoco* (Ianni) and a *fanciullo* (Giovanni Ciedeler) had been dismissed or had left the job leaving debts behind. **1847**

German merchants as clients of the Medici Bank

Economic activity in the regional and local markets in Germany was only a secondary business for the Basel Council banks. **1848** Trade and banking transactions with the Germans alone would not have generated sufficient turnover and profit to induce Florentines to take up residence north of the Alps. Money could be transferred between the German cities and the Council through the intra-German payment system even without the participation of Italians. The Basler Heinrich Halbisen, for example, paid on the 15 September 1436 in his own name and in that of mintmaster Peter Gatz

1845 ASFi, MAP 153, no. 2, c. 32d. 25 May 1440: Piero Malzi receives a salary of 32 scudi for 1439 as *giovane* of the Medici agency in Geneva. The Bruges branch refers to him in 1441 as Piero Malzi di Friborgho, ASFi, MAP 134, no. 3, c. 21v.

1846 ASFi, MAP 131 C: Ruberto Martelli (*fattore*, branch manager), Giovenco della Stufa (*fattore* or *garzone*), Ghaltieri (*famiglio*), Francesco (*nostro* untitled), Giacomo (*famiglio*), Rubino (*famiglio*), Piero Malzi (*nostro* untitled), Iodoco (*ragazzo*).

1847 ASFi, MAP 104, no. 60, cc. 598-602.

1848 For the three levels of banking activity in Germany, see Hildebrandt (1991), p. 831.

The Nuremberg merchant Fritz Usmer had instructed Cardinal Cervantes to pay 200 RG to the apostolic abbreviator Nicolaus Volrat. **1849** This flow of German money was connected to the Florentine payment system during the Council in Basel. During the Council, Basel was an international trading centre where German merchants could buy the same financial services from Italian bankers as in Venice or Bruges.

Major merchants from Basel such as Halbisen, Wernli von Kilchen and Niklaus Gottschalk¹⁸⁵⁰, as well as German bankers such as Johannes Westfeling¹⁸⁵¹, who had travelled to Basel for the Council business, made extensive use of the Florentine's services in their home town. The fact that Halbisen was host to the Medici and Wernli von Kilchen to the Borromei testifies to older relations between these German and Italian merchants. **1852** The Upper Rhine high finance "with international tentacles" that Wolfgang von Stromer found in the accounts of the General Thesaurary of the Counts and Dukes of Savoy undoubtedly worked very closely with the Medici in Basel and Geneva. **1853** The last traceable transaction between Basel merchants and the Medici is found in the ledger of the Bruges branch of 1441, when Heinrich Halbisen conducted business through the Basel branch of the Medici to Bruges and Geneva. He paid in this way for the purchase of a large quantity of wool from Ubertino de' Bardi in London. Payments were also made through his son, who was in Mechelen and attended the fair in Antwerp. **1854** After the withdrawal of the Council banks, this heyday of Basel trade very quickly came to an end.

It is documented for the connection between Basel and Venice that, in addition to the Baslers Heinrich Halbisen, Wernli von Kilchen and Hans Amelung, the Diesbach-Watt-Gesellschaft, the Frankfurt merchants Hans Bromm and **1855** Wolf Blum¹⁸⁵⁶ as well as Matthäus Bachen- dens (Bacgarach) from Cologne and the Strassenbürger Dibur (von Burg?) made use of this service ([Table 19](#)). Twice they made use of the mediation services of Jakob, the landlord of the inn "Zur Krone" in Basel. In contrast, they were not involved in arbitrage transactions between banks, although many of them exchanged bills between Venice and Bruges.

1849 ASFi, MAP 89, nos. 23 / 24. usmer in Stromer (1970a), p. 375.

1850 ASFi, MAP 131 C, cc. 11, 12, 13, 17 and 36.

1851 Wackernagel (1907-1916), II, p. 512.

1852 On the relations between the Borromei and the Diesbach-Watt Society with Peter von Watt and Wernli von Kilchen cf. above [p. 210](#). - Is Bernart Altisan a Bernhard Halbisen in Rocchi (1980), p. 96? In that case, a Basler would have been active as a merchant in Spain as early as 1394.

1853 Stromer (1995a), p. 155. he failed to recognize that Michele di Ferro was one of the most important Medici bankers
was at this time: correspondent of the Medici in Geneva about between 1420 and 1424, then together with
Amerigo Benci partner of the bank in Geneva. Cassandro (1976b), p. 574.

1854 Sieveking (1906), pp. 46-47; Apelbaum (1915), p. 27; Ehrensperger (1972), p. 319.

1855 Simonsfeld (1887), I, p. 224; Sieveking (1906), p. 21; Braunstein (2016), pp. 253-257.

1856 Stromer (1995a), p. 83 after Barbarigos Mastro B fol. 88a / b, 97 b.

Table 19. *lettere di cambio* for German merchants from Basel to Venice, 1436/37

<i>datore</i>	Deposit	<i>beneficiario</i>	Payout	Lire
Piero Bachirech	28.06.36	Piero Bachirech (Peter of Bacharach) o a Giovanni Brome di Franchoforda	28.07.36	20.00.00
Matteo Bacchendens di Cholongna	14.07.36	Matteo Bacchendens di Chologna	30.07.36	40.00.00
Iachopo, ostiere della chorona	15.06.36	Piero Bacherech e Giovanni Brome	01.08.36	50.00.00
Iachopo della Corona	12.07.36	Piero Bacherech e Giovanni Brome	01.08.36	60.00.00
Ghuernieri della Chiesa	19.07.36	Giovanni Charlini, fattore di Piero di Vatt, o Bartolomeo, famiglio di Ghuernieri della Chiesa	02.08.36	60.00.00
Ghuarnieri della Chiesa	19.06.36	Giovanni Charlini, fattore di Piero Devunit di Norinbergho, o Bartolomeo, famiglio di Ghuernieri della Chiesa	04.08.36	100.00.00
Giovanni Amelonch da Basilea	21.08.36	Giovanni Amelonch da Basilea	20.09.36	10.00.00
Arigho Elbison	21.10.36	Giovanni Cherlini	12.01.37	40.00.00
Arigho Elbison	07.12.36	Giovanni Bruno, fattore di Buolf Brumm di Franchofordia e per lui gli demmo alla chomeseria di Luigi de' Richoverati	22.01.37	40.00.00
Arigho Elbison	21.01.37	Churado Dibur o Giovanni Dibur	15.02.37	10.00.00
Egdo Stang	07.01.37	Churado Dibur, Giovanni Dibur da Strasborgho	15.02.37	10.00.00

via the Medici. **1857** What is conspicuous about the composition of the group of German merchants who passed bills of exchange via Basel is the absence of the Nurembergers; for them, the Medici's presence in Basel did not bring any new business options.

There was also cooperation between Heinrich Halbisen and Gherardo Bueri in Lübeck. When the Florentine died, Friedrich Sennheim from Basel registered as Halbisen's procurator in the city on the Trave. He received 346 Marks lübisch from the executors. It is not possible to determine whether this debt was incurred through the delivery of goods or bill of exchange transactions. **1858**

Correspondent structure

No other Florentine bank in Germany achieved a volume of trade comparable to that of the Medici branch at the Council of Basel, which existed between 1432 and 1444. **1859** The core of its network of correspondents until 1436 was formed by the Medici companies in Venice, di Corte, Florence and Geneva (Amerigo Benci e co.), Ventura & Pazzi in Avignon and Barcelona, Gherardo Bueri in Lübeck, and Ubertino de' Bardi in Bruges and London. This system is largely reflected in the letter expenses, which are shown in a ledger of 1433/34 ([Table 20](#)). The high number of letters to Venice that this shows is certainly due to the fact that Cosimo and Lorenzo de' Medici were themselves in that city at the time, so that all *private letters* had to be sent there. Confirmed one finds the importance of Basel for the traffic with Bruges, which then continued to London. As there were constantly messengers of their own to Geneva, to whom mail could be given free of charge, the actual number of correspondence between these two places, as well as Avignon and Barcelona, may have been much higher.

The absence of the German cities shows that letters there were not forwarded by paid postmen, but through friendly clerics and merchants. An account book of the Medici in Venice from 1436/37 shows the Baslers and the recipients of their letters as a circle of Italian banks through which a lively trade in bills of exchange was conducted. Most of them were denominated over 50 lire (50 RG). The texts of the postings are too briefly worded to allow us to discern which of these transactions involved the balancing of accounts and which involved the bankers trying to make a profit by taking advantage of exchange rate fluctuations in the international banking centres.

1857 ASFi, MAP 134, no. 1: Stefan Volkmeier (5r), Wilhelm and Georg Mendel (5r, 32r, 37v, 48v, 136v), Ludwig Poltus (30v), Leonhard, Karl and Wilhelm Hirschvogel (30v), Georg and Heinrich Rummel (31v), Nikolaus Wolf (32r), Hans Meuting (75v). On Volkmeier, cf. the letter from Lienhardt in Nuremberg to his brother Stefan in Venice of 4 February 1435 in ASFi, MAP 68, no. 484.

1858 Fouquet (1998), p. 218.

1859 This chapter deals exclusively with the bankers' transactions with persons. On transactions on behalf of the Council as an institution, cf. [p. 297](#).

Table 20. number of letters sent to and from Basel, December 1433 - June 1434

From	to Basel	from Basel	to
Venice	5	14	Venice
Bruges	1	4	Bruges
Geneva		4	Geneva
Barcelona	2	2	Barcelona
Avignon	1	1	Avignon
Rome		1	Rome
Florence		1	Florence

to achieve. Basel was the only German city involved in this trade, which moved large sums of money, during the Council period. **1860** The Basel branch was fully integrated into the fabric of the Medici strategy for interbank business. However, the Rhenish florin in use in Basel was a little-known currency to the Florentines and trading in it was not easy. In February 1433,

Giovanni d'Amerigo Benci wrote from Basel to the head of the Medici bank in Geneva, warning him against arbitrage transactions in these coins, as the rate had apparently not developed as expected: *Credetti fosse grascia in questi fiorini di Reno: egl'è il chontrario; non ve ne traete più a pregii in mercatanti, e avere costì uno marco d'oro a fiorini 83 sono contento, e non lo fate di somma che potesino avere verghogna.* **1861** In addition to the main network, there was

a second one with merchant lords who only occasionally did money transactions with the Medici in the city of the Council. These were primarily the other Italian companies in Basel and curia bankers: Guarienti, Borromei, Alberti, della Casa. **1862** The pan-European origins of the Council's participants also led to relations with unusual trading centres, one of which was the Breton city of Nantes. Here worked the Lucchese Iacopo Tomucci, to whom the Medici in Basel issued a bill of exchange for 111 scudi on July 9, 1436, for the canon Jean Billy.

On 29 May 1437 Tomucci sent

1860 An example of such posting from ASFi, MAP 134, no. 1, c. 49v: *A' nostri di Basilea per loro, lire cinquanta di grossi, sono per la valuta a grossi 48 ½ per ducato, che insino a dì 21 del passato rimettemmo per loro a Bruggia a' Bardi da Luigi Benbo in somma di lire 127 s. 11 di grossi, sono per tanti qui a ser Francesco Balbi e fratelli, portò ser Francesco detto; posto a libro grande, a c. 16 - L. 50.* - How these arbitrages worked has been described by de Roover and Stromer: Roover (1963), pp. 112-123; Stromer (1970a), p. 438.

1861 ASFi, MAP 88, no. 119. probably written shortly after 5 February 1433.

1862 ASFi, MAP 131, no. 3, cc. 5v, 9r, 17r and 18r. - AOIF 12737, cc. 11r, 37v and 236r.

returned the order, refusing to pay it, and gave orders for it to be paid to Colo della Mossaya. 1863

Until the bank's closure, nothing fundamentally changed in the composition of the Medici network, as the balance of correspondent accounts from March 1442 shows (Table 21). The only change had occurred in Bruges, where the Bardi had been replaced as correspondents by the newly established Medici bank; the Bardi branch in London remained part of the system. Even if this information comes from a balance sheet that only reflects the snapshot on a given day, it nevertheless expresses the fact that the Baseliers honoured many more *lettere di cambio* than they issued, for there were almost no credit balances of correspondents in Basel. The close ties to the trading centres of Geneva and Venice become clear, while the Curia and the Basel Council had by this time drifted apart to such an extent that there was little monetary traffic between these two places.

The integration of the Medici bank in Basel into the Florentine system of payment transactions by means of *lettere di cambio* can be seen in many documents for bills of exchange issued or used in Basel. In this way, the participants in the council could obtain funds for their own subsistence and the envoys of ecclesiastical or secular institutions could have the florins sent to them, with which they sought to gain the favour of the decision-makers and pay the costs of proceedings. A particularly large and wealthy group of people were the curia clerics, who were mainly served by Cosimo's bank in Basel, since it was the only one with a sister *di Corte* until 1438, when commercially speaking the peak for banking in Basel had already been passed. It therefore dominated exchange transactions between the Council and the Curia during the first phase of the Church Assembly. The protonotaries, secretaries and procurators who travelled generated a great deal of turnover for them with a large number of transfers for what were, however, mostly small amounts. Much more lucrative was certainly the business with the cardinals, for which she had almost a monopoly. Only in money transactions with exchange offices outside Italy could other banks carry out transactions for *porporati*: A payment for Prospero Colonna from London to the Rhine was executed by the Alberti; the Spanish cardinal Ram had money transferred from his homeland by the Borromei. 1864

In the case of the Medici's bills of exchange in Basel, which were not connected with their sister company in Rome (*i nostri di Corte*), the Italians and French predominated as customers. 1865 The small number of *pagatori* and *beneficari* from the sphere of influence of the

1863 ASFi, Diplomatico, Medici, 1436 luglio 9. - Billy disagreed with this course of events and had a protest notarized in Venice: ASFi, Diplomatico, Medici, 1437 ottobre 7.

1864 YUSA 90, 1700.

1865 A complete list of receipts for exchange transactions with Italians and French is far too long to print here. A few examples from the ASFi will have to suffice here. MAP 13, no. 94; Diplomatico, Medici, 1435 gennaio 15, 1436 luglio 9, 1437 ottobre 7, 1442 agosto 8, 1443 giugno 18. Cf. StaBS, St. Urk. 1275.

Table 21. balances of the correspondents of Giovanni Benci e co. in Basel on 24 March 1442 (details in chamber ducats).

		Debt	Credit
Avignon	Jacopo Ventura		16
Barcelona	Jacopo Ventura	2	
Bruges	Bernardo Portinari	4	
London	Ubertino de' Bardi		46
Corte	Borromeo Borromei	1	
Corte	Cosimo de' Medici	64	
Geneva	Giovanni Benci		2 248
Venice	Cosimo de' Medici		777

Duke of Milan. This fact is easily explained by the political circumstances of those years, for Milan faced an alliance of the Pope, Venice, Florence and Genoa in 1435. **1866** Among the German customers are found primarily persons from the north and Scandinavia; transactions to Upper Germany or the Rhineland are much less frequently attested. The connection to Gherardo Bueri in Lübeck is thus reflected in the sources with great clarity. **1867**

Trade in goods

The Medici's range of goods in Basel was entirely tailored to the needs of the clerical clientele. In 1442, their inventory included gold cups, chalices and silver spoons. **1868** On the floor there were even two bishop's hats (*2 capelli da vescovi, cholli cordoni*). **1869** But business with the ecclesiastical lords was not always easy. Roberto Martelli had ordered an expensive cloth (*domaschino bianco broccato d'oro*) in Florence for Cardinal Albergati in 1434. **1870** When the cloth arrived in Basel, the cardinal had already left, and Martelli was left with the goods (*mi restò adosso*). As the gold at the edges of the cloth became increasingly black, no other customer wanted to buy it. The

1866 Odenweller (2019), pp. 105-107.

1867 On the bill of exchange transaction with Gherardo Bueri in Lübeck cf. p. 297. On Venice cf. p. 550.

1868 ASFi, MAP 104, no. 60, c. 601.

1869 ASFi, MAP 104, no. 60, c. 602.

1870 ASFi, MAP 104, no. 60, c. 601.

The purchase price was debited to the Medici account in Florence and is possibly the same as that mentioned in the Basel balance sheet of 1442. **1871**

Success in the trade of goods was highly dependent on the course of the assembly. Roberto Martelli was able to write to Lorenzo de' Medici in 1434 that cloth had been sold for 800 ducats in a few days. Only a few years later he had to report to Florence that no real profit could be made with the cloth trade in the Rhine city. **1872** The branch manager in Bruges, Bernardo Portinari, was asked to bring goods stored in Basel (*alchuni broccati d'oro*) to Bruges if they could sell them there. **1873** The balance sheet and inventory of 1442 bear witness to the almost complete collapse of the trade in goods, which in the preceding year had yielded only a mere f. 25 s. 22 d. 5 had been worked out. **1874** Three items for over f. 56 burdened the balance sheet, goods not having been paid for. There were still in stock fabrics to the value of f. 478, which had come from London, Alexandria, Rouen, and from the firm's own manufactories in Florence. **1875**

Various services (confidence building)

In the unfamiliar German cities, the cosmopolitan merchants also offered their international clientele assistance that went far beyond the banking business in the narrower sense. These services show that the money business was already largely based on personal relationships at that time. Important customers were helped, for example, with the arduous task of transporting their luggage. This work was done by specialized carters or young bank employees who had to cover the sometimes quite perilous distance between the individual trading centres. So it was understandable that the bank was asked to allow other goods to be enclosed with its commercial shipments. This developed into a small business, which the financial institutions offered as a service to their customers without any prospect of profit. In 1430 Cardinal Antonio of Aquileia had to pay the Medici in Rome a little over a ducat for the carriage of a trunk: *furono di spesa a una valigia mandamo*. **1876** To be sure that the carters did not steal anything, detailed inventories of the

1871 ASFi, MAP 131 C, c. 5.

1872 ASFi, MAP 20, n. 50.

1873 ASFi, MAP 68, n. 588: *A Basilea et Ginevra restano anchora molti drappi di detta ragione, fra' quali sono alchuni broccati d'oro, come per una nota vedrai. Se ti paresse o tu credessi finirli chostà a pregio che noi ce ne salvassimo, puoi scrivere nell'uno luogo e nell'altro che tti siano mandati, che chosì s'è ordinato faranno. Ma abbi a righuardo di non farli venire se non credi spacciarli con profitto.*

1874 ASFi, MAP 104, no. 60, c. 601.

1875 ASFi, MAP 20, no. 50, 22 September 1434: *Abiamo in questi di venduti drappi per ducati 800 con poco utile, che altro non s'è potuto fare, e di quelli ci restano facciàn quanto si può. Sono in buon luogo e bene governati.* - ASFi, MAP 104, no. 60, c. 602.

1876 ASFi, MAP 131, no. 1, c. 80v.

boxes to be transported. Such a document is the only source for the fact that such transport services were also offered from Basel. **1877**

The transport of goods was associated with the trade of insurance contracts. Cosimo de' Medici, however, always warned his people not to engage in this business. **1878** Evidence of Medici branches operating in this line of business is therefore very rare. It is not surprising, therefore, that the Basel branch can only be credited with one insurance transaction: It provided an insurance guarantee for a transport of the Bardi company in Bruges. Since the goods arrived intact at their destination, the considerable premium of f. 28 could be booked as profit. **1879**

At best, the relationship of trust between banker and client could also take on very private forms, as evidenced, for example, by a letter from Cardinal Albergati to the Medici's manager in Basel. In it, the churchman asks not only for a small loan, but also for help in finding suitable accommodation in the city of the Council. **1880** Tommaso Spinelli once lent a prelate crockery for a meal, which he was unable to return in full. **1881** The fulfilment of such private requests often led to a close relationship, which had a positive effect on the stability of business relations.

Political activities of the Medici in Basel

In addition to all the positive economic prospects, political interests also influenced Cosimo de' Medici's decision to establish a branch of his society in Basel. During his one-year exile in Padua and Venice from October 1433 onwards, he continued to pursue his political agenda. **1882** He was anxious to learn everything that was going on at the Council and tried everything he could to influence the political decisions of the Church Assembly to the advantage of the Florentine Republic. He expected regular reports on the Council's proceedings from the heads of his bank, but also had many other Italians send him reports from Basel. **1883** Thus, in the Medici Archives, a letter from the Cardinal of Cyprus is found

1877 ASFi, MAP 68, no. 641.

1878 Roover (1974), p. 127.

1879 ASFi, MAP 104, no. 60, c. 601.

1880 ASFi, MAP 46, no. 10, 15 March 1436: *Mandiamo là ad Basilea Iacomo Spagnolo, nostro famigio, presente por-
tatore, ad provederze d'una casa apta per noy. Pertanto vi preghiamo che vi piazza essere cum luy se bisognerà ad
cerchare la dicta casa. Et bisognandoli per fare fornire la dicta casa, denari, vi preghiamo che per fine ad 20 o ad
25 fiorini li paghiati, e metete ad nostro conto.*

1881 YUSA 90, 1700: *miser Charlo Adelangno da Trevigi, per resto di taze li prestamo a una ciena fecie, che li furo
abbatuti, sianne in parte sichuri e dovrà pagare presto.*

1882 Cosimo and the Council of Basel is far too extensive a question to be dealt with in the context of this work.
to provide a comprehensive answer to the question of banking strategies. The following remarks are
therefore limited to
to a summary description of the political activities of his factors that can be grasped in Basel.

1883 ASFi, MAP 20, no. 72: Letter from Francesco da Todi dated 9 December 1438 from Basel to Cosimo de'
Medici.

on the course of negotiations in Arras with the Cardinal of England and the Duke of Burgundy, as well as the report of Marchus Marinonus to Cardinal Branda de Castiglione on the events in Basel in September 1435.¹⁸⁸⁴ But the favors were mutual, for cardinals who helped Cosimo hoped that he would intercede on their behalf with the Pope when they had concerns. An example is the letter to Cosimo from the six cardinals staying in Basel, asking him to intercede with Eugene IV for the release of funds from Cardinal Colonna to the Curia. ¹⁸⁸⁵ The Medici, for their part, had the Council Fathers assist them in collecting funds in the Kingdom of Castile by obtaining that the President of the Council send an official letter on the matter to Spain. ¹⁸⁸⁶

Since the Signoria of the city of Florence had no official envoys in Basel after the Council was transferred to Ferrara, Cosimo's branch heads served as nunciature substitutes¹⁸⁸⁷ and sources of information without the Republic having to expose itself. Roberto Martelli, Giovenco della Stufa and Giovanni Becchi had the task of reporting to Florence everything they could find out about political developments at the Council or elsewhere in northern Europe. The Medici archives in the State Archives of Florence contain nine letters from the branch managers in Basel to the *maggiori* in Italy. Business matters play only a marginal role in them, for the main part was always made up of reports on the proceedings at the meeting and personal assessments of the situation and prospects. ¹⁸⁸⁸

Roberto Martelli has described in his *ricordanze* two events in which he participated and of which he was proud, since they contributed to the glory of the society represented by him. ¹⁸⁸⁹ In 1434 he had made an interest-free loan of f. 8,000 to the German nation at the Council. This would have enabled the war against the Hussites to be waged successfully. ¹⁸⁹⁰ A year later, at the request of all the participants in the Council, he had given duc. 12 000 for the costs of the

¹⁸⁸⁴ ASFi, MAP 72, no. 436; MAP 12, no. 173. - Other letters from the Council that had no direct reference to the Medici: ASFi, MAP 66, no. 34.

¹⁸⁸⁵ ASFi, MAP 11, no. 548: Letter from Cardinal Colonna to Cosimo de' Medici dated 17 December 1434 - ASFi, MAP 148, no. 43: Letter from six cardinals staying in Basel to Cosimo in support of Cardinal Colonna dated 18 December 1434.

¹⁸⁸⁶ MC, II: 1435 August 19, Deputatio pro communibus.

¹⁸⁸⁷ Helmraath (1987), p. 257.

¹⁸⁸⁸ ASFi, MAP 11, nos. 543, 609, 611, and 618; 13, nos. 77 and 114; 20, nos. 50, 55, and 76.

¹⁸⁸⁹ ASFi, Fondo Martelli, no. 303, c. 60r: *perché la nostra compagnia mediante lo mezzo mio vi fe' due cose degne di memoria a laude e gloria della detta compagnia.*

¹⁸⁹⁰ ASFi, Fondo Martelli, no. 303, c. 60r: *negli anni MCCCCXXXIII l'exercito degli ussi ovvero boemi a campo incontro alla ciptà di Pilsna e quella avendo per fame quasi ridotta all'ultima disperazione e conoscendosi che dove quella a terra vi fuse perduta tucta la Magna e per conseguente tucta la cristiannità era opressa da i detti infedeli prestammo f. 8000 di reno alla nazione giermanica senza alcuna utilità e fussi tale sforzo che non solamente si dette soccorso alla detta terra ma mediante l'operazione del cardinale di Santo Agnolo si misse tra i detti boemi tale discordia che in tra loro per 2 battaglie furono insieme se n'amazzorono ben XXVIII mila di che in tucto n'è conseguito la loro disfazione e mai poi preso armi contro e cristiani.*

Reunion with the Greek Church provided. **1891** The Florentine bankers intervened most directly and publicly in the political events at the church assembly in the affair of the victories. When the Council Fathers passed a decree on May 5, 1437, that the Council of Union with the Greeks should be held in Avignon, a minority drafted a decree in favor of Florence or Udine. Representing the interests of Cosimo de' Medici, Roberto Martelli became involved in a conspiracy,**1892** the object of which was to put the seal of the Council on the decree of the minority. During the night of the 13th.

June 14, the bottom of the seal box, secured with four locks, was broken out, the decree sealed, and sent off. Although the seal was put back and the box had its bottom replaced, the fraud was quickly discovered. At first the theft was still kept secret and the roads towards Italy were blocked. The messenger was intercepted and the dubious document was returned to Basel along with a number of letters from the Archbishop of Taranto. **1893** The perpetrators were quickly identified as people close to the Council President Cesarini: his servant Alexander, his secretary Bartolomeo de' Battiferri and Roberto Martelli. The main culprit, however, was thought to be Giovanni Berardi da Tagliacozzo, the Archbishop of Taranto. Cardinal Cesarini swore he had nothing to do with this story. The Council believed him and refrained from investigating him. Much of his previous influence, however, he subsequently forfeited. Battiferri fled to Italy; Alexander was arrested at Strasburg while on the run, and imprisoned at Basle. **1894** The Arch-bishop confessed that he had asked Martelli to transport the deed, but he denied breaking the seal-box. **1895** He evaded the trial, which began on 21 June, on

July 19 by fleeing to the papal court in Bologna. **1896** Margrave Wilhelm von Rötteln and Rudolf von Ramstein served as his escape assistants. **1897** Among the intercepted letters were those of Roberto Martelli, and when these were read before the Council Assembly

1891 ASFi, Fondo Martelli, no. 303, c. 60v: *E da ppoi nell'anno MCCCCXXXV sendo per lo Concilio già ordinato di fare la unione de' greci e mancando al Concilio e per mandare l'imbasciadori in Gostantinopoli e quivi fare convenire tucti quelli della Chiesa orientale acciò disponessino e deliberassono la passata dell' Omperadore e di tucti quelli che passorono in Ytalia ducati d'oro XII mila e non possedendosi a questa somma provvedere per lo Concilio non obstante moltissime provisioni avessono facte. E protestando l'imbasciadori greci che per la nostra Chiesa occidentale non si servava l'operarsi facto e che tucto lo Concilio insieme congregato mi richiesono gli volessi aiutare e sobvenire in tanto loro bisogno avendo preso la obligatione di tucti e prelati v'erano e factomi ben sicuro gli servì di decta somma donde ne seguì che l'imbasciadori del Concilio insieme con quelli de' greci e accordorono allora la passata de' greci di qua e passorono.*

1892 Sources: Piccolomini, (Pius II) (1823), pp. 73-75; MC, II, pp. 979-982. Secondary literature: Zhisman (1858),

pp. 171-173; Valois (1909), pp. 63-65; Becker (1935), pp. 52-54; Clifford (1972), pp. 435-439.

1893 Becker (1935), p. 53; Clifford (1972), p. 436. sources: MC, II, P. 979; CB, V, P. 253.

1894 Clifford (1972), p. 437. sources: MC, II, pp. 982-983 and 985. he is said to be according to Piccolomini, (Pius II) (1823),

p. 75 have renounced worldly life and entered a monastery.

1895 Clifford (1972), pp. 437-438.

1896 MC, II, p. 990. - Clifford (1972), p. 438.

1897 Wurstenen (1883), pp. 347-348.

5Market dreams

some displeasure arose. Enea Silvio Piccolomini reports, omitting the reference to the Medici bench: *Robertus, ut erat dicax, furere synodum ajebat, patres quosdam temulentos asserebat, quosdam ignavos, asinos, boves appellabat*. The sarcastic Martelli thus described the Council Fathers as drunkards, asses and oxen. 1898 This kind of humor did not go over well with the church lords. Eventually he was placed under house arrest for a short time and interrogated. The head of the Borromei bank, Giovanni da Castro, also had to undergo this procedure, but he does not seem to have become involved in the story. 1899 Many details of this affair are unclear, and Josef Zhisman even considers it to be fabricated. 1900 A letter that Roberto sent to Battiferri, who had fled to Ferrara, does not contain any clear evidence of his guilt either, but at least he confirms there that something had happened that made his stay in Basel very unpleasant: he was abandoned, had to torture himself alone because he had no one to talk to, and he was hated by everyone who followed the *Tais* (= Cardinal d'Alleman?). That he had not also left for Ferrara had only been out of consideration for the reputation of his bank. 1901 In his *ricordanze* he even wrote that he thought he was *in pericolo di morte*. A few months later he left Basel after all and went to Ferrara to take over the management of the Council Bank there. 1902

Borromeo

Company history

Tommaso Spinelli and Galeazzo Borromei formed an ideal partnership to run a bank at the Church Assembly: Tommaso brought his experience in doing business with the high clergy and could expect the greater part of his clerical clientele, whom he had met as head of the Alberti Bank in Rome, to move to the city on the Rhine

1898 Piccolomini, (Pius II) (1823), pp. 74-75.

1899 MC, II, P. 990.

1900 Zhisman (1858), pp. 171-172.

1901 ASFi, MAP 96, no. 15.

1902 ASFi, Fondo Martelli, no. 303, c. 60v: *L'anno MCCCCXXXVIII e venono a Fferrara e per la contradizione che ffu in Basilea per respecto del luogo dove lo Concilio per la decta unione cielebrare si doveva che cchi voleva in Vignione e chi in Firenze, mi trovai sendo in Basilea quasi in pericolo di morte solo perché chi lo voleva in Avinione che erano la più parte istavavano da mme tucte le difficoltà avevano e invero insieme con monsignore di Santo Agnolo ne feci una exactissima diligenza e perché nella fine del MCCCCXXXVIII in quello Concilio non n'era rimasto se non passione e ogni mala visione faceva me ne partì e venni a Ferrara del mese di maggio 1438 dove trovai Cosimo e Piero e Giovanni suoi figliuoli*. Cf. Crum (1996), pp. 404-406 - The Council Fathers at Basel did not give up the idea of getting the Greeks to the Rhine when they had long since agreed with the papal party. Testimony to this is an entry by the Council Protector, Konrad von Weinsberg, in which he describes the best route for the Greeks from Ferrara to Basel. Generallandesarchiv Karlsruhe, GA 15 Schubl. G No. 57 / 15, p. 49.

would make the journey. Probably the two assumed that the Pope would also make the journey with the Curia. Possibly the initiative for this partnership also came from the Borromei, because Galeazzo's brother Antonio knew the conditions at the Council from his own experience; the *insignito et venerando dottor miser Antonio Bon Romei* had accompanied a legation of the city of Venice to the Council in Basel in 1433 with twenty horses. Here he was knighted by Emperor Sigismund on 3 October 1433. **1903** Galeazzo, on the other hand, was able to provide a lot of money and the services of an existing network of branches (London, Bruges, Venice). Tommaso took on the role of managing director in this new venture. The account of the *libro segreto* of this company showed on 22 December 1435 a credit of f. 5454. How much of this was *corpo* and how much profit can no longer be broken down. **1904** Presumably all the equity came from Galeazzo, who was entitled to three-quarters of the profit in return. Tommaso was entitled to the remaining profit and contributed his knowledge and labour to the company. **1905** The company name chosen was *Galeazzo Borromei e co. di Basilea*.

In a statement that Tommaso presumably wrote in connection with financial claims by Galeazzo's daughters, he himself reports on this stay in Basel. **1906** He waited in Basel for six months before opening a bank, probably in order to first check the results. The first evidence of his presence at the Council is an entry in an account book of the Medici Bank dated June 3, 1434. **1907** Since the hoped-for profits failed to materialize, he left the Council: *visto ch'io mi perdeva lo tempo*. **1908** He returned to the papal court in Florence, where many of his Basel clients had also traveled. **1909** Thanks to an expense account of his stay north of the Alps **1910** and from the information that Galeazzo died six or seven months after his departure from Basel, the chronological span of Spinelli's stay in Basel can be fixed at 16 February 1434 to summer 1435. **1911**

Giovanni da Castro was sent to Basel from Padua by Galeazzo as a *garzone*, probably in order to have a trusted guardian there. His father was the renowned jurist Paolo di ser Angelo da Castro, a friend of Enea Silvio Piccolomini, who became Giovanni's godfather. **1912** His main task was to keep the books. As second *garzone* worked

1903 Beinhoff (1995), pp. 311, 320, 198 and 201. Andrea Gatari reports on this journey in a diary and Antonio Borromei, cf. Gatari (1904), p. 378.

1904 YUSA 90, 1700.

1905 YUSA 85a, 1585a.

1906 Text by Tommaso: YUSA 85, 1584. Dispute with the daughters of Galeazzo: YUSA 85, 1585.

1907 ASFi, MAP 131 C.

1908 YUSA 85, 1584.

1909 Caferro (1995), p. 728.

1910 YUSA 645, 8949b.

1911 Galeazzo died in Venice. YUSA 85, 1574a.

1912 Martines (1968), pp. 499-500. cf. Mueller (1997), p. 221.

the son of Tommaso's sister Isabella, Lionardo di ser Piero Doffi, who like the servant (*famiglio*) Ianno (*todescho, da Traiecto*) is attested in Basel from 22 December 1435 to 30 May 1437. Two other Germans, Michele and Ruggieri, and a Benedetto da Miscia had already left the service of the Florentines as servants in December 1435. **1913** A very small staff was employed in Basel.

After Tommaso's departure, da Castro rose to the rank of *fattore* as bank manager without being admitted as a partner. He remained in Germany until the dissolution of *Borromeo Borromei e co. di Basilea*; the last surviving balance sheet was drawn up on 30 May 1437. The end of the bank seems to have been closely connected with the Siege affair¹⁹¹⁴. On August 3, 1437, Tommaso Spinelli from Ferrara wrote a letter to Giovanni da Castro in Basel, in which he tells him of a conversation with his father, who wishes his immediate return. The background to this request is the affair of the victors, in which Giovanni was involved. The two main culprits, Battiferri and Taranto, had fled from Basel to the Pope's court, and Tommaso had been in contact with both of them about business a few days before his letter. Da Castro had also been interrogated by the council authorities for his involvement. Now there was a threat that he too would probably have to leave Basel. One could also leave an employee behind in Basel. **1915** This is exactly what da Castro seems to have decided a few months later, for in a letter dated March 10, 1438, the director of the Medici Bank reported to Cosimo that Giovanni da Castro had left Basel and that the young employee who had been left behind had now also left and was the bearer of this letter. **1916**

Correspondents

There are no goods accounts in the balance sheets of the Basel Borromei Company and no goods transactions are mentioned in the surviving letters. A diamond is the only value in the accounts that does not derive from a purely monetary transaction. Presumably Tommaso Spinelli concentrated largely on banking. **1917** The system of correspondents with which Spinelli and da Castro worked can be reconstructed from the four surviving balance sheets. **1918** The core was formed by Galeazzo Borromei's other ventures in Venice, Bruges, and London, and the companies of the Milanese

1913 YUSA 90, 1700 and 1703.

1914 Cf. above p. 367.

1915 YUSA 89, 1694.

1916 ASFi, MAP 11, n. 618: *Questo de' Bonromei in tutto s'è levato di qui, e quello giovane ci era rimasto per loro, sarà aporatore di questa.* - On 8 May 1438 Alessandro Borromei, the head of the Bruges Society of Antonio Borromei at the Council, as his signature as a witness to a procura of Vieri de' Medici for Bernardo Portinari. With the greatest certainty, however, he was only passing through here. Cf. ASFi, MAP 89, no. 27.

1917 On Tommaso Spinelli, see Caferro (1995); Caferro (1996); Jacks / Caferro (2001); Caferro (2008).

1918 Cf. below pp. 523-532.

relatives in Bruges and Milan. This corporate system, based on family ties, was supplemented by bankers who issued *lettere di cambio* directly to Basel in individual transactions: Martini (Avignon), Aitanti (Barcelona), Rau (Genoa), Giachinotti & Cambini (Corte), Rucellai (Florence), da Como (Milan and Geneva), Bardo di Neri (Geneva), da Meleto (Bologna) and Spinelli (Mantua). Iacopo Tomucci in Nantes and the Franchisachi in an unnamed place (Tournai?) were able to send bills of exchange as commission business to Basel through Galeazzo Borromei in Bruges. Since the most important business in Basel was to service *lettere di cambio* of the council participants or to disburse loans secured by bills of exchange, the bank in Basel was much more frequently sourced with bills of exchange than it obliged its correspondents to disburse. As a result, it had credit balances with almost all of its partners (see Table 22). **1919** The only exception was the Bank der Borromei in Milan, which had a positive balance.

The main points of contact were the Curia, Venice and Bruges. From Barcelona, only one transaction can be found on Aitanti's account. However, since the lists of creditors show many Catalans, this payment channel must have been more important than the balances express. Most of the banking places served by the Borromei were also in the Medici's supply; but they had in addition what must have been a very important connection with Milan. They were also able to serve directly visitors to the councils from Genoa and Mantua. Among the clientele that Spinelli served in Basel were a striking number of personalities from the Duchy of Milan and the territory of Venice, where the Borromei themselves were anchored. **1920** In addition to Bretons, Englishmen and Spaniards, many Germans are also listed as customers. Since there are no accounts of correspondents in Nuremberg or Lübeck, it can be assumed that business was conducted in these cities via the Basel merchants Heinrich Halbisen, Wernli von Kilchen and Wernli Fridigman of the Diesbach-Watt-Gesellschaft, as they are mentioned in the balance sheets with sometimes considerable amounts. Florentines and Frenchmen, on the other hand, are hardly represented. The former were probably adequately served by the Medici and Alberti; to France he apparently maintained no relations. Caferro, in his analysis of the political affiliation of the clients, concludes that the Borromeo bank would have served exclusively supporters of the Pope, while the Medici managed to do business also with supporters of the Council. **1921** An astonishing finding, since Cosimo's support for the Pope had not only been obvious since the affair of the victories.

1919 If the correspondent accounts of the four balances are added together, the amount for debtors is about 19 times greater than that for creditors. These figures can only serve as an indication of the imbalance between the Baslers and their partners, since there are too many imponderables attached to these figures.

1920 Cf. the balances from Basel below pp. 523-532.

1921 Jacks / Caferro (2001), pp. 42-43.

Table 22. negative balances of the Borromei Bank correspondents in Basel, 1435-37

	accounts receivable	22.12.1435	24.03.1436	24.03.1437	30.05.1437
?	Giovanni e Francolino de' Franchisachi		55		
Bruges	Filippo Borromei e co.	10		0.5	
	Galeazzo Borromei e Antonio di Francesco e co.	17		46	50
London	Galeazzo Borromei e Antonio di Francesco e co.	4	20	0.5	0.5
Avignon	Martino Marti e co.				12
Barcelona	Piero Aitanti	4 067			
Genoa	Oddo Rau				25
Bologna	Nicholò di Piero da Meleto	19	9		
Corte	Adovardo Giachinotti e Andrea Cambini e co.	22	22	24	1 244
	Borromeo Borromei e co.			137	1 163
	Galeazzo Borromei e co.	1 938	2 573	4 235	2 873
Florence	Giovanni Rucellai e co.	23			
Geneva	Ambrogio e Iacomo da Como di Milano			137	89
	Bardo di Neri e co.		58		
Milan	Ambrogio e Iacomo da Como		7		
	Filippo Borromei, Alexandro e Paolo da Castagnolo				24
Mantova	Bonsignore e Conte Spinelli e co.	34	34		
Nantes	Iacopo Tomucci		18	10	217
Venice	Galeazzo Borromei e Lazzerio di Giovanni	313	6		

Table 22. *continued*

	Creditori				
Venice	Niccodemo Spinelli	67	67		
Milan	Filippo Borromei, Alexandro e Paolo da Castagnolo		17		0.5
	Ambrogio e Iacopo da Como	41		790	
Bruges	Galeazzo Borromei e Antonio di Francesco e co.		52		
	Filippo Borromei e co.			4	4
Corte	Galeazzo Borromei e co.		3		

Business success

The course of business in Basel was very disappointing for Tommaso Spinelli and, according to his own statement, expenses were higher than profits: *non vi si faciea nulla, altro che spendere*. **1922** The four surviving balance sheets of the Borromei Bank do not cover all the accounting periods, nor do they indicate the balanced period, so that the gaps make it impossible to reconstruct the course of business. **1923** Only for the period from March 24 to May 30, 1437, the figures are complete to the extent that a small profit of 23 chamber ducats can be determined. However, this balance relates only to the last months of business activity, when a liquidation company was operating in Basel and no new business was being transacted. Consequently, it no longer had any creditors in the cash book. The negative development of the account *libro segreto* (from 5 454, 5 453, 5 353 to 5 327 chamber ducats), to which earned profit or loss was usually allocated, shows a negative course of business from December 1435 to May 1437. In the second last balance sheet a small loss of a little more than f. 27 was accounted for, which in the final account was compensated by a surplus of f. 23 could almost be compensated again. This leads to the conclusion that the business result cannot have been very good. Either a very small profit was made or even an

1922 Tommaso claimed to Galeazzo's daughters that the keeping of a *libro segreto*, which had been started in the hope of registering profit-sharing, had therefore been abandoned. Cf. YUSA 85, 1584. However, the *libro segreto* is always mentioned in the four Basel balance sheets (YUSA 90, 1700 and 1703). - The court decision: YUSA 235, 4376.

1923 On the basis of the balance sheets of 24 March (A) and 30 May 1437 (B), it can be seen that the profit was determined according to the following method: (general ledger debtors A + entrata B) - (general ledger creditors A + uscita B).

loss generated. With regard to the decrease in the amount mentioned in the balance sheets in the *libro segreto*, the first hypothesis is probably the more likely.

In the balances of the Bank di Corte, drawn up after the death of Galeazzo Borromei on 16 June 1436, the Chomesseria di Ghaleazzo Borromei e co. di Basilea was listed under creditors as f. 346 s. 14, Galeazzo Borromei e co. di Basilea as f. 2 398 s. 17.¹⁹²⁴ In another balance sheet of 15 July, the amounts of the Basle branch on the list of creditors were f. 2 612 s. 10 d. 4, resp. f. 790 s. 14.¹⁹²⁵ In the last compilation of creditors and debts of October 15, 1436, the creditors in Basel reached f. 722 s. 0 d. 4, resp. f. 1 793 d. 1.¹⁹²⁶

Il Banco da Verona

Benzi & Guarienti

The bank of Buonsignore Benzi and Pace de' Guarienti, together with its successor companies, had the longest corporate history of all the Basel council banks, but it is the most poorly documented. In the state archives of the hometowns of the two merchants, in contrast to the huge holdings in Florence, there are hardly any records of the commercial activities of their citizens, and in the Guarienti family archives in Tamassia, everything reminiscent of the commercial era in the history of the count's family has been sorted out over the centuries. Thus the company history can only be traced in fragments.

The bankers from Florence, because of their size and experience in the curial financial business, would have been in a position to cover all the important financial needs of the Council in Basel. But at a time when the Roman-German king was in Italy and fierce battles were being fought between Florence, Venice, Milan and the Pope, it seemed too risky and politically unwise for the Council fathers to place themselves solely in the hands of bankers from one city. ¹⁹²⁷ For this reason, it was not the great Alberti or Pazzi companies for which, along with the Medici, they lobbied the Basel Council for tax and customs concessions, but for Buonsignore Benzi and Pace de' Guarienti with roots in Siena and Verona. ¹⁹²⁸ In Basel, *Bonsignore Benzi e Pace de' Guarienti e sociis* appears for the first time on 7/8 April 1433. As is often the case in ecclesiastical records, it was not the legal name of the company that was used, but the name of the business manager:

¹⁹²⁴ YUSA 90, 1701.

¹⁹²⁵ YUSA 90, 1702.

¹⁹²⁶ YUSA 90, 1702.

¹⁹²⁷ Cf. Beinhoff (1995), pp. 167-194.

¹⁹²⁸ Cf. above [p. 330](#).

Guilielmi de Guarentis, depositarius concilii. 1929 This son of Pace was 33 years old when the work opened in Basel. How long he stayed in Basel cannot be determined with certainty, but soon the business was run by his brother Pietro, who was nine years younger.

While Pace de' Guarienti left his sons and factors in charge of the branches in northern Europe and lived in Verona himself, his partner Buonsignore Benzi remained active as a curia banker in Italy. From here he also played a political role for a short time in an episode of the Council of Basel. The Council Fathers had agreed with the Greeks to conduct the negotiations for the union of the two Churches in Italy and to pay all the expenses for it. When Siena was being negotiated as the future site of the Council, the Signoria of the city wrote to Benzi, who was in Bologna in the Pope's entourage, on July 12, 1436. Although he had also been a citizen of Bologna for several years, she asked the *conciuis noster* if he could grant her a loan of f. 30000. In the end, however, Siena was not chosen and Benzi did not have to provide the huge amount. 1930

For the partners of the Bank *da Verona*, as this company was called by the Florentines, 1931 Basel was not only a temporary branch of the main company at the Curia, but the starting point for entering the business with curial funds from the Baltic region, from which the Alberti had just left. The first documented contact with a German client is the personal guarantee of Andreas Pfaffendorf, the representative of the Teutonic Order in Basel, to the *banco Bonsiniorum* for a loan of 112 duc. The Council of the City of Danzig assured Pietro de' Guarienti in a letter of 24 November that he would receive this money via *Bruck in Flanders bynnen korcz.* 1932 After this first trans- action with a customer in this market area, further sales were to be made here. In a letter of September 30, 1434 to Paul von Rusdorf, the Grand Master of the Teutonic Order, Pietro de' Guarienti first complained that another loan to Andreas Pfaffendorf for 446 RG had not yet been repaid despite several interventions with the Lieger in Bruges. Surprisingly, he then offered the Grand Master to pay back in *necessitatibus et requestis necessariis* not only 400 or 600, but even the enormous sum of 10 000

1929 StaBS, Politisches C2, Akten Concil von Basel, c. 31. The other privileged persons were: Conradus Magliochus de Vignona (apothecarius), Johannes Servionis de Gebennis (apothecarius), Bartholomeus Famucii de Luca (mercator pannorum) and Guilielmus Frement de Parisuis (pelliparius).

1930 Brandmüller (1994): Comprehensive account of the negotiations between the Council of Basel and the Signoria of Siena. Here the literal text of the letter to Benzi. - Other possible creditors considered were Giovanni Tagliacci, a fellow citizen settled in Venice, and the Florentines Cosimo de' Medici and Andrea de' Pazzi. Cf. Brandmüller (1994), p. 220.

1931 ASFi, MAP 11, no. 618.

1932 Hirsch (1858), pp. 237-238; Neumann (1863), p. 147; Dombrowski (1913), pp. 80-81; Forstreuter / Koeppen (1973), S. 651.

or 20,000 RG to borrow. **1933** This offer was apparently not taken up, for there is no further financial contact between the bank and the Order; but it shows a fairly aggressive move into the market, which had been orphaned for a short time.

Since the changes in the Guarienti corporate structure after Benzi's death coincided with the great crisis of the Council in the spring of 1438, the Medici suspected that the Veronese would leave Germany. **1934** But they decided to stay and Pietro continued to work in a company under the name of his father *Pace de' Guarienti e co.* **1935** In 1439 he became a citizen of Basel as *Dominus Petrus de Verona, mercator.* **1936** The appearance of two new representatives of the *banca de Verona* in Basel also indicates an expansion of business activity rather than a reduction. *Omninea Bonum of Bern usser Lamparten* granted a loan of 234 RG **1937** to the council protector Konrad von Weinsberg in 1438, and a note of the council of 19 June 1439 mentions *Omnibinum de Sacramosia de Verona, Angelus de Portiis de Roma mercatores de banca de Verona.* **1938** In what capacity Ognibene de' Sagramoso and Angelo de Porciis acted for the company, whether as employees or partners, is not clear from the council records. **1939**

For the Konzilsbank, the Guarienti founded partnerships in quick succession, whose dates of existence and shareholdings can no longer be broken down to the individual heights. First, they entered into a partnership agreement with Andrea da Casale, a native of Imola, who, in conjunction with Ludmann Meltinger, Jacob Waltenheim, Heinrich Halbisen and other merchants, established paper production in the city of Imola.

1933 Forstreuter / Koeppen (1973), p. 695. Forstreuter mistakenly considers Guarienti to be an official of the Council. The cause of this error is the signature of the banker, who signed *Petrus de Guarientis de Verona, Sacri Basiliensis Concilii depositarius*, although he did not write this letter in this capacity.

1934 ASFi, MAP 11, no. 618.

1935 AOIF 12737, c. 173r, 2 July 1441 and c. 218r, 26 February 1442. This firm is found in ASFi, NA 19069, cc. 278v-279r.

1936 StaBS, Missives A 9, 93; Opening Book I, 49; GA 0 1, c. 281v.

1937 Albrecht (1850), p. 91; Ammann (1966), p. 178. For the name of Ognibene Sagramoso there are several spellings in the sources: Sagramori, Sacramori, Sacramoso. Here we use the variant of the name that his descendants bear today.

1938 CB, VI, p. 506. - CB, VI, p. 57: De Portiis was already in Basel before 24 May 1437. - ASFi, MAP 12, no. 433: He invested money in the specie trade of Giuliano Baratti, a landman working in Basel, and lost it. Letter to Cosimo de' Medici complaining that Baratti's account books had been handed over by the courts to Roberto Martelli. The latter had returned them to Baratti, as the two were friends: *el libro dove stavano scripte le nostre rasonni, el quale sigillato fo deposto in nelle mano de Roberto Martello, homo della vostra Signoria, con esserli facto expresso commandamento avesse quel libro cosi sigillato ad conservare sopte certa pena. Roberto predicto non avendo alcun respecto al commandamento et al de- vere, tirato da amicitia contracta già bon tempo con decto Iuliano, à rassignato el libro al dicto Iuliano senza altre licentia della Corte aspectare, in grave dampno e preiudicio e iactura mia, e ancho in pocho suo honore.* - CB, VI, p. 694: He is recorded in Germany for the last time on November 2, 1439.

1939 CB, VI, pp. 506 and 644; Gilomen (1998), p. 98.

on the Rhine. **1940** A document from 1441, in which Bukart von Mutzwiler, called Ziegler, and Lienhart von Rotemburg confirmed a loan of 30 RG to him, also testifies to his connection with the local economy. **1941** After the end of the cooperation with da Casale, two Florentines became partners of the Guarienti. **1942** Lamberto di Bernardo Lamberteschi lived in Basel and Giovanozzo de' Mozzi (in the Basel sources: *Johann Notzo*) ran a merchandise business in Geneva. **1943** The company capital of 1,000 guilders for the businesses in Basel and Geneva was formed by three equal contributions. The managing director of the company was Guarienti, who *regulated and supplied, occupied and disposed of, ingenomen and ussgeben with knaben and sust*; the Florentines were only silent partners. **1944**

Very little is known about the exchange transactions of the Guarienti Society in Basel. That it must have had a wide network of correspondents in Upper Germany is shown by a document from the Council of June 19, 1439, in which the *banca de Verona* assured to transfer indulgence money to Basel, which was held in Ulm by Johannes Rueter (Rieter), in Ravensburg by Joss Humpis of the Große Ravensburger Handelsgesellschaft, in Constance by Anton Geisberg and in other places. **1945** From a bill of exchange transaction protested in Florence, which Pietro Guarienti had initiated from Basel in November 1441 for one Bartolino di Dono de Gaeta, connections to Antonio e Piero de' Pazzi e co. in Rome can be discerned, the extent of which cannot be specified. **1946** This relationship also had a political aspect, for Lamberteschi's mother was an Alberti and his wife a Pazzi. He had come to Basel as a refugee exiled from Florence by Cosimo de' Medici. **1947** The Guarienti banks were consequently to be regarded as competitors of the Medici in the 1940s.

The partnership between Guarienti, Mozzi and Lamberteschi lasted only until 1445 and ended in violent disputes, which were also fought out with weapons and kept the Basel Schultheißengericht busy. **1948** Pietro de' Guarienti sentenced to Pietro di Domenico

1940 Apelbaum (1915), p. 52; Mainoni (1982), p. 138.

1941 StaBS, GA A 23, c. 16. - Other mentions of Guarienti in court records: GA A 24, cc. 17, 17v, 18, 2lv, 39v and 42v. Cf. Ehrensperger (1972), p. 277.

1942 Cf. below p. 378.

1943 According to Ehrensperger (1972), pp. 277-278, Mozzi lived in Basel and only later went to Geneva. Based on the ambiguous sources, however, it seems more probable that he was active from Geneva. was trading with Basle. - In 1461 Mozzi lived in Rome, as he was on the run from the Pazzi because of large debts. who took legal action against him in Florence. ASFi, MAP 8, c. 25. - StaBS, GA 23, c. 16: 1441 are in to find in the Basel court records the first Genevans who traded with them.

1944 Ehrensperger (1972), p. 277.

1945 CB, VI, p. 506. presumably these German merchants formed a syndicate to pay this large sum of to be able to edit. Members of the Geisberger family (today Barons Gaisberg von Schöckingen) are documented in the second half of the 15th century as a member of the Great Ravensburg Society. Cf. Schulte (1923), I, p. 163.

1946 ASFi, NA 19069, cc. 278v-279r. Note by Lorenz Böniger.

1947 On Lamberteschi cf. in detail below p. 383.

1948 StaBS, GA E 3, c. 35r.

Lamberteschi, Lamberto's nephew, to pay a reparation of three florins. A few weeks after this verdict, the two families met again before the courts. **1949** This time they fought over unspecified business disputes. Lamberteschi insisted on seeing the company's books, but Guarienti refused. The court ruled that the *rödelen, registren and account books* should be examined by a neutral arbitrator, *who ouch ir sprach sy und und sich der sachstand*. The parties agreed on Antonio di ser Paolo, Simone Guadagni, the head of Antonio della Casa's company in Geneva and the Venetian Giorgio Corner. However, this arbitration did not settle the *spenne and zweytracht and a* complicated legal battle ensued, which was fought out in Geneva and Basel. Pietro Guarienti was no longer in Basel at this time, but was in charge of the bank in Rome. He appointed Giovanozzo de' Mozzi as his procurator on 8 May 1446, who was to collect money from Lamberteschi *Gebennis vel Basilee*. **1950** Before the Schultheißengericht it was a matter of 220 RG, which Lamberteschi finally had to pay.

Ognibene Sagramoso

The successor to the Guarienti Bank in payment transactions with Germany is the company of Ognibene Sagramoso, who was established in Basel as a banker and merchant from 1438 to 1447. At first he worked in an executive capacity in the Guarienti company. In 1442 at the latest he became self-employed, for the balance sheets of the Roman Borromei bank drawn up by Tommaso Spinelli mention him in 1443 and 1444 as a correspondent banker in Basel: *Ognibene de' Sagramori di Baxilea*. **1951** In 1447 he took over as a tenant the premises in the house "Zum Schlüssel" from Dego degli Alberti and stayed there until the end of the Council. **1952** Then he went to Rome and ran a bank *di Corte*.

1949 Apelbaum (1915), p. 52. - On Mozzi and the negotiations in the dispute between Guarienti and Lamberteschi, see StaBS, GA 0 1, cc. 298-300, 311. - StaBS, GA E 3, cc. 35, 51, 52, 58, 66, 126, 127 and 167. - StaBS, GA A 23, cc. 16 and 23. - GA A 24, cc. 17, 17v, 18, 21v, 39v and 42v. - StaBS, GA A 26, c. 283v. - StaBS,

Opening Book I, c. 247; II, c. 194.

1950 ASFi, NA 12518, c. 87r. - Although he was involved in a trading company working in Geneva and Basel, Giovanozzo de' Mozzi pretended to be a poor man before Florentine tax officials in 1442. ASFi, Catasto 608, cc. 856rv: *Per questa scritta vi si mostra la povertà di Rubaconte e Giovannozo d'Antonio de' Mozi el quale Rubaconte è stato infermo circha d'anni 8 o più [...] più non anno di rendita; Giovannozo se n'è ito di fuori per disperato e di lui non so chesene sia pel debito del chomune e di spezielta. Rubaconte d'età d'anni XXVII o circha e Giovannozo d'età d'anni XXIII o circha abiategi buona discrizone che queste sono teste d'avere provigione dal chomune e no paghare.*

1951 YUSA 90, 1704: Balance of 24 March 1443. Ognibene has in it a debt of 13s. - YUSA 90, 1707: Balance of 1444. - Cf. Caferro (1995), p. 736.

1952 Geering (1886), p. 278.

Life of the Florentine Colony in Basel during the Council

In Basel, the group of bankers from Italy was somewhat smaller than in Constance and probably numbered about 15 during the period of greatest business activity. The established ones were joined by merchants passing through and coming from Bruges. Thus, on July 26, 1437, Vieri di Nicola de' Medici is also recorded in Basel. **1953** This is a direct descendant of Vieri di Cambio, with whom Giovanni de' Medici had spent his first years as a merchant. The reason for his stay in Basel is unknown. Another testimony to Florentine presence was in the Basle Charterhouse. Next to a depiction of the life of St. Bruno was the coat of arms of the Guicciardini family: three horns. The donor of this picture could not be determined. It was probably a visitor to the Basel Council, but it was certainly not an employee of the Medici bank, as Casimir Baer suspected. **1954** Ehrensperger, while searching the Basel court archives for Florentines, found *Franciscus Damaryge de Zati* and the Bartscherer *Lucas Bartolomei* in addition to the Wechsler. The first is Francesco d'Amerigo Zati. **1955** Impossible, however, is the identification of the barber-shearer, who appears very frequently in the Medici branch's account book of 1433 and 1434 as *Luca barbiere*, and against whom Ennelin Frigk sued in 1437 for outstanding wages and loans. **1956** From Rome came Giuliano Baratti, who tried his hand here as a junk dealer with little success. **1957**

In the account of the Medici bank of 1442, various amounts are found that refer to the rent of the residential and business premises. For the period from March 25 to August 1, 40 chamber ducats were spent, for the following twelve months only 50 were paid. Heinrich Halbisen is named as the landlord: *Arrigo Albixon, nostro oste*. **1958** This is also attested by an entry in the annual accounts of the town, where it says: *Item empfangen XVII guldin zinses von den wechszelern in Heinrich Halbysens hus*. **1959** It is known of Halbisen that he sold the guilders at the house "Zum Schlüssel" on Ascension Day 1433 to *walchen*

1953 Camerani Marri (1951), p. 51.

1954 Baer (1941), III, pp. 480, 487, 489, 500, 512, 514, 561, and 586. See also Ehrensperger (1972), p. 357, who refers to the reprimand to the Medici.

1955 Francesco d'Amerigo Zati: StaBS, GA E 1, 153. Ehrensperger (1972), p. 447 considers him a physician, but this man certainly belonged to the very rich Florentine merchant family of Zati, which at that time was occupied a very important position in trade in Buda. Cf. Prajda (2017), p. 53. From the wealth of this Family testifies the Catasto of 1433: ASFi, Catasto 73, cc. 177 and 183. Francesco declared then f. 1 378 as a fortune. His younger brother Uberto was among the ten richest Florentines with f. 20 486.

1956 StaBS, OI, c. 41v. - The only possibility to search for this name is offered by the data files of Herlihy / Klapisch, which they made of the Catasto declarations of the year 1427. But in it there are four Men named Luca di Bartolomeo; none of them lists a surname or profession.

1957 Cf. above p. 351.

1958 ASFi, MAP 104, no. 60, c. 600.

1959 Harms (1909-1913), I, p. 157.

rented out. **1960** It is doubtful whether these tenants were the Medici bankers, because the tenants living in the house

"Zum Schlüssel" were significantly lower than the amount recorded by Medici under rent.

1961 Possibly they have directly in his residence

"Unter den Becherern 22" (today: lowest part of Freie Strasse). **1962** In any case, the bank was not only located in the immediate vicinity of the marketplace, but had as neighbors citizens of the city of Basel who enjoyed a very high reputation as merchants, such as Claus Gottschalk, Hans Irmi the Elder and their landlord. **1963** The Florentines worked in spacious and representative rooms. This probably corresponds not only to the prestige that the bank had, but also to the nature of its business, which did not consist of the small exchange business with walk-in customers, but of contracts with very distinguished clientele.

During the first years, the Alberti had their living and business premises directly in the house of the Schlüssel guild and paid 192 guilders a year for it. Basel sources show that after the separation of da Uzzano and Boscoli, Dego and Antonio realigned themselves at the bend of the Rhine and prepared to settle definitively north of the Alps. In 1441 both acquired Basel citizenship and became members of the Zunft zum Schlüssel, in which the great Basel merchants Peter Gatz, Claus Gottschalk, Wernlin von Kilchen and Andres Wiler were guild members. **1964** Dego bought the house "Zum weissen Bären" at Schlüsselberg 5, and Antonio became the "*kaufher zer Strolen*" (today: Freie Straße 11). **1965** In the immediate vicinity of their properties was the house of the Schlüssel guild, where they rented an exchange office and a Gaden for an interest of 16 guilders. **1966** They gave this up again in 1447 and sold the property on the Schlüsselberg three years later to Heinrich Halbisen for 470 gulden. **1967**

Of the other Italian bankers, only scanty information survives about their place of residence during their time in Basel. Tommaso Spinelli rented rooms from the Basel merchant Wernli von Kilchen (*Varnieri della Chiesa, nostro oste*), which were also located near the Zunfthaus zum Schlüssel. He thus worked in the immediate vicinity of the Medici, the Alberti and the richest Baslers Heinrich Halbisen and Claus Gottschalk (*Niccolò*

1960 StaBS, SI 10, 45v. - Koelner (1953), p. 206: "In 1434, he [Heinrich Halbisen the Elder] - who spoke Italian - arranged the renting of one of the guilds' rooms for the key to a *walchen*, und sollent min herren mit dem *walchen nüt ze schaffen han*. The names of the tenants to the key have not survived." Cf. Geering (1886), p. 270.

1961 Cf. Geering (1886), pp. 270-271.

1962 Geering (1886), pp. 275-276 reports that Halbisen rented out his own house from 1440. Cf. Schönberg (1879), S. 608.

1963 Claus Gottschalk had his house "Unter den Becherern 4", Hans Irme *the parent* "Unter den Becherern 19". Both statements in Schönberg (1879), p. 608.

1964 Koelner (1953), pp. 11 and 23.

1965 Koelner (1953), pp. 55 and 230.

1966 StaBS, GA, opening book I, 120. - Ehrensperger (1972), p. 446, note 160 equates Dego with Antonio. - Cf. Geering (1886), p. 278; Koelner (1953), p. 55; Ehrensperger (1972), p. 278.

1967 Ehrensperger (1972), p. 278. On the Gianfigliuzzi: Saponi (1946).

Chociale), which he called *vicino*. **1968** The only record of bankers from Verona is that Ognibene Sagrarnoso took over the premises of Dego degli Alberti in the house "Zum Schlüssel" as a tenant in 1447. **1969** In Basel we find a clustering of banks around the Zunfthaus zum Schlüssel. Their landlords were long-distance traders, known to the Florentines from the international trading centres of Bruges, Venice and Barcelona. Lamberteschi, however, is a special case in every respect. He lived at some distance from the small colony of Florentine bankers, to which, as an exile, he also did not belong. Lamberteschi lived with his wife and children in the house "Zum Liebenstein" at what is now Gemsberg 8, and thus in a distinguished residential location, for he had as a neighbor the former Basel mayor Jacob zu Rhein, who was closely related to two Basel prince-bishops of the 15th century. **1970** The fact that there is no evidence that he did not buy a house here during his twenty years in Basel is not due to gaps in the archival holdings, but rather to his hope that he would not have to stay here forever.

Information on the daily life of the Florentines at the bend of the Rhine can be found in the Medici and Borromei / Spinelli accounts and in Roberto Martelli's book of accounts (*stracciafoglio*), which covers the period from 13 December 1433 to 27 June 1434. It records his small expenses and income on 38 pages; unlike Bartoli's notebook from Constance, it makes no mention of bills of exchange or large credit transactions. **1971** The Florentines spent heavily in the local economy for their own use. Martelli noted the purchase of horses, paper, candles, wine, and clothing. Townspeople and immigrant craftsmen received commissions: Tailors, wagoners, horse traders, rakers, and many more. Many of these suppliers and service providers were not Baslers, however, because the Italians preferred to work with compatriots who understood their language and wishes. Everyday foodstuffs such as meat, wine and bread were bought from Germans, but everything else - candles, paper, spices and medicine - was bought from a compatriot if possible. Even the barber came from Florence. The Florentines obviously strove to continue the way of life of their homeland in the north as well, and lived in an almost self-contained world. To a small extent goods were sold from Basle to the south of Europe: Goldware to Venice¹⁹⁷² and musical instruments to Florence. **1973** Finally, the Florentines benefited from the servants and cooks taken into the service of the banks, as well as the landlords of their apartments and business premises. **1974**

1968 YUSA 90, 1700.

1969 Geering (1886), p. 278.

1970 Schoenberg (1879), p. 617.

1971 ASFi, MAP 131 C.

1972 ASFi, MAP 131 C, c. 4.

1973 Bergier (1978), pp. 289-290.

1974 ASFi, MAP 104, No. 60, cc. 599 et seq.

There is no evidence of the social contacts of the Italians in Basel. They undoubtedly met almost daily in the small town, but nothing is known about joint festivities or other friendly occasions. They certainly celebrated the feast of the city's patron saint, John the Baptist, very lavishly together in Basel. From the letters of Tommaso Spinelli and Roberto Martelli, however, one gets the impression that they mainly observed each other. The years of absence from home led to new friendships and networks that lasted for many years. **1975** These acquaintances from Basel times become evident in the life of Enea Silvio Piccolomini, the later Pius II, who lived in Basel for almost ten years. Their time together in Basel became even more important for the merchant later on, because when he was persecuted by creditors around 1460, Pius II granted him special protection in the Eternal City. He used this freedom to pursue his interest in mineralogy. In the process, he discovered the alum deposits in Tolfa, which were important for the economic history of the 15th century. **1976** In 1445, Enea Piccolomini described Giuliano Baratti, a less successful Roman merchant who had traded in all kinds of spices and medicines in Basel and was appointed procurator of the Medici bank in 1444, as part of his soul and *veterem et Basiliensem amicum*. He lived with him when he was in Rome as envoy of the German king to the Pope. **1977**

Ognibene Sagramoso wrote to Wiener Neustadt in 1453, because he wanted a *littera familiaritatis* from the Emperor and asked for the intercession of Bishop Eneas with Frederick III. Ognibene, who had already been allowed to use the title of count for some years, was addressed by Enea as *Magnifice comes, amice honorande* in the reply letter from Austria dated 27 January 1454. It had not been easy, since the emperor did not like to grant such privileges to merchants (*nam qui negotiantur his Cesar huiusmodi litteras egre concedit*). He sends him the sealed document through his nephew Pietro Piccolomini to Rome. But he is also giving him back the ducats which he sent him, as they are too light. Where did he get such inferior coins (*miratus sum unde aureos tam malos extraxeris*)? His action violates friendship (*Quod jus amicitie minime patitur*). He nevertheless considers him to be an honourable merchant who did not want to deceive him. Surely their friendship was worth more to him than a few grams of gold (*Existimo tibi pluris esse amicitiam meam quam auri*

1975 YUSA 89, 1685a. The years of living together as an Italian colony in a small German town were alluded to by a cleric as late as 1467 when he asked a favor of Tommaso Spinelli: *Per amore dela bona memoria di messer lo vescovo nostro, che sapete quanto singolare amore et affectione vi portò sempre, e , a Roma, e, persino a Baxilea in farvi sempre honore e utile*.

1976 Roover (1963), p. 438. cf. Gottlob (1889), pp. 278-305; Istituto della Enciclopedia italiana (1960-), XXII, pp. 225-227; Delumeau (1963); Caferro (1995), pp. 726-727. - Also Tommaso remained in contact with da Castro. In 1465 Spinelli transported him 3 914 libr. Alum from Rome to Florence. YUSA 87a, 1187.

1977 Piccolomini, (Pius II) (2003-2007), p. 1; Izbicki (2006), pp. 215 and 231.

parvum pondus). **1978** This passage in the letter does not cast a very good light on Sagramoso as a banker. When Enea ascended the See of Peter as Pope Pius II in 1458, his bank in Rome no longer existed. A few weeks after the coronation of Pius II, Giovenco di Lorenzo della Stufa became the father of a son. He had him baptized in the name of Enea. There are only two Florentines with this given name in the Tratte of the Republic of Florence. The other is Enea di Iacopo di Domenico di Bernardo Lamberteschi, who was a great-nephew of Lamberto Lamberteschi, who lived in Basel. **1979** Significantly less friendly was the relationship between Enea and Roberto Martelli, who met again as Pope and director of the Medici bank in Rome. The humanist's portrayal of the banker in his account of the Basel sealing affair was less than flattering, and to the office of depositary of the papal coffers he made obviously didn't get his hopes up.

As a banker, Sagramoso can be traced in account books in exchange transactions until December 1455, transferring money to Naples, London and Rome via the Medici in Florence and Jacopo Attavanti in Venice. **1980** Soon afterwards he retired to Verona, where he held the office of provveditore in 1460. On 2 June 1473 he made his will here. His descendants today form the family branch of the Counts Sagramoso di San Paolo di Campomarzo. **1981**

5.6.2 Lamberto di Bernardo Lamberteschi

Lamberto di Bernardo Lamberteschi came from a very wealthy and respected merchant family, which can be counted among the highest political and economic elite of Florence around 1430. His grandfather Lamberto was factor of the Alberti from 1347 to 1367,**1982** as was his nephew Tommaso di Niccolò (1355-1370). **1983** His father Bernardo had risen to the circle of the richest businessmen in Florence by 1434. **1984** In the Prestanze of 1403 he was in 17th place in the quartier of S. Croce and still had five Alberti households before him; in the Catasto

1978 Weiss (1897), pp. 269-270. the letter from Ognibene to Enea has not been preserved.

1979 Florentine Renaissance Resources, Online Tratte of Office Holders, 1282-1532. machine readable data file. Edited by David Herlihy, R. Burr Litchfield, Anthony Molho, and Roberto Barducci. (Florentine Renaissance Resources / STG: Brown University, Providence, R. I., 2002.) <http://www.stg.brown.edu/projects/tratte/>, 08.06.2021.

1980 ASFi, MAP 134, no. 3, c. 13v; AOIF 12615, c. 2 sinistra.

1981 Cf. Oneto (1938). I am grateful for the assistance in archival research provided by Cesare Counts and Gabriele Sagramoso.

1982 Foster (1985), p. 175. she gives here three evidences from ASFi, Notarile Antecosimiano, that Lamberto, as procurator. who acted Alberti. Lamberto also APS, I, no. 537, p. 554.

1983 Renouard (1938), p. 57; Foster (1985), p. 175.

1984 Martines (1963), p. 353; Conti (1984), p. 73.

of 1427, he was the largest taxpayer in the quarter, with a fortune of f. 41727. The richest Alberti, Filippo di Tommaso, followed only in third place with f. 19000; Francesco d'Altobianco was only 16th with f. 10 752.¹⁹⁸⁵ Bernardo Lamberteschi had made his fortune mainly as an investor rather than as a merchant. He invested his money mainly in accomenda- contracts, trading fabrics between Catalonia, Flanders, England, and Hungary. He had also invested in shops of silk and cloth merchants in Pisa and Florence. ¹⁹⁸⁶ In his tax returns he showed close business relations with the Alberti: Filippo di Tommaso names joint debtors of f. 6,000 in 1427; Giannozzo and Antonio were his creditors. ¹⁹⁸⁷ His close ties with the Alberti were also expressed in his marrying Ravenna di Duccio degli Alberti in 1391. ¹⁹⁸⁸ His networking in Florentine society has been the subject of historical social research on several occasions. ¹⁹⁸⁹

Lamberto was born about 1402, and as a youth occupied an important position in Florentine society, owing to his father's great wealth and his distinguished birth: In public state plays in Florence in 1427 and 1429 he played a prominent part, as the chronicler Cambi recorded. ¹⁹⁹⁰ In 1427 his father sent him to Flanders in one of the Republic's galleys. ¹⁹⁹¹ Shortly before 1430 he married Lena di Andrea Pazzi, who was about 14 years old, a union that shows him to be a member of the urban elite. ¹⁹⁹² His father-in-law had been a partner since 1422 in Francesco di Giachinotto Boscoli e co, which was the Roman branch of Francesco d'Averardo de' Medici's bank. ¹⁹⁹³ This connection also points to families who were politically in opposition to Cosimo de' Medici. Lena Pazzi was in fact the aunt of the conspirators who stabbed Giuliano de' Medici to death in Florence Cathedral on 26 April 1478. ¹⁹⁹⁴

In the mid-thirties Lamberto, along with his closest relatives, abruptly fell out of the circle of the city's ruling elite, for the Lamberteschi sided with the Medici opponents in 1434, and the chronicler Cambi noted the names of Lamberto and Domenico di Bernardo Lamberteschi on the list of *rubegli del Chomune di Firenze*, which, after

¹⁹⁸⁵ Martines (1963), pp. 353 and 365-366.

¹⁹⁸⁶ Foster (1985), p. 175.

¹⁹⁸⁷ Foster (1985), p. 190.

¹⁹⁸⁸ Renouard (1938), p. 57; Foster (1985), pp. 175 and 269.

¹⁹⁸⁹ Doreian et al (2005); Wasserman / Faust (1999).

¹⁹⁹⁰ Cambi (1785-1786), XX, pp. 173 and 175. see also Kent (1978).

¹⁹⁹¹ ASFi, Catasto 68, cc. 41r-46r.

¹⁹⁹² Ansell / Padgett (1993), p. 1276: Padgett and Ansell, using lists of accounts payable and accounts receivable in the Catasti of Florence attempt to ascertain the network of relationships among the Florentine elite, the Lamberteschi have can only be identified as Velluti's trading partner.

¹⁹⁹³ Roover (1963), p. 38.

¹⁹⁹⁴ Cf. Spallanzani (1987), p. 314.

the return of Cosimo from exile in Venice were banished from Florence. **1995** In the official books of the city there is the entry that Domenico was banished to Verona or Civitate in Friuli (*quale luogo de' due vorrà*) for five years on 11 September 1434. **1996** This is consistent with Domenico's son Piero stating in the Catasto of 1469 that his family had not paid taxes since 1434. **1997** Lamberto was initially not directly affected by this banishment. Until 1436, business was still conducted in his name from Florence. On his behalf, the bank of the Pazzi, who were related to him, directed two bills of exchange to the Medici branch in Venice. **1998** On 16 August 1436 he was still in Florence, giving information to the Uffiziali of the city about the fortune of his exiled brother Domenico. **1999** His father Bernardo was already dead by this time. In Basel *his* name appears for the first time in 1438, when *Lambertus der Lamparter*, probably under the impression of the murderous plague of those years, joined the Seelzunft (religious community) of the Zunft zum Schlüssel. **2000** In the same year *Lampertus Bernardi de Lampertesiis de Florentia* bought the civil right. **2001** He must therefore have taken up residence in Basel shortly before. He appears as an exile in the Florentine documents on December 24, 1439, when he was declared a *rubello* by the Capitano della Balìa. **2002** Rudolf Wackernagel, in his history of the city of Basel, thus rightly described Lamberto as a Florentine fugitive. **2003**

1995 Cambi (1785-1786), XX, Domenico di Bernardo: p. 364 and Lamberto di Bernardo: p. 365. About the banishment of Domenico also in the Chronicle of Morelli / Morelli (1774), p. 125.

1996 ASFi, Capitani di Parte, numeri rossi 70, c. 3r and ASFi, Otto di Guardia e Balìa della Repubblica, 224, c. 50v. On his banishment, cf. Shaw (2000), pp. 70 and 88.

1997 ASFi, Catasto 911, cc. 444r-445: *dal 1434 in qua è stata ispenta per essere stati ribelli.*

1998 ASFi, 154a, 64r, 1 October 1436: *A Lamberto Lamberteschi di Firenze per lui duc. cinquanta di grosso. Sono per tanti ci trassono per lui da Firenze à tratto per lui da Firenze i Pazi per loro lettera di cambio de di 13 di settembre. Insomma di duc. 73 di grossi in messer Antonio Borromei e chompagni e a llo ro gli demmo contanti per Robertino loro. Sono per la valuta n'ebono da' Rucellai. Posto a libro grande a c. 28. duc. 50.* A second bill was honoured at Venice for Lamberteschi on 20 June 1436. In this case also the transaction was through the Pazzi in Florence. ASFi, 154a, c. 52r.

1999 ASFi, Capitani di Parte, numeri rossi 70, c. 69v. - ASFi, Emancipazioni 3, cause inopie, f. 175r, 23 Sept. 1437. Lena Lamberteschi demands from the city authorities that her dowry of f. 2,000 be withdrawn from her husband's estate. Probably by this step (*emancipazione*) she secured her own money from the grasp of the city authorities, who proceeded with confiscations against the exiles. From this point on, she was considered an independent household by the Florentine officials, so that she - in contrast to her husband - also had to pay taxes here in the following years. In return, she received four properties from the Lamberteschi estate, which her father-in-law Bernardo had mentioned in his Catasto in 1427. - Other records of the confiscation of Lamberteschi property in ASFi, Capitani di Parte, numeri rossi 65, cc. 44r and 164r-v.

2000 StaBS, opening book I, 3, missives A 9, 93: 11 July 1438. - Cf. Wackernagel / Thommen (1890-1910), VII, P. 400, n. 243; Koelner (1953), p. 55.

2001 Koelner (1953), p. 224.

2002 ASFi, Otto di Guardia e Balìa della Repubblica, 224, c. 74r.

2003 Wackernagel (1907-1916), II / 1, p. 397.

Despite acquiring Basel citizenship, Lamberto had only one goal: the overthrow of the Olig-archie around Cosimo de' Medici and his own return home to Florence. ²⁰⁰⁴ To this end he organized himself from Basel with other like-minded people and even took an active part in a campaign of arms against Florence. Giovanni Rucellai reports in his "Zibaldone" that Lamberto was among those Florentines who rallied around Rinaldo degli Albizzi and worked to overthrow the Medici. In April 1440 he was among the men who, under the leadership of the condottiere Niccolò Piccinino, attempted a military attack on Florence and were not defeated until the famous Battle of Anghiari in June. ²⁰⁰⁵ Since the Florentines were unable to capture Lamberto after the battle, they had Andrea del Castagno paint a larger-than-life image of him, hung it from a window at the Palazzo del Podestà, and added a mocking verse by Antonio Buffone:

*Io son Lamberto Lamberteschi, a cui
Ben si può dire : A te volò il cervello!
Con questi traditor farmi rubello
Della mia patria, ove già ricco fui.*
2006

In a document from 1448, Lamberto Lamberteschi also makes a warlike appearance in Basel. The books of the Schlüssel guild note that he held of the guild because of *zwey armbrest, zwen wellkropfen, zwen gurtel, zwen lidrin kocher*. Obviously, he has been

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- ²⁰⁰⁴ The struggle for his property in Florence is documented in many sources: ASFi, Archivi della Repubblica, Notificazioni di atti di emancipazione, no. 3; Archivio Bardi, Serie III, no. 133, cc. 8v, 15r, 22rv and 28r; Capitani di parte Guelfa, numeri rossi 65, cc. 44r, 163r and 164r; Capitani di parte Guelfa, numeri rossi 70, cc. 44v, 53r, 90v and 91r; Capitani di parte Guelfa, numeri rossi 71, c. 1r; Diplomatico normale, Archivio generale appendice, no. 648; 1444 novembre; Diplomatico, S. Maria del Bigallo, 1437 ottobre 5; Diplomatico, S. Maria del Bigallo, 1446 ottobre 7; Manoscritti 441, cc. 50r and 74r; NA 20611, c. 17v; Otto di Guardia e Balia della Repubblica, no. 224, c. 74r.
- ²⁰⁰⁵ The text of Giovanni Rucellai in Kent / Perosa (1960-1981), p. 50; Battista (2013), p. 169. - Another chronicle certainly erroneously reports a Lorenzo Lamberteschi, but otherwise historically elusive: *ipse Nicolaus Piccinninus cum omni ejus exercitu et posse et maxime cum d. Rainaldo, d. Maso de Albizis, Ludovico de Rossis, Laurentio de Lamberteschis, Roberto de Antilla, Io. Pieri Arrigi, Antonio Nicolai Barbadori, Francisco Joanni alias Carnesecca et d. Nicolao Antonii Gianfigliazzis et multis aliis publicis inimicis et rebellibus comunis Florentie contra territorium florentinum hostiliter*. - Cf. on these events Griffo (1986), pp. 283-289. Lamberteschi's participation in this war campaign against Florence is also mentioned by the chronicler Dei (1985), p. 56.
- ²⁰⁰⁶ Martines (1980); Edgerton (1985); Spencer (1991). The text of the poem in Cavalcanti (1838-1839), p. 578. Meaningful translation: I am Lamberto Lamberteschi, of whom it can be said, your brains have flown away! I have made myself, together with these traitors, the rebel of my homeland, where I was once rich.

equipment actually participated in warlike activities of the city of Basel, for he went to war with his guild brothers against the surrounding nobles. **2007**

While Lamberto refused to continue paying taxes in Florence, he fulfilled this duty in his exile. In the Basel tax list of 1454 he figures under the name of *Lamparter* with a fortune of 3,950 gulden. **2008** He was thus also one of the wealthy inhabitants of Basel, but there were quite a number of Baslers before him who declared far greater fortunes. How far this information corresponded to the actual circumstances must remain open, because certainly no one in the Rhine city knew about the extent of his holdings in Italy.

His wife was not herself one of the exiles; she could therefore have remained in Florence to represent the family's interests there. **2009** In the Catasto of 1446, however, it was noted that she was staying with her husband in Parma. Further, there is no indication of her home address in Florence, which is otherwise common in tax returns. She not only travelled to her husband in Parma, but also followed him across the Alps and lived in Basel for several years. **2010** Her children Venna, Bernardo and Carlo were probably born in Basel between 1453 and 1457. **2011** Lamberto often left Basel for business and political reasons and stayed - avoiding the territory of Florence - in upper Italian cities. He also had Baslers represent him in business matters, for example Burckart Fry. **2012** But he is so frequently attested in Basel that he certainly had his main residence here. **2013**

In addition to the politician and merchant, the *manoscritto veneziano* in the British Library reveals another facet of Lamberto de' Lamberteschi, namely that of a healer

2007 Koelner (1953), p. 224.

2008 Schoenberg (1879), p. 617; Koelner (1953), p. 224.

2009 Foster Baxendale (1991) found this behavior to be very common among the wives of exiled Alberti men.

2010 ASFi, Catasto 658 (II), c. 590rv: *oggi si ritruova a Parma chol marito*. - StaBS, GA A 36, sabbato ante palmar, 1487.

2011 ASFi, Catasto 911, cc. 316rv: Lena enumerates the members of her household: *Mona Lena sopra scripta 54 anni in circha, Venna Maria sua figliuola 15 in circha, Bernardo suo figliuolo 13 in circha, Charlo suo figliuolo minore 11 in circha*.

2012 StaBS, GA A 26, c. 283v.

2013 StaBS, O 1, pp. 286b and 298-299 - StaBS, GA E 3, 23: In 1446 Peter Scherrer of Basel banned his wife's property that lay with Lampertus de Lamberteschis. In the same year, Master Peter of Neuchâtel banned property that lay with the *banckierern in Lambertus von Lamberteschis buss*. - StaBS, GA 24, cc. 271-272. dispute about promissory notes etc. between Lamberteschi and Meltinger and others who had guaranteed for Guarienti. - StaBS, GA A 26, c. 83v: Burkart Fry brought a Latin letter to Bologna. - StaBS, GA 38, cc. 31-34: Long record of relations between Lamberteschi and Basel merchants. StaBS, GA B, c. 172v: 1451 guarantee by Ludman Meltinger, Hans Zschach and Rudolf Herstrass for Andreas Wiler for the attention of Lambertus des Lamberteschis. - StaBS, Schlüsselzunftarchiv 10, c. 51: transactions with the guild. - Cf. Ehrensperger (1972), p. 66 and 280-281.

and early alchemists. The Lamberteschi couple is mentioned in the manuscript Sloane 416, which can be found in the British Library in London, as the source for very different recipes: for the production of Parfüm *de Valens*, for pregnancy tests, but also how to make a weak horse look like a strong and healthy one. You can see people with a very wide range of interests and a great deal of knowledge. What they did with it in Basel, and whether they made friends here with similar interests, eludes clarification because of the sources. **2014**

Since the Florentines hardly did any business with Lamberteschi, who had been banished from the city by Cosimo de' Medici, he had to find other partners for this. Between 1438 and 1441 Lamberto founded a company together with Piero di Pace Guarienti. **2015** Possibly in the background was his older brother Domenico, who had been exiled to Verona. In 1445, the cooperation ended in a dispute that led to protracted litigation in the courts of Basel. **2016** Subsequently, the wealthy Florentine did business with Basel merchant lords. It is certain that he entered into a partnership with Hans Waltenheim the Younger²⁰¹⁷: *guette zyt xellschafft und fruntschafft*. **2018** In which business field the two acted is not handed down. **2019** In 1452, Lamberto issued a *lettera di cambio* for his business partner, entitling the latter to receive 200 RG. The Basel did this at Arrigo degli Orsi in Bologna and acknowledged receipt of the money in writing. **2020** The transaction was settled through the bank of Ognibene de' Sagramoso in Rome. **2021** Lamberto had thus found a way in exchange transactions without involving Florentines. This transaction survives because in 1487 Lamberto's son Bernardo sued the heirs of Waltenheim in the courts of Basel to no avail. He believed that the 200 florins had never been repaid to his father in Basel. **2022** In connection with Sagramoso, whom Lamberto knew from Basel, an arbitration award also shows him in a

2014 Tosatti (1991).

2015 Cf. above p. 375.

2016 Cf. above p. 377.

2017 Cf. StaBS, Key Guild Archives 196 and 199.

2018 StaBS, GA A 26, c. 283v.

2019 Apelbaum (1915), p. 52.

2020 Files of this family in the ASBo, Archivio Banzi. Arrigo is not to be found in them.

2021 Sagramoso was also in relationship with the Medici in Florence in 1455. ASFi, MAP 134, no. 3, c. 13v: *Rimetemo*

a Vinegia a nostri per loro conto [...] d'uso da Ognibene de' Sagramosi [...] qui a Giovanni Buorromei.

2022 StaBS, GA A 26, c. 283v; GA A 36, sabbato ante palmarum. 1487: *Heinrich von Ursis on the twentieth and nünden tag des monatz junii im jar gezalt thusendt vierhundert funffzig und zwen jor. Dear friend, it is harkomen Johannes Waltenheim of Basle with an original letter on lyhung two hundred guldin, which has been sent to A bene in Rome and in the city on the two and twentieth day of October, and a vow to me that I shall have the same.*

and another of his companions, called Jacob Oppermano, who is not harkened; therefore to you and to him our writings considered, which they did unto me, and I counted unto them an hundred and fifty and seven ducats, and sixteen ducats, and sixteen ducats.

Schilling uff geld ze rechnen. Here we warn you that you may be paid in Basel. No more, but

God help you. And wyset die übergeschrifft Lamperto Lamperteschi. Cf. Ehrensperger (1972), pp. 280-281.

in detail not handed down dispute with Piero and Iacopo de' Pazzi of 30 December 1454.²⁰²³ These names indicate another probable partnership, because the Pazzi certainly tried to help him as relatives of his wife. In their tax declaration of 1457, Arrigo degli Orsi is found as a correspondent in Bologna. After the end of Sagramoso's curia bank, the Pazzi may have taken his position in Lamberto's money transfer. ²⁰²⁴

It should be noted that the relationship between Lamberteschi and Sagramoso may have gone beyond a mere correspondent relationship, for there was also a connection between the two through Cristoffer Roder from the diocese of Naumburg. In 1450, this jurist represented the interests of the Veronese vis-à-vis the executors of Gherardo Bueri's will in Lübeck. He was also procurator to Lamberto and Elena de' Lamberteschi. Twice he was in Florence for them to appoint notaries as procurators. ²⁰²⁵ It is also noticeable that Sagramoso closed his bank in Rome almost simultaneously with Lamberteschi's death. Any further statements on this, however, would be pure speculation.

Only two other of Lambertus' money transfers to Rome are documented. A letter from *Uwer williger Lambertus de Lambertheschis burger ze Basel* to the council dated 9 January 1454 is preserved in the burgher archives of the city of Thun. It concerns a bull which a messenger could collect from him against payment of 33 gulden 7 shillings and 8 pennies of Basel coin. On 5 February he acknowledged receipt of payment. He gave the messenger a small promotional gift: "*which is sent to me from Rome by our holy father, St. Nicholas, some angnus dei.*" ²⁰²⁶ The last attested bill of exchange was issued by him in 1456. His name is not mentioned in the documents, but there can be no doubt which Florentine in Basel made a payment contract with the city of Lucerne: *und sint also zu eim Florentzer ein Lantparter komen, der dann gelt usslicht gen Rom; dann in aller statt Bassel nit mer dann ein wechseler ist der gen Rom gelt oder wechsel brieffe gebe.* ²⁰²⁷

When clerics from Basel had to borrow money in Rome in 1451 for the servitudes of Bishop Arnold von Rotberg, they did not turn to a correspondent of the Florentine in their hometown, but to the Medici. The chaplains undertook on August 21 to repay the loan of 440 florins to the Medici in Geneva. This detour would have

²⁰²³ ASFi, NA 2557, inserto 2. Note from Lorenz Böninger.

²⁰²⁴ ASFi, Catasto 829, c. 528v.

²⁰²⁵ ASFi, Diplomatico normale, Archivio generale appendice, no. 648: Presumably Christopher Roder was a lawyer.

In November 1444 Cristoforo Roder appeared in Florence and appointed a notary public as procurator. This

was to represent the interests of Lamberto Lamberteschi in the execution of the will of his father Bernardo represented. In 1466 he was in Florence because of Lena Lamberteschi. Cf. ASFi, NA 20611, c. 17v.

According to information

by Lorenz Böninger there are many sources about Christoph Roder in Florence. 1473 he becomes *habitor populi*

Sancti Proculi named (ASFi, NA 13146, cc. 17r-23r).

²⁰²⁶ Burgerarchiv Thun, Missiven 1447-1472, vol. 3a, BAT 665, nos. 109, 111 and 113.

²⁰²⁷ Amiet (1876-1877), p. 324, supplements 31 and 209 - Amiet (1876-1877), p. 210; Ehrensperger (1972), p.

5Market
dreams

279.

the debtors would certainly have saved themselves if repayment had been possible in Basel. **2028** The servitudes of the Basel bishop John of Venningen also ran through Geneva banks in 1458, who paid the first instalment via Antonio della Casa and the second via Piero and Giovanni de' Medici. **2029** Lamberteschi's position with the Curia seems to have been weak and his turnover in bills of exchange was probably very low.

There are only isolated references to other business fields in which Lamberto was active. In 1453, the account book of the Geneva branch of Antonio della Casa and Simone Guadagni mentions that they bought white taffeta from Bologna for him from Guasparre Bovattieri for four scudi and ten solidi. This was sent to Basel and had to be paid for at the next All Saints' Fair. **2030** Finally, from the Basel sources we learn that he also used his money as a lender in the pawnbroking business. He granted Dorothea von Wittenheim a loan of 14 florins against deposit of her jewellery: "*There is in one a garnet and three perlin, in the other a saffyr with many small perlin and in the third a ribulin with dry small perlin and two rings has the one a ruby, a türckis and two perlin uf den siten.*" **2031**

At times there was also Piero Lamberteschi in Lamberto's household. Piero was certainly not a brother of Lamberto, as Ehrensperger writes, but the nephew: the son of Domenico, born about 1429. **2032** *Petrus Lamberteschis de Florentia* was admitted to the citizenship of Basel in 1446, after he had taken part in a warlike action together with the townspeople: *receptus est in civem quod nobiscum fuit in campis multotiens*. Unlike his uncle, however, he never became a keyholder. **2033** Since no independent business activities are attested by him, it may probably be assumed that he was in

2028 StAB, Domstift VI, p. 5. Cf. also Esch (1998), p. 298.

2029 Wirz (1911-1918), I, p. 112, nos. 326 and 327. - On the reverse of the document of July 21, 1458 (StAB, Domstift VI, no. 61), in which Cardinal Jacob (St. Anastasii) confirmed having received the servitudes of Piero and Giovanni de' Medici from Bishop John of Venningen, is the name N. de Bonaparte. This is not a banker, as Ehrensperger (1972), p. 282 assumed, but the chamber cleric Nicolaus di Bonaparte. Cf. ASFi, MAP 28, no. 208.

2030 Cassandro (1976b), p. 332. He paid this amount at the All Saints' Fair of 1453: Cassandro (1976b), p. 333.

2031 StaBS, GA E 3, 68. Cf. Ehrensperger (1972), p. 279.

2032 Ehrensperger (1972), p. 280. - In the literature we find a Piero Lamberteschi, who is most likely not identical with Piero, who lived in Basel. He stayed at the court of King Sigismund in Hungary in 1422. He acted as an intermediary between the royal court and Poggio Bracciolini, who was to write the king's official chronicle. In 1423 the king granted him, Antonius Frontis and Zenobius de Panzaciis (Panciaticchi) in Ofen facilities in trade with Hungary. Cf. Davies (1982), p. 167; Beinhoff (1995), p. 172. - Other relatives are attested in Hungary: Niccolò served under Filippo Scolari in the Hungarian army. However, he and Giovanni de' Lamberteschi were sentenced to imprisonment in 1401 during Sigismund's measures against the Italians. Cf. Beinhoff (1995), p. 173.

2033 Koelner (1953).

was in the service of his uncle, perhaps also his partner. In 1448 he is still to be found in Basel, as attested by a note in the court archives concerning the purchase of a stallion. 2034

On November 6, 1458, the Medici extended the banishment of Lamberto and his brother Domenico for another 25 years. However, this news did not reach him at all, because he had already died on 8 July of that year and was buried in the Barfüßerkirche with the Franciscans. The inscription on his tombstone has survived thanks to a copy from the 17th century:

*Anno Domini M.CCCC.LVIII
Hic jacet
LAMPERTUS de BERNHARDI
de Lampertescus,
civis Basil.
expulsus de Florentia indigne.
Cuius anima requiescat in pace* 2035

These few words illustrate Lamberto's turmoil between his hometown, to which he always wanted to return, and the city that granted him exile and citizenship. He probably always felt like a guest in Basel and did not even buy a house here. With his death, Basel's direct connection to the Europe-wide payment system was cut off. In 1468, the Basel preacher-monk Heinrich Schnetz obtained a *lettera di cambio* for a trip to Rome from the banker Zilli in St. Gallen, who was able to issue bills of exchange to Tommaso Spinelli in Rome. 2036 Apparently there was no longer any possibility of conducting such transactions via Basel.

Mona Lena continued to live in Basel with her small children for two to three years after her husband's death. 2037 She is not documented in Florence until 26 October 1464, where she sold one of the last family estates, the Torre al Gallo, to the Lanfredini. 2038 The 1469 levy to the Catasto contains no reference to any connection with Basel. Her children Bernardo and Venna can be traced to Naples around 1475, where the daughter with

2034 StaBS, GA A 24, c. 168.

2035 According to Benno Schubiger of the Historical Museum in Basel, which is located in the former Barfüßerkirche, this tomb slab no longer exists and is only preserved in Tonjola (1661), p. 251. - Cf. StaBS, Schlüsselzunftarchiv, 224; cf. Ehrensperger (1972), pp. 280-281.

2036 Cf. above p. 222.

2037 StaBS, GA A 36, sabbato ante palmar. 1487.

2038 ASFi, Carte Gondi, No 10.

Antonio Villani was married and an account was kept for Bernardo with the silk merchant Tommaso Ginori. Piero di Domenico was in Rome in 1458 and was associated with the Baroncelli bank there. On 12 July 1460 he was declared *rubelli* by the Republic of Florence along with his brothers Antonio, Jacopo and Andrea. **2039** The first evidence of a return to his native city is found in 1469, when, as head of the household, he wrote a survey of the property of the descendants of Domenico di Bernardo Lamberteschi to the Catasto. In this text there is not a word about his time in Basel. He was not settled in Florence at the time, but in Prato, while his wife Cilia, twelve years his senior, lived in Rome, where he intended to travel again soon. **2040** In the Florentine model of marriage, it was extremely rare for a wife to be significantly older than her husband. Piero probably married a wealthy widow. In 1480 the Catasto mentions only his small estate. **2041** In Florence, the fame of this family had faded due to the long period of exile and most of the huge fortune was lost. Bernardo di Lamberto regained the citizenship of Florence in 1494, as can be seen from the Cittadinario, but the family never recovered from the exile. **2042**

2039 ASFi, Otto di Guardia e Balia della Repubblica, 224, c. 104r.

2040 ASFi, Catasto 911, cc. 444r-445r. - Piero is recorded in Florence on 10 September 1469, when he acted as procurator against the heirs of Cipriano di Lionardo Spinelli in an inheritance dispute. Cf. YUSA 87, no. 1644b. The Pazzi as heirs of Piero in Kuehn (2008), p. 146.

2041 ASFi, Catasto 1002, c. 481r.

2042 ASFi, Cittadinario Fiorentino, Manoscritto 419, consorti dei Rinucci e Tigliamochi.

6 Market Space Strategies

6.1 Organization of the trade

The term 'network', which has been very much at the centre of economic history in recent years, is not used in the study presented here for the relations between the curia banks and their correspondents in Germany. Here, the simplest characteristic of a network is defined as the fact that all merchants connected in a system benefit from each other. However, there was no commercial contact or exchange of information between the Bueri in Lübeck and the Rummel in Nuremberg. One cannot speak of networks across national borders. Within the business system of the Medici, Alberti and Spinelli, there was no solidarity and no sense of community. ²⁰⁴³ Instead of a network, the correspondent structure consisted of individual relationships. The organization functioned through the curia bank as the central point from which all external relations emanated in a spoke architecture. More appropriate than 'networking' is therefore the term 'hub and spoke'.

Independent branches of the curia banks in Germany, which were equipped with equity capital and could conclude transactions in their own name, existed with the Medici, Guarienti, Alberti / da Uzzano and Borromei only during the Council years in Basel. Hierarchically dependent units were the Medici-Baglioni-Bueri in Lübeck and Alberti-Biliotti in Cologne, which could be described as agencies, and which drew their equity from the *corpo* of a superior branch. All other business relations went from the curia to correspondents who were not legally dependent on their partners. ²⁰⁴⁴ By foregoing their own companies in Germany, the curia bankers were able to increase their profit prospects while reducing expenses and risk. In this constellation, the transport problem, the problem of providing the counter-values for the bills of exchange and the turnover problem were completely transferred to the partners living in Germany. To reduce risk, limits were imposed on the amount of bills of exchange and deadlines were set for the delivery of the money in Bruges or Venice. Only a few very close associates were given *nostro* and *loro accounts* by the curia bank for direct bill of exchange transactions. Most were only allowed to issue bills of exchange if they were guaranteed by Florentine banks in Venice or Bruges. Through these *lettere per commissionem*, the curia banker delegated risk control to the place where the flow of goods from the north was exactly

²⁰⁴³ Selzer / Ewert (2010), p. 30.

²⁰⁴⁴ For an introduction to the workings of these correspondent systems, see Leone (1988).

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could be controlled. Many other details of the co-operation were regulated in long letters; in no known case were they recorded in notarial form. It was determined, for example, which bank employees were authorized to sign bills of exchange and that, contrary to all Italian bank practices, bills of exchange had to be sealed. In summary, we can distinguish between three forms of cooperation between the German and Florentine bankers. (1) The first and largest group comprised the German merchants, who were content to cooperate with the Italians in the international banking centers by buying bills of exchange from them to other places for their customers at home or by using the Italian payment system to balance their accounts between different markets. (2) A second group of merchant gentlemen, thanks to their permanent presence in Venice or Bruges, had acquired so much creditworthiness with the Florentines that the latter allowed them to write bills of exchange in Germany to Rome and to other places outside the German payment system. These transactions were then settled in places where both companies were represented. (3) The closest form of cooperation occurred when Germans were in direct correspondent relationship with Florentine banks in Rome and the clearing of transactions took place without the need for prior bank guarantees in Venice or Bruges.

6.2 Business lines

The range of financial services offered by the curia banks and the Florentines living in Germany in cooperation was dominated by the transfer of money by means of the *lettera di cambio*. Collectors of the popes or of the Basel Council transported the collected money in this way to the apostolic chamber or to the financial administration of the church assembly. The high clergy thus paid the annuities due, and persons traveling to or living in Rome were supplied from Germany with the necessary chamber ducats. The Italian bankers knew other uses of the bill of exchange which they rarely or never made use of in Germany. Only the council banks of the Alberti and Medici seem to have been involved in the arbitrage business. The concentration on the transfer of money by the curia banks is the reason why commercial bills of exchange for the creation of credit were of no importance within Germany. This was not part of their business model in Italy either. As Michael North has noted, commercial bills of exchange were not used by the Hansen, who also, with few exceptions, worked only in Bruges. 2045 The North Germans needed for the

2045 North (1999), p. 44; Stefke (1999), p. 36.

The Italians did not create money by means of drawn bills of exchange, since they had their own financial instruments for this purpose. **2046** The Upper Germans, such as the Paumgartners and the Humpis, made use of the Florentines to pay for goods between Bruges and Venice and also to have credit limits set up for them.

With regard to payment methods, a distinction must be made between large orders, sometimes amounting to several thousand gulden, and the bulk business of the many small bills of exchange. It was usually not too difficult, at least in the 15th century, to find a banker in Germany who could transfer small amounts. Although the Nuremberg banker Müllner had unlimited authority and his compatriot Gartner could have gone as high as 2,500 ducats, the actual bill amounts remained very modest: The majority amounted to less than 100 ducats. **2047** The servitude payments of the archbishop of Cologne, which amounted to 15,000 florins, and a few other large instructions are very large exceptions. The *lettera di cambio* as a money order or traveller's cheque was also called *lettera di credito* by Raymond de Roover. **2048** However, this conceptual differentiation is not to be found in the contemporary sources.

The most important client group of the Medici Bank in Basel were the cardinals and bishops among the council participants, to whom they were happy to grant large loans. In 1435 they granted Cardinal Hugo de Lusignano a loan of 1100 gold ducats, for which they received as a guarantee the income from the abbey of Montevergine near Avellino. **2049** In the acknowledgement of the debt the transaction was called *nomine meri et amicabilis mutui*, which, however, is no more than a paraphrase for loan, for, of course, the Medici did not wish to forego a profit. Four months later the same ecclesiastical prince obtained a loan of 2,000 gold ducats, for which he gave as guarantee various bills of exchange drawn on banks in Venice, with a total value of nearly 4,000 ducats. **2050** The importance of trust in these arrangements is shown by the fact that no notary was consulted in either case. The contracts were written on parchment, but the personal signature of the cardinal sufficed as legal authentication. This procedure had the advantage that the transaction could be carried out much more quickly and discreetly. Sometimes one was content with a simple obligation to pay on paper. **2051** A drawn

2046 Stark (2000), p. 104.

2047 Cf. below p. 568. - By comparison, the figures from the study of bill transactions in the Datini archives, which averaged about 350 ducats; amounts under 200 ducats were very rare. This is evidence that the bills were not for arbitrage business were used. Note by Reinhold C. Mueller.

2048 Roover (1963), p. 110.

2049 Camerani Marri (1951), no. 105, p. 47.

2050 Camerani Marri (1951), no. 111, p. 49.

2051 Examples of such simple payment obligations: ASFi, MAP 93, no. 606: Bishop Marcial of Evreux undertakes to repay a loan in Lyon (2 July 1434). Cf. ASFi, MAP 139, no. 119.

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Bills of exchange, on the other hand, had to be issued by the Archbishop of Milan when he took out a loan from Tommaso Spinelli. **2052** It was rare that the services of notaries were used for high clerics by the Medici and Spinelli. **2053** Not all loans to the princes of the church involved large sums, for sometimes even high ecclesiastics ran out of small change and had to borrow a few florins from bankers. Vital de Mauléon, bishop of Saint-Pons and patriarch of Alexandria, once borrowed 25 RG: *i qua' li prestamo*. **2054** For the banks, there was a danger of running into liquidity problems if the large loans were not repaid on time. Thus, the Medici of Basel could no longer expect money from a bishop who had lost his official residence in Volterra, since he did not even have enough to support himself: *perchè à fatica di vivere*. **2055** It is understandable, therefore, that the *maggiori* in Florence became worried when they heard that the Basilians were having problems with large debtors. In December 1434 they demanded information from Roberto Martelli about a loan of 2550 ducats that had been granted to two unnamed cardinals. Martelli reassured them that he had already returned 1,000 and that he had sufficient security for the rest. Moreover, he said, the Medici had so many friends that this loan could not possibly be lost. **2056** Under pressure from headquarters, the Basles relentlessly collected the debt. Roberto Martelli thus also admonished Cardinal Aleman for a large debt in blunt terms. He had told the Cardinal that his behaviour was very bad and that he must take care not to cause any more trouble for the Medici because of the outstanding money: *Ò detto al chardinale quanto questo v'è grave e che dovrebbe provvedere di non farvi oramay più incomodità dei vostri danari*. **2057** But the eminence had to put the banker off for a month, because only then did he expect to receive 5,000 ducats, which he would then, however, pay in full to the Medici.

In de Roover's opinion, the Italian companies feared granting credit to the high nobility because it involved very great risks, as the example of the Bardi and Peruzzi in England had shown. It was difficult for them, however, to conclude these transactions with

2052 YUSA 90, 1700, Franciscus Piccolpasso, archbishop of Milan: *miser Francesco, arcivescovo di Milano, costui n'abiamo obliгато per sua lettera di chanbio, e scritto l'altra è douta a Milano*. - The representatives of the German Order in Basel had to commit themselves to repayment in Bruges for each of their loans. Cf. Forstreuter / Koeppen (1973), p. 737.

2053 Example: Camerani Marri (1951), no. 102, p. 46. YUSA 90, 1700: For a loan of f. 80 to Cardinal Dominicus Ram: *miser Domenico, chardinale di Termo, abiamo sua scritta obliagatione*.

2054 ASFi, MAP 131 C, c. 4r.

2055 ASFi, MAP 104, no. 60, c. 599.

2056 ASFi, MAP 20, n. 50: *Abiate per fermo che quelli debitori ci si son fatti aranno fine buono e presto, e per l'avenire farò ongni cosa per non ne far più*.

2057 ASFi, MAP 20, n. 50.

courts, because that is where they wanted to sell their luxury products. **2058** The merchants in Germany were not faced with this problem, since there were no magnificent courts like those in Italy, France, Hungary and England. Loans by Bueri, Rucellai, and Biliotti on a large scale to a German prince are not attested. They left this business entirely to the German merchants. They did credit business only on a manageable local scale. **2059**

In the urban economy, Medici and Borromei in Basel granted small loans to spice and paper merchants, candle makers, goldsmiths, garment cutters, bathers, tailors, straw hat makers, and many others mentioned in the records of the merchants. A conspicuously large group among their debtors were the butchers. In 1433 and 1434 *Ruedi, Ans Puchel, Hans Smel, Burchardo, Obize Glauche*, and *Sechinger* borrowed money from them. **2060** The reason for these loans is certainly to be found in the greatly increased demand for meat in the city during the Council. **2061** This change in the market forced the butchers to make great buying trips to the ox markets, which took them far beyond the limits of the city's environs. **2062** Only in one case can the area of purchase be more precisely determined from the entry in the accounts. *Sechinger* received the loan in Basel in the currency of Burgundy, so it can be assumed that he bought his goods in that currency area: *contante in moretti di Borgognia*. **2063** After the Council lost all- common recognition, these business relations broke down completely. In the Medici balance sheet of 1442 these butcher accounts are completely missing.

For the citizens of the German cities, deposits with the Florentines were of little financial interest, as they only offered an interest rate of 5 percent. **2064** This return could also be achieved on the local capital market, where the risks were significantly lower. **2065** Therefore, among the deposit customers of the Italian banks in the North, not a single local merchant can be found. Surprisingly, however, the Basel Council used the services of the Medici when it deposited the sum of 1,600 gul- den at interest with this banking house in 1440/41. **2066**

2058 Roover (1963), pp. 2-3.

2059 In the 13th and early 14th centuries, Roman kings were still regular customers of the Florentine bankers. Cf. Weissen (2006).

2060 ASFi, MAP 131 C.

2061 On the importance of the European ox trade in the late Middle Ages, cf. Westermann (1979); Blanchard (1986).

2062 Koelner (1948), pp. 36-38.

2063 Koelner (1948), p. 69.

2064 Cf. the transaction with the Bishop of Barcelona below [p. 434](#).

2065 Gilomen (2011).

2066 Harms (1909-1913), I, p. 157: *Item received XVII guldin zinses from the wechszelern in Heinrich Halbysens hus as the some zites XVIC guldin hinder inen hattent, die der rēten worent, fecerunt XIX lb XI s.*

6.3 Safety on German roads

6.3.1 Trade routes

Florentine merchants frequently travelled back and forth between their home town and the most important northern trading centres in Flanders. In doing so, they carried out an almost unimaginable number of transports of goods and cash. The movement of people, goods and news by land represented one of the great economic problems of the Middle Ages, for the roads and paths had not improved since Roman times, but in the vast majority of cases had only become worse. ²⁰⁶⁷ From Flanders an overland route, supplemented in places by inland navigation, led via Gand or Brussels, via Paris through the Rhone valley (*via rodania, lo chamino di Parigi*) to Avignon. From there one continued on foot to Marseilles or Arles, then by boat to Pisa, and the last few miles to Florence again by land. ²⁰⁶⁸ As a variant to the routes through the Rhone valley, the Florentines already in the 13th century used the road from Flanders through the Rhine valley to Basel (*lo chamino della Magna*),²⁰⁶⁹ to reach Geneva through the Swiss midland. From there they often went through the Rhone valley to southern France or over Mont Cenis, the Great St. Bernard or the Simplon to northern Italy. ²⁰⁷⁰

²⁰⁶⁷ Gömmel (1987), pp. 1039-1040 Cf. Kellenbenz (1965).

²⁰⁶⁸ Pegolotti describes the route from London to Florence by ship: to the mouth of the Garonne, through it to Libournes on the Dordogne, overland via Montpellier to Aigues-Mortes in Provence, there loaded to Porto Pisano, then up the Arno by barge via Pisa to Signa and then by wagon to Florence. Cf. Friedmann (1912), p. 76; Pegolotti (1936), pp. 209-212 and 256-258. According to Perroni (1968), p. 134, this route is said to have become the most important from 1335 at the latest. - Great importance was also attached to inland navigation. Cf. Eckolt (1980). - On the history of the transport routes from Italy to the north, Schulte (1900) should still be consulted, although there are now a number of more recent studies that revise and supplement many partial aspects. - Davidsohn (1896-1925), IV / 2, p. 319-320. - Pegolotti reports that goods bought in the *Borgogna dello 'mperio* had to be exported through the Rhine valley, otherwise they would have fallen into the hands of the French king. Only for goods from the *Borgogna nel reame* (France) was the Rhone route open. Cf. Pegolotti (1936), p. 232.

²⁰⁶⁹ In January 1313, Iacopo Perivoli of Castelfiorentino, an employee of Frescobaldi of Bruges, came to Basel on the run from English justice to meet Mancino Benci, whom the associates had sent to meet him from Vienne. Nothing further is known about the stay in Basel, as these reports can only be based on the expense accounts of the two merchants. Cf. Saporì (1955-1967b), p. 908. - Further evidence of the use of this route from Flanders via Basel to southern France can be found in the account for the transport of cloth that the Alberti del Giudice carried out from Flanders to Avignon in 1348: *della mandata di panni cinquantadue che 'nostri di Fiandra mandarono loro per lo chamino della Magna e da Basola*. Cf. Saporì (1952), p. 298; Ehrensperger (1972), p. 267.

²⁰⁷⁰ For the western Alpine passes cf. Hassinger (1978-1981). For the Simplon route in the 14th century cf. Daviso (1951); Fournier (1981).

For the Florentines, Jean-François Bergier's thesis that the Gotthard was the *liaison privilégiée entre l'Italie et l'Occident* 2071 cannot be confirmed, because for them this pass played only a secondary role. 2072 News about transports of Florentine trade goods in which the Gotthard is mentioned are extremely rare. 2073 Not only did the arduousness of this Alpine crossing play an important role, but also the dominant position of Milan, which did not open the way to its opponents during the many years of conflict with Florence and Venice. 2074 The Alberti carried cloth in convoy with Venetians over this pass on several occasions around 1350. 2075 The next testimony of a transport of Florentine goods over the Gotthard dates from 1369, when Lando d'Antonio degli Albizzi in Mechelen commissioned a *conducitore* to transport cloth from Flanders to Florence via Basle and Milan. 2076 It is more frequently mentioned that travellers who were not accompanying goods went over the Gotthard. This was the route taken, for example, by the famous chronicler Benedetto Dei when he returned to his workplace at the Medici branch in Milan from northern Europe accompanied by Accerito Portinari. 2077 But the middle Alpine passes do not seem to have been popular with single-travelling merchants either. From Buonaccorso Pitti's detailed accounts of his various trips to France and Germany, we learn that he never used a pass in the middle Alps. He usually bypassed the Gotthard to the west, crossed the Simplon, the Great St. Bernard, or took the route through Provence and the Rhone Valley. 2078

From the second half of the 14th century onwards, more and more goods transports for Cologne, Frankfurt and Upper Germany went over the Brenner Pass and the neighbouring eastern

2071 Bergier (1975), p. 29.

2072 Glauser (1968), p. 243, in his study of customs registers recording transports over the Gotthard in the years 1493 to 1505, mentions not a single Florentine; on this pass road, merchants from Upper Germany, Asti, Milan and Como were almost exclusively to be found. As a result of his work, he concluded that although the Gotthard was an important Alpine pass in the late Middle Ages, the eastern crossings (especially the Brenner) were superior to it. What he formulated here for all freight traffic certainly applies to an even greater extent to the Florentines, and this also in the period up to 1474. - Cf. Martini / Vismara (1956), p. 287; Ehrensperger (1972), p. 266; Frangioni (1983); Frangioni (1994). - The following statement by Kellenbenz (1985), p. 334 must be limited to certain Italian trading cities: "La strada più importante in direzione delta Renania era quella che attraversava il Gottardo e passava a Basilea, continuando alla sinistra del Reno via Strasburgo fino a Magonza e scendendo la valle del Reno, a Colonia."

2073 Schulte (1900), p. 458.

2074 Cf. Mainoni (1984).

2075 See Goldthwaite et al (1995), pp. LII, 41, 86, 123, 125, 126, 135, 152, 156, 213, 214 and 222.

2076 ASFi, Mercanzia 1160, 1371 novembre 13.

2077 Schulte (1900), p. 455.

2078 Pitti (1905), pp. 57, 100, 106, 117, and 209-228.

Alpine crossings. **2079** These passes were particularly important for the Florentines in Lübeck and Nuremberg, who had their factors goods and cash transport between Italy and Germany: *la via di Verona*. Merchants did not always choose the fastest route, but followed the important trading centres. From a letter written by Gherardo Bueri to Giovanni de' Medici on April 25, 1446, we learn that he planned his itinerary from Florence to Lübeck via Geneva and then probably Basel. **2080** He had probably already chosen this route in earlier years, as evidence of his stay in Basel shows. It is very likely that he chose this route in order to be able to do business in Geneva on the way. Geneva was an important stopover for merchants who wanted to go from here via Schaffhausen or Constance to the markets of Upper Germany. However, no clear evidence has been found that any of the Florentines travelling to Germany chose this route.

When the Strait of Gibraltar was open to the Italians, many traders switched from land to sea. By 1277 at the latest, the Genoese began sending galleys around the Iberian Peninsula to Flanders and England. After 1298 these voyages became regular and Sluys, the sea port of Bruges, became the port for the voyages to the west. **2081** However, it was not until 1325 that transport by this sea route became really significant and Bruges became an important place for German-Florentine relations. Hundreds of merchant ships, called *navigli di alemanni* by the Tuscans, now arrived from Bremen, Hamburg and the cities of Scandinavia. **2082** For the Florentines the sea-only route gained further importance when they conquered Pisa in 1406 and bought Livorno from Genoa in 1421, for this gave them possession of port facilities from which they established regular galley sailings to Bruges from 1425. **2083**

There was thus a large number of variants to choose from for the route between Bruges and Italy. Using the Alberti account books, Marco Spallanzani was able to calculate that Iacopo and Bartolomeo degli Alberti (1348-50) preferred the route through the Rhone Valley to the Gotthard route by a ratio of about 4.5 : 1. **2084** The Compagnia of Bartolomeo (1352-58) preferred the *chamino di Parigi* to an even greater extent, and

2079 Kellenbenz (1977b), pp. 199-206; Rösch (1982), pp. 43-44; Kellenbenz (1985), p. 335. - map in Braunstein (1986), S. 36.

2080 ASFi, MAP 8, no. 162.

2081 Roover (1948a), p. 50. - The first known voyage of a galley from Genoa to Flanders is in 1277. documented; the Venetians arrived from 1314. cf. Houtte (1985), p. 153; Melis (1990a), p. 362. Basque seafarers. have already transported wines from France on this route in 1210. Cf. Houtte (1994), p. 259.

2082 Melis (1984), pp. 135 and 148-149.

2083 Doren (1901-1908), p. 109; Kuske (1909), p. 411; Roover (1963), p. 2; Watson (1963).

2084 Goldthwaite et al. (1995), p. XLIX. - This was also the route mostly taken by the "new" economy, which had been in existence since the 13th century. standing courier service between Florence and Champagne / Flanders. Cf. Simon (1974), p. 23.

opted for the route through Germany only just once. During the seven accounting years that can be analysed, 4,100 fabrics were transported on the route between Paris and Avignon; on the way through Germany, the figure was just 93.²⁰⁸⁵ This preference for the overland route via Paris by the Alberti is quite typical for the Florentines, as the works of many economic historians show: Florentine merchants very rarely crossed the Alpine passes to Flanders; they took the *via rodania* far more frequently.²⁰⁸⁶ Untypical, on the other hand, was the fact that the Alberti used the direct sea route from the North Sea to the Mediterranean only once during the period studied, when they had three bales of cloth brought from Flanders to Italy by Venetian ships.²⁰⁸⁷ Indeed, the ship was very often preferred to the wagon from the second half of the 14th century onwards, and Giovanni da Uzzano confirms shortly before 1440 in his *Pratica di Mercatura* that merchants transported more goods by sea than by land: *ma è più mandano per mare, che per terra*.²⁰⁸⁸ Spallanzani calculated that the average cost of transporting goods over the Gotthard was one third less than using the Avignon route,²⁰⁸⁹ but the time taken was the reverse: goods were transported through Germany to Florence in 101 to 167 days, while the Avignon route took on average 50 days less.²⁰⁹⁰ By sea through the Strait of Gibraltar, cloths took 67 days, a time that could be halved when ships docked at Porto Pisano and no longer had to make the detour via the port of Venice. The sea route was not only much faster than the land route, but above all offered greater security: in the north there were long periods of war (the Hundred Years' War, the Armagnac Wars, the Burgundian Wars), the Gotthard route was interrupted at times by the conflicts between the Austrians and the Confederates, and in the south the coalitions between the great powers of Venice, Milan and Florence changed several times.

²⁰⁸⁵ Goldthwaite et al. (1995), p. LXXIV.

²⁰⁸⁶ Melis (1974b), p. 304; Bergier (1979b); Soldi Rondinini (1978); Hassinger (1979); Kellenbenz (1985).

²⁰⁸⁷ The Alberti were among the first Florentines to use the sea route. They were according to opinion by Holmes among the Florentine merchants also "certainly unusual," because they had their own ships for the trade with northern Europe. They are said to have already had their own transport network organized with their ships. Cf. Holmes (1960-1961), p. 196.

²⁰⁸⁸ Da Uzzano (1766), IV, p. 128. - This increase in shipping by the Florentines is paralleled by other the great trading nations, a development in the opposite direction. Cf. Encyclopedia of the Middle Ages (1980-1999), II, Sp. 747.

²⁰⁸⁹ Goldthwaite et al. (1995), pp. tav. 3.1, 3.4 and 3.5. Cf. Kellenbenz (1977b), p. 206.

²⁰⁹⁰ Goldthwaite et al. (1995), p. LXXXV.

6.3.2 Dangers

On the German roads lurked many dangers from simple criminals, robber barons and nobles, who for some reason or other, the merchants complained of reprisals. **2091** When Ludovico Baglioni was travelling in southern Germany in 1419, he lost a very valuable unicorn in Schaffhausen. **2092** Eight years later Gherardo Bueri was travelling in the diocese of Schwerin on account of the papal collectorate and was robbed. **2093** Near Nuremberg several Venetians passing through were robbed. **2094** During a transport of the Alberti of Flanders over the Gotthard (*il chamino della Magna*), investigated by Spallanzani, a convoy of wagons was detained in April 1349 by a count called in Italian sources *conte Giovanni di Brainborgo, Bramborgo, Braynborgo* and also *Vraimborgbo*, on the way between Basel and Lucerne. The carter in charge, Stefano da Vinciona, immediately sent a messenger with the bad news to his charges. Among these, besides Venetians, were the Alberti and Bardi from Florence: *per farci sapere dell'arestamento*. Evidently the bulk of the confiscated goods came from Venetian merchants, for the Florentines sent the Alberti factor Ticcio di Bonaccorso Bonaccorsi first to Venice to agree with the principal parties concerned on a common course of action for the recovery of the confiscated goods. **2095** The

2091 See below p. 54; Schulte (1900), pp. 185, 203, 497 and many other places; Doren (1901-1908), p. 109. - On the uncertainty of roads in Germany, see Schulte (1900), pp. 453 and 494-497; Afflerbach (1993), P. 36-38 - On April 1, 1361, Emperor Charles IV had established an imperial pass duty in Basel and pledged it to the city. It was a half-guilder duty per fardel, but was soon increased to a whole one. This made the transients feel exploited, and in 1370 and 1391 the Milanese attempted to lower these duties by diplomatic demarches. Schulte (1900), p. 417; Ehrensperger (1972), p. 267 - Duke Rudolf IV of Austria on March 13, 1361, gave the Italian merchants, among whom he names those from *Florentia*, an escort letter for the road from Ottmarsheim via Basel, Rheinfelden, the Bözberg and Brugg to Lucerne. Printed in Schulte (1900), pp. 24-25 - Count Siegmund of Thierstein gave a letter of safe conduct to the *mercatores* from Florence (also Milan, Como and Venice) on December 22, 1368. Reprinted in Schulte (1900), pp. 25-26 and 420. - 1415 salvo conduit for Milan, Como, Lucca, Venice, Tuscany and Lombardy by Duke Charles of Lorraine and various other lords for the route from the Moselle to Strasbourg. Ehrensperger (1972), p. 268. - Friedmann (1912), p. 105: "After all, it is peculiar that even then the traffic relations between Florence and Germany were not very lively and the documents referring to this traffic are very sparse in number."

2092 RG Online, RG IV 01123, <http://rg-online.dhi-roma.it/RG/4/1123>, 02. 07. 2021. Schuchard (2000b), p. 77.

2093 Schuchard (2000b), p. 80.

2094 Braunstein (1967), p. 378.

2095 Two Venetians were appointed as Camerlengo (messer Niccolò Leoni) and Ricompratore (messer Bartolomeo Merchadelli). - The background of this incident was certainly not the activities of a robber baron, but the undertakings of Emperor Charles IV directed against Venice, which were undertaken in the economic interest of Nuremberg. The conflict that broke out between the Habsburgs and the Confederates at this time may also have played a role, as the two powers tried to guide the merchants through the territory they controlled. On the imperial side, the knight Burkard Münch of Basel was particularly prominent in this; cf. Stromer (1978b), p. 68. In the incident described here, a still

Venetian Iacopo Mechadelli set out for Lucerne, but had no success there. The Alberti therefore decided to take care of the matter themselves (*per riavere quattro nostri torselli di panni*). As they had no establishment in Germany from which they could have sent an agent skilled in the language to the Confederation, Bonaccorsi was ordered thither, although he had previously been active only in southern Italy. In August he ascended the Alps from Milan, and from his base at Lucerne actually obtained the release of the Alberti cloth. **2096**

Around 1430, the Frankish knight Albrecht von Egloffstein and his three sons, whose castle lay north of Nuremberg, attacked a goods train. The Lübeck merchants affected went all the way to the king and the chamber court to get their goods back. After the four

Frankish knights had failed to obey a summons three times, they were outlawed by King Sigismund on January 25, 1431. But as late as October 1, 1434, the goods had still not been delivered to the merchant lords. Perhaps this never happened. In January 1441, Konrad and

Leonhard von Gempenberg attacked a transport of goods from Hanseatic merchants at Scherneck Castle. After the intervention of Elector Ludwig IV of the Palatinate, the merchants in this case were able to confirm the receipt of their goods as early as July 3, 1441. **2097** In both

cases Gherardo Bueri was among the damaged merchants. The situation was no better for Francesco Rucellai, who was commissioned by the Curia to transport funds belonging to the collector Marinus de Fregeno from Lübeck to the south. The dukes Frederick and William of

Brunswick had the train robbed between Northeim and Göttingen in the summer of 1462.

They stated that they thought it was goods from the city of Lüneburg, against which they were executing reprisals because of a feud. All those who took part in the deed were

excommunicated by Rome. Whether this measure had any effect is at least doubtful, for no evidence is found of any return of the money. **2098** General statements about the security

on the German trade routes are difficult,

as the reports mainly recorded the unpleasant incidents and, in addition to the facts, subjective feelings are also responsible for whether one feels safe or not. In 1436, the Medici sent their employee Bernardo Portinari to Bruges to establish a branch there. From the instructions (*ricordi*) they gave him for this purpose, meaningful information about the traffic conditions through

unidentified Count Hans von Froburg was involved. These nobles had the lower Hauenstein Pass in their possession, which had been the most important Jura crossing since the opening of the Gotthard Pass; cf. Schulte (1900),

The Venetians were robbed several times in the Upper Rhine region during these years. As early as 1348, an ambassador from the Marche city was in Basel to reclaim requisitioned goods and to hold talks about traffic privileges. Three years later Venetians on their way to Flanders lost 34 bales of trade goods. Cf. Mone (1854), pp. 20-21; Cessi (1952), pp. 143-148; Ehrensperger (1972), p. 267.

2096 On the background to this seizure, see Cessi (1914), pp. 73-92.

2097 UBStL, VIII, no. 11, p. 10; no. 22, pp. 25-26. - Cf. Fouquet (1998), p. 217.

2098 Krantz (1546), p. 348; Krantz (1574), p. 846; Voigt (1968), p. 161.

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Germany: He should go via Basel, since it was easier to find travel companions and to travel safely on this route because of the Council there. However, he should not identify himself as a merchant, but only declare that he was going to the Council. ²⁰⁹⁹ Remarkable is the hint that he should not be recognized as a Florentine in Germany, because otherwise he would have to fear reprisals. This can only mean the measures taken in 1418 by King Sigismund because of the disputes with Frederick Deys. He and his servant were to pose as Romans and servants of the Cardinal of S. Agnolo. ²¹⁰⁰ The merchant lords thus took advantage of the fact that during the time of the Council of Basel traffic on the roads to and from the place of the church meeting increased greatly. It was therefore easier to form larger travelling groups which they could join. Added to this was the protection enjoyed by those travelling to the Council with imperial salvoconducts. But even the ecclesiastical robe and the protection of the pope did not always help against robbers, as evidenced by several attacks on papal collectors in Germany. ²¹⁰¹ Portinari was further instructed to be especially careful of his safety on his journey. If he had any doubts about lurking dangers anywhere, he was to wait for company: better to wait and travel safely than quickly and dangerously. ²¹⁰²

6.3.3 Communication channels

One of the foundations of the *lettere di cambio* trade was a postal system that ensured the fast and reliable transport of documents. The branches with Italian parent companies provided information on the course of business, instructions and explanations on individual transactions and information on the development of the competitive situation. The head office and correspondents were also informed about political events.

²⁰⁹⁹ ASFi, MAP 68, n. 588: *Per ogni chaso ci pare pure sia meglio d'andare a Basilea che per l'altre via. Molte più compagnie e più sichuro camino troverai, senza altre dimostrazione se non che vai al Choncilio, e quando sarai a Basilea ti sarà trovato buona compagnia per Brugia, e dando tu bocie di volere andare a Ginevra, tirerai a ttuo chamino.*

²¹⁰⁰ ASFi, MAP 68, no. 588: *Una cosa abi a richordo, che per tutta la Magnia tu non ti faccia da Firenze, per cierte rapresaglie vi sono. Potrai dire essere del paese di Roma e servidore del chardinale di Sancto Agnolo, e così avisa il famiglo.* On the reprisals because of Frederick Dey, cf. p. 61.

²¹⁰¹ Denzel (1995b), p. 327. - See Renouard (1941), pp. 139-146, 208, 213, and 310-313; Roover (1948a), p. 238; Despy (1952), pp. 102-108; Miltzer (1993), p. 35.

²¹⁰² ASFi, MAP 68, no. 588: *Prima t'ingegnerai a ogni modo d'andare a salvamento chom più presteza potrai non rimettendo però a pericolo dove chonosciessi dubio, fosse per lo chammino o per altro che bisognando soprastare per attendere chompagnia o chose che schifassi pericholo e sospetto, più tosto ti confortiamo a soprastare alchuni di andando sichuro che l'affrettarti andando con pericholo.* On fast and safe travel, see Renouard (1941), pp. 549-550; Perroni (1968), p. 134.

Twelve such letters have survived from the employees of the Medici Bank in Basel alone. **2103** Between Bruges, Geneva, Venice, Rome and all other important financial centres, this dispatch could be handled without any problems at most times. Between Venice and Nuremberg, and between Cologne and Bruges, there were also courier systems open to merchants in the 15th century. **2104** Gherardo Bueri recommended to the Medici that letters to Lübeck should be sent via Bruges. It is likely that correspondence was taken by sea to the northern trading city, from where there was a permanently established postal service to Lübeck. In the middle of the 15th century it took the messengers twelve days to make this overland journey. **2105** But it can be seen in Bueri's letters that he nevertheless repeatedly had trouble sending his letters to the west and south. He never reported in his letters that he had availed himself of a messenger service, but had to give his documents to his own servants who went to Venice or Basle, or to other persons who were willing to do him this favour. How laborious this was at times is shown by a letter which he wrote on January 30, 1447, but was not able to complete until March 15: *Tenuta a dì 15 di marzo per non essere achaduto per chi mandarla*. **2106** The situation was no different a generation later, when the Spinelli were in active contact with Cologne and Nuremberg. From Lionardo Spinelli's correspondence list, which he made in Venice in 1464/65, it appears that he hired messengers to deliver papal documents to Cologne, who then carried out an order for him alone. **2107** It is easy to understand that he did not want to give such important documents to just any travellers. There was a courier service between Venice and the Upper German cities that was capable of bringing letters to Nuremberg within five days. **2108** Spinelli, however, did not go to these messengers himself, but sought German merchant gentlemen who were willing to give his correspondence to theirs. **2109** The difficulties of sending them by post meant that, as a rule, no fixed periods of payment were fixed for German bills of exchange after they had been drawn up, but that they were honoured a certain number of days after presentation (*vista*) to the *trattario*. In contrast to ordinary times, during the Council it was much easier to find messengers on the streets of the Rhine to whom letters could be given, while the bankers for the whole of the

2103 ASFi, MAP 11, nos. 543, 609, 611 and 618; 13, nos. 77 and 114; 16, no. 21; 20, nos. 50, 55 and 76; 88, no. 119; 96, n. 15.

2104 Drossbach (2001).

2105 Neumann (1980-1981), p. 13.

2106 Weissen (2003), p. 76. Cf. Sieveking (1906), p. 25.

2107 For example, YUSA 93, 1779, c. 53 left: *Richordo questo dì 30 di dicenbre io diè a Pangrazio, chorriere, quando lo mandai a Colongna, per parte di suo salario, ducati 15, e patti ò cho' llui ne richordo in questo, c. 99*.

2108 Roeck (2000), p. 48.

2109 For example, YUSA 93, no. 1779, c. 100 right: *A Norinbergho, per mano di Lionardo Risfolgore [Leonhard Hirschvogel]. Una a Gian Muler e compagni [Hans Müllner]*.

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important letters commissioned their own couriers. ²¹¹⁰ Thus, in October 1438, an employee of Filippo Borromei's bank sent letters from Geneva to the manager in Antwerp via Basel and included them with the Medici's correspondence to Basel: *Ultimam meam tibi scripsi per Basileam sub litteris illorum de Medicis*. ²¹¹¹ Several times the Council of Basel also used the Medici Bank as a postal courier, for example when various letters had to be brought to Constantinople in 1436. ²¹¹² A small account book of the Medici in Basel mentions no fewer than seven messengers between 13 December 1433 and 27 June of the following year, some of whom worked for them several times. ²¹¹³

6.4 Florentine and German

6.4.1 backwardness of the Germans

It is difficult to speculate on the reasons for the low interest of the large Florentine trading companies in Germany, as no direct sources provide any information on this. The most important factor cited in the literature on economic history is the different level of development between the two economic circles. This difference was evident in the volume of trade and the ease of conducting business, Raymond de Roover has repeatedly emphasized: "The business methods of the German merchants were much more primitive than those of the Italians."²¹¹⁴ "However, business methods in Northern Germany were backward in comparison with those of the Italian merchant-bankers; this was perhaps the main reason why the latter failed to develop Lubeck into a banking center." ²¹¹⁵ "Dans l'Allemagne du Nord, les méthodes commerciales rétrogrades de la Hanse teutonique furent lentes à changer." ²¹¹⁶ Gerhard Fouquet also speaks of a "backwardness of the Hanseatic Baltic region",

²¹¹⁰ ASFi, MAP 131 C, c. 10.

²¹¹¹ ABIB, Famiglia, Filippo di Vitaliano. - One reason why this letter was written in Latin, is not evident. - On the transport routes to Geneva, see also Breittmayer (1904); Hugentobler (1949).

²¹¹² ASFi, MAP 131 C, c. 120.- On 24 December 1436, the Medici in Venice ensured that council correspondence could be brought across the sea to Constantinople: *A' nostri di Basilea per loro, lire quattro di grossi, posto debbino avere al quaderno di chassa a c. 38, sono per tanti faciamo di spese in mandare una barcha a Burazo con loro lettere andavano in Ghostantinopoli agli 'nbasciadori del Choncilio; posto a libro grande, a c. 152, f. 4.* ASFi, MAP 134, no. 1, c. 120v.

²¹¹³ ASFi, MAP 131 C: *Gianino, coriere dell'nbasciadori, per lettere portò a Vinegia; Porina, coriere, per lettere ci recò da Vinegia; Mateo, coriere; Gioschin; uno coriere dell'nbasciadori di Vinegia; Tritachio, coriere; Ricio, coriere; Ianni da Norinbergo, coriere.*

²¹¹⁴ Roover (1948a), p. 60.

²¹¹⁵ Roover (1963), p. 196.

²¹¹⁶ Roover (1970b), p. 28.

which he sees in the lack of "expansion of cashless monetary transactions and credit creation". 2117 This thesis is to be agreed with, if one considers market trading within the German economic regions. Even complex banking transactions on exchange rate fluctuations will certainly never be found among late medieval German merchants. However, this so-called backwardness has to be differentiated when considering the German merchant lords whose fields of business went beyond their own economic circle. Many of them undoubtedly knew very well how a *lettera di cambio* worked. The *ricordanze* of Lionardo Spinelli have shown beyond doubt that the German merchant lords knew how to manage commercial credits and credit limits with this financial instrument. Even without Italian involvement, they were able to provide the funds they needed in Bruges or Venice not only by transporting cash, exporting precious metals or selling goods, but also by relying on an organised payment system. Instructions as far away as Bruges, Venice and probably Milan were possible, but from there business was then controlled by the Italians alone. 2118 The same applied in the opposite direction: payments from the south to the north had to be processed via intermediate stations in these trading cities on the periphery of the German economic area. 2119 Two closed circles of payment systems had thus emerged: the German-Nordic and the Italian. In a few places, these were interlinked to enable the transfer from one circle to the other. The direct transactions of the Florentine curiae banks with partners in German cities only partially broke down these boundaries, for without the banking centres they were not possible. Also the accusation that they had no idea of double-entry bookkeeping is irrelevant, because the qualitative state of bookkeeping has no influence on the business in the transfer of money. 2120 This could also have been managed - albeit laboriously - with a purely paper-based system. The complex transactions with *lettere di cambio*, on the other hand, which speculated on exchange rate fluctuations, depended on a more sophisticated accounting art. The decisive advantage of the Florentines in the German business with the Curia was the organization of their clearing system between the banking centers supported by commodity trade and the comparatively financially dominated business in Rome. Also of importance was the know-how they had accumulated in banking transactions with the apostolic chamber and the curia clerics. For these reasons, the Florentines were superior not only to the German merchant lords but also to all other trading nations.

2117 Fouquet (1998), p. 192.

2118 Beuttel (1999), p. 266, note 556: 29 April 1322, the Bishop of Courland pays part of the *Servitium Commune* in Avignon through *Bonaiuti Rogerii de societate Perutiorum de Florentia*; 11 September 1324, the Bishop of Courland pays *Servitium* through Bardi (*Lorinus de Bardis de societate Bardorum*).

2119 Stromer (1971), pp. 51-52.

2120 On the commercial knowledge of Germans, see Braunstein (2016), pp. 407-490.

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The basis of any commercial cooperation is trust between the parties involved. Of central importance for the building of trust between the Florentines and the Germans were the personal encounters in Venice. Giovanni de' Medici met Wilhelm Rummel here to organize payments from the Republic of Florence to King Ruprecht of the Palatinate. The two families then worked together until the 1930s. When Giovanni d'Amerigo Benci was looking for premises in Basel for the Medici bank and its employees, he found them with Heinrich Halbisen, who was well known in Venice. **2121** Tommaso Spinelli rented a room from the Venetian Wernli von Kilchen. He justified his deal with the Basler in 1437, even though it seemed very risky, by saying that he knew him personally and trusted him. The Basler was discreet and also granted honour and profit to the business partners: *nondimanco perché io chonoscho Varnieri discreto e ama l'onore mio e l'utile, sono chontento di questa differenza dello avere in prima ducati 100 per ducati 105 di camera*. **2122** Lionardo Spinelli went to Venice to meet with Frederick Humpis on 6 February 1465 to negotiate the terms of a loan transaction by *lettere di cambio* between Venice and Bruges. Two days later he met Hans Tucher, Anton Paumgartner's factor in the lagoon city, and discussed the settlement of the servitude payment of the archbishop of Cologne. **2123**

6.4.2 Obstacles

The trade in bills of exchange involved a great deal of writing, as it could only function thanks to extensive correspondence between the banks involved. Written language skills were therefore much more important than in commodity trading or the credit business in the banking centres. Consequently, communication problems had to be perceived as serious disturbances. Tommaso Spinelli seems to have been very upset when Peter von Watt and Wernli von Kilchen wrote him letters in German. Since he did not understand a word, he had to call in a German as a translator. He feared misunderstandings and damage because of this. **2124** His nephew Lionardo seems to have been somewhat more flexible, because he also accepted German bills of exchange in Rome. On January 5, 1467, *Hans and Erhart Fechlin* issued a bill of exchange in Venice for 17 chamber ducats in favor of *frater Petrus de Caprarino*, who was the *preceptor* of a German bill of exchange.

2121 ASFi, MAP 104, no. 60, cc. 598-602.

2122 YUSA 89, 1694.

2123 YUSA 93, 1779, cc. 57 left and right.

2124 YUSA 89, 1694: *Troppa soma fu avere tratto, e poi e' ci scrive in tedesco [...] Credo che a Varnieri no' farò altra risposta a una sua, avuta pure in tedesco, dove mi parlla di detti ducati 3 mila e sì del tenpo. [...] a nullo modo intendo d'avermi a inbochare per le mani d'altri d'avermi a fare leggere le lettere, ché ssai quanti a quelli errori a mio danno si potrebe pigliare.*

of the prior of the Augustinian monastery in Memmingen. The latter received the amount on 10 February. A second *lettera di cambio* was issued by the brothers on 25 January 1468 in their home town. In return, the Spinelli had to pay 30 chamber ducats to the superior of the Augustinian monastery in Memmingen, Filipp Vogel, in Rome: *Bezalt vir dissen ersten wechselfrieff bruoder Filipp Vuogel, superior sant Augustin orden im chloster ze Meingen bis uff 30 fl. di kamera als er fil er von [...] bis uff die sum als drissig fl. di kamera und waz ir im geben daw, niempt quittantz von im und sends sy messer Nicodemo Spinely gen Venedig. If he gives them to me, I will pay him in Venice, as he has been with us. And I, Hans Fechlin, have written this with my handwriting for myself and my brother Erhart and our community.* ²¹²⁵ The bill was actually honored on April 20 of this year, for which the aforementioned clergyman acknowledged.

The prospects of a Florentine in Rome being able to read German letters were very slim. Apart from Ugolotto Agli²¹²⁶, there is no evidence that any of the Florentine bankers and silk merchants living in Germany had learned the language of that country. Gherardo Bueri will probably have learned more than a few bits of the language during his nearly 40 years in Germany. The Grand Master wrote him letters in German, although he could certainly have done so in Latin. He kept his books in Italian and not a single German writing of his has survived. Francesco Rucellai on the Trave, Bartolomeo Biliotti on the Rhine, and Benvenuto Aldobrandi on the Pegnitz, may have acquired a rudimentary knowledge of German for daily use; but they never made it their language of business. Three short German letters from Lamberteschi to the city of Thun are extant. The handwriting, however, is that of a German; he therefore employed a Basler as scribe. ²¹²⁷ There is a single entry in German in a Florentine merchant's book. It is on the last page of the *manuale di mercatura di Saminiato de' Ricci*. ²¹²⁸ This reference to Germany is based on the specific situation of the scribe, for Antonio di ser Francesco Salutati da Pescia had been in the service of Giovanni de' Medici since 1416 and probably spent some time at Lake Constance:²¹²⁹

Ah liber her got hilf und berat.

My faithful servants before. Liber her, ewre gnaden las ich zu wyssen, als mir bruder Iohannes myr alle meyne gutte und geld genommen hat, und das hat er geton [...] eyn rechte scholkheit als eyn peine und frouter harn [...]. ²¹³⁰

²¹²⁵ YUSA 98, 1850. _____

²¹²⁶ Sacchetti (1970), pp. 199-200.

²¹²⁷ Burgerarchiv Thun, 665, nos. 109, 111 and 113.

²¹²⁸ Cf. below p. 259.

²¹²⁹ Ricci (1963). Cf. Guidi Bruscoli (1960-).

²¹³⁰ Ricci (1963), pp. 89, 97, 111-115, 122, 133-134 and 148. - BNCF, Fondo Panciatichi 71, c. 33v.

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The fact that - probably very few - Florentines were interested in learning German is proven by a manuscript from 1467 with the title: *Questo libro lo quale si chiama Introito e porta di choloro che voglono inparare tedesco e partito in quattro parti secondo la quattro alimenti*. 2131 On c. 82v of this manuscript it says: *questo libro è di Nicholo Rucelai e chonpangni in Firenze*. A connection to Francesco Rucellai in Lübeck seems likely, but cannot be proven. 2132

In Rome it was no problem to find someone who knew German and could translate the bills of exchange into Italian. At the papal court there were always enough clerics from Germany who could help the banker. In other places, interpreters were used. Probably the problem of communication was at the beginning of the emergence of the profession of broker. The Germans looked for intermediaries in Bruges who understood the Italians and their business when they wanted to transfer sums of money to the west or south of Europe. They found their partners in the innkeepers of the inns where they stayed. This was perfectly normal for the Italians, who worked with innkeepers in many places in Europe, whom they visited regularly on their travels. The word *oste* was therefore used by them in the 14th century synonymously with business partner / correspondent. 2133 The landlord family van der Beurse played a particularly important role. They played such a central role as brokers between the Hanseatics and the Italians that their house became one of the most important meeting places for the merchants of these two nations. 2134 Sensals were also used in Venice. 2135

The Medici in Venice eased themselves about 1427 for the transaction of business with Germany by employing a German: *Gianni di Lubiche, nostro garzonetto*. 2136 Perhaps this servant had arrived in the lagoon city through the mediation of Gherardo Bueri. In the Roman branch worked *Ghuglemo, tedesco*. 2137 Numerous German employees are found in the Spinelli accounts: *Averardo della Magna, nostro famiglio* (1460), *Burcardo* (1463), *Sifredi* (1465), *Jachopo di Nicholayo della Magna, mio famiglio* (1466), *Arigho della Magna, nostro famiglio* (1466) and *Gherardo della Magna, nostro famiglio* (1466). *Tilimano*, whom Spinelli called *mio servidor*, may also have been a German. *Tedeschi* are also to be found in large numbers among the assistants employed by the Florentine Gherardo Bueri in his bank in Lübeck, while in the records of temporary banks

2131 BNCF, Magliabechiano IV, no. 66, on which Rossebastiano Bart (1984) elaborates.

2132 On the foreign language skills of Florentine merchants: Weissen (2000); Guidi Bruscoli (2015); Soldani (2017).

2133 See Goldthwaite et al (1995).

2134 Houtte (1978-1981), V, pp. 237-250.

2135 Simonsfeld (1887).

2136 ASFi, Catasto 49, c. 1188v.

2137 ASFi, Catasto 49, cc. 1162 ff.

at the Basel Council, German names are only to be found among the cooks and support staff. **2138**

There is a lot of evidence of Upper Germans and Hanseatic people who used the Italian language in contact with Venice. For the most part, they learned it during an apprenticeship in the lagoon city. Carlo de' Ricci wrote a letter to Abel Kalthoff in Cologne in Italian in 1449, apparently expecting as a matter of course to be understood. **2139** Anyone who wanted to be considered a long-distance merchant in 14th- and 15th-century Germany had to have spent some time in Italy. From 1308 dates the first document that tells us of young Germans going to Venice to be educated. Besides calculating with the abacus, they also went to schools *ad audiendum gramaticam*. **2140** In 1342 it was recorded of one George of Regensburg: *Qui est Veneciis causa adiscendi linguam*. **2141** Jakob Fugger also spent some years in Venice and later liked to sign his letters with *Jacopo*. **2142** At times whole groups of *adolescentes Theotonicos* stayed at the Fondaco dei Tedeschi, *missos per parentes eorum ad hanc urbem nostram, ut discant linguam nostram et abachum*. **2143** If Tommaso Spinelli was annoyed that the two Germans wrote to him in their mother tongue, this is not surprising, for he probably rightly expected two such experienced merchants, who were themselves in close business relations with Venice and who in all probability also stayed there for a long time, to write to him in Italian.

A few German merchants sent their sons to Florence for training. The first German merchant apprentice in a bank on the Arno is recorded in July 1434. It was a young man from Lübeck whom Gherardo Bueri sent to Cosimo de' Medici to learn Italian. It was his intention to then use this in trade between northern Germany and Venice. This venture failed, however, as Cosimo did not consider this apprentice suitable. Bueri therefore brought him back home. **2144** Lienhard II. Hirschvogel reports in his

2138 The image of the Germans in Italian literature was examined by Amelung (1964) and Voigt (1973). They were able to show that the Germans were above all accused of barbarism. Under this collective term they were accused of stupidity, drunkenness, gluttony, cruelty, uncleanness, debauchery, rapacity, greed, etc. In a textbook for the Venetian merchant's language of the

In the 15th century, an expression of this assessment is found in the practice sentence: "Go ahead and say that the Germans are always drunk. Quoted from Esch (1994b), p. 120. Italians regarded manual dexterity and lack of pretension as positive qualities. Despite everything, German servants seem to have played an important role in noble Florentine families of the Renaissance.

2139 ASFi, MAP 82, no. 179.

2140 Simonsfeld (1887), I, p. 8.

2141 Simonsfeld (1887), I, p. 484.

2142 Pölnitz (1942).

2143 Simonsfeld (1887), I, p. 289.

2144 ASFi, MAP 13, n. 74: *El mio gharzone vi lasciai, dite, è triste, e però di più presto in qua lo rimanderete, arei charo; e di chossi vi priegho mi diciate che vizio à perch'io facievo chonto, inparata la linghua, metterlo a lo viaggio*

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Chronicle about the education of his younger brother Franz: *Ano domini 1460 a di 16. December his father sent him from hinauss to Florence, da welsch lernen reden, darnach in den 1465 Jarn dj 18 abril zog er dan auss und kom her haym.* He was 11 years old when he left. To this day, it has not been possible to determine at which Florentine bank the young Hirschvogel was apprenticed. Nevertheless, it is remarkable that four decades later he can be found in business connections with Florentines who settled in Nuremberg. ²¹⁴⁵ Around 1470 Wilhelm V Rummel lived as a young man for several years in the palace of Guasparre Spinelli. ²¹⁴⁶ Finally, in 1478, the Augsburg merchant's son Wilhelm Rem went to Florence as an apprentice. ²¹⁴⁷

But at least Tommaso Spinelli preferred it when Germans who did not know Italian wrote to him in Latin: *E si vogliamo cha da hora innanzi, de' danari che la lettera del chanbio sieno in latino.* ²¹⁴⁸ This demand was usually easily met by the Germans: Most long-distance merchants of the Hanseatic League used Latin until the middle of the 14th century, not only for notarial instruments,²¹⁴⁹ but also for their correspondence and bookkeeping. Among the Upper Germans, too, many merchants were proficient in Latin: Franz Pirckheimer the Elder (1388-1449) was a silk and brocade merchant, but he also owned a larger series of medical, scientific, alchemical, and theological books. This direct ancestor of the famous humanists Willibald and Caritas Pirckheimer copied Latin works with his own hands. His library was so important to him that he named it first in his will. ²¹⁵⁰ Although this humanistically educated merchant may represent an exception, it was also usually quite easy for a less educated merchant to find a Notary who could help out. Numerous are the commercial documents from Germany drawn up by Notaries, which are preserved in the Medici archives in Florence. ²¹⁵¹ Nikolaus Perckheimer sent Latin bills of exchange from Cologne to Rome. ²¹⁵²

On the side of the Italians, knowledge of Latin was always present, although this language had already been largely replaced by the vernacular as the language of business in the 13th century. The education of a *garzone* in a bank included not only the *abacco* and the *mercatura*, but also always the *grammatica*. If the Italians, for understandable

di Vinegia. Mecho istette 3 anni, e non gli trov(a)i vizio se none ch'era molto istizioso. Avissatemene in servizio lo meglio potete.

²¹⁴⁵ Bruchhäuser (1989), p. 184; Böninger (2006), p. 264.

²¹⁴⁶ Cf. p. 218.

²¹⁴⁷ Schulte (1900), p. 595; Bruchhäuser (1989), p. 184.

²¹⁴⁸ YUSA 89, 1694.

²¹⁴⁹ Schneider (1988b), p. 25.

²¹⁵⁰ Reimann (1935), pp. 1-7.

²¹⁵¹ Cf. Camerani Marri (1951).

²¹⁵² Cf. annex p. 84.

reasons preferred to communicate in their mother tongue whenever possible, they were almost invariably able to read a Latin letter, and often they could write that language as well. Thus, in October 1438, an employee of Filippo Borromei's bank in Geneva sent letters to the manager in Antwerp via Basel and included them with the Medici's correspondence: *Ultimam meam tibi scripsi per Basileam sub litteris illorum de Medicis*. ²¹⁵³ Among the Florentines there were merchants like Francesco d'Altobianco degli Alberti, who even wrote poems in this language. ²¹⁵⁴

Since the Italians dominated the business, they not only determined the rules of the game, but to a large extent also the working language. They therefore hardly suffered from a language barrier, because they expected the other party to solve this problem as a matter of course. It was up to the Germans to learn Italian or to look for other ways of exchanging information with the Italians. There was therefore little pressure for the Florentines to learn foreign idioms. Armando Saporì put this very succinctly, "Il problema dell'apprendere delle lingue straniere ... era pressoché inesistente." ²¹⁵⁵

The experience of Biliotti, Bueri and Rucellai showed the Curia banks that many of the challenges of commercial activity in a market with whose language, laws and customs they were only slightly familiar could be solved directly on the spot. Language barriers could not deter them, for they were used to trading in many foreign countries. Even a hostile mood of the local trading forces against the Florentines can only be grasped for a short time towards Baglioni, ²¹⁵⁶ but this was quickly eliminated and from the following decades no trade barriers of a German city are known from the 15th century that would have been explicitly directed against the Florentines.

Disputes between Florentines were always settled in the courts of the hometown. Bartolomeo Biliotti and Dego degli Alberti settled their disputes before the Mercanzia in Florence. In all other cases the place of jurisdiction was the seat of the company. Lamberteschi, who as an exile could not be summoned before the Mercanzia, argued with his compatriot Giovanozzo Mozzi and the Veronese Pietro Guarienti before the Schultheißengericht in Basel. If the books of account were decisive for the judgement, Italians were commissioned to evaluate them. Notaries also played a role as translators, as a dispute between Raffaello di Iacopo Vecchietti and a Nuremberg woman shows around 1500. When the Florentine claimed outstanding monies from her after the death of her husband, the deceased's account books were translated into Latin by a notary,

²¹⁵³ ABIB, Famiglia, Filippo di Vitaliano.

²¹⁵⁴ Weissen (2000).

²¹⁵⁵ Saporì (1975), p. 52.

²¹⁵⁶ On Baglioni's position in Lübeck, see Esch (1966), p. 348; Fouquet (1998), p. 198.

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so that both parties had the same bases. ²¹⁵⁷ Guasparre Spinelli despaired around 1470 in his attempts to have his credit balances with the Rummel and the Meuting collected by courts in Nuremberg. Not even the Pope's intervention with the Nuremberg Council brought him back even one florin. ²¹⁵⁸ Nevertheless, no complaints about the administration of justice in Germany have survived, and fears of not being able to obtain justice in Germany do not seem to have played a role in the Florentines' strategic considerations.

²¹⁵⁷ StadtAN, B 14 / II, N, cc. 37v, 70r and 88v.

²¹⁵⁸ Nuremberg State Archives, B Laden, document no. 32.

7 Conclusion: market sharing

The study of the market area strategies of the Florentine curia banks confirms the concentration of the banking presence on Cologne, Nuremberg and Lübeck. Of only short-term importance were Breslau and, during the councils, Constance and Basel, which remained a place of exchange for a few years beyond this occasion because of Lamberto Lamberteschi. Mainz, Lüneburg, Leipzig and Dorpat were only of minor and short-lived importance, transacting business through the parent companies at the exchange places. The German economic area consisted of two spheres of influence, "divided roughly by a line rising from Basle towards the north-east". ²¹⁵⁹ This division coincides with Peter Moraw's distinction into a

"Older (Economic) Europe" with the Greater Lower Rhine area around Cologne connected to Bruges and a "Younger Europe" oriented towards Venice with Nuremberg and Lübeck. In their core territory of Upper Germany, the Nurembergers also had to tolerate merchants from Augsburg, Memmingen, Ravensburg and other trading cities. Florentines only made a miserably failed attempt here around 1473 to be directly active in payment transactions with Rome themselves. ²¹⁶⁰ Lübeck and Cologne, on the other hand, were in a state of tension, for Italians and Upper Germans alternated here as bankers and at times were also in competition with the local merchants.

As early as 2003, Esch found that large parts of Germany were not covered by the Florentine banks. From the exchange places, only funds from the surrounding regions and the cities economically connected to them were served. Moraw is to be agreed with when he writes of a "constellation of leading large cities, each with areas opened up by them [...], of course with complementary wide-ranging economic relations and with overlapping areas of interest". ²¹⁶¹ In Münster, Bremen or Magdeburg, on the other hand, there were hardly any persons or institutions that used the bill of exchange as a means of payment. ²¹⁶² These relationships were not a consequence of the varying density of the Florentine presence, as the evaluation of the "Introitus et Exitus" registers of the apostolic chamber from 1458 onwards by Götz-Rüdiger Tewes show. He was not interested in the way the annates came to Rome, but only in the number and the amount of the annate payments from the individual dioceses. In addition to the main payers, Mainz, Cologne, Augsburg and Passau, he also found 21 dioceses from 1458 to 1461 for which one or no receipt of money was noted.

²¹⁵⁹ Esch (1966), p. 336.

²¹⁶⁰ Cf. above the section on Benvenuto di Daddo Aldobrandi [p. 223](#).

²¹⁶¹ Moraw (1987), p. 602.

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2162 Esch (2003a), p. 33.

These were mainly located in the north and northeast of the empire. ²¹⁶³ The thesis must therefore be that Florentines only existed where there were customers willing and able to pay; those who did not pay annuities did not need bills of exchange.

Until the end of the Great Schism, *lettere di cambio* to the curia of Bruges, Venice, Geneva, and probably Milan, were possible after the equivalent of the sum to be paid out had been provided in these places. From there, however, the transaction was then controlled by the Italians alone. The same applied in the opposite direction: payments from the south to the north, which were, however, great exceptions, had to be processed via intermediate stations in these trading cities on the periphery of the German economic area. Thus, two closed circles of payment systems developed: the German-Nordic and the Italian. The Lucchese and Bolognese were the first bankers who directly connected Cologne and Nuremberg to the international payment system by establishing their own branches and establishing correspondent relations with Germans.

From the point of view of the Florentine guilds and the Signoria, Upper Germany remained for a long time primarily a transit country on the way to Flanders. Characteristic of this disregard for this economic area are the contacts with the city of Constance at the beginning of the 15th century. On 14 September 1409, the Signoria drew up an instruction to its envoys Piero Cambini and Bartolomeo del Bambo Ciai, whom it sent to *Vineczia et nella Magna* to see if they could obtain greater security and customs concessions for merchants wishing to bring goods overland from Florence to Flanders (*Ponente*). ²¹⁶⁴ Apparently the two were successful, for on 11 December 1409 the city of Constance granted the Florentine merchants safe conduct across Lake Constance. ²¹⁶⁵ Although Constance itself held an important economic position in Upper Germany at the time, the Italians were obviously not interested in these markets. They only wanted to be able to pass through in order to reach northwestern Europe as safely as possible. The Alberti dominated the curial payment traffic from the Baltic region from Bruges and did not see any competitor emerge for decades who would have disputed this monopoly. In Venice, there were first contacts between the Medici and Nuremberg merchants, but here, too, there is no evidence of any attempt to penetrate the northern economic area via the Alps.

Germany south of the Main line only became commercially important to the Florentine curia bankers after 1409. ²¹⁶⁶ The Pisan Church Assembly led to a

²¹⁶³ Tewes (2005), pp. 214-215.

²¹⁶⁴ Reprinted in Schulte (1900), pp. 173-174. - Cf. Mone (1853), p. 41.

²¹⁶⁵ Reprinted in Schulte (1900), pp. 217-218. - Cf. Wielandt (1950/53), pp. 20 and 27.

²¹⁶⁶ Denzel (1991), p. 197.

sharp increase in the collector's funds bubbling up from the northern and eastern ecclesiastical provinces to John XXIII's chamber. The handling of these transfers promised great profits and led almost simultaneously to the beginning of Giovanni de' Medici's partnership with Ludovico Baglioni in Lübeck and the founding of the Ricchi branch in Breslau. It seems that these two up-and-coming banking houses were not concerned with taking revenue away from the Alberti, but with profiting from the increase in cash flow. The establishment of the Alberti branch in Cologne was not a countermeasure against emerging competition, but rather a tightening of ties to a market that they already dominated. The presence of the Guadagni and Medici in the city on the Rhine via Simone Sassolini was certainly no threat to them commercially.

In 1427, the balance sheets of the Giachinotti-Cambini company were still largely dominated by business conducted in association with Vieri Guadagni. Shortly thereafter, the bank focused almost entirely on the Mediterranean and completely abandoned its partnerships with Cologne and Breslau. As correspondent in Venice, Michele di Giovanni di ser Matteo was replaced by Giovanni Panciatichi. The reasons for the neglect of the German business are not only to be found in the personal interests and relationships of the partners, but also in changes in the market situation in Cologne and Breslau. On the Rhine, Cosimo de' Medici had established a correspondent relationship with Simone Sassolini, which was probably more interesting for the Bolognese than that with his old partners. ²¹⁶⁷ With the Alberti establishment and the Medici-Sassolini collaboration, this market was completely covered.

In the mid-1930s, the German market was shaken up by the bankruptcies of Alberti, Rummel and Kress. The Medici abandoned their extensive favoritism of Nuremberg and Lübeck, which they handled through the Venice banking center, and in return increased their presence in Bruges. Since they were not interested in the small-total business in Cologne, they controlled it indirectly through their former employee Antonio della Casa, who ran it with Bartolomeo Biliotti. Until 1446 the partnership dominated the exchange traffic between the city on the Rhine and the Curia and was not threatened by the co-operation of Antonio de' Rossi with Bernardo da Uzzano and Francesco Boscoli, nor by Giovanni d'Alberto's collaboration with the Medici and Borromei / Spinelli. By the time the Council of Basel closed, only Lamberto Lamberteschi was still able to issue *lettere di cambio* here. With his death, the presence of the Florentines in the Rhine Valley ended in 1458.

Between 1445 and 1450, the business dealings of the Borromei / Spinelli in Cologne and Upper Germany, as well as the connections of Ognibene Sagramoso to Germany, represented only a brief interlude. At the same time the Medici withdrew almost completely from Germany. In Cologne, the last Florentine bank ceased its work, in Lübeck Gherardo died

²¹⁶⁷ Cf. below p. 231.

Bueri. The problems caused by the neutrality policy of the electors in the new schism and wars over Nuremberg seem to have had a drastic effect. The disturbances of the banking centres at the beginning of the fifties, on the other hand, had little effect, since they could probably be circumvented. It was primarily obstructions to intra-German trade that led to the severance of connections as far as Rome. **2168** Around 1450, no Florentine bank was in direct contact with Germany; Ognibene Sagramoso from Verona was the only Italian to transfer funds directly from Germany to the Curia, albeit on a very small scale.

The consequences of the collapse of the Florentine presence in Germany highlight the difficulties the Teutonic Order began to have in finding a reliable permanent banking partner with the Curia in the mid-1440s. Between 1447 and 1452, it had to keep looking for new ways to transfer its funds to Rome. In the summer of 1445, the Grand Master gave the Pound Master in Danzig the order to have a bill of exchange for 500 RG bought in Mechelen. On July 24, 1445, the latter wrote to Marienburg that he had asked several Dutch and Brabant citizens who would *like to buy the money in Danczik and give it to Mechelen again*. But on 100 florins these demanded 4 florins change. He thought that he himself would find men to *carry the money obir lant lossen*. Thus the purchase of change in Mechelen would come more cheaply. **2169** A year later the city of Danzig had to inform the Deutschmeister that bills of exchange could not be bought anywhere to Cologne and Nuremberg, so that cash again had to be transported. **2170** If a banker could be found for this service, it resulted only in individual transactions; a new permanent route for the transfer of money could not be established. Thus money was sent from Riga via Bruges; **2171** payments received by Francesco de' Baroncelli and by the Medici in 1450 also passed through this banking centre. Money from Konrad Paumgartner came to the Medici via Venice, to Antonio della Casa via the Great Ravensburg Company, and finally to Ognibene Sagramoso via an unknown banker in the north. The fact that apparently not only the Florentines in Lübeck, but also the German merchants were unable to carry out cashless money transfers at this time suggests that it was not a single company that was in distress, but that there was a broader emergency situation for the handling of exchange transactions. The causes of this exceptional commercial situation are as follows

2168 This is made clear by the negotiations between the Pound Master in Danzig, who is to transfer money to Nuremberg on behalf of the High Master. He negotiates with Hans Kerstand, who refuses for a long time to transfer money for the Order. Cf. OBA 9767.

2169 OBA 8829.

2170 Hirsch (1858), pp. 237-238.

2171 OBA 10094. This amount was deposited in Riga with the merchant Heinrich Gendena. This letter mentions a Lombard who had provided a guarantee for the damage incurred. Presumably this was Gherardo Bueri. Cf. p. 208 - Schuchard (1992), p. 87; Brück (1995), pp. 156-161.

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It is not possible to clearly determine or even to attribute them to a specific economic or political development. These were turbulent years during which the Order suffered from tensions involving Burgundy, England, Poland and other powers. At the same time, there were also massive disruptions of the international trade routes in southern Germany and upper Italy.

Only tentatively did native merchants in Cologne replace the old banking connections, and in Lübeck a former employee of the late Gherardo Bueri began to set up his own business. From 1455 onwards, through the efforts of the Spinelli, Germany had an unprecedented commercial importance for Florentine bankers. Especially between 1460 and 1467, Lionardo Spinelli single-mindedly implemented a market-space strategy that led to very large turnovers. Due to the bankruptcy of his most important German partners, this strategy collapsed in a short time and Germany was abandoned as a target for economic expansion. The years between 1450 and 1475 were characterized by a far-reaching structural reorganization of the curial payment system in Germany. At the end of this period there were no more Florentine bankers in Germany, as they had either died or returned to their homeland. There were no enterprising Florentines willing to embark on a commercial venture in Germany. Merchant lords from the Upper German cities largely took over their functions and concentrated the development at Nuremberg. At the same time, the old forms of cooperation between the bankers in Germany and their partners at the Curia were reshaped.

In the first half of the 15th century, payment transactions from a large region with the Curia were usually dominated by a banker who always cooperated with the same company at the Curia. Instead of these bilateral cooperations, more complex forms of relationship structures developed from 1445 onwards. The curia bankers served the bills of exchange of several correspondents from the same German city at the same time; on the other hand, German merchants were no longer limited to having only one partner at the curia. Whereas funds from northern Germany had previously passed either through the Alberti or the Medici, through Bruges or Lübeck, there was now a much greater number of possibilities for transferring money.

Germany was a secondary market, for which there was at no time in the 15th century a concurrent struggle between several Florentine banks. After a brief period of interest at the end of the Great Schism, its attractiveness rose sharply only temporarily during the councils, only to extinguish again immediately after the conclusion of the church assemblies. Arnold Esch was therefore certainly justified in calling the markets east of the Rhine "the unloved German business" for the Florentines. 2172 Also of the bankers from Siena, Verona, Lucca, Genoa, and Naples, who were active at the Curia in the 15th century and were able at times to oust the Florentines from the office of Depositary General,

2172 Esch (1966), p. 286.

none was present in Germany. Nor did the Florentines face any competition from German merchants, for there were no German banks in Rome with a connection to the international payment system until the nineties of the fifteenth century. On the other hand, the Florentines played no role in the inner-German regional payment transactions, for these were firmly in the hands of the local merchants. There is no evidence - apart from the bills of exchange to the council banks - that they transferred money on behalf of German clients by means of the *lettera di cambio* within the economic area east of the Rhine. Nor did Germany offer the Florentines any opportunities for sophisticated financial transactions. They did not conduct the transactions common in international banking centers, in which exchange rate fluctuations were exploited for arbitrage profits and the evasion of the ecclesiastical prohibition of interest, east of the Rhine, and they did not involve German banks in them. 2173 No banking innovations were needed for the settlement of Florentine-German exchange transactions, since the financial instruments necessary for this had long existed and were also familiar to merchants in the north. The fact that in the 15th century all attempts to permanently integrate Germany directly into the curial payment system of the curia banks nevertheless failed was due to the low turnover in this business and the recurring disturbances in German trade, which made the delivery of goods to Bruges and Venice in return for the payment of bills of exchange in the south difficult and time-consuming, and in some cases also made it impossible.

The attractiveness of the German market for the Florentines was determined more by the development of the relations of the German church leadership and secular princes with the papacy than by changes in the overall economic situation of Germany. All Florentines who settled in large German trading cities did business with residents of their new homes and in some cases entered into partnerships with local merchants. This economic activity in the regional and local markets in Germany was not the main objective of their presence, but only a secondary business. 2174 Trade and banking with the Germans alone would not have generated sufficient sales and profits to induce Florentines to take up residence north of the Alps in large numbers. Even though most of them probably had no intention of staying north of the Alps forever, but planned to return home after a few years. Only asylum seekers who were banished from the Arnstadt for political reasons

2173 On the importance of bills of exchange as an instrument of credit, which was accepted by the Church because of the unpredictability of exchange rates, see Roover (1963), pp. 10-14. It is the reflections of Spufford (1986), pp. XXXVII-LIV on the subject of bills of exchange as an instrument of money transfer and investment. Many historians have studied the technical aspects of this practice, among whom Raymond de Roover, Giulio Mandich, Giovanni Cassandro and Reinhold C. Mueller deserve special mention. Cf. bibliography in the appendix.

2174 On the three levels of banking activity in Germany, see Hildebrandt (1991), p. 831.

had been exiled and were no longer integrated into the Europe-wide trading network of their compatriots, had to try to achieve their profit objectives primarily within the economic area of their ~~place~~ exile.

The relationship between the Medici and the Alberti, whose interests constantly crossed in Germany in the first third of the 15th century, was very complex and multi-layered. Were they in fierce competition with each other and did they fight each other to the best of their ability? Or were there silent agreements about the division of markets? 2175 Did the concept of competition and rivalry even exist in the mentality of Renaissance merchants? Did Florentines behave differently in their hometown, regulated by guild laws, than they did in markets in other trading centers? The most recent research on the competitive behavior of Florentine merchants who were abroad agrees that competition was largely limited by social control and quiet agreement on what was honorable behavior. 2176 Of course, each banker sought to attract more customers and make more profit than his competitors, but he also knew that he depended on the existence of strong trading partners. He was equally aware that the reputational damage of one Florentine had a negative impact on the reputation of all Florentine businesses. Commercial relations between Florentines abroad were strongly influenced by a desire for peaceful coexistence and solidarity in uncertain market conditions. 2177 The ethical principle can be paraphrased as "use your own advantage, but do not harm your competitors". In Paolo da Certaldo's *Libro di buoni costume* from the mid-14th century, this maxim can be seen in a practical piece of advice: 'If you are a merchant and receive your letters along with those for others, always take care to read your letters first and only then pass on the others. And if thy letters advise thee to buy or sell merchandise for thy profit, go at once to the sensale and perform what thy letters advise thee to do. Only after that do you pass on the other letters.' 2178 It was only when families hostile to each other domestically in Florence extended their quarrels to economic fields that competition also took on a much sharper character in foreign markets. Coexistence and silent market collusion formed the basis for the competitive behavior of the five to seven Florentine curiae banks. In the markets where

2175 Hunt (1994), p. 63 writes of "joint monopolies" and "market-allocation arrangements" between Florentine banks in the first half of the 14th century.

2176 See Esch (1971-1972), p. 774; Goldthwaite (1987), pp. 23-24; McLean / Padgett (1997).

2177 Guidi Bruscoli (2000).

2178 Branca (1986), p. 86: *Se fai mercatantia e co le tue lettere vengano legate altre lettere, sempre abbi a mente di leggere prima le tue lettere che dare l'altrui. E se le tue lettere contassoro che tu comperassi o vendessi alcuna mercatantia per farne tuo utile, subito abbi il sensale, e fa ciò che le tue lettere contano, e poi dà le lettere che sono venute co le tue.*

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where a lot of money and goods traffic was to be expected, several of them usually had their own branch or at least a correspondent. This was true for Barcelona, Avignon, Geneva, Bruges and London, in addition to the important Italian trading centres. It can be observed that Giovanni de' Medici's banks showed a clear tendency to operate a self-contained network of cooperation, whose members transacted business exclusively among themselves, while all other curia banks remained open to all other competitors. Thus, those who worked with the Medici's Roman branch in London, for example, generally did not do so with any other Florentine company, while the Pazzi's London partners also issued bills of exchange to the Baroncelli, Spinelli, and other banks in Rome.

The starting point of this work was the debate between Wolfgang von Stromer and Arnold Esch on how extensive the activities of Florentine bankers were in late medieval Germany. As a strongly concentrated conclusion of this research, on the one hand Esch is to be agreed with: Financial contacts with the apostolic chamber from Germany were always handled directly or indirectly through the trading centers of Bruges or Venice until the opening of a branch of the Augsburg Fuggers in 1495. The deposits of German funds with the apostolic chamber were without exception made through Italian curia banks. On the other hand, it could be shown here, in the sense of Wolfgang von Stromer, that the direct involvement of the Florentine bankers in Germany went much further and was at times significantly more intensive than previously known.

8 Excursus: Trade practices

8.1 reconciliation of accounts of exchange transactions

8.1.1 Possibilities of purely accounting compensation

In the specialist literature on German economic history, the schematised process of cashless money transfers is often presented in a similar way to that found in Caroline Göldel's work: "The amount of money had [...] only to be transported to the seat of the banking or trading house entrusted with the transaction, which then settled internally with its branch located at the place of performance or with a business partner."²¹⁷⁹ Such formulations, although correct in principle, may give the impression that the settlement of accounts between bankers issuing bills of exchange in Germany and drawees was only a simple accounting operation. In fact, for a banker working with a correspondent in another trading centre, there were four variants of accounting: a merchant in Lübeck could instruct his partner in Venice to honour a bill of exchange or to remit a bill from Venice; in the opposite direction, the banker could do the same with him. If a partner in Bruges was still in play, the number of possible variations grew considerably, for now the Lübeck banker could have defaults in Venice honored by a bill of exchange from Bruges. This system could only work if the balance between the bankers involved was even. This balancing of accounts between *prenditore* and *trattario* was an extremely complex matter in business with Germany and not quite as simple as the text quoted in the introduction would lead one to believe.

The greatest difficulty for the Florentines in Germany was that throughout the Middle Ages the flow of money from the north to the south was much greater than that in the opposite direction. It was therefore only possible to settle the *lettere di cambio* with bills of exchange from partners and thus to handle payment transactions in purely book-entry form to a very small extent. It was likewise very difficult to effect a balance by means of trade in goods, for during the whole of the late Middle Ages many more goods were sold by value from the south to the north than in the opposite direction; ²¹⁸⁰ the balance of trade of Germany was probably permanently passive. ²¹⁸¹ The import of northwestern European cloth and wool and the purchase of spices, drugs, silk and cotton goods from the Mediterranean region

²¹⁷⁹ Göldel (1988), p. 1.

²¹⁸⁰ Roover (1959); Esch (2010), pp. 248-250.

²¹⁸¹ Stromer (1976a).

were contrasted by the export of linen textiles, precious metals, metal products, furs and amber. Certainly, the luxury goods from the south were worth much more than the commodities from the north. This imbalance was intensified by the inequality in the transfer of money, because the curia attracted very large sums. The consequence for the relationship of the flow of money between the curia banks and their correspondents in Germany was that the value of bills paid out in Rome was far greater than those honored in the North. The *ricambio* for a purely accounting settlement of accounts was largely lacking.

The export of precious metals in the form of ingots or coins from the mines of Germany could make up part of this difference. Since Benvenuto Aldobrandi was not able to buy up enough goods in Nuremberg in 1473 that could bring him profit in Venice, he ordered the servitude payment of the Bishop of Dorpat by means of bills of exchange to Rome, but had to have the gold coins brought to Venice via Verona.²¹⁸² The cities and princes usually did not like the outflow of gold at all, and they repeatedly enacted new laws to prevent it. In Constance and Basle, therefore, the Florentines always had this export expressly approved before they opened their banks. A gold transport was an easy prey for robbers and the loss on the transport routes weighed heavily because of the high value of the goods. For this reason, the Medici regulated in a document in 1420 how much gold could be given to a transport.²¹⁸³

Fouquet must be fully agreed that it was not possible to control cashless traffic "without trade in goods, without flow of trade goods".²¹⁸⁴ Ideally, the settlement of a bill of exchange issued in Germany proceeded according to the following pattern: a customer handed over money to a Florentine in Lübeck and paid a fee for its transfer to Rome. The banker used the money to buy goods in the north and delivered them to Bruges or Venice. He could usually leave the sale to the employees of his partner's branches. With part of the profit he balanced his exchange account in the banking centre; with the profit he bought goods for the market in the north. This cooperation saved him from having to maintain an expensive infrastructure of his own. But such a smooth transaction was obviously not the rule. Many northern customers did not want to hand over their money until they had assurance that the bills had been paid off, turning the banker from borrower to lender. Procuring products for the market in the international banking centers was costly and fraught with many imponderable. Amber and hides were the surest profit-makers, but the bankers, in the spirit of *venturing and diversification*, engaged in many other profitable

2182 YUSA 114, 2217.

2183 Palermo (1988b), p. 88.

2184 Fouquet (1998), p. 214.

8.1 Balancing the accounts of bill transactions

Trade sectors. Hermann Kellenbenz cites as examples the Medici in Bruges, who procured choir boys for S. Giovanni in Laterano and traded in horses and tapestries.²¹⁸⁵ But there is also evidence of the export of valuable manuscripts and musical instruments. If the merchant finally had enough goods together, they had to be sent on a long transport route on which many dangers threatened.

8.1.2 Bueri in Lübeck

How difficult the organization of the interplay between money and goods trade was at times is illuminated by a letter from 1424, when Giovanni de' Medici sent his confidant Andrea di Benozzo Benozzi to Ludovico Baglioni and Gherardo Bueri in Lübeck to clarify a number of disagreements and to analyze the business conduct of the two. Since Baglioni was not in Lübeck at the time of the visit, he conferred with Bueri and reported these conversations to Giovanni in Florence. One of these letters has survived and contains much information about the great difficulty bankers operating in the north had in remitting their bills of exchange.²¹⁸⁶

Benozzi criticized the fact that in the past years Bueri had only ever sent goods to Venice if he had previously issued a bill of exchange there, which he had to settle again. This had sufficed in the past, he said, because the goods could have been sold without any problem as soon as they arrived. Times had changed, however, and now it took a year or even 18 months to sell them. The result was that interest destroyed profit: *e gli interessi si mangiono el ghuadagnio ed ogni chosa*. He would have to pay attention to two points in the future: to remit the bills of exchange issued within the agreed time and to make a profit from the sale of the goods: *l'una, che lui rimeterà al tempo, e l'altra che lui ghuadagnierà della roba*. If the bill of exchange originally probably arose because merchants wanted to avoid having to send remittances in cash for goods sent, the operations described above represent a reversal of this process: the delivery of goods in order to remit bills of exchange. Another commercial problem with these sales of goods was the risk of being forced into skidding sales in order to pay bill debts.²¹⁸⁷

Apparently Bueri was forbidden by the city of Lübeck at that time to export cash and to transport it to the south. A passage in Benozzi's letter to this effect can hardly be interpreted otherwise: *Di che lui mi dicie che di chontanti non può la 2o [remittere]*.

²¹⁸⁵ Kellenbenz (1968), p. 378.

²¹⁸⁶ Weissen (2003), p. 60.

²¹⁸⁷ Stark (1985), pp. 132-133.

perché se chostoro vedesono ch'egli la 2o di chontanti, no llo lascierebono. Thus, the only option left to him was to organize the balancing by exporting goods. He had to bring merchandise from the north to the international trading centres and sell it there. He had the profit thus made handed over to the local correspondent of the Curia Bank; the correspondent and the Curia Bank could then settle the account between themselves.

Not only were cash exports prohibited by the Lübeck municipal authorities, at times they forbade any kind of export. From September 10, 1440, there is a letter from Bueri in which he complains to Cosimo de' Medici that the Medici branch in Basel had referred him to the branches in Bruges and Venice with bills of exchange over f. 460, although they knew about these export prohibitions: *veduto lo stretto chomandamento essere qui fatto che robe niuna di qua si chavasse.* He would not meet these demands for bills of exchange. Cosimo should lobby the Baslers to behave differently towards him, he said. Perhaps then he would get the desire to fulfil their wishes: *e che se vogliono da me essere serviti di quello restono a 'vere, faciano per modo me ne vengha vogla di farlo.* The blockade had lasted eight months and had been lifted on August 24. On the following day he had immediately sent off his servant Rosenberg, and on September 3 Giovachino with goods worth more than 1,600 ducats to Venice. He had further goods for more than 2,000 ducats in his house at Lubeck, and would send Rinaldo and Goscalco on their way with them in the next few days.²¹⁸⁸ Bueri sent his servants off in staggered fashion because he did not want them to go together and thereby the loss in the event of a raid would be too great: *l'uno dopo l'altro perché non si agiunghano a chamino, per portare meno pericholo.*²¹⁸⁹

Bueri himself was certainly frequently to be found on the routes across the Alps. His merchant servants were even more frequently on the road. On May 6, 1429, Goscalco, one of his employees, is to be found at the papal court, where the Medici people paid him *per spese* f. 3.²¹⁹⁰ Bueri's factor Giovanni Talani was entertained by the Medici at Basle, and Rosenberg is also recorded at Bologna and Florence.²¹⁹¹ At least six clerks from Lübeck arrived in Venice with goods in 1436/37. Two of them even made the long journey twice (Table 23).

The wagons from Lübeck almost exclusively brought barrels with thousands of fen. On the return journey they took saffron, gold thread and cloth (Table 24).

2188 ASFi, MAP 13, no. 66. Weissen (2003), p. 70. - The letter was not brought from Lübeck to Florence by Francesco Rucellai, as Sieveking (1906), p. 28 and Fouquet (1998), p. 217 write. The passage *l'ultima fu insino a di 7 d'aghosto cho lettera di Francescho nostro per lla via di Basilea* means that Gherardo enclosed the letter to Cosimo with the letters he sent to his brother Francesco in Florence.

2189 ASFi, MAP 13, no. 66.

2190 ASFi, MAP 131, no. 1, c. 116v.

2191 ASFi, MAP 104, no. 60, c. 601v.

8.1 Balancing the accounts of bill transactions

Table 23 *Famigli* (servants) of Gherardo Bueri on a visit to the Medici in Venice, 25 March 1436 - 24 March 1437

Date	Name
25 May 1436	Hormanno di Rosanberg, suo famiglo
19 July 1436	Gianni Deoran, suo famiglo
13 August 1436	Ghualtieri, suo famiglo
1 September 1436	Giovachino suo famiglo
7 September 1436	Gianni Meus, suo famiglo
15 October 1436	Ermanno di Rosenbergho, loro famiglo
31 October 1436	Gianni Van de Iomil, suo famiglo
23 February 1437	Gianni Mis, suo famiglo

Table 24: Trade in goods between Venice and Lübeck in the account book "Uscita rossa, segnata B" of the Medici in Venice, 25 March 1436 - 24 March 1437

Delivery of goods from Lübeck to Venice			
Page	Date	Customer	Article
40v	May 14	Gherardo	4 barili di vai
69r	04 Aug	Francesco	pàncholi ⁱ
77r	25 Aug	Gherardo	4 barili di vai
95v	13 Oct	Gherardo	4 barili di vai
95v	13 Oct	Gherardo	4 barili di vai
95v	13 Oct	Gherardo	2 barili di vai
95v	13 Oct	Gherardo	2 barili di vai
95r	14 Oct	Gherardo	2 barili di vai
111r	26 Nov	Gherardo	2 barili di vai
111r	26 Nov	Gherardo	2 barili di vai
142v	16 Mar	Gherardo	barili 4 di vai
142v	16 Mar	Gherardo	uno barile di vai
142v	16 Mar	Bonsi	4 barili di vai

Table 24. *continued*

Delivery of goods from Venice to Lübeck			
Page	Date	Customer	Article
40r	May 12	Gherardo	zaferano e oro filato
44r	May 25	Gherardo	uno fardello di libri
69r	04 Aug	Gherardo	più robe
69v	04 Aug	Bonsi	zafferano
77v	25 Aug	Gherardo	zaferano
102v	31 Oct	Gherardo	zaferano e altre chose
104r	03 Nov	Gherardo	oro filato
122r	29 Dec	Gherardo	più robe
139v	02 Mar	Gherardo	peze 12 di taffetà
142v	16 Mar	Gherardo	zaferano
142v	16 Mar	Gherardo	oro filato
142v	16 Mar	Gherardo	più chose
143v	16 Mar	Gherardo	braccia 1 ¼ di zetani allessandrino

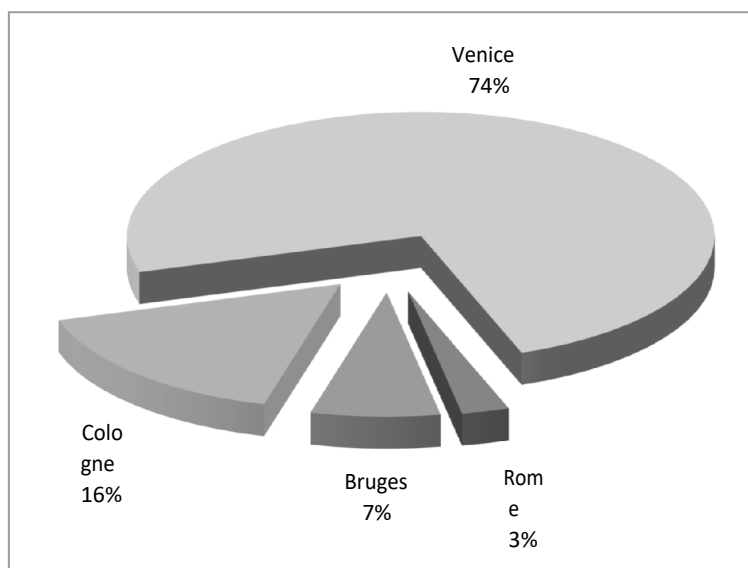
i This word is not found even in the great dictionary of the Treccani. It is possible that these goods brought to Venice were seat covers made of fur.

8.1.3 Biliotti in Cologne

For the correspondent relationship between Bartolomeo Biliotti in Cologne and Antonio della Casa in Rome, it is possible to trace how the accounts developed over seven years. At least from della Casa's perspective, it is possible to reconstruct how they were balanced (Figure 4). Between September 15, 1439 and May 1, 1446, Antonio della Casa made a total of 54 entries, which cleared the accounts of Biliotti, who had settled in Cologne. The total turnover here amounted to f. 3509 s. 7 d. 7. All the transactions passed through four trading places only: Rome (5), Bruges (9), Venice (20), and Cologne (20).

Cologne: Biliotti was able to pay out f. 566 s. 13 d. 8 on behalf of della Casa in Cologne. These were bills of exchange, which had been issued at the papal court, or

8.1 Balancing the accounts of bill transactions



Graph 4: Value of credits to Bartolomeo di Domenico Biliotti's account with Antonio della Casa di Corte, 1439-46

cash payments on direct letter order by della Casa. If one puts this sum in relation to the *lettere di cambio* that were honoured in Rome on behalf of the Cologne businessman, the turnover between these two businessmen thus shows an imbalance of 6.2 : 1 to the disadvantage of the banker in Germany. A direct balancing of the accounts between Cologne and Rome was therefore impossible. Therefore, other possibilities had to be sought to transfer the missing monetary values from Germany to Italy. Bruges: Three times Biliotti brought cash to Bruges, where he paid Ubertino de' Bardi's bank a total of f. 83 for della Casa. By means of five bills of exchange through the same bank in Flanders, he instructed the banker at the curia to pay f. 158. Finally, there was also an offset between Biliotti's credit and della Casa's debts to the Bardi in Bruges amounting to

f. 8 s. 10 (*loro ci facessino debitori e loro creditori*).

Rome: Three times della Casa received cash that Biliotti had delivered, but these coins only accounted for f. 57 s. 13 d. 3. By transferring with accounts of della Casa in Florence, where Antonio della Casa temporarily operated two banks (di Corte and Florence), came f. 25 to Biliotti's account, and finally f. 9 s. 5 for a diamond set in gold, which he had given to his countrymen to sell.

Venice: By far the most important clearing place for Biliotti, who worked so close to Flanders, was the trading centre of Venice, through which he could clear f. 2601 s. 5 d. 8. By means of purely accounting settlement of accounts with common business partners, the

Romans f. 161 s. 12. f. 2 439 s. 13 d. 8 were bills of exchange with which della Casa paid outstanding debts to merchants by having Biliotti's accounts with Girolamo de' Bardi, Borromeo Borromei, the Portinari and other banks in Venice debited. The way in which Biliotti obtained these assets in the lagoon city is not clear from the sources. Direct deliveries of goods to the lagoon city or settlements with sales of goods in Bruges are conceivable.

Taken as a whole, then, it can be stated that it was possible - albeit probably laboriously - to re-mitt the bills of exchange sent to the papal court largely without cash. The many bookings that went through Venice and Bruges show that Biliotti was dependent on making a good profit in these places through trading activities. He could then use this as a countervalue for the bills of exchange issued. Only if he was able to pay this in to the business partners of the della Casa bank did he create the creditworthiness necessary for the *lettere di cambio* business.

8.1.4 Medici in Basel

Giovanni di Bernardo da Uzzano describes the phenomenon of the marked increase in consumption and thus also in the need for money in the places visited by the Curia in his manuscript written before 1440, which appeared under the title *Della Pratica della Mercatura*. He writes that money becomes expensive wherever the Pope is, because the clergy demanded from the banks to be paid in cash the money received in their accounts by means of bills of exchange.²¹⁹² In 1425, when King Sigismund was certain that the next council would be held in Basel, he announced to the city that he would take advantage of this expected development by establishing an imperial mint. The participants of the council would bring a lot of gold to Basel, with which they could hardly pay their expenses directly. The precious metal therefore had to be converted into silver coins. The expected consequence of this was a rise in the price of silver and a fall in the value of gold. A royal coin could therefore acquire the gold cheaply, while the

2192 Da Uzzano (1766), pp. 157: "Dove il papa v , sempre   caro di danari, per la gran quantit  vi s'   a pagare d' ogni parte; [...] imperocch  il forte de' Cherici, ch' anno i danari in su i banchi gli vogliono contanti per portargli con loro, e i banchi gli fanno cambiare, e conviengli per forza loro pigliare a cambio[...]" Cf. Weissen (2002). - The author frequently appears in the literature with a false patronymic. Holmes (1960-1961), p. 205, for example, calls him Giovanni d'Antonio. In Friedmann (1912), p. 5, the author Giovanni di Antonio is called the son of Bernardo da Uzzano, which is impossible. Either the father's name was Antonio or Bernardo. This error certainly stems from an oversight on the cover page in Pagnini del Ventura (1765-1766), II. In other places Pagnini correctly gives Giovanni di Bernardo di Antonio. - Cf. Dini (1980), p. 379. - Litta (1819-1894), Tav. I: Giovanni di Bernardo was born on July 11, 1420 and died on June 26, 1445.

8.1 Balancing the accounts of bill transactions

municipal mint had to pay more for its silver. In 1429 the plan was concretized and mintmaster Peter Gatz began striking gold florins with the circumscription *Moneta Nova Basiliensis*. In 1434/35 alone, 126,020 florins were struck, for which almost 450 kg of gold were used.²¹⁹³

The Italian bankers assessed the developments on the Basel gold market in the same way as the Roman king and expected to be able to balance the accounts between the exchange places by exporting gold purchased cheaply. This was of fundamental importance for the decision to open their counting houses at the church meeting, for the trade in goods was of such little importance here that it was irrelevant for the clearing of exchange transactions. There was far too little turnover here from the sale of cloth or spices to be able to pay out instructed monies with the profits thus made. There were also no goods here that could have been brought to the markets in Geneva, Bruges or Venice. The purely accounting settlement could only be used in rare cases to balance the accounts, since much more money came to Basel than was sent away. Since the minting comrades held a monopoly of the exchange between different currencies and of the gold trade,²¹⁹⁴ this had to be restricted by granting the foreign bankers the right to carry away precious metals. In the Council's Salvokundukt for the Medici Bank of 1433, this right was explicitly stated: *si in auro et argento consistant vel in moneta, ad quascumque partes mundi voluerit et voluerint portandi et exportandi quotiens et totiens placuerit*.²¹⁹⁵

Already in the first months after the actual beginning of the council, the clerics who had travelled to *Basel* protested to the city about the deterioration of the value of gold: "*Since now the holy council and many of the congregations come to Basel, the silver in Münch begins to melt [...]*". On August 19, 1433, the city issued a ban on the export of silver and a set of guidelines for the exchange of foreign coins.²¹⁹⁶ These measures hardly hindered the Italian bankers, as entries on gold exports in an account book of the Medici in Venice show. Messengers brought most of the precious metal to the lagoon city via Geneva. The Medici, however, had no inhibitions about asking high lords for support for these dangerous transports. When Cardinal Antonio Correr travelled from Basel to Italy in 1434, gold was given to him. This was certainly one of the best ways of minimising the transport risks.²¹⁹⁷

2193 Geering (1886), pp. 273-275; Harms (1907), pp. 105-142; Bissegger (1917), p. 72.

2194 Schulte (1900), p. 315; Lexikon des Mittelalters (1980-1999), VI, sp. 931-932.

2195 ASFi, Diplomatico, Pergamene Medici, 1433 marzo 22.

2196 StaBS, Rufbuch I, c. 95, 1433 September 1 - Amiet (1876-1877), pp. 208-209 - Further treaties between the council and the city on these matters of 19 August, 18 November, 28 November 1433; cf. Thommen (1895), pp. 206-220; Thommen (1897), pp. 214-218; Harms (1907), 138; Rosen (1989), p. 144.

2197 ASFi, MAP 20, no. 50 (22 September 1434): *Lo cardinale di Bolognia parti; poco ci è scaduto avere a ffare con la sua signoria, e nondimanco bene contento resta di me. Piacciavi a ssua venute suplire a quello io nonn ò potuto servirlo. E' tutto vostro. Mando per lui 18 marche d'oro. Iddio lo facci salvo*.

In this way, gold worth over 8600 RG was received in Venice in 1436/37 alone.²¹⁹⁸ Through these deliveries, transactions over several places could be offset against each other to balance the accounts. In 1436 the Medici in Basle had a large credit balance in Venice because of gold deliveries, but at the same time debts with the bank of Iacopo Ventura in Barcelona. When a bill of exchange issued in Catalonia was paid out in Venice, this amount was debited to Basel, which could then offset this sum against Barcelona (cf. [table 25](#)).²¹⁹⁹

Table 25: Settlement between Basle, Venice and Barcelona

	Basel		Venice	Barcelona	
	Basel	Barcelona	Basel	Basel	Venice
Basel sends gold to Venice	-		+		
Venice honours Barcelona transfer, debiting Basel account			-		+
Barcelona honours move from Basel		+		-	

By carrying away the precious metal, the profits of the Basel imperial mint, which had been lent by King Sigismund to his imperial hereditary chamberlain and protector of the Council, Conrad von Weinsberg, were severely impaired.²²⁰⁰ An account of the mint masters in 1436 states: *Dy Lamparter und Florenczer haben grossen schaden thun am slegschatze, wann sy viel-goldes uff kaufft han, [...]*.²²⁰¹ The mintmasters were therefore instructed to continue buying gold above the current exchange value in order to limit the export by the Lombards and Florentines.²²⁰² But the mintmaster and the Florentines were also close. When Lamberto Lamberteschi travelled to Italy, Peter Gatz took over the legal guardianship of his wife Mona Lena: *Petern Gatzzen iren gegebenen vogt*.²²⁰³

²¹⁹⁸ ASFi, MAP 134, no. 1, cc. 55r, 70r, 97v and 128v.

²¹⁹⁹ Such a transaction is found in the accounting of the Medici in Venice: *A' nostri di Basilea per loro, lire sessanta di grossi, sono per la valuta a s. 17 d. 1 per ducato, che insino a di 30 del passato rimettemmo per loro a Barzelona a' Venturi da 'Ntonio Ferretti e chonpagni, sono per tanti qui a messer Antonio Borromei e chonpagni, portò Gianpiero loro contanti*. ASFi, MAP 134, no. 1, c. 55r.

²²⁰⁰ StaBS, Kleines Weissbuch von Basel, pp. 157 and 158.

²²⁰¹ Amiet (1876-1877), p. 208.

²²⁰² Amiet (1876-1877), pp. 203-204.

²²⁰³ StaBS, GA 5 B, 172v.

Possibly the gold market also offered an opportunity to speculate on the price fluctuations of the precious metal. Skilled bankers probably knew how to drive the price in the desired direction by buying up or injecting large quantities of gold, and to profit from this. It is difficult to explain otherwise why Giovanni Benci, as head of the Medici branch in Basel, occasionally had large quantities of gold brought from Geneva to the Rhine ²²⁰⁴ and why Bernardo Portinari from Bruges brought a cargo of English nobles here in 1438. ²²⁰⁵

8.2 Credit and payment transactions

In the simplest settlement of a transaction with a *lettera di cambio*, a customer paid a bill of exchange in one place, which was then paid to him or his beneficiary in another place by another banker. For the *prenditore*, this completed the transaction. But a Florentine banker of the Renaissance could offer a much wider range of financial services linked to this instrument. They were based on the three economic functions of a bank, which included the settlement of payments, the intermediation of capital, and the safekeeping of assets. ²²⁰⁶ Unlike modern bankers, the trade in goods was also part of his field of work, for without it the trade in *lettere di cambio* could not function. The transfer of money by means of bills of exchange could result in a deposit transaction in the form of a current account; if a consumer loan was granted to a customer, this could lead to payment transactions via the associated drawn bill of exchange.

8.2.1 Deposits

In many cases a curia cleric had at his disposal, thanks to a bill of exchange or from other provenance, a large sum of money at a bank which he did not need immediately. He could place this money in an account blocked by an appointment (*deposito a discrezione*), for which he was paid interest. ²²⁰⁷ How this business worked in practice,

²²⁰⁴ ASFi, MAP 88, no. 119: *E mandate per lo detto Piero Malzi, in detto propunto, quello oro vecchio o di tara che voi vi trovate. Pesate giusto e tirate bene e metete le lege come dovete; e se da fare a scudi è vantaggio, e avisate e metelo.*

²²⁰⁵ Roover (1963), p. 320.

²²⁰⁶ Cf. Hermann et al. (1975), pp. 94-95; North (1991), p. 811.

²²⁰⁷ See Melis (1972), p. 82, - Goldthwaite (1985), p. 27 points out that Luca Pacioli writes in his elaborations on double-entry bookkeeping of charges for keeping a current account, but he too is not aware of any example of these actually being demanded.

is illustrated by an example: in 1439, the Bishop of Barcelona, Simon Salvador, wanted to deposit 4,000 chamber ducats with the Medici in Basel, which he administered for minor nephews. His wish was to receive a share of the business capital in return and a percentage of the profits. Giovenco della Stufa, to whom this request had been submitted, referred the bishop to Cosimo himself, since this exceeded his authority and in a temporary council bank a fixed investment also made no sense. The branch manager wrote a letter to the head office in Florence, in which he proposed to pay the bishop only a fixed annual interest rate of 5 percent, with which the bishop would surely be satisfied: *credo ne rimarrà contento*.²²⁰⁸ Whether or not this deal came to pass has not been handed down. These funds, as *sopracorpo*, together with the shares of the partners and the undistributed profits (*corpo*), formed the business capital with which the bank could operate.²²⁰⁹ In the accounting records of Florentine bankers who worked with funds from Germany, there are many fixed deposits. In the business documents of Giovanni de' Medici, the oldest record with a reference to a German client is a letter concerning a deposit of f. 300, dated 1 September 1396, signed by *Arnoldus de Dinslaken*.²²¹⁰ According to his Catasto declaration of 1427, two German clerics had a *deposito a discrezione* at his bank in Rome. The protonotary Hermann Dwergh had f. 4 000 and a cleric named *Albato Scienche* (Albert Schenk?) had f. 3 400 in an account.²²¹¹ As a guarantee the banker had given them a written confirmation of the arrangements (*scritta*). Such deposits also existed in Venice, where one Giovanni Bianchi (Hans Weiss?) had contributed 1 050 to the total sum of 9300 ducats.²²¹² Obviously, the ecclesiastical prohibition of usury was violated in these transactions, but the two Germans were in good company, for among the other ten depositors were three cardinals.²²¹³

For many customers, the security offered by the banks was reason enough not to keep their money in their own homes, but to open a current account from which they could make gradual withdrawals to support themselves. This offer, which was taken for granted by the Curia, was also made by the Florentines to their customers in the Council towns. An example of this type of deposit transaction is the deposit of Cardinal de la Plaigne with the Medici Bank at the Council of Basel. The prince of the church had deposited with the bankers f. 2 040 s. 6 a camera without receiving any remuneration for it.

2208 ASFi, MAP 13, no. 114.

2209 Melis (1972), p. 77.

2210 ASFi, MAP 153, No. 1, Enclosure 1.

2211 ASFi, Catasto 49, c. 1199r. Cf. Roover (1963), p. 208.

2212 Roover (1963), p. 245 - Schulte (1900), pp. 252-253 mentions a Johann Weiss from Augsburg, whose brother Ulrich died in Florence in 1430 as Familiar of the city.

2213 Roover (1963), pp. 208 and 210.

From this deposit he gradually withdrew up to 40 ducats a month.²²¹⁴ This account was also used to make payments to third parties for good customers. People bought goods for them or paid their bills by debiting their account: *Il cardinale di Piagienza de' dare f. due di ro, per lui al dipintore*.²²¹⁵ It seems that this procedure was based on verbal instructions; no evidence of the use of cheques can be found. The account corrent was open not only to the wealthy participants in the council, but to anyone who wished to have their money in safe keeping. For the years 1433-1434 there is evidence of several such deposits. For example, a prior of Carpentrasse had a credit balance of 21 florins, which he withdrew in denominations of 6, 4 and 11 florins, taking two months to do so.²²¹⁶ These small deposits were intended to cover his living expenses. One therefore encounters several times the phrase *alla giornata li prende* (he collects it little by little).²²¹⁷ There were also larger deposits of German origin with the Alberti, with whom the procurator-general of the Teutonic Order, Peter von Wormditt, had a deposit of duc. 5,130 in 1404.²²¹⁸ In 1449, Sylvester Stodewescher, elected Archbishop of Riga, claimed to have a deposit of 500 ducats with Francesco Baroncelli e co. in Rome, but the banker would not hear of it.²²¹⁹ Presumably, these were non-interest-bearing funds from bills of exchange that remained on current account with the banks, and not ...for festive deposits.

8.2.2 Credit

The banks at the Curia and at the Councils of Constance and Basel granted loans to persons who needed money for their daily needs or for the payment of annuities, and to representatives of institutions who needed larger sums for the acquisition of privileges. From the large number of documents concerning loans, only two may be singled out here by way of example. On September 7, 1434, Roberto Martelli *mercator florentinus de banco de Medicis* confirmed before a notary in Basel that he had received from Nikolaus Sachow, canon of the diocese of

2214 ASFi, MAP 104, no. 60, cc. 598-602. ASFi, MAP 139, no. 95: Cardinal Hugh of Cyprus paid out of his accounts also paid small sums to his servants, as can be seen from a letter to Roberto Martelli: *Intelleximus solvisse vos Ioanni Gardiensi, aule nostre magistro, florenos 10 Renenses. Quam solutionem admittimus et probamus volumusque illos ad nostrum poni computum. Similiter fieri contenti sumus de duobus ducatis datis per Marcum Spinellinum Bruggis, nostro nomine, cuidam Petro de Pitepassi et Ioanni Legrande, cantoribus, qui ad nos venire debebant.*

2215 ASFi, MAP 131 C, c. 9.

2216 ASFi, MAP 131 C, c. 3.

2217 ASFi, MAP 104, no. 60, cc. 598-602.

2218 Miltzer (1993), p. 40.

2219 Miltzer (1979), p. 249.

Lübeck, had received 650 Rhenish florins. This payment repaid a loan he had granted to the abbot of the St. Michaelis monastery in Lüneburg.²²²⁰ In another transaction, a Lübeck resident bought a bill of exchange to Basel for 100 RG from Gherardo Bueri. Since he suspected that this money would not be enough for him, he asked Bueri for a letter of recommendation so that Martelli would set up a credit limit for him: *beyner geselleschaft czu Basel uff 200 adir 300 gulden glouben machen sal.*²²²¹

Deposits, loans and bills of exchange were mutually dependent. It was most convenient for procurators if they could fall back on a current account at a bank at any time. In this way they had great freedom of action and did not have to go in search of loans under pressure.²²²² If the banker knew from experience that this would be regularly re-aligned, he was also happy to set up an overdraft limit in return for interest. The important thing here was that the overdraft went through his correspondent in the North. If the advance payments on the current account fell away, it had to be replenished by credits. Loans were only available, however, if they were repaid in Rome or if the banker had a connection to a place where the customer could make the repayment. For such loans to Germans, therefore, only banks with correspondents in Germany, Bruges or Venice were eligible. On the other hand, the moneychanger in the north had to be so well connected in Rome that his *lettere di cambio* were also easily serviced. These connections were the reason for the loyalty of the procurators of the Teutonic Order to the Alberti.²²²³

The drawn bill

In the few surviving accounting records of Florentines at the Curia, many Germans are found among the debtors. Since in most cases the entries are limited to mentioning the name and the amount owed, the reason for the debt can rarely be determined. Indications of the nature of the transaction are sometimes given by small additions in the entry text. If the obligation to repay at another banking place is mentioned, it is probably usually a matter of drawn bills of exchange. In 1427 five loans were outstanding with the Medici, one of which was to be repaid in Lübeck and another in Venice.²²²⁴

²²²⁰ Hodenberg (1860/70), p. 648.

²²²¹ Ehrensperger (1972), p. 234.

²²²² OBA 4936: detailed justification by the procurator Johann von Kurland why it would be urgently necessary to establish a current account at a Florentine bank: *das so beqweme zeit vor ougen qwemen.*

²²²³ Cf. above p. 266.

²²²⁴ ASFi, Catasto 49, cc. 1162.

	f. di cam.
• <i>m. Tilimanno Doshagen,</i>	<i>tedescho</i> 70.00.00
• <i>m. Andrea Patachul, proposto</i>	<i>rigen.</i> 400.00.00
• <i>m. Osvaldo Strouss,</i> <i>alamanno</i> 406.00.00	
• <i>m. Marquardo Brannt, alamanno, debbe paghare a</i>	<i>Lubiche</i> 100.00.00
• <i>m. Alberto Scienk, alamanno, a paghare a</i>	<i>Vinegia</i> 80.00.00

In another case, a small bill was paid in Rome for Germans at the Curia on 28 November 1429, which was debited directly to this client's account with Bueri in Lübeck.²²²⁵

In the balance sheet of the Roman branch of Tommaso Spinelli, dated 6 January 1458, two German clients are found among the debtors: *Perricus, vicarius tedesco* with f. 44 and *Arigo Offer* with

f. 25.²²²⁶ Two years later, this list was significantly longer and shows that a number of these debtors had entered into obligations to repay the borrowed money in Lübeck.²²²⁷

	f. di cam.
• <i>Antonio Stunevelt e altri hobrigati paghare</i>	<i>Lubiche</i> 20.00.00
• <i>messer Giovanni Le Chostede e per lui messer Arrigho Osemer a paghare a</i>	<i>Lubiche</i> 8.00.00
• <i>knife</i> <i>Somonenart</i> 25.00.00	<i>Arnoldo</i>
• <i>knife Alincho de Malinstra</i> 2	000.00.00
• <i>knife Andrea</i>	<i>Peper</i> 300.00.00
• <i>knife Giovanni</i>	<i>Pree</i> 30.00.00
• <i>Churado</i>	<i>Minter</i> 20.00.00
• <i>Giovanni di</i>	<i>Bolemer</i> 60.00.00
• <i>knife Cherumno Romecharus</i> 60.00.00	

²²²⁵ ASFi, MAP 131, no. 1, c. 164v: *A Gherardo Bueri di Lubicche ducati sette di camera come disse Antonio di ser Lodovico a maestro Niccolò Ambergo e per lui a maestro Ruggiero della Ciegha, notaio di messer Johannes di Ralla, contanti per parte del registro della sua causa a' libro, a c. 194. Ducati 7.*

²²²⁶ YUSA 90, 1713.

²²²⁷ YUSA 90, 1722.

The list of debtors of 5 June 1460 ²²²⁸ contains a whole series of Cologne citizens who owed sums of between 23 and 100 chamber guilders. In April 1462, Cologne debtors were also obliged to make payments to the da Rabatta banking house in Bruges:²²²⁹

	f. di cam.
• <i>knife Giorgio Heseler e altri hobrigathi a paghare a Chologna</i> 23.00.00	
• <i>a misser chosimino and others must cologne</i> 50.00.00	<i>pay</i>
• <i>Giovanni d'Andrea, Abbot of St. Mary must Cologne</i> 100.00.00	<i>pay in</i>
• <i>knife Giovanni Voldenbergh</i> 40	.00.00
• <i>Bertoldo, conte de Enenbergh</i> 223050	.00.00
• <i>Arnoldo</i>	<i>Deert</i> 60.00.00

Not all Florentine banks participated in the business of lending to Germans at the Curia. In the balance sheets of Baroncelli, della Casa, Cambini and della Luna, which they prepared for the Catasto of 1457, there are no German names, reflecting their strategy of not becoming involved in Germany.

By the first half of the 15th century at the latest, it became customary for German debtors to sign a drawn bill of exchange, through which the loan was secured on a bank in the borrower's home country. ²²³¹ In 1418, when the Grand Master of the Teutonic Order found it difficult to find liquid funds in the north with which to buy a bill of exchange in Bruges, he suggested to his Procurator General that he borrow money in Rome by means of a drawn bill of exchange: *im hofe von euch obirkoufen, so das sie czu Brucke beczalt wurden*. ²²³² In the bookkeeping of the Florentines in Rome, these transactions can be recognized by the fact that it was noted in the entry text at which place and sometimes also at which bank the debt was to be paid. On 5 June 1460, the later Cardinal Georg Hessler and other Germans owed the Spinelli in Rome 23 chamber ducats, for which they had undertaken to pay in Cologne: *messer Giorgio Heseler e altri hobrigathi a paghare a Chologna f. 23*. ²²³³ What these drawn bills of exchange looked like is only supplied in a single copy. It was signed by Ludolph Robinger at Rome, June 19, 1469, for the sum of *marcas 67 et 8 solidos de moneta lubicen*. For this he had received from the bank Heredes Lionardo

2228 YUSA 90, 1722.

2229 YUSA 90, 1729, P. 5.

2230 Elected Archbishop of Mainz in 1488.

- 2231 Lopez (1971), p. 135.
2232 Koeppen (1960), n. 285.
2233 YUSA 90, 1722.

Spinelli in Rome received 30 chamber ducats. The bill went to Henricus van der Molen in Lüneburg, who was to pay the amount to Girolamo Rucellai or, in his absence, to Henrik Grymmolt.²²³⁴

*Solvate pro questa tercio pro secunda ut prima littera cambii adeorum voluntatem Iheronimo*²²³⁵
de Ruslays et in absentia Henrico Gremmo, marcas sexagintaseptem et octo solidos de moneta
lubien pro valore recepi hic nomine predicti Iheronimi ab heredibus Leonardi de Spenellis et sociis
mercatoribus Romanam curiam sequentes in ducatos triginta auri de camera faciate sibi bonum
pagamentum bene valete. Datum Rome, die decimanona mensi Iunii Anno Domini
MCCCCCLXIX.

Ludolphus Robingher

[verso] *Honorabili viro domino Henrici*
Van der Molen in Lu-
*neborgho, consuli.*²²³⁶

The drawn bill of exchange was quite a common means between Germany and Rome to obtain credit in the south. On December 15, 1461, the Lübeck cleric Albert Krummediek set out on a journey to Rome to obtain Pope Pius II's approval of a compromise in the Lüneburg Prelate War; he was back home by the end of October of the following year.²²³⁷ During this time he spent the handsome sum of 2,885 marks and 4 shillings. In Rome he had borrowed - probably from the bank of Tommaso Spinelli - 1850 marks against bills of exchange. These were presented by Francesco Rucellai and paid on behalf of the Council by the Lübeck canon Johann von Minden.²²³⁸

advance of servitudes

A newly elected bishop or abbot received the papal certificate of recognition only after he had paid the servitudes and taxes due for it. He had to enter into a bond with the chamber to pay the servitudes and taxes due. He could then organise a cash transport to Rome or find a ~~banker who would give him a loan.~~

²²³⁴ Cf. Herrmann et al. (1975), p. 104.

²²³⁵ Girolamo di Filippo Rucellai and Henrik Grymmolt.

²²³⁶ YUSA 99, 1889.

²²³⁷ On the prelate war see Brosius (1976), on Krummediek's journey see Brosius (1978).

2238 Brosius (1978), pp. 417-419.

with which the chamber's claim could be satisfied. Since Aloys Schulte and Davidsohn, a large number of such servitude advances have been documented in the literature.²²³⁹ As security, the merchant received the deed of commission, which he handed over to the bishop after paying off the loan. If the debt was not paid, the deed was returned to the chamber and the provision was audited.²²⁴⁰ The expenses incurred in completing the process of appointment varied from a few florins to several thousand, according to the importance and wealth of the diocese. At the time of Innocent IV, for example, Mainz was considered f. 5,000, Bamberg f. 3,000, and Trier f. 7,⁰⁰⁰;²²⁴¹ the servitudes for the archbishopric of Cologne were fixed at 10,000 gold florins; the mitre of Basel cost only a tenth of this amount.²²⁴² Bribes, taxes, chancery and legation expenses could easily double the amount actually required in Rome. To this had to be added the banker's interest claims and his expenses.²²⁴³ As a rule, the money had to be paid back no later than six to twelve months after the loan was granted.²²⁴⁴ This procedure of a servitude payment was obviously not understood by all the accusers of John XXIII in Constance, when they accused him of having his bulls fabricated by a Florentine bank.²²⁴⁵

Most prelates did not go to Rome in person to receive their commission or confirmation and to pay the servitia, but appointed procurators for this purpose. These could be Germans living with the Curia or envoys who made the journey in place of the newly elected. These then committed themselves for the payments due to the curia. On the basis of the servitia payments of the four Prussian bishoprics in the first half of the
Jan-Erik Beuttel has shown that about half of them used the services of the Procurators General of the Teutonic Order. In the other cases they relied on other Germans at the Curia or undertook the journey to Rome in person.²²⁴⁶

2239 Davidsohn (1896-1908), III, p. 45 and IV / 2, pp. 276-278 - Esch (1971-1972), p. 773 shows many advance payments by cardinals around 1400. A comprehensive account of these payments is not yet available.

2240 Roover (1970a), pp. 201-202. - Arcelli (1996), p. 12.

2241 Denzel (1991), p. 25.

2242 Göller (1905), p. 123.

2243 Göller (1924a), p. 82 - Landeshauptarchiv Koblenz, Best. 128, Laach, Benedictine monastery 370: Giovanni Frescobaldi, representative of Tommaso Spinelli in Bruges, confirms the payment of duc. 634 by the purchase-mann Gerhard Cruos of Kleve. This is a loan of duc. 600 to the abbot of the monastery of Laach for paid for a papal bull. Duc. 30 fall for the transport of the document from Rome to Bruges and duc. 4 for the messenger to Rome.

2244 Goldthwaite (1985), p. 29: In the case of the Cerchi, repayment usually occurred within six months; In 1436, Antonio della Casa undertook to pay for the Medici bank to pay the servitia for the new bishop of Constance within four months. Cf. Esch (1998), p. 286.

2245 Finke (1889), pp. 88-89.

2246 Beuttel (1999), pp. 265-271.

Although the servitia represented irregular income, since they were only due when a new bishop was elected, their amount made them the most important transactions from Germany for the chamber and the bankers. This importance underlines the fact that in the archives of the Spinelli and in those of the Strozzi the only documents in use as reference works in the bankers' offices are lists of servitia. In the Carte Stroziane there is a manuscript entitled *Tassa assai antica delle Chiese Cattedrali*, made in the 15th century by a scribe in a German manuscript. It is comparable to the *liber taxarum* of Tommaso Spinelli, written around 1440, which he presumably had created after his appointment as Depositary General in April 1443. On 133 pages, first the payment obligations of the bishops and then those of the abbots are listed. The book concludes with texts on the order of the ecclesiastical provinces and on the distribution of the servitia among the various curial institutions.²²⁴⁷ These two manuals make clear the value that this information had for the bankers in Rome. The servitia offered exceptional opportunities to earn money and were therefore the focus of their attention.

Arnold Esch recorded many Servitienbevorschussungen from Germany in his publication on payments from Germany to the Curia.²²⁴⁸ It is therefore sufficient at this point to document a few exemplary transactions. In the accounting records of the Medici clerk Antonio Salutati, which he made in his capacity as Depositary General of the Apostolic Chamber, there is a receipt of 2 135 ½ RG from the Regensburg bishop Conrad VII of Soest in 1429.²²⁴⁹ The payer had been elected a year before, and had obtained credit for his servitudes from the Medici. On 19 May 1437 Gherardo Bueri received a letter in Lübeck asking him to instruct his *amici* at the curia to hand over another 90 to 110 ducats to the archbishop of Lund to obtain the pallium, although Lübeck still had 405 marks 3 shillings of advanced servitude money outstanding.²²⁵⁰

Servitudes of the Archbishop of Cologne Ruprecht of the Palatinate

Around 1460, the Spinelli had switched from local merchants to Nurembergers for their Cologne business, who maintained branches in the city on the Rhine. In cooperation with Konrad Paumgartner, the largest payment from the north to the Curia was handled, which can still be traced today, the servitia of the Archbishop of Cologne.

²²⁴⁷ ASFi, Carte Stroziane I, 358, no. 6, cc. 16-28; YUSA, MS 850.

²²⁴⁸ Esch (1998).

²²⁴⁹ ASFi, MAP 131, no. 1, c. 128v.

²²⁵⁰ UB Lübeck, VII, no. 737, p. 721; Fouquet (1998), p. 212.

Ruprecht of Palatinate. The latter had been elected successor by the cathedral chapter after the death of Dietrich von Mörs on 30 March 1463.²²⁵¹ Pius II made the recognition of the election conditional on the fact that he could only be introduced into office when Adolf of Nassau, who had already been appointed Archbishop of Mainz two years earlier by the Pope, was able to assert himself against the deposed Diether of Isenburg. This was not the case until 27 November 1463.²²⁵² A second problem that stood in the way of the investiture was the payment of the servitia due. Although the Wittelsbach had undertaken to pay the Curia on 16 June 1463, he was unable to keep this promise due to the poor financial situation of the Cologne archdiocese.²²⁵³ On June 4, 1464, Pius II allowed him to burden his priesthood and his monasteries with a *subsidiū caritativū in order* to be able to pay his servitia. One fifth of this was to go into the Roman collection for a crusade against the Turks.²²⁵⁴

Thanks to the extraordinarily favourable sources in this case, it is possible to follow very precisely how the high German clerics in such situations sought solutions to their financial problems with the Florentine bankers at the Curia. The Electus sent an envoy to Rome at the beginning of 1464 to obtain the issuance of the papal certificate of recognition and to negotiate the payment of the servitudes. Together with the influential dean of St. Castor in Coblenz, Johannes Spey, the newly appointed archbishop's chancellor Dr. Georg Hessler made the trip.²²⁵⁵ The latter was very familiar with the conditions in Rome from previous stays at the Curia.²²⁵⁶ The two ambassadors were able to reach both destinations, as the "Repertorium Germanicum" records: The pallium was transferred on 25 May 1464, and on 16 June the apostolic chamber recorded the receipt of a first instalment of servitia amounting to f. 5 277 s. 38 d. 10, a second instalment of f. 5 000 was received on 14 August.²²⁵⁷ The archbishop's envoys had taken out a loan of 18,000 chamber florins for these payments, taxes and the expenses of their journey from an old business partner of Hessler: the bank of the Spinelli.²²⁵⁸

2251 On the history of this archbishop, see Podlech (1879), pp. 331-333; Widder (1995).

2252 Hollweg (1907), pp. 9-10.

2253 Strnad (1964-1966), p. 202.

2254 Esch (1998), p. 351.

2255 Evelt (1877), p. 417; Hirschfelder (1994), p. 87.

2256 Cf. below p. 458.

2257 German Historical Institute in Rome (1916-), VIII.1, No. 5102. - From the statement of account which Spey and Hessler of the apostolic chamber on June 24, 1464, it appears that they received a total of about 14500 ducats. had to pay to the Curia and its officials. The total cost of this legation estimated Schmitz to approach 15,000 ducats, but he probably didn't notice that the two envoys had paid the de- had not even carried the amounts with them, but had had to borrow them from Rome. The bankers' earnings must still be added to this estimate. Cf. Schmitz (1895/96), p. 113; Hollweg (1907), p. 10.

2258 YUSA 90, 1722: Already in a balance sheet of the Spinelli in Rome from June 5, 1460, under the debtors Georg Hessler to be found: *messer Giorgio Heseler e altri hobrigathi a paghare a Cholognia f. 23*. In a

The papal bull recognizing the new archbishop was given to the bank as security for the huge loan. However, when Lionardo Spinelli had to wait for the money to arrive from Cologne, he quickly threatened to have Ruprecht of the Palatinate ex-communicated. In the autumn of 1464, the Pope's nephew, Cardinal Francesco Todeschini-Piccolomini, who had taken over the role of protector of the German nation in the College of Cardinals from his uncle, intervened in the matter. He tried to reassure Spinelli and asked him to be patient. At the same time he deposited his silverware with the banker as a pledge for the German prince of the Church. The Cardinal reported these proceedings in an undated letter to the Archbishop of Cologne: *Ceterum, reverendissime pater, meminimus iam pridem scripsisse vestrae paternitati, quoniam mercatores de Spinellis amplius expectare nolebant iniquissimoque animo ferebant tam diutinam dilationem solutionis illarum pecuniarum (sc. annates), nos opposuisse pigniri apud eos vasa nostra argentea, ut pro aliquis mensibus supersederent a via iuris, quam intentare animo statuerant.*²²⁵⁹ Whether the excommunication of Ruprecht of the Palatinate was actually imposed because of the debts, as Joseph Schlecht wrote, cannot be clearly answered on the basis of the known sources.²²⁶⁰ At least there was movement in this matter in November 1464, because the archbishop was able to begin to satisfy the Spinelli thanks to a loan from the city of Cologne.²²⁶¹

Lionardo Spinelli had agreed with the archbishop's envoys (*Giorgio Eseler, canonico della chiesa di Cholognia* and *Giovanni Span, canonico St. Andrea di Cholognia*) in August 1464 that the loan of 18,000 chamber ducats granted to them was to be repaid to Filippo Inghirami or Niccodemo Spinelli in Venice.²²⁶² He recorded all the notes relating to this transfer in a small book,²²⁶³ the first entry of which records the dispatch of three letters from Florence to Cologne; in the following months until

Notarial instrument of July 7, 1462 (YUSA 87, 1647a) further financial relations between Hessler and the Florentine bank become evident. In it, the German was threatened with excommunication, because he, together with Iacob Iodick (parish priest in Erpel) and Rogerius de Holt (Scolasticus of the diocese of Cologne), had guaranteed a loan of 70 RG to one Laurentius Venarius, which had not been repaid to the banker. Cf. YUSA 91, 1731, p. 13.

2259 Strnad (1964-1966), p. 202.

2260 Schlecht (1913), p. 317.

2261 Schmitz (1895/96), p. 114; Hollweg (1907), p. 10.

2262 YUSA 91, 1731, p. 13. The Salzburg archbishop Johann II von Reisberg may have found it equally difficult to transfer his servitude money to the Medici bank in Venice in 1429. From there, on 12 April 1429, 14,200 Venetian ducats were instructed to the Medici in Rome with a single *lettera di cambio*. Guglielmo Oigrel (Agrel) of Salzburg acted as *datore* in Venice, and appointed as *beneficarii* the episcopal ambassadors messer Ghasparre d'Olm (chavalier), messer Salvestro (dottore), and messer Giovanni (chancellor). These were paid 14448 chamber ducats on 22 April. ASFi, MAP 131, no. 1, c. 112v. - Am

2 May they paid into the College of Cardinals duc. 10,384.12.4. ASFi, MAP 131, no. 1, cc. 10v and 11r.

2263 YUSA 93, No. 1779, cc. 8 left, 10 right, 15 left, 24 right, 31 left, and 45 right.

to July 9, 1465, he posted eight times with a total of 25 letters to Cologne. Five letters were addressed directly to the archbishop, eight to Georg Hessler, seven to Johannes Spey, two to Heinrich Urdemann,²²⁶⁴ one each to the cathedral chapter, *messer Tilimanno* and *ser Ruberto Antroni*. In the transmission of these letters, and probably also in their translation, a man named in the records Guglielmo Morello played an important role. This is probably Wilhelm Moerlin of Augsburg, the son of Sebald.²²⁶⁵

On November 8, 1464, Lionardo Spinelli, together with a servant and two horses, traveled from Florence to Venice to see to the receipt of Cologne's funds. The archbishop's payments were processed through the Cologne branch of the bank of Anton Paumgartner of Nuremberg: *Curado Pancortimarar e compagni di Cholongnia*. In the Marche city, Spinelli negotiated several times with Hans Tucher, who was the Paumgartner's representative in Venice; Lionardo refers to him as *fattore e compagno d'Antonio Pangortiner e compagni*.²²⁶⁶ On 11 January it was agreed that by 11 or 15 February 6,000 chamber ducats should be paid in. For this the Germans were to pay an interest of 1.875 per cent, equivalent to an annual interest of 22.5 per cent.²²⁶⁷ On February 8, Tucher promised that by the 20. March another 9000 ducats were deposited in Venice, but did not want to be committed to it in writing. It was not until four days later that they were able to agree on an interest rate of 2 percent.²²⁶⁸ After receiving the first and second instalments, the Spinelli issued a receipt to the archbishop. This was followed by a final third for 3,100 ducats, after receipt of which the papal bulls, which had been in Venice since 1 December 1464, were transferred to Cologne.

Paumgartner had to carry out 23 transactions (Table 26) until he had collected money worth 18 100 chamber ducats in Venice. Lionardo Spinelli himself received directly

2264 On Henricus Urdeman cf. RG 81, no. 2053. Schuchard (1992), p. 90: procurator causarum. Urdeman was heavily in debt to bankers in 1458, RG 7, no. 1030. Presumably the letter to him had nothing to do with the bishop's servitudes. - YUSA 87a, 1655. Lionardo's detailed account of the expenses for handling this transaction is extant. According to his own calculations, he spent a total of 110,16.4 ducats for the letter and travel expenses alone.

2265 The Moerlins were active as merchants in Augsburg. Wilhelm does not appear in the German sources as a merchant. His brother Peter went bankrupt in 1455. State Archives of Augsburg, Lit. High Diocese of Augsburg, Mb 983,

f. 224, 1438 January 2. note by Peter Geffcken. - One Guglielmo Morello bought a bill of exchange for 150 ducats from Antonio Gianfiglazzi e compagni di Ginevra on 15 November 1442, which was honored on 2 January 1443 by Antonio della Casa di Corte to *maestro Guglielmo Cianon, scrittore della Penitenzieria*. The Moerlin family was connected with the Great Ravensburg Society. Cf. Schulte (1900),

p. 186. A prescription for the German name Wilhelm Rummel can probably be ruled out.

2266 YUSA 93, 1779, c. 57r. (8. 2. 1465). - Hans VI Tucher the Elder was born at Nuremberg in 1428, and died there on 24. 2. 1491. He became famous for his account of a journey to the Holy Land.

2267 YUSA 93, 1779, c. 53r.

2268 YUSA 93, 1779, c. 57r.

Table 26: Payments by Ruprecht of the Palatinate to Lionardo Spinelli, 1465

Date	Process	Amount	Account balance	Total
04. 01.	Paumgartner deposits 1005 Hungarian ducats in cash	1 000.00.00	1 000.00.00	1 000.00.00
11. 01.	Offset against a credit balance of Paumgartner with Guerrucci	1 000.00.00	2 000.00.00	2 000.00.00
16. 01.	Offset against a credit balance of Paumgartner with Guerrucci	2 000.00.00	4 000.00.00	4 000.00.00
22. 01.	Offset against a credit balance of Paumgartner with Guerrucci	1 089.00.10	5 089.00.10	5 089.00.10
22. 01.	Offset against a credit balance of Paumgartner with Soranzo	800.00.00	5 889.00.10	5 889.00.10
With these five payments, the first instalment is complete and Spinelli issues a receipt for 6000 chamber ducats to the archbishop on 22 January. ⁱ				
05. 02.	Offset against a credit balance of Paumgartner with Soranzo	1 500.00.00	7 389.00.10	7 389.00.10
28. 02.	Offset against a credit balance of Paumgartner with Guerrucci	1 150.00.00	8 539.00.10	8 539.00.10
01. 03.	Paumgartner cash payment	1 850.00.00	10 389.00.10	10 389.00.10
05. 03.	Credit note to Spinelli in Rome (credit repayment) ⁱⁱ	5 741.12.08	4 647.08.02	10 389.00.10
05. 03.	Credit note to Spinelli in Rome (profit from bill of exchange)	147.08.02	4 500.00.00	10 389.00.10
05. 03.	Offset against a credit balance of Paumgartner with Guerrucci	300.00.00	4 800.00.00	10 689.00.10
07. 03.	Paumgartner 3 cash payments	732.20.00	5 532.20.00	11 421.20.10
07. 03.	Offsetting with a delivery of mercury by Paumgartner to Benedetto Spinelli	97.04.00	5 629.24.00	11 518.20.10
07. 03.	Offset against a credit balance of Paumgartner with Benedetto Spinelli	20.00.00	5 649.24.00	11 538.20.10
07. 03.	Offsetting with a delivery of mercury by Paumgartner to Benedetto Spinelli	98.06.00	5 748.00.00	11 636.26.10
08. 03.	Paumgartner cash payment	30.00.00	5 778.00.00	11 666.26.10
16. 03.	Offset against a credit balance of Paumgartner with Guerrucci	600.00.00	6 378.00.00	12 266.26.10

Table 26. *continued*

Date	Process	Amount	Account balance	Total
16. 03.	Offset against a credit balance of Paumgartner with Guerrucci	400.00.00	6 778.00.00	12 666.26.10
16. 03.	Paumgartner deposits 800 Hungarian ducats in cash.	800.00.00	7 578.00.00	13 466.26.10
19. 03.	Offset against a credit balance of Paumgartner with Soranzo	100.00.00	7 678.00.00	13 566.26.10
26. 03.	Offset against a credit balance of Paumgartner with Soranzo	400.00.00	8 078.00.00	13 966.26.10
26. 03.	Offset against a credit balance of Paumgartner with Guerrucci	500.00.00	8 578.00.00	14 466.26.10
26. 03.	Paumgartner cash payment	245.00.00	8 823.00.00	14 711.26.10
28. 03.	Paumgartner deposits 101 Venetian and Hungarian ducats in cash	100.00.00	8 923.00.00	14 811.26.10
04. 05.	Credit note to Spinelli in Rome (credit repayment)	8 823.00.00	100.00.00	14 811.26.10
By these twenty payments the second instalment is complete, and Spinelli presents to the archbishop on the 4 May a receipt for 9000 chamber ducats.				
15. 06.	Offset against a credit balance of Paumgartner with Niccodemo Spinelli	3 000.00.00	3 100.00.00	17 811.26.10
15. 06.	Credit note to Spinelli in Rome (credit repayment)	3 100.00.00	0	17 811.26.10
By the last two transactions the loan is fully paid off, and Spinelli informs the archbishop that he has delivered his papal certificate of appointment to his confidants.				

- i Only duc. 5741.12.8 was required for the bill of exchange for 6,000 chamber ducats. The remainder of the amount was recorded as profit. YUSA 93, no. 1779, cc. 10 left: [Paumgartner] *E de' dare ducati 147 s. 8 d. 2, in questo c. 2. E i miei di Corte li debino avere che tanti avanza in detto cambio che li fo buoni a detti di Corte - duc. 147.08.02.*
- ii It is consistent with these figures that the balance sheet of Spinelli's Rome branch on 14 March shows Hessler as a debtor for f. 12 012 s. 16 d. 9. YUSA 91, 1733, P. 6.

seven cash payments. The rest of the money came from Paumgartner's business partners in Venice, who cleared their Paumgartner accounts with Lionardo. Spinelli booked eight receipts from Piero Nerucci, which was certainly the Lucchese Piero Guerrucci.²²⁶⁹ From Venice's greatest banker of these years, Giovanni di Vettore Soranzo (Spinelli calls him *Sovranzo*), came four remittances.²²⁷⁰ With Lionardo's uncle Niccodemo, 3,000 ducats were cleared. The last funds were supplied by his cousin Benedetto Spinelli. Mercury had been sent to him twice by Paumgartner, the proceeds of the sale of which went to Lionardo. The smallest instalment, 20 Venetian ducats, was compensation for a loan from Paumgartner to Benedetto. By 9 July 1465 the banker had recovered his entire loan and sent the bull to Cologne. Further contacts between Ruprecht of the Palatinate and bankers from Florence are not documented.

In addition to the letters mentioned, there was another transport from the south to Cologne. In November 1464 Spinelli gave money in Bologna to Roberto Noro, the German chaplain in the church of Rignalla, and to the carter Giuliano di Bino, to bring two lions with two mules to the archbishop.²²⁷¹ These may have been put on display in the zoo of the prince of the church. There is no evidence of payments by Ruprecht of the Palatinate for these beasts of prey, so they were probably a gift from the banker.²²⁷²

Shortly after the last servitude money was received by Spinelli, Anton Paumgartner went bankrupt and rode away from Nuremberg on June 20, 1465, giving up his citizenship and leaving many debts in the city.²²⁷³ An open account also remained with the Spinelli. In two balance sheets of 1467 *Churado Panchortiner e compagni di Cholongna* were listed among the debtors as a little over f. 15. Two years later they wrote this money off as *perduti*.²²⁷⁴

2269 Piero Guerrucci opened a bank in Venice around 1458. Mueller counted him among the most important bankers in Venice of his time. Guerrucci had to cease his activities on 21 October 1473. Cf. Mueller (1997), pp. 223-229.

2270 Cf. Mueller (1997), p. 107.

2271 YUSA 93, 1779, c. 51r.

2272 In 1406, the Florentines sent two live lions to the Polish King Vladislaus Jagiello in Krakow. Stromer (1970a), p. 146.

2273 Kohl (1868), pp. 139-140; Müller (1955), pp. 1-2; STA Weimar, Reg Aa 812, f. 3. Note by Ekkehard Westermann. - The Medici branch of Venice wrote to headquarters on 22 January 1465 that it had had to help the Geneva branch when a wave of bankruptcy broke out among its customers. Cf. Roover (1963), p. 251. It is conceivable that there was a connection between these Geneva events and Paumgartner's bankruptcy.

2274 YUSA 91, 1739, 24 March 1467: *Churado Panchortiner e compagni di Cholongna falli e Rabatti di Brugia ci danno intenzione di farecieli ritrarre f. 15 s. 13 d.4*. So also YUSA 91, 1742, p. 5 of 31 March 1467; 11 Nov. 1469: YUSA 91, 1744, P. 1.

Profits of the bankers from loans

On May 24, 1435, the Doctor Decretalium Coloman Knapp wrote in a letter from Basel to Provost Sigismund of Salzburg that he had received a loan of 40 RG in Basel, but that the banker had entered 43 RG in his book because of the interest: *iste tres veniunt pro usura seu reve- rencia eidem mercatori*.²²⁷⁵ This short passage in the letter makes it clear how difficult it is to find clear statements on the interest receivable in the books of the Florentine merchants. There are no accounts of interest received, and in most cases there is no indication of the redemption period. This information was recorded in the *ricordanze*, of which, however, very few have survived. Information on the amount of interest is therefore usually only archival chance finds, and even then they must always be interpreted with great caution, because it is never certain that the amount noted as a loan corresponds to the amount actually paid out. An investigation of this aspect would go beyond the scope of this publication. However, it can be generally stated that the interest charged was usually very high. Procurator General Hogenstein Gelder had to borrow 500 ducats from a *banckir*. After six months he had to pay back 600 ducats. The interest thus amounted to 20 per cent, which is equivalent to an annual interest of 40 per cent.²²⁷⁶ Hans Koeppen has calculated average interest rates of about 24 percent for Alberti loans to procurators.²²⁷⁷

8.3 Risks of the bill of exchange transaction for the banker and his customers

The bill of exchange transaction was risky for the customer if it was connected with a loan to the banker. When a cleric in Lübeck went to Gherardo Bueri to buy a bill of exchange to Rome and at the same time handed over the agreed amount to the banker, he was in principle granting the merchant a loan that was repaid by the disbursement in the Eternal City. The North German customers were evidently often of the opinion that a transaction in which they made advance payments and handed over large sums to an Italian involved too great a risk. If the money was not paid out in Rome and the banker had left Germany again or gone bankrupt by the time the failure of a transaction was reported, they had to reckon with the loss of their deposit. The prospects of obtaining their rights and money by legal means were very small. If the customer and the bank agreed that the payment would not be made until a receipt had been received, then the customer could

²²⁷⁵ Zeibig (1852), pp. 566-569.

²²⁷⁶ Schuchard (1992), p. 89.

²²⁷⁷ Koeppen (1960), p. 461.

8.3 Risks of the bill of exchange transaction for the banker and his clients

was to be made from Rome, the risk passed to the merchant. In this course of a bill of exchange transaction a loan was used, which had a longer term than in the first variant. After all, in the event of refusal or inability to pay, the drawer had a better chance of obtaining redress through recourse to the heirs or through the courts. Things were complicated in the case of a *lettera di cambio* issued by the Medici bank in Basel, which the Lucchese Iacopo Tomucci in Nantes refused to pay because he had already paid the amount to others and no longer did any business with these Florentines. How this dispute ended and whether in the end the bank or its customer had to bear the loss is not reported anywhere.²²⁷⁸ If a bank was presented with a bill of exchange, it had to make sure that it did not lose money on it before it was honored. Fluctuations in exchange rates, errors in the form of the deed, or suspicion of lack of reimbursement could cause her to refuse to hand over money to the *beneficiario*. She also had to make sure that the presenting person was actually entitled to receive that amount. Conflicts also arose if the beneficiary lost the bill of exchange he had obtained or if it was lost on its way to him. This happened, for example, to the provost of Gniezno in 1413, who then had to be helped by a court in Breslau.²²⁷⁹ All these risks had to be minimised as far as possible in order to make the bill of exchange and credit business attractive for customers and banks.

As a rule, bankers only granted customers with an institutional connection the possibility of a bill of exchange in arrears, since here they could appeal to the assets of the institution. Those with such high creditworthiness, such as the Grand Master of the Teutonic Order in Prussia or the Council of Danzig, could ensure that they were not invoiced until after the transaction had been concluded.²²⁸⁰ In this process of payment of a bill of exchange, the Italians received back the money they had paid out if they presented receipts to the customer.²²⁸¹ These documents were written by the *beneficiario* in Latin or German.²²⁸² In one case, in 1427, the confirmation was drawn up in Rome by a notary and confirmed by German witnesses.²²⁸³

To secure money that the banker had the benefit of after a successful bill of exchange, but which the customer did not want to hand over to him at the beginning of the transaction, it was possible to work with a trustee. With this the money was deposited until

2278 ASFi, MAP 20, no. 655. ASFi, Diplomatico, Medici, 1437 ottobre 7.

2279 Stobbe (1865), p. 38.

2280 Neumann (1863), pp. 144-145.

2281 Cf. Roover (1953), pp. 90-91; Roover (1963), pp. 194-195; - Militzer (1993), pp. 45-46: When the Grand Master of the Teutonic Order sent 2,000 ducats to the Procurator General in Rome via Nikolaus Bunzlau in 1411, Bunzlau received his money only after he was able to present a receipt from Rome.

2282 UB Lübeck, IX, No. 151.

2283 YUSA 4975, c. 32v.

confirmation was received from Rome that the sum had actually been paid out. According to this scheme, Ludovico Baglioni was to transfer a large sum to the Curia in Rome for Bishop Peter of Roskilde in 1405. The three citizens of Lübeck, Westhof, tor Brugge and Hoep, deposited 422 Frankish crowns and 400 marks in Lübeck with Hinrich vamme Orte and Siverd Veckinchusen on 30 July 1405. Baglioni was to receive the money if he could produce a receipt from Rome by 28 February 1406, otherwise the three representatives of the bishop were to receive the money back. Whether the Italian was able to carry out the order on time remains unanswered in the sources. It is true that on 14 March 1406 Master Gerd Kumhar confirmed before the Niederstadtbuch that the money had been paid to him by the trustees on the part of the bishop. But whether this man received the coins as representative of the Roskilders or the Italians is not clearly stated.²²⁸⁴ Problems arose when the custodian of the deposited funds died, for this led to difficulties with his heirs. This happened in 1413, when Baglioni and Bueri had to fight to get money deposited with the Lübeck mint master paid out from his estate.²²⁸⁵

Roberto Martelli will have been very annoyed that he had given a small loan to a provost from Trento without any security, because when he left Basel the money had to be written off.²²⁸⁶ This very rarely happened to Florentine bankers, for the security of loans was a matter of course. Pledges also played an important role for curia bankers.²²⁸⁷ The literature frequently mentions the precious mitre pledged by John XXIII to the Medici, which led to tensions with Martin V in 1420.²²⁸⁸ But such precious valuables were rarely found as collateral in bank accounts. In Basel, the Medici bank took a coat in pledge from one Arnoldo Ricenchux, who owed it f. 15.²²⁸⁹ Since this debtor could not repay his loan and the coat found no buyers, the debt had to be considered lost for the bank. It had a similar situation with Henry, a horse dealer, who called a witness that he had pledged a bridle to the bank for a debt. Although the lenders disputed this, they had no choice but to include this amount in the losses as well.²²⁹⁰ From the year 1442 a list of the ten pledges (*pegni*) deposited with this bank is preserved.²²⁹¹ To the

2284 UB Lübeck, V, p. 131, no. 131, note 1. Asmussen (1999), p. 407 assumes that the payment was not made in Rome. However, it is probable that Kumhar was a confidant of the absent Baglioni.

2285 Nordmann (1933b), p. 26.

2286 ASFi, MAP 104, no. 60, c. 599: *Di costui non c'e alcuna obrigazione. Non ci si truova, e agevolmente si perderanno.*

2287 Fink (1971-1972), p. 638.

2288 Miltenberger (1894b), p. 400.

2289 ASFi, MAP 104, no. 60, c. 601. Arnold von Reichenstein?

2290 ASFi, MAP 104, no. 60, c. 599.

2291 ASFi, MAP 104, no. 60, c. 602.

8.3 Risks of the bill of exchange transaction for the banker and his clients

The majority were gold objects (coins, rings), but a Bible also served as collateral.²²⁹² The customers were almost without exception employees and servants of high personalities or of the Council: the doctor of the Cardinal of S. Martino, the courier of Cardinal Condulmar, the soldan of the Council. These transactions were considered very safe, since the pledge always far exceeded the value of the loan: *e tutti sono buoni, cioè senza nostro pericholo*.²²⁹³

Much less frequently, pledges played a role in bill of exchange transactions. In a drawn bill of exchange of June 8, 1421, *Piero Jocta*, a merchant of Freiburg, received 65 scudi d'oro from Antonio Salutati in Rome. He issued him a bill of exchange by which Master Harri, landlord of the Germans at Avignon, was bound to pay on August 1, the Pazzi 68 2/3 scudi. The notary Piero di Montori recorded in a deed that Jocta undertook to be liable for damages and interest if payment was not made. As a pledge, the Medici received 29 cloths from Freiburg, with which the bill was fully secured. Payment was made as agreed and the cloths were released.²²⁹⁴ A Lübeck source once shows a merchant placing a pledge. Francesco Rucellai had to deposit several cubits of red Florentine cloth in 1453 as security for the bill of exchange received from the Bishop of Ösel.²²⁹⁵

The Florentine merchant lords largely abandoned the involvement of notaries in their business transactions as early as the second half of the 14th century. Writing between merchants was based on trust, which simplified, accelerated and cheapened the course of transactions.²²⁹⁶ In the case of exchange and credit transactions with the Curia, on the other hand, the notaries of the apostolic chamber were still very frequently called in during the 15th century when Germans were involved. The files of the notary Gherardo Maffei da Volterra in the state archives of Florence bear witness to many contracts with the Roman Curia in which the conditions of a payment were notarially recorded. In these texts we find

2292 ASFi, MAP 97, c. 15, 28 January 1440: *Renerus de Thenismonte, leodicensis diocesis* undertakes to repay a loan of 12 chamber ducats in Florence.

2293 ASFi, MAP 104, no. 60, c. 602.

2294 ASFi, MAP 131, F, c. 9r: *Richordo che insino a di 8 di luglio demo a Piero Jocta, merchantte di Friborgh, duc. 65 d'oro, per i quali cie ne fè prima e seconda lettera per Vignione di duc. 68 2/3, a grossi 20 1/1 l'uno, in maestro Harri Hostiero degli Alamanni di Vignione, di paghargli a' Pazzi per noy a 1/1 aghosto prossimo vegniente; e in chaxo non fusson paghati, ci dè rifare d'ogni danno e interesse e di ciò n'abbiamo per pegnio a nostra pitizione nella ,la di qui, cioè le guarda Piero da Montori, notaio, a nostra stanza, pezze 29 di panni di Friborgh del detto Piero Jocta, tanto siamo paghati a compimento insino al vendelle; e di chosì n'abbiamo scritto di mano di detto di Friborgh, sottoscritta di mano del detto notaio. Furono poy paghati in Vignione e rendemogli la sua scritta e liberemoli i sopra- detti panni e però cancelliamo detto richordo*. On the same page a similar transaction for *Ans Fredericher do Norinbergho* dated 9 July 1421 to Avignon to *Ans Dachen*. The 100 duc. di Venezia to be repaid to the Medici in Venice. As a pledge, six large silver cups and a sealed barrel of work- ing were received.

2295 UB Lübeck, IX, no. 161. Cf. Schuchard (2000b), pp. 81-82.

2296 Kellenbenz (1990),

the names of the persons who guaranteed the repayment. It was also recorded by which notary the bill of exchange was executed: *demmo a cambio per Lubiche per mano di ser Gherardo da Volterra* or *per mano di ser Filippo da Pescia*.²²⁹⁷ No- tariate deeds were made out for large purchases by Germans from Florentines when payment was not made immediately. Three contracts drawn up by notaries and a receipt have been preserved for the large quantities of silk cloth purchased by Georg Hessler and the imperial envoy Sigismund Lamberger from Tommaso Spinelli in Florence.²²⁹⁸

If, despite all precautions, payment was not received, the bankers followed a procedure that in principle differed only slightly from modern debt collection procedures. The first stage was the payment reminder, which was combined with an extension of the deadline. If this did not lead to the desired success, threats followed. During the Council of Constance, Aldighiero Biliotti several times *even seriously drowet* the representatives of the Teutonic Order and finally addressed himself directly to the Grand Master. Once again he set him a new deadline, at the expiration of which he knew how to get his money by other means.²²⁹⁹ At the next step the debtor was excommunicated by the apostolic chamber. This it did willingly and without regard to the person, since it had a great interest in the proper functioning of the flow of money to the Curia.²³⁰⁰ In the case of many ecclesiastics the mere threat of this measure was probably sufficient to induce them to pay their arrears. But the evidence of the enforcement of exclusion from the communion of the faithful is numerous. From the year 1390 a list is preserved containing the names of 95 ecclesiastical princes on whom ecclesiastical punishment was inflicted for non-payment of servitudes.²³⁰¹ In Constance, Carlo di Geri Bartoli charged a Giovanni Roderigo the cost of posting the latter's excommunication on a church door.²³⁰² The Medici in Basel had the powerful Scottish ecclesiastical prince James Kennedy of St. Andrews fined for a debt over f. 48 for cloth banish and affix his name to the minster.²³⁰³ In 1453 the Auditor General of the Chamber pronounced ecclesiastical punishment against *maestro Gobellino Flessen di Buren della diocesi di Padeburgen* at the request of the bench of Francesco and Carlo Cambini for a debt over f. 26.²³⁰⁴ Petrus Schonevelt, whom the Spinelli had convicted on 28 December 1466 for.

2297 AOIF 12736, cc. 6v and 15v. On Maffei and da Pescia, see Istituto della Enciclopedia italiana (1960-), LXVII; Marini (1784), p. 148.

2298 ASFi, NA 6199, cc. 220r, 268r and 302r-306r; 6208, cc. 49v-50r.

2299 OBA 2375, 2395. cf. Finke et al. (1896-1928), IV, p. 721; Koeppen (1960), pp. 351-361.

2300 Bassermann (1911), p. 50.

2301 Baumgarten (1907), p. 47.

2302 ASFi, Corporazioni religiose soppresse dal governo francese 88, n. 22, c. 92v.

2303 ASFi, MAP 104, no. 60, c. 599v: *messere Iacopo, eletto di Santo Andrea inn Ixcozia. Costui è iscomunicato et publicato. E questo à fatto Ginvenco per panno li vendé --- c. 10 --- f. 48 s. 16.*

2304 ASFi, Diplomatico normale, S. Apollonia, 1453 ottobre 13. The notary of this act was Gherardo Maffei di Volterra.

²³⁰⁵ could free himself from the ban by handing over a precious book to the bankers. ²³⁰⁶ The punishment could also affect laymen such as Stacius Malsen of Cologne, who was excommunicated by the Council of Basel in 1440 for debts to the Medici. ²³⁰⁷

If the debtor could not be persuaded to meet his obligations, the only way was to go to court. Dego degli Alberti appointed a procurator in 1437 to collect 86 Venetian florins from Andreas Gall, pastor of St. Andrew's Church in Weisskirchen. Guasparre Spinelli sent Benvenuto di Daddo Aldobrandi to Nuremberg with a procuration to proceed against Leonhard Jamnitzer. ²³⁰⁸ Florentine bankers in Rome took quite unscrupulous action against the procurator of the Teutonic Order when his arrears amounted to 1,500 ducats in 1456. They obtained permission from the court to seize the procurator's palatial residence. Enea Silvio Piccolomini, then bishop of Siena, and the imperial envoy Johannes Hinderbach, who were staying here as guests at the time, *drove the Florentines out of the house, as they were loath to do*. They left the procurator a small residential wing for which he had to pay them rent. They threatened to sell the house if the debts were not paid. ²³⁰⁹

8.4 Profit from the Cambio

When the council of the city of Lucerne wanted to have money transferred to Rome in 1456, it sent the councilor Heinrich von Hunwil to Basel to negotiate the terms of a bill of exchange with Lamberto Lamberteschi. The Lucerne first wanted to know how many chamber ducats would be paid out in Rome for one Rhenish florin. The banker offered three ducats for four florins, to which would be added 6 florins for his commission (preliminary bill of exchange). The Lucerne man calculated a cost of 14 florins on 120 florins. This seemed too high to him. He therefore wanted to know how much commission he would take if florins were paid out in the Eternal City. For this the Florentine demanded 5 florins. Finally it was agreed that in Basel

f. 100 would be paid in Florentine or Genoese gold coins. Venetian florins were too expensive. In Rome 100 chamber ducats should be paid out. The Florentine was to be compensated for his efforts with 6 ducats: "*Therefore, he will do you the favor, he will give you the C virtues in Rome, and you will not have to worry about being hidden from you.*"

²³⁰⁵ YUSA 91, 1739, P. 8.

²³⁰⁶ YUSA 91, 1742, p. 5: *abbiamo un breviario vale più*. - Cf. also YUSA 98, 1849.

²³⁰⁷ ASFi, Diplomatico, Medici, 1440 febbraio 19.

²³⁰⁸ Vienna, Deutschordenszentralarchiv, Urkunden 3406. On Spinelli cf. [p. 225](#).

²³⁰⁹ OBA 14396. Cf. Schuchard (1992), p. 90; Militzer (2003), p. 16.

*oder berobe oder suss darum komen möchtent.*²³¹⁰ These negotiations between customer and banker show the two factors that made up the merchant's profit in an exchange transaction: Exchange profit and commission. If in 1416 a cleric demanded a refund of f. 136 from Antonio di Giovanni de' Ricchi in Breslau for a bill of exchange for f. 124 that was not paid in Constance, he probably also demanded back the commission paid.²³¹¹

8.4.1 Profit from exchange rate

Only a few sources have survived in which information on the profit from bills of exchange between Germany and the international banking centres can be found. The following statements record individual cases. They can therefore neither show a development nor lay claim to general validity. They do, however, give an impression of the daily practice in German-Florentine banking in the 15th century. In the *Manuale di Mercatura* of Saminiato de' Ricci we can read that he who calculates with bills of exchange and goods is always in trouble. He therefore gives us a recipe for lasagna and maccheroni: *Chi ragiona di chambi e chi di merchatantie sempr'è chon afanni e tribulazioni. Io farò il contrario, e darovi ricetta a fare lasangnie e maccheroni.*²³¹²

The bankers working in Germany could not profit in the same way as their colleagues in the international banking centres from the skilful exploitation of exchange rate differences in the European banking centres, since in Lübeck, Cologne, Basle and Nuremberg no daily exchange rates of the Rhenish or Lühish guilder to other currencies were quoted.²³¹³ Correspondents who transferred money from Germany to Rome could help themselves by partially fixing the conversion rates. Since the Germans were familiar with the customs and conditions in the banking centre of Venice, but not with the peculiarities of Rome, the handling of transactions was greatly simplified if the bankers in Germany did not have to worry about the exchange rate of the chamber ducat. Consequently, only the exchange rate between Venice and Rome was fixed between the bankers in Germany and their partners at the Curia. In 1437, Tommaso Spinelli demanded 100 ducats from Venice from Wernli von Kilchen for 105 chamber ducats, which he paid out at the papal court on his behalf: *vorebbe darmi in Vinegia ducati 100 di Vinegia per fiorini*

²³¹⁰ Amiet (1876-1877), pp. 205-206.

²³¹¹ Stobbe (1865), p. 39.

²³¹² Ricci (1963), p. 163. For a translation of this recipe into English, see Mueller (1997), p. 355.

²³¹³ On the functioning of the exchange market and the emergence of an exchange rate, see Roover (1963), pp. 112-114; Spufford (1986).

105 camera.²³¹⁴ Lionardo Spinelli offered Jakob Gartner around 1465 the same number of Venetian ducats as he had paid in Rome. Hans Müllner, on the other hand, had to give him only 99 Venetian ducats for every 100 Roman ducats.²³¹⁵ The Germans were not spared by this procedure from having to exchange the Rhenish guilder in Venice; the Spinelli, for their part, certainly fixed the ratio in such a way that they could count on a secure profit in the event of any fluctuations between Roman and Venetian currency.²³¹⁶ If the rate between the partners was not fixed, the daily rates in Rome applied. In this case the *trattario* alone fixed the exchange rate, which gave him the possibility of granting himself a relatively good approach. The banker in the north had only to trust his correspondent and hope that his client would be granted a good rate: *E pregovi fatte ne bon pagamento*.²³¹⁷ No case is known in which such a payment was protested on the ground of poor execution. The rate depended on whether the banker in Rome was *trattario* or *prenditore*.²³¹⁸ The buying and selling rates were about 20 percent apart between 1439 and 1446, suggesting a safe profit (Graph 5). Apart from this short period, from which an exceptionally large amount of data has survived, only a few individual dates remain to be determined. In 1494, 100 chamber florins were worth 128¼RG (= 0.779727) in Rome.²³¹⁹

The Medici paid in Rome in 1429/30 for 1 Rhenish florin normally s. 15 d. 4.8, which was a ratio of 1 to 0.771.²³²⁰ Some accounting records, however, show significantly worse rates. Thus for 2,135 ½ RG which Bishop Konrad of Soest of Regensburg had paid in to the Rummel at Nuremberg, only just 1,295 ½ chamber ducats were credited in the Eternal City.²³²¹ A poor rate of about 0.6565 was thus reckoned here. This significant difference cannot possibly be justified by exchange rate fluctuations. Another way of looking at these figures is to assume that Conrad, who was recognized as the new bishop by the pope on June 16, 1428, had his servitudes advanced by the Medici by means of a loan.

2314 YUSA 89, 1694.

2315 YUSA 93, no. 1779, c. 85r. According to information by Reinhold C. Mueller (Venice) these were the for the bill of exchange between Rome and Venice: par or 1-2 percent above or below.

2316 Thus in 1465 he reckoned 18,000 Roman ducats for 19,800 Venetian: YUSA 91, 1731, p. 13. - With Mueller (1997), pp. 303-314, there is a detailed study of the influences on the development of the Exchange rates in Venice.

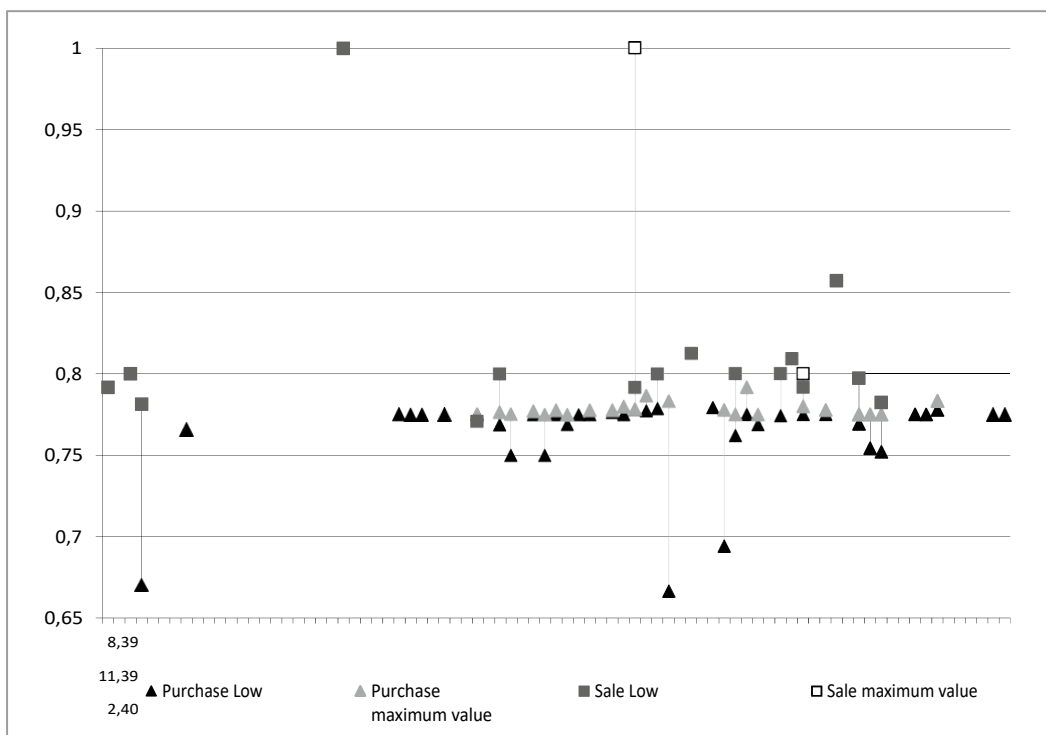
2317 YUSA 97, 1847.

2318 Spufford (1986), XLVI.

2319 Spufford (1986), p. 128: In this "Handbook of Medieval Exchange," which includes a large number of tables in which the exchange rates between the various currencies in use in the Middle Ages are shown is found on the relationship between the Rhenish guilder and the chamber ducat. (*florino d'oro di camera*) only this one reference.

2320 Cf. below p. 540.

2321 Cf. above p. 543.



Graph 5. Exchange rate of the Rhenish guilder to the chamber guilder in Antonio della Casa's books at the Curia, 1439-46

let. If one first subtracts 15 percent from the f. 2 135 ½ florins as interest payment for one year, one comes back to the usual conversion factor of 0.771. It was therefore almost certainly a matter here of the accounting representation of a credit transaction. Interest was also charged as a matter of course on trade fair bills and was declared as such in the books without hesitation. Hans Ortolf, a Nuremberg resident in Geneva, paid the company of Antonio della Casa and Simone Guadagni more than 27 *scudi per discrezione di danari datoli a cambio in* 1454.²³²²

²³²² Cassandro (1976b), p. 377. Since the amount of the loan and the term are not specified, the interest rate cannot be calculated. On the inclusion of interest in the bill, see Roover (1972), pp. 57-67. Those who did not deliver their levy to the apostolic chamber in chamber ducats also had to expect that their payment would be recorded with a loss of exchange. Jansen (1904), p. 132.

8.4.2 Commissions

To profit from the difference in exchange rates, the banker charged his client *provisioni* or *portagium* for his own expenses. In 1442, 324 RG were deposited in Lübeck with Gherardo Bueri from Swedish collectors, but only 308 were credited to the council by the Medici in Basel: *pro cambio pro dicto Gerardo Bueri*.²³²³ Almost 5 percent of the money collected thus had to be spent on the transfer. In the Lucerne bill of exchange described at the beginning, Lamberteschi in Basel received 6 percent of the bill. These were evidently the usual levels for the bankers' commissions.²³²⁴ There were always tough negotiations over the *vorwessel*, and money transfers also failed because of this, such as bill of exchange transactions to finance King Ruprecht's Italian campaign, when the captain of the Strasbourg units could not find anyone *with such vorwessel as was due in 1402*.²³²⁵

Fees were also due in the commission business between the banks involved. If a Florentine in Rome served a bill of exchange from Germany on commission from a Florentine in Venice, a commission of a defined percentage was sometimes agreed between them. The same arrangements applied when money was instructed in the opposite direction. For example, in 1446 Antonio della Casa took 2 percent on bills of exchange from Rome to Venice. His accounts reflected the profit by recording a cash receipt for 270 florins, but on the opposite side he only noted an outgoing to Venice for 264.12.00.²³²⁶ Interest was also due if the drawee bank had to wait too long for the remittance of the amount paid out. There is evidence of this in the case between the Basel and London Alberti branches, when Mercanzia granted the Basel bankers f. 100 as interest because the money could not be transferred from England to the Rhine bend.²³²⁷

To sum up, the German-Florentine-Roman payment traffic was based on a complex system of agreements between the bankers involved in this business and their customers. Only a very small part of the Florentines' profit was derived from

2323 ASFi, Diplomatico, Medici, 1442 novembre 12.

2324 Geering (1886), p. 276.

2325 Stromer (1970a), p. 214.

2326 AOIF 12737, c. 32 right: *E di 11 di dicembre f. dugientosessantaquattro s. 12 a oro camera, sono per lire 27 di grossi, contamo a noi e traemmo per lui a Vinegia a 2 per cento a' Partini in Iachopo Benzi; posto a detti Benzi, c. 72.* - Reinhold C. Mueller found an approach of ½ to 1 percent of the amount for this in Venice. Cf. Mueller (1997), p. 291.

2327 ASFi, MAP 81, no. 48, cc. 521r-524v: *Et per cagione che detti di Basola domandano discretione di danari a questi conti e a questo producono tre lettere, cioè 2 lettere e uno conto di partite di detti Ferrantini di Londra, dove dicono per non poter rimettere loro e loro danari n'useranno verso di loro discretione per modo ne saranno contenti, et examinato sopra ciò, d'acordo facciamo pe' detti conti debino avere i detti di Basola da' detti Ferrantini f. cento di camera, questo sia per ogni interesse potessono domandare, excepto a quello è detto degli scudi 6100 in questo rapporto.*

part from the speculative profits from exchange rate fluctuations. The main source of income was fixed expense rates, for which they developed a diverse set of calculation tools. This leads to the fact that there is not a single transaction in which it can be clarified down to the last detail who paid or earned how much from it.²³²⁸ Since merchants in Germany, Venice, Bruges and Rome wanted to earn money from it, clients incurred high expenses. That contemporaries did not always simply accept these is shown by the treatise "De Jubilellis" by Dietrich von Nieheim from the end of the 14th century. In it the profits of the bankers in the transfer of German collectorships are most vehemently denounced. Esch is certainly correct when he writes that the author refers to the high bank charges in these accusations.²³²⁹

8.5 Florence shops

In Florence there was a numerically surprisingly large colony of Germans in the 15th century. Lorenz Böniger has analysed this group comprehensively and found mainly craftsmen, above all weavers and shoemakers, for the period examined here. Merchants from Germany appear only very rarely in the Florentine sources. Only Michael Petz, who came from Lauingen, and Martin Paumgartner from Nuremberg, who are documented as merchants in Florence between 1456 and 1464, were of international commercial importance. They traded in metal goods from Upper Germany and silk and wool products in the opposite direction.²³³⁰ There was no German who was active as a banker in Florence and handled monetary transactions with customers in his homeland.

However, there were occasional purchases by Germans who were on their way to the south and made a stopover in the city on the Arno. In the accounts of Abbot Georg Liebenknecht from his trip to Rome in 1448, there is also an item for duc. 21 for red velvet which he bought in Florence.²³³¹ A good customer in Florence was the later Cardinal Georg Hessler, who even as a young cleric travelled back and forth between Rome and Germany several times as an envoy. Already in 1457 he was with a legation of the Pope to

2328 Sometimes it can be learned what total costs a customer incurred for a bill of exchange. The bishop of Bamberg paid 464 RG for a bill of exchange for 400 ducats in 1404, Konrad Paumgartner demanded 135 RG for 100 chamber ducats in 1460. On the basis of these figures, however, no statements can be made about the amount actually refunded to the *beneficiario* and about the profit of the Italian bankers. Krag (1914), p. 13; Gödel (1988), p. 4. - These findings on the importance of commissions in international payments are consistent with Leone (1988), p. 20.

2329 Esch (1975), p. 130.

2330 Franceschi (1989); Böniger (1999); Goldthwaite (1999); Böniger (2006); Böniger (2016). - Pretz: Catasto by Giovanni di Lorenzo Benci: ASFi, Catasto 820, cc. 463r-464v. Böniger (2006), p. 268.

2331 Hirtner / Brauer (2014), p. 192.

Germany had been entrusted. When he was able to acquire one of the seven priestly canonries at Cologne Cathedral shortly after 1460, he represented the interests of the archbishops in Rome several times in the following years.²³³² During these visits he became acquainted with Tommaso Spinelli, with whom he made a number of deals in the following years. When Hessler was negotiating for the servitude payments of Ruprecht of the Palatinate, he covered himself with Spinelli for f. 600 with a large lot of gold and silk cloth.²³³³ On 11 February 1466 a contract was drawn up in Florence for the supply *qamplures petias drapporum de brochato et de sirici diversi coloris et qualitatis* between Lionardo Spinelli and Hessler, which was worth f. 540 Venetian.²³³⁴ The account was kept by the Spinelli at Rome.²³³⁵ Exactly seven months later the director of Spinelli's *Bottega dell'Arte della seta* in Florence, Piero d'Antonio de' Nicoli, made another contract with the German prelate for *drappos de sirico*.²³³⁶ George's brother John also soon became a client here.²³³⁷ What the ecclesiastical lords bought these large quantities of silk cloth for is not recorded. Probably only a small part of it was intended for their own use, and the prelates would hardly have resold it. One explanation could be that these goods were destined for the archbishop's court in Cologne, which secured cheap and high-quality products for the people of the *mensa episcopalis* through direct purchases. Georg Hessler remained a good customer. In the balance sheet of March 5, 1474, the *pronotharius apostolico* is on the list of debtors at f. 14.15.²³³⁸ During these years he was in the service of the emperor and played an important role as a diplomat. Especially in the question of the Burgundian inheritance he is said to have rendered much service to Maximilian. On 25 June 1477 he was made a cardinal.²³³⁹ When the Medici branch in Bruges went bankrupt in 1479, he, as Bishop of Würzburg, was among the debtors with a large sum.²³⁴⁰

2332 Hollweg (1907), pp. 7-8: On January 14, 1462, Hessler was sent to Rome as procurator of the Cologne chapter.

...sent to him. On 22 July he was back in Cologne.

2333 YUSA 93, no. 1779, cc. 45 and 34: *per più drapperie d'oro e di seta che l'inbassadori di Cholongna tolsono dalla nostra bottega dell'arte della seta*.

2334 ASFi, Notarile antecosimiano 6199, cc. 302r-305r, 1466 settembre 11.

2335 YUSA 91, 1738, pp. 6-7: In the Spinelli balance sheet of Rome of March 24, 1467, *Giorgio Eseler* had a debt

Off f. 15 s. 8 and f. 582 s. 7 d. 9.

2336 ASFi, NA 6199, c. 220r.

2337 YUSA 91, 1736, p. 9. *Giovanni Esler todescho* owes the Bottega della seta of Tommaso Spinelli on the 3 Jan. 1467 f. 27, George's debt amounted to f. 103. - In the Roman Spinelli balance sheet of 31 March 1467 (YUSA 91, 1742, p. 10) is *Giorgio Eseler prenotario apostolico, presente a Roma procuratore dell'arciveschovo di Cholognia* obliged to pay Heinrich and Peter Meichsner f. 2 200 by 7 May 1467. It lacks any reference to the reason for this debt, so that it is an annuity payment or a purchase of goods.

2338 YUSA 92, 1753, c. 1.

2339 Hollweg (1907), p. 66.

2340 Roover (1963), p. 352.

The royal court in Vienna knew how to purchase precious fabrics at particularly good prices by cutting out the middleman trade. Queen Elisabeth of Hungary, daughter of Emperor Sigismund and widow of King Albrecht II, sent the Viennese Heinrich Heyden to Florence in the 1940s with 1,200 Venetian ducats and three bars of gold to buy gold-knitted silk fabrics.²³⁴¹ However, as he was robbed near Bologna, he never arrived at the Arno. Very close and lasting relations were established between the court of Frederick III and the Spinelli in the second half of the century. When the monarch arrived in Rome to be crowned emperor as the last Roman-German king, he and his newly-wedded wife Eleonora spent the night of 8 March 1452, the day of the coronation, in Tommaso Spinelli's villa on Monte Mario outside the city walls.²³⁴² Ten years later, the emperor again sought contact with the merchant. Many contemporaries have described Frederick III as very miserly, so it is little wonder that on 30 June 1462 he had a letter written to the Signoria of Florence informing her that he was sending the secretary Leonardum Cembinum (Jamnitzer) to the Apostolic See. When passing through Florence, he is to say *in civitate vostra Florentie, certos nobis compare pannos sericeos et iocalia et prout eo referent latus capretis*. The reason for the letter was the Emperor's request that he remit all levies and customs duties.²³⁴³ Jamnitzer appeared at Lionardo Spinelli's in Florence and probably bought plenty of goods. The merchant noted in his *ricordanze* that he had given him a coat and cap worth more than d. 12. The garments, however, would have cost him less.²³⁴⁴ Jamnitzer undertook on his departure, in Venice. f. 41 to pay.²³⁴⁵ The following year the cleric came again from Vienna to Florence with a similar order, this time also prepared with the imperial letter of announcement and begging to the Signoria.²³⁴⁶ There were probably further purchases by the imperial envoy in 1465. Lionardo Spinelli wrote three letters from Venice to Jamnitzer in the Wiener Neustadt (*città nuova*) in the first three months of that year, the contents of which have not survived.²³⁴⁷ In 1469 Guasparre Spinelli received a passport from the emperor, which was to guarantee him duty-free travel with his goods through all the territories of the empire.²³⁴⁸

2341 Chmel (1840), no. 1642.

2342 Chmel (1840), CXIX; Bayer (1872), p. 140; Infessura (1913), p. 43; Dykmans (1968), pp. 559-566; Esch (1981), P. 47; Jacks / Caferro (2001), p. 63.

2343 ASFi, Signori, Responsive, Copiari, vol. 1, cc. 108v-109r. - On Frederick's miserliness, cf. Rill (1987), pp. 11, 31 and 66.

2344 ASFi, Spinelli-Baldocchi, no. 067, c. 10r: *Richordo questo dì IIII° d'ottobre 1462 io largii in dono a messer Lionardo Iannizer inbasciadore dall'omperadore uno mantello e uno chapucio di paonazzo di grana doppio valea più di d. 12 ma a me chostò meno. Dio volgli l'abbibane allogato.*

2345 ASFi, NA 6208, fol. 49v. Cf. Böninger (2006), p. 24.

2346 ASFi, Signori, Responsive, Copiari, vol. 1, c. 114r.

2347 YUSA 93, 1779, cc. 100r, 101v and 102r.

2348 YUSA 24a, 546i.

A year later he was appointed *Comes Palatinus*.²³⁴⁹ Perhaps these honors were meant to console the fact that his Viennese clients were not so particular about paying. In 1473 Guasparre Spinelli issued a power of attorney to Benvenuto Aldobrandi to try to get from Jamnitzer the duc. 180 which he still had to draw from him.²³⁵⁰ As only duc. 60 was received, he had the German excommunicated on 18 June 1474.²³⁵¹

²³⁴⁹ ASFi, NA 16828, cc. 263v-267v.

²³⁵⁰ YUSA 55, 1182, c. 32v.

²³⁵¹ YUSA 55, 1182, c. 43v.

9 Anhang

9.1 Abkürzungen

9.1.1 Währungseinheiten

lbr.	libbra oder lira a fiorini ²³⁵²
f.	fiorino d'oro a fiorini
s.	soldo
d.	denaro
RG	Rheinischer Gulden, fiorino di Reno
cam.	(fiorino di) Camera
Vin.	(ducato di) Vinegia
ung.	ungheresi
duc.	ducato
st.	sterlini
∇	scudi

9.1.2 Archive

ABIB	Archivio Borromeo, Isola Bella
ADP	Archivio Datini, Prato
AFPB	Archivio della Fabbriceria di S. Petronio, Bologna
AOIF	Archivio dell'Ospedale degli Innocenti, Firenze
ASBo	Archivio di Stato, Bologna
ASFi	Archivio di Stato di Firenze
ASFi, MAP	Archivio di Stato di Firenze, Mediceo Avanti il Principato
ASFi, NA	Archivio di Stato di Firenze, Notarile Antecosimiano
ASRo	Archivio di Stato di Roma
ASVe	Archivio di Stato di Venezia
BNCF	Biblioteca Nazionale Centrale, Firenze
OBA	Berlin, Geheimes Staatsarchiv Preußischer Kulturbesitz, Staatsarchiv Königsberg, Ordensbriefarchiv

²³⁵² Vgl. Goldthwaite et al. (1995), CXIX.

StaBS	Staatsarchiv Basel
StaBS, GA	Staatsarchiv Basel, Gerichtsarchiv
StadtAN	Stadtarchiv Nürnberg
YUSA	Yale University, Beinecke Library, Gen. Mass. 109, Spinelli Archive

9.1.3 Urkundensammlungen

APD	Krarup, Alfred; Lindbaek, Johannes (Hrsgg.): Acta pontificum Danica, pavelige aktstykker vedrørende Danmark. 7 Bde. København 1904–1943.
APS	Bååth, Ludvig Magnus (Hrsg.): Acta Pontificum Suecica I, Acta cameralia. Vol. II: Ann. MCCCCLXXI–MCDXCII. (Diplomatarium Svecanum, appendix). Holmiae 1957.
CB	Haller, Johannes (Hrsg.): Concilium Basiliense. Studien und Quellen zur Geschichte des Concils von Basel. 8 Bde. Basel 1896–1936.
DN	Lange, Christian Christoph Andreas; Unger, Carl Richard (Hrsgg.): Diplomatarium Norvegicum. Oldbreve til kunsskab om Norges indre og ydre forhold, sprog, slægter, saeder, lovgivning og rettergang i middelalderen. 21 Bde. Kristiania 1849–1976.
HUB	Rundstedt, Hans-Gerd (Hrsg.): Hansisches Urkundenbuch. 11 Bde. Weimar 1876–1916.
LivUB	Bunge, Friedrich Georg von; Hilderbrand, Hermann (Hrsgg.): Liv-, est- und kurländisches Urkundenbuch nebst Regesten. 12 Bde. Reval 1853–1914.
MC	Birk, Ernst; Beer, Rudolf; Palacky, Franz (Hrsgg.): Monumenta conciliorum generalium seculi decimi quinti ediderunt Caesareae Academiae scientiarum socii delegati. Concilium Basiliense, scriptorum. 4 Bde. Wien, Basel 1857–1935.
UB Lübeck	Böhmer, Johann Friedrich; Techen, Friedrich (Hrsgg.): Urkundenbuch der Stadt Lübeck (1139–1470). 11 Bde. Lübeck 1843–1932 (Codex diplomaticus Lubecensis, Abt. 1).

9.2 Bericht über die Recherchen in italienischen Archiven

In florentinischen Unternehmen wurde über jeden Geschäftsvorgang genau Buch geführt. In großen Unternehmungen, die auch eine Vielzahl von verschiedenen Aktivitäten entfalteten, wurden deshalb nicht selten bis zu 15 Bücher gleichzeitig geführt. Sie können eine große Zahl an vielfältigen Informationen über Geschäftspartner, Kunden, Ware und

Geschäftsabwicklung bieten. Sie sprechen zu uns zuerst über die wirtschaftlichen Aktivitäten von Menschen, doch auch Wertvorstellungen und Verhaltensweisen lassen sich hier verfolgen und analysieren. Die moderne Geschichtsschreibung unterteilt die buchhalterischen Aufzeichnungen der großen florentinischen Unternehmungen in drei Kategorien: *libri d'analisi*, in denen die tagtäglichen kleinen Geschäfte notiert wurden, *libri della sintesi*, in denen die Vorgänge aus den *libri d'analisi* zusammengefasst wurden, und schließlich das *libro segreto*.²³⁵³

Benedetto Cotrugli schrieb in der Mitte des 15. Jahrhunderts, man könne jemanden, der nicht gerne schreibe, nicht einen Kaufmann nennen: *Et come tu vedi uno mercante che li grava la penna o vero ad essa penna sia male acto, puoi dire che non sia mercante*.²³⁵⁴ Roberto Lopez hat sicherlich Recht, wenn er feststellt, dass die Kaufleute im Spätmittelalter die größeren Konsumenten von Tinte und Papier waren als die Kleriker. Dementsprechend groß ist die Zahl der Papiere, welche damals durch die Handelsherren beschrieben wurden. Auch zur italienischen Literatur der Renaissance haben sie bedeutende Beiträge geleistet.²³⁵⁵

Von der unvorstellbaren Menge an Dokumenten, welche die fleißigen florentinischen Kaufleute produziert haben, ist das meiste verloren, und dennoch sind noch riesige Bestände erhalten. Richard Goldthwaite und Marco Spallanzani haben während ihrer langjährigen Arbeiten mit diesen Dokumenten eine Datenbank erstellt, in der sie alle bekannten florentinischen Rechnungsbücher aus der Zeit von 1200 bis 1600 gesammelt und der Forschung zur Verfügung gestellt haben. Diese Informationen sind ein zentraler Ausgangspunkt für alle, die sich mit der Wirtschaftsgeschichte von Florenz beschäftigen.²³⁵⁶ Einige dieser Rechnungsbücher sind wissenschaftlich untersucht, etwa durch die weitgehend unveröffentlichten Dissertationen, welche unter der Leitung von Armando Saporì und Federigo Melis entstanden sind und von denen viele wertvolle Transkriptionen enthalten. Es verbleiben aber noch sehr viele Archivbestände mit Beziehungen zur Geschäftstätigkeit von international tätigen Kaufleuten, die bis heute kaum oder gar nicht für die Wirtschaftsgeschichte erschlossen wurden. Darüber hinaus gibt es viele Archive, von deren Existenz die Historiker und Historikerinnen noch keine Kenntnis haben oder die sehr schwer zugänglich sind. Das Archiv der da Uzzano, in dem sich auch eine Reihe von Registern der Bank dieser Familie befinden soll, liegt heute im Historischen Institut der Universität von St. Petersburg in Russland. Victor Rutenburg

2353 Goldthwaite et al. (1995), S. XXIII. – Es wäre völlig unsinnig, an dieser Stelle eine umfassende Quellenkunde zur italienischen und deutschen Wirtschaftsgeschichte des Spätmittelalters verfassen zu wollen, da es zu den wichtigsten Quellentypen ausreichend Fachliteratur gibt, in denen auch auf die bedeutenden Archive verwiesen wird. Vgl. die besonders ausführlichen und hilfreichen Einführungen von Saporì (1955), S. 5–51; Melis (1975); Melis (1985).

2354 Cotrugli (1990), S. 171.

2355 Lopez (1969), S. 35.

2356 Goldthwaite (2018).

hat einiges daraus publiziert, doch sind diese Publikationen in Russisch abgefasst und deshalb von der westlichen Geschichtsschreibung kaum rezipiert worden.²³⁵⁷ Teile des Archivs der weitverzweigten Medici-Familie haben ihren Weg in die USA gefunden, wo auch das Spinelli-Archiv in der Beinecke Rare Book and Manuscript Library der Yale University in New Haven verwahrt wird.

Die schier unüberschaubare Masse an relevanten Archivbeständen zwang bei den Recherchen für die vorliegende Studie zu einer Abwägung, welches diejenigen mit den größten Aussichten auf einen Erkenntnisgewinn waren. Auf diese wurde die Quellenarbeit in der Folge stark konzentriert. Im Gegensatz zu den meisten wissenschaftlichen Publikationen, in denen normalerweise nur diejenigen Quellen genannt werden, die einen direkten Bezug zum Untersuchungsthema zeigten, haben die nachfolgenden Abschnitte zum Ziel, weitere Studien und Archivrecherchen zu den italienisch-deutschen Wirtschaftsbeziehungen anzuregen. Sie geben deshalb eine kurze Übersicht aller Archivbestände, die im Laufe der Forschungsarbeit vertieft konsultiert wurden. Dadurch soll verhindert werden, dass Zeit für das Studium von Beständen aufgewendet wird, die offensichtlich für diese Themenstellung nicht relevant sind.

9.2.1 Florenz

Archivio di Stato

Im Staatsarchiv von Florenz (ASFI) werden mehr als 600 Fundus aufbewahrt, die Regale von über 75 km füllen. Neben den gleichnamigen Institutionen in Venedig und Rom ist es sicherlich einer der wichtigsten Orte der historischen Recherche in Italien.

Der große Fondo Mediceo avanti il Principato (MAP), welcher die meisten Quellen aus dem Privatarchiv der Familie de' Medici für die Zeit vor der Erhebung in den Fürstenstand umfasst, ist dank eines vierbändigen Inventars gut erschlossen. Erst ganz gegen Schluss dieser Arbeit war es auch möglich, sämtliche Dokumente dieses Fundus als Reproduktionen via Internet zu bearbeiten. Es fanden sich ein paar weitere Schriftstücke, welche anhand der Inventarbeschreibung einen Bezug zu Deutschland haben könnten, deren Überprüfung aber einen negativen Befund ergeben hat. Es sind dies

2357 Viktor Rutenburg hat über dieses Archiv immer wieder in russisch abgefassten Artikeln berichtet, doch wurde die angekündigte Gesamtdarstellung durch seinen Tod im Jahre 1988 verhindert. Vgl. Rutenburg (1957).

MAP	Nr.	MAP	Nr.
7	362	14	401
6	566, 574, 578	68	583
73	26	82	16, 168–174
84	113	99	35
137	38, 42		

Die Sammlung von über 85 000 Pergamenturkunden (Diplomatico) ist derzeit digital noch wenig erschlossen, doch erste Online-Inventare haben es erlaubt, darin die im 15. Jahrhundert geschriebenen Urkunden der Kaufmannsfamilien zu bearbeiten. Ertragreich zeigte sich dabei allein der Fundus der Medici, für den Giulia Camerani Marri die Urkunden mit kommerziellem Inhalt mittels Regesten erschlossen hat.²³⁵⁸ Es ist wenig wahrscheinlich, dass im Diplomatico weitere Pergamente mit wirtschaftlichen Bezügen zu Deutschland zu finden sind.

Die beiden riesigen Archive der Notariatsakten und der Mercanzia umfassen je über 15 000 voluminöse Bände. Sie sind nur schlecht erschlossen, denn es gibt dafür bis heute nur Verzeichnisse der Buchtitel.²³⁵⁹ Wie die Suche nach der berühmten Nadel im Heuhaufen gestalten sich deshalb die Nachforschungen nach Aktenstücken mit Bezug zu geschäftlichen Aktivitäten in Deutschland. Wenn nicht nach einem bekannten datierbaren Gerichtsfall wegen eines Konkurses oder Streitigkeiten zwischen Geschäftspartnern gesucht werden kann, bleibt nichts anderes übrig, als die vielen hunderttausend Seiten durchzublätern. Diese Arbeit konnte selbstverständlich für diese Studie nicht vollumfänglich geleistet werden, sondern blieb auf Stichproben beschränkt. Dabei wurden zwar ein paar wenige Textstellen gefunden, die sich auf außerhalb Italiens aktive florentinische Banken bezogen, doch wurden vor allem Niederlassungen in Avignon, Lyon, Brügge und London genannt. Diese Nennungen finden sich vor allem in den beiden Büchern des 15. Jahrhunderts, in denen die Gerichtsbehörde alle bei ihr deponierten Geschäftsbücher verzeichnete.²³⁶⁰ Im Weiteren habe ich mich darauf beschränkt, das weiterzuverarbeiten, was andere Forscherinnen und Forscher vor mir bereits gefunden haben. Hier ist besonders Gino Corti zu erwähnen, der gegen 1 000 Accomandita-Verträge aus den Jahren

2358 Camerani Marri (1951).

2359 Nach Meinung von Marco Spallanzani von der Universität Florenz arbeiten auch florentinische Historiker kaum mit diesen Quellen, da die Menge abschreckend wirkt. Als Einstieg in die Arbeit mit diesem Fundus empfiehlt sich Grunzweig (1932–1934). Einen Überblick über die Arbeitsweise dieser Behörde im 15. Jahrhundert bei Astorri (1992) und Astorri (1998).

2360 ASFi, Mercanzia 11758 und 11759.

1445 bis 1572 untersucht hat.²³⁶¹ Von unschätzbbarer Hilfe waren auch die Notizen über die Nennung von Alberti-Unternehmungen in den Akten der Mercanzia, welche mir Luca Boschetto freundlicherweise überlassen hat. Durchgearbeitet wurden die Register 9, 235, 243, 248–51, 253, 257, 262, 271–74, 276, 280–83, 300, 310, 314, 328, 402, 667, 1031, 1131, 1160, 1164, 1224–25, 1235, 1237–40, 1243–44, 1247–50, 1264–68, 1276–77, 1293, 1319–25, 1327–28, 1330, 1332–36, 1338, 1341, 1343, 1356, 1370–80, 1432–33, 1450–51, 1472, 1483, 1518, 4325–28, 4336, 4339–40, 4346–48, 4351, 4353, 4361, 4387, 4395–97, 4405, 4412–18, 4424, 4450–52, 7130, 7151, 7158, 7166–68, 7170, 7172, 7227, 10770, 10831, 10874–75, 11298–11302, 11915, 11922, 14103.

Das Notarile antecosimiano, in dem die vor der Erhebung von Cosimo I. zum Großherzog geschriebenen Notariatsbücher gesammelt sind, stellt die Forscher und Forscherinnen wegen seiner gewaltigen Zahl an Codices vor dieselben Probleme wie die Mercanzia. Eine Beschränkung auf die Überprüfung der beurkundeten Fälle, bei denen der Notar und das Jahr bekannt waren, war folglich unumgänglich. Selbstverständlich wurden die bestellten Bücher jeweils ganz durchgeblättert: 70, 170, 681, 1396–1417, 1739–1750, 2295–2300, 3372, 3577, 4420–21, 5731–32, 6199, 6208, 6235–36, 10446–47, 12517–19, 13288, 15597, 16825, 16828, 18448–53, 20611, 20662, 21410.

Im Catasto werden die von den Florentinern eingereichten Steuererklärungen (*portate*) und die von den Steuerbeamten erstellten Endfassungen (*campioni*) verwahrt. Sie sind für die Historikerinnen und Historiker durch das Online-Catasto der Daten von 1427 recht gut erschlossen.²³⁶² Paul Padgett hat mir zudem eine von ihm erstellte Datenbank für das Catasto von 1480 überlassen. Von diesen beiden Datensammlungen aus wurden Personen- und Bankinformationen gesucht. Es ist nicht zu erwarten, dass es in diesem Fundus weiteres Material gibt, das zu wesentlichen neuen Erkenntnissen führen würde.

Eine Wundertüte stellen die Carte Stroziane dar, denn die in diesen fast 2500 Archiveinheiten gesammelten Dokumente haben unterschiedlichste Provenienzen und bilden inhaltlich keine Einheit. Für die Präsenz der Florentiner in Deutschland war dieser Fundus nur von sehr geringer Bedeutung. Konsultiert wurden: Carte Stroziane II, 116, Nr. 9, c. 58; 112, Nr. 8; 123, Nr. 9; 127, Nr. 9; III, 86 b (Spogli), Nr. 3; V, 14; 9; 48; 1744; 1746; 1770.

Im Laufe der Jahrhunderte sind die Archive vieler Familien durch Verheiraten und Erbschaften in die Bestände anderer Geschlechter übergegangen. Die Suche nach den Urkunden der bekannten Bankiersfamilien gestaltet sich deshalb sehr aufwendig. Hilfreich waren die vielen guten Inventare, welche die in den letzten hundert Jahren dem Staatsarchiv übergebenen Archive erschließen (Archivio Bardi, Dono Panciatichi, Ricci, Peruzzi de' Medici, delle Tratte, Martelli, Medici Tornaquinci, Carte Torrigiani, Capponi, Ubaldini, Del Bene, Spinelli-Baldocchi usw.).

²³⁶¹ ASFi, Mercanzia 10831 und 10832. Corti (1937).

²³⁶² Herlihy, David; Litchfield, R. Burr; Molho, Anthony; Klapisch-Zuber, Christiane: Florentine Renaissance Resources. Online Catasto of 1427. <http://cds.library.brown.edu/projects/catasto/overview.html>, 08.06.2021.

Durch Erbschaften sind Familiendokumente auch in die Archive vieler Klöster und wohl-tätiger Institutionen von Florenz gelangt. Die meisten dieser Quellen befinden sich heute im Staatsarchiv. Diese Verzeichnisse wurden ebenfalls durchgearbeitet, wenn auch mit nur sehr kleinem Ertrag. Für die deutsche Wirtschaftsgeschichte sind besonders die unter den Nummern 2033–2064 im Archiv der aufgelösten religiösen Gesellschaften aufbewahrten Papiere der Familie Saliti von Bedeutung. Dazu gehört unter der Nummer 2058 eine Reihe von Dokumenten (Rechnungsbücher, Briefe usw.), die aus der Nürnberger Unternehmung dieses Geschlechtes stammen. Marco Spallanzani hat bereits 1978 in einem kurzen Artikel auf diesen Fundus hin-gewiesen²³⁶³ und Francesco Guidi Bruscoli hat darin viele Daten für einen Aufsatz zu wirt-schaftlichen Beziehungen zwischen Florenz und Nürnberg im 16. Jahrhundert gefunden.²³⁶⁴ Das früheste Dokument aus dieser Handels- und Bankunternehmung stammt aus dem Jahre 1512, sodass sie außerhalb des Untersuchungszeitraumes liegt.

Schließlich ist noch auf die Spezialsammlungen *Libri di commercio e di famiglia* und *Manoscritti* hinzuweisen, die wohl auch für Bezüge nach Deutschland als ausgewertet zu be-trachten sind.

Biblioteca Nazionale Centrale

In der Nationalbibliothek werden in diversen Sammlungen Geschäftsbücher aufbewahrt. In den untersuchten Archiven konnte jedoch nur eine einzige Stelle gefunden werden, die auf eine Geschäftstätigkeit von Florentinern in Deutschland schließen lässt. Es handelt sich dabei um das Buch *Modi e forme di mercanzie e cambi* von Antonio Salutati da Pescia.²³⁶⁵ Dieser Text wurde von Borlandi herausgegeben, ohne dass sie allerdings den Bezug zu den Medici und das Konzil von Konstanz darin erkannt hätte.²³⁶⁶ Bearbeitet wurden Ginori Conti 29, 6–9; Libri di commercio dei Capponi 1–3; Tondi, Panciatichi.

Archivio della Congregazione dei Buonomini di S. Martino

Die Kongregation der Buonomini di San Martino wurde im Jahre 1441 durch den Erzbischof Antonino Pierozzi gegründet „per sovvenire ai poveri vergognosi“, also als Fürsorgeinstitution zugunsten von Menschen, denen es einmal gut ging und die sich deshalb schämten, um Unter-stützung zu bitten.²³⁶⁷ Das Archiv befindet sich im ersten Stock des Hauses der Buonomini in

²³⁶³ Spallanzani (1978–1981). Vgl. auch Spallanzani (1991).

²³⁶⁴ Guidi Bruscoli (1999).

²³⁶⁵ BNCF, Serie Panciatichi (Mss. Palatini): Antonio da Pescia, *Modi e forme di mercanzie e cambi*, (erste Hälfte 15. Jahrhundert), c. 33v.

²³⁶⁶ Ricci (1963).

²³⁶⁷ Buonomini (1934), S. 3.

der Piazza S. Martino in Florenz. Dieser Institution haben viele vermögende Florentiner große Legate und manchmal auch ihr ganzes Gut vermacht, womit dann auch die Familienarchive an den neuen Besitzer übergegangen sind. Die Papiere der Familie Gianfigliuzzi machen heute den größten Einzelbestand aus. Sie sind seit kurzem wissenschaftlich erschlossen, da ein Inventar dieses Fundus erstellt wurde, der auch gedruckt werden soll. In der Gianfigliuzzi-Hinterlassenschaft wurden in Testamenten und Prozessunterlagen Hinweise auf Antonio und Bartolomeo d'Adovardo gefunden. Geschäftsdokumente aus der Tätigkeit dieser beiden werden aber nicht aufbewahrt. Die Sammlungen aus der Geschichte anderer Familien sind archivalisch nicht erschlossen und zum Teil in so schlechtem Zustand, dass eine Bearbeitung ohne vorhergehende Restaurierungsarbeiten nicht möglich ist.

Archivio dello Spedale degli Innocenti

Unter den Estranei bewahrt das Archiv des teilweise vom berühmten Bankier Marco Datini von Prato gestifteten Findelhauses eine große Zahl von Rechnungsbüchern auf, die aus der Geschäftstätigkeit von Bankiers, Händlern und Fabrikanten des 15. Jahrhunderts stammen. Unter der Nummer 490 wird ein „Registro di entrata e uscita, 1424–1432“ mit 78 beschriebenen Seiten geführt, dessen Schreiber alle einen Bezug zu Basel hatten: Antonio della Casa, Roberto Martelli, Girolamo de' Bardi und Giovenco della Stufa. Dieses Buch wurde aber nicht in Basel geführt, sondern in Rom und enthält keinen Eintrag, der in Bezug zu Basel steht. Mit größter Wahrscheinlichkeit handelt es sich dabei um die regelmäßigen Kasseninventare der Römer Filiale der Medici-Bank. Auch in den anderen Registern war kein Bezug zu Deutschland zu finden. Die Rechnungsbücher der Gesellschaft Guadagni und della Casa in Genf aus den Jahren 1450–65 sind die einzigen umfangreicheren Dokumente aus der Zeit des Höhepunktes dieser Messen. Einen Band hat Michele Cassandro mustergültig transkribiert und ediert.²³⁶⁸ Die beiden anderen wurden von Melis und seinen Schülern mehrfach ausgewertet, doch fehlt noch eine eingehende Untersuchung dieser wichtigen Dokumente. Erhalten sind auch Rechnungsbücher aus Rom und Florenz: Estranei 486–489. Ergebnislos verlief die Durchsicht der Rechnungsbücher eines Seidenfabrikanten (Nr. 367) und der *ricordanze* der Cambini (Nr. 230 ff.).

9.2.2 Weitere staatliche Archive in Italien

In den 592 Schachteln und Dokumentenmappen, welche die weltberühmte schriftliche Hinterlassenschaft des Kaufmanns Francesco di Marco Datini (1335–1410) aus Prato enthalten, werden etwa 130 000 Briefe aufbewahrt. Bislang ist nur sehr wenig aus diesem riesigen Fundus

²³⁶⁸ Cassandro (1976).

wissenschaftlich publiziert, doch ist es heute durch ein ausgezeichnetes Online-Inventar sehr gut für die Wissenschaft erschlossen. Francesco di Marco selber unterhielt keine Filiale in Deutschland, sondern führte seine Handelsgeschäfte dorthin über Partnerunternehmen. Es ist deshalb nicht verwunderlich, dass von den 125 549 Briefen, welche Federigo Melis als Geschäftsbriefe (*carteggio commerciale*) klassierte, nicht ein einziger einen Absender in Deutschland nennt.²³⁶⁹ In den Tausenden von Briefen mit Korrespondenten aus Mailand, Brügge und Venedig nach Hinweisen auf Handel Datinis mit deutschen Partnern zu suchen, hätte den zeitlichen Rahmen dieser Untersuchung gesprengt. Da die Aussichten auf eine lohnende Ausbeute minim schienen, wurden auch die etwa 600 Geschäftsbücher und die *ricordanze* nicht intensiv durchforscht. Zeitlicher Aufwand und wissenschaftlicher Ertrag wären hier sicherlich in einem sehr schlechten Verhältnis zueinander gestanden.

Nur ein kurzer Besuch war im Archiv der Scuola Normale Superiore in Pisa möglich, wo sich ein reicher Bestand an Rechnungsbüchern aus der kommerziellen Tätigkeit der florentinischen Familie Salviati befindet. Allein aus dem 15. Jahrhundert sind 20 Rechnungsbücher erhalten. Nur die beiden Register aus der Firma von Giovanni da Rabatta e Giovanni di Alamanno Salviati di Banco di Bruges aus den Jahren 1461–1470, die von Piero da Rabatta geführt wurde, konnten betrachtet werden. Auch diese wurden nicht bis ins letzte Detail untersucht.²³⁷⁰

Im Staatsarchiv von Verona wurden ein paar wenige Dokumente zur Familiengeschichte der Guarienti gefunden, doch kein einziger Beleg, der mit der kaufmännischen Vergangenheit dieser Familie in Verbindung steht. Auch in Padova und Venedig blieb die Suche erfolglos, denn Nachlässe der Alberti, Spinelli, Borromei und del Bene konnten dort nicht gefunden werden.

Im Archivio di Stato di Bologna war nur ein eintägiger Besuch möglich, um die Akten der Familien Orsi und Gozzadini zu sichten.²³⁷¹ Von großem Interesse wären auch die Ergebnisse der Erschließung der Akten des *Ufficio delle bollette e delle presentazioni dei forestieri* und die umfangreichen Notariatsakten. Für die deutsch-florentinischen Beziehungen sind weitere Forschungen kaum aussichtsvoll, doch wäre eine Darstellung von Bologna als Handelsplatz der Deutschen von größtem Interesse. Im Archivio della Fabbriceria di S. Petronio in Bologna wurden die Bestände des Archivio Foscari durchsucht.²³⁷² Deutsche wurden nur in einem *mastro* des Tuchhändlers Giorgio di Matteo Pannolini gefunden, der unter seinen Kunden auch deutsche Studenten hatte.²³⁷³

2369 Melis (1962), S. 33.

2370 Register Nr. 24 und 25. – Eine kurze Beschreibung dieser Dokumente bei Melis (1990a), S. 346–348.

2371 Archivio Banzi und Archivio Orsi für Heinrich de Ursis (Orsi), Archivio Malvezzi-Lupari und Ugolini Dante für Gozzadini.

2372 Intensiv wurden die Register 344 und 352 bearbeitet.

2373 Archivio della Fabbriceria di S. Petronio 371.

Im Archivio di Stato di Torino, in dem die Akten der Herzöge von Savoyen aufbewahrt werden, war nur eine briefliche Anfrage möglich. Es scheinen sich dort keine Akten zu den Beziehungen Papst Felix V. zu italienischen Bankiers zu finden.

9.2.3 Familienarchive in Privatbesitz

Das Privataarchiv der Alli (Agli) befindet sich heute im Archivio di Stato in Rom. Es enthält keine Dokumente, die an die kommerzielle Tätigkeit dieser Familie im Spätmittelalter erinnern. Die Borromeo-Arese haben ihr Archiv nach schlechten Erfahrungen während des Zweiten Weltkrieges auf die Isola Bella im Lago Maggiore verlegt. Dort werden die Dokumente heute in sechs großen Räumen von äußerst engagierten Hobby-Archivaren betreut. Die Bestände sind nur mit Zustimmung des Principe zugänglich und nur an ein paar wenigen Samstagen im Jahr. Für die Handels- und Bankgeschichte bis zum Ende des 15. Jahrhunderts sind vor allem die Mastri des Filippo di Vitaliano Borromei von großem Interesse. Erhalten sind acht dicke Register ([Tabelle 27](#)), die sich alle in einem ausgezeichneten Zustand befinden. Tommaso Zerbi hat den *mastro* 8 in Bezug auf seine Bedeutung für die Buchhaltungsgeschichte untersucht; den Inhalt hat er dabei nicht berücksichtigt.²³⁷⁴ Girolamo Biscaro hat eine ausführliche Studie des *mastro* 7 publiziert.²³⁷⁵ Die letzten drei Bücher sind für die internationale Handelsgeschichte von geringerem Interesse, da Filippo nach dem Tod seines Vaters nach Mailand zurückkehrte, um die Führung der Familie zu übernehmen. Der *commerciant*e tritt hier immer stärker neben dem Feudalherren in den Hintergrund. Neben den Registern sind die unter den Namen Vitaliano und Filippo in der Archivreihe „famiglia“ aufbewahrten Briefe und Urkunden von Interesse. Hierbei handelt es sich neben Dokumenten zur Familiengeschichte um Abschriften von Gesellschaftsverträgen, Geschäftsbriefe, Kreditoren- und Debitorenlisten und viele Proteste von *lettere di cambio*.

Die Bücher und Briefe zeigen, dass Philippos Unternehmungen in Brügge und London vollständig in das Bankensystem der Florentiner integriert waren und sich auch der Kolonie der Florentiner anschlossen. Filippo ist dennoch den Mailändern zuzuordnen, denn er bezeichnete sich selber immer als *milanese* und beteiligte an seinen Unternehmungen keine Kaufleute aus Florenz. Seine eigenen Geschäfte mit deutschen Kaufleuten sind deshalb nicht Gegenstand dieser Untersuchung, doch soll wenigstens an dieser Stelle auf diese hingewiesen werden. Im *mastro* 6 wurden kleinere Geschäfte mit *Churado da San Ghallo* verbucht.²³⁷⁶ Umfangreicher war der Handel mit *lane todesche*, den Giovanni Borromei mit *Arigho Rottemborgho todescho* betrieb.²³⁷⁷

²³⁷⁴ Zerbi (1952).

²³⁷⁵ Biscaro (1913).

²³⁷⁶ ABIB, *mastro* 6, 62–63, 203–204.

²³⁷⁷ ABIB, *mastro* 6, IIIr, II3r.

Tabelle 27. Rechnungsbücher der Borromei

·	Mastro 6:	Giovanni di Filippo, Mailand	1427/28
·	Mastro 7:	Filippo di Vitaliano, London	1436–38
·	Mastro 8:	Filippo di Vitaliano, Brügge	1438
·	Mastro 9:	Filippo di Vitaliano, Brügge	1445
·	Mastro 10:	Filippo di Vitaliano, Brügge	1446
·	Mastro 11:	Filippo di Vitaliano, Brügge	1448 ⁱ
·	Mastro 12:	Filippo di Vitaliano, Mailand	1451/52
·	Mastro 13:	Filippo di Vitaliano, Mailand	1453–55

i In diesem Buch sind nur wenige Seiten beschrieben.

Schließlich sind noch zwei Notariatsurkunden aus dem Jahre 1438 zu nennen, in denen es um die Weigerung der Borromei in Antwerpen geht, einen im Jahr zuvor von den Borromei in London von Conradus Collbingher gekauften Wechsel über 1040 Dukaten an Ulrich Sprutenhove, *mercator alamanus* und *sotius et eo nomine Judoci Unpis*, auszubezahlen.²³⁷⁸ Es dürfte sich dabei wohl um die Gesellschaft von Jos Humpiss dem Alten von Konstanz handeln.²³⁷⁹ Weitere Deutsche sind im Rechnungsbuch aus London zu finden, auf die Biscaro hinweist.²³⁸⁰

Die Frescobaldi haben mir freundlicherweise ihr riesiges Familienarchiv in ihrem Palazzo in Poggibonsi geöffnet. Es enthält viele Urkunden aus der Untersuchungszeit; die Serie der Rechnungsbücher setzt erst danach ein. Für die deutsch-florentinischen Wirtschaftsbeziehungen ist dieser Bestand ohne Relevanz.

Die Grafen Baja-Guarienti in Tamassia (Verona) und Gabriele Sagromoso in Verona, die Nachfahren von Pace Guarienti und Ognibene de' Sagramoso, haben ihre Archive ebenfalls bereitwillig der Forschung zugänglich gemacht. In beiden Beständen sind allerdings keine Akten aus der kommerziellen Vergangenheit dieser Familien zu finden. Heute werden ausschließlich Adelsbriefe, Testamente, Urkunden zu feudalem und landwirtschaftlichem Güterbesitz und Gerichtsakten aufbewahrt.

Von den Archiven der Familien Biliotti, Lamberteschi, Bueri, Bonsi, Rossi, Rinieri, Aldobrandi, della Luna und Pazzi waren keine Spuren zu finden. Ein Besuch bei den Rucellai war nicht möglich.

2378 ABIB, Famiglia, Filippo di Vitaliano, Nr. 28. Zu Kolbinger vgl. auch Biscaro (1913), S. 66.

2379 Vgl. Schulte (1900), S. 624–626.

2380 Biscaro (1913), S. 66.

9.3 Quellentranskriptionen

Die Transkription der lateinischen und italienischen Texte erfolgte unter Anleitung und freundlicher Mithilfe von Elena Cecchi und Gino Corti, denen ich sehr zu Dank verpflichtet bin. Sie halten sich an die in der italienischen Geschichtswissenschaft üblichen Editionsgrundsätze, wie sie von Melis, Fortuna, Fubini und Cecchi²³⁸¹ für italienische Urkunden formuliert wurden. Insbesondere die folgenden Regelungen spielten bei der Edition eine wichtige Rolle:

1. Die Interpunktion wurde dem heutigen Brauch angepasst. Der Text ist sinngemäß in Absätze gegliedert.
2. Eckige Klammern [] bezeichnen Zusätze des Autors.
3. Versehen der Vorlage werden an der Stelle, wo das Versehen empfunden wird, mit [!] gekennzeichnet. Eine unsichere Lesung wird mit [?] angedeutet. Offensichtliche Verschreibungen (z. B. falsche Reihenfolge der Buchstaben, Wiederholung von Wörtern) wurden verbessert. Verfehlungen in der Satzkonstruktion wurden belassen.
4. In der Vorlage von deren Schreiber hervorgehobene Stellen (etwa durch Unterstreichung) sind durch Fettdruck gekennzeichnet.
5. Lücken in der Vorlage, etwa zum Zwecke späterer, jedoch nicht erfolgter Ergänzung, oder infolge Verderbung werden, wenn nicht mit größter Wahrscheinlichkeit ausfüllbar, durch [] angedeutet. Die vorgenommene Ergänzung ist durch Einschluss in [] gekennzeichnet.
6. Wörter, die paläographisch nicht transkribiert werden konnten, wurden durch [?] ersetzt.
7. Römische Zahlen sind in arabischen Zeichen gegeben.
8. Alle Wortkürzungen sind aufgelöst, soweit es sich nicht um allgemeingebräuchliche und verständliche Abkürzungen oder um unsicher zu deutende Worte handelt.
9. Abkürzungen werden nur für die Maß- und Münzeinheiten gebraucht.
10. Personen- und Ortsnamen werden nach Vorlage wiedergegeben, auch wenn die Schreibung innerhalb des Stückes wechselt.
11. Große Anfangsbuchstaben nur bei Satzbeginn; bei Völker, Länder, Orts, Gewässer und Personennamen; Monats und Festnamen.
12. Die Seiten werden zwischen eckigen Klammern paginiert. Leere Seiten werden ohne Anmerkung übersprungen: Sind die Seiten 14 bis 16 unbeschrieben, so springt die Paginierung von [Seite 13] auf [Seite 17].

2381 Cecchi (1972); Melis (1972); Fortuna (1977); Fubini (1977–1990).

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**Brief der Medici-Gesellschaft an Ludovico Baglioni in Lübeck, Florenz,
25. April 1413²³⁸²**

A di 25 d'aprile 1413

Da poi che vi fue andò l'ultima che fue a di primo ch'era chopia vi richorderano quello e poi bisogna da voi nonn'è lettera di nuovo.

Noi v'abiavamo detto che marche 53 s. 2 che voi dovevate avere rendute a messer Janni Fosse averle levate da vostro conto. Di poi abbiamo da Roma che gli ano paghati ed abbiamo auto la copia di quella del chanbio perché gli ano paghati ed é di mano di Gherardo, sicché voi vi gli avete a fare rendere, provedete di riavegli e anchora che simili erori non ebino a seghuire.

Da Vinegia abbiamo poi che pagherono e ducati 800 a quegli andavono al sipolcho e achoncio ne diamo a vostro conto marche 900 siate avisati.

E più aviamo paghati ducati 40 sopra una lettera di ducati 60 de dì 30 di dicembre a domino Janni Bicharelle al quale andava anche lui al sipolcro, dar volete i resto alla tornata [...].²³⁸³

Noi aconciamo di chonto nuovo marche 296 per altrettanti ducati dee avere rimesso a Pazi di Parigi in loro e marche 18 per scudo rimessi a detti d' Anichino Bicieri e marche 153 scudi 14 rimessi loro da Gianni di Nuns.

Da detti di Parigi abbiamo per l'ultima loro di dì [...]²³⁸⁴ di marzo e dichono promettere per loro scudi 294, dove voi dite 296, e deli schudi 18 non dichono nulla, provedete a chiarigli e noi se di nuovo aremo da loro vi si dà noi, l'abbiamo loro richordato.

Ano di poi paghato que' denaro alchuno altro denaro per vostra lettera come da loro sarete avisati e chome vi si dicie per questa, non ciene avete mai detto nulla, ne fatto menzione che tratti gli [a]biate loro e però farete bene a provedere da cchi avessi a essere rifatti, vi facessi paghare acciò che no[n] si perdesse tanto tempo ne simile, e denari che n'avisiamo possa essere il chontrario non si perda assai, perché però che dubitiamo non abiate fatto scrittura chosti di lettera d'aviso, che abiate tratto a Roma che [a]visiamo e denari paghati là e da voi non abbiamo nulla e però provedete a chiarire bene tutto e risquotere da chi gli dovete riavere, e noi n'avisiamo potere mai saldare questi conti apurato se voi no[n] mete il chapo a la scrittura avete fatto per la drieto e masimente e co[n] questi che arete aviso e da noi e da Roma de denari paghati che restono in su chonti, si che piaciavi farlo compiutamente.

2382 ASFi, MAP 89, Nr. 289. Am rechten oberen Rand: *secondo foglio*.

2383 Mit Tinte unleserlich gemachtes Wort.

2384 Leerstelle im Text.

Anchora vi richordiamo che quello rischotessi o vi trovassi costì provisiare a rimettere a quel modo vi pare il meglio e soprattutto f. si rimettono per chanbio che abiate righuardo a chui gli date che no[n] vada come quegli d'Aghostino dappo [sic].

Da maggiori e simile di Roma sarete avisati de denari e chonvenuto e paghino alla Chamera per denari avete a risquotere costì, e noi di qua non abbiamo o soldi, siché come vi si dicie proverete no[n] vi si perda tanto tenpo.

Sarete suti avisati come il famiglio che chondusse l'ultima mandata ebe a pagha f. 69 perché gli manchavano per ispese che da lui arete poi saputo il perché sono stati e fatovi rendere conto di tutto.

Ano paghato quegli di Roma alla Chamera f. 250 che dichono il Papa gli à voluti pe' denari dovete costà risquotere.

Brief der Medici an Ludovico Baglioni in Lübeck, Florenz, 6. Juni 1413 ²³⁸⁵

Al nome di Dio, a dì vj di giungnio 1413

A dì 26 d'aprile vi scrivemo adiritura per Giovanni di Perusia e poi a dì 13 di maggio per uno da Nich[.]us, in chui vi traemo fiorini 12 vng.; dipoi abiamo le vostre de dì 16 di marzo e dì 29 d'aprile, ch'a tutte se farà risposta.

Chome vi s'è detto per altra, noi vi traemo in Dienchus Navemisis, f. 12 vng., che arete pagato per quella del chanbio e dite quante marche se n'è a 'chonciare.

E àvanvi detto per l'ultima come nostri di Roma aveano paghato a maestro Janni Vosse ducati 50 e voi avete schritto per lo passato averglike renduti, sicché sono una volta pagati: provedete chostì a esere paghati che s'anno aver chostì marche 32 s. 2; quegli di Roma avisano avere quella del chanbio di mano di Gherardo. Siatene avisati e rispondente.

Anchora v'abiamo detto che voi chiarissi i Pazzi di Parigi de' danari avete loro rimessi, però chomettavate avere loro rimessi una partita di scudi 296 e da llozo abiàno erano 294: hora vegiàno dite a nnoi, per questa ultima, nel modo che dichono loro di 294 che sopracciò no bisongnia provedere.

2385 ASFi, MAP 97, Nr. 121. Am oberen rechten Rand: *chopia in Lubiccha*.

E più vi si disse come da' Pazzi abiavamo, avete rimesso da [Ja]ni di Nos scudi 147: non dichono nulla di scudi 18 dite avete rimessi loro d'Anichino Bucini: èsene loro schritto, anchora voi ditte loro sopracciò quello vi pare.

Abianvi per molte detto, e chopia dell'una e dell'altra, v'abiamo mandate le partite di molti danari di que' di Roma ànno paghato e voi, per vostri chonti, nulla n'avete detto di che n'arete avute le dette partite e posto mente da cchi arete a esere rifatti e avisateciene a cciò che achonciare si possano.

Ora per questa vostra ultima mostrate esere avisati d'alchuna e chiaritela in modo che s'achoncierà e lle dette partite fiano chon questa.

Duchati 15 per avere la dilazione del Veschovo Ladinsisi e ducati 20 a Janni Orchimo di Lubicche e ducati 20 a meser Giovanni Bulem.

E più achoncieremo e' ducati 300 di meser Cristiano Conbatti che dite essere rifatti e voi siete avisati di 400 che di 100 avete a esere rifatti; sicché provedete a farlo e provedete a farlo e avisate sopracciò che si possa achonciare tutto.

E più achonciarono al conto nuovo e' ducati 800 traesti a Vinegia in quelli andavano al Sipolcho per marche 90 [...].²³⁸⁶

E più duc. 10 traesti a Bologna a' Filixini in Ferara: erano cioè marche 11 s. 14.

E più marche 120 s. 13 per ducati 100 traesti in meser Ermanno Verghi.

E più marche 44 s. 9 d. 4 per scudi 40 traesti a Parigi a' Pazzi in Dono Rapondi, Niccholaus Crachuni e altri. E di questi dichono e' detti Pazzi che avete loro schritto s'adomandono oltre a scudi 40 anchora scudi 30 che gli paghino e chosì dichono fare sicché avisate se chostì ne siete chontenti e chome a cciò uno che al tenpo si posino achonciare.

Dipoi dite avere auto il chonto della laccha da Bruggia e quanto dite dell'avervi male servito, abiamo inteso che cciene sa male che a perdere se n'abia; e dite s'achoncino lire 34 s. 8 d. 6 grs. -, a marche 6 s. 8 per lira, che chosì si farà, cioè marche 223 s. 13 d. 3.

E dite avere rimesso a Parigi scudi 46 d'Aret Feralch per la valuta da lui a marche e scudi, che di quegli per l'ultima lettera abiamo da llozo non dichono nulla; èssi loro richordato che ci avisino e simile degli scudi 18 che di sopra vi si dicie.

E dite anchora che avete chostì prestato a uno merchatante di chavagli marche 1010 perché a Parigi dia a' Pazzi poi quando ne trarà e' danari de' chavagli; di questo vi diciamo che per cierto

2386 Unleserliche Stelle im Text.

avete perduto il chonoscimento masimamente avendone l'asenpro innazi d'Aghostino Dono che se voi sapete fare ragione chon lui e chon alchuno merchatante di chavagli ne fian 1000 marche o più si perdono; e questo vi si dicie però che voi ne portate più pericholi, cioè se 'l buono huomo perde o ne avese male di chavagli per chamino o per altro disastro; l'altra sia chavagli non àno chondizione come niente aviene e stanno in sugli alberghi e mangiano loro e chavagli; l'altra poi che se delibera paghargli posto ongni [verso] chosa si erò bene, sicché vedete in quanti dubi ne state. Per cierto voi non fate bene e se voi volete dire noi scriviamo a' Pazzi siàno chon l'loro a pigliare i danari, siete voi sì grossi che i Pazzi voglino stare a vendere chavagli chome fusono choijoni e d'ogni chavallo si vende, dite lo vogliano el danaro o lla promessa cierto crediamo di no anzi quando il buonomo darà loro il danaro o promessa la piglieranno anchora lo manderanno a rrichordare al merchatante e questo basta a fare a l'loro che sono merchatanti d'altro che di chavagli! ma poi che siete chaduti in simile erore dovresti chostì farvene sichurare in modo che 'venendo de' chasi vi si dicie e che sono venuti in Aghostino da poi dagli altri non potesi perdere.

E gli è buon pezzo che da' maggiori, per dopie fosti [avisati] che a Roma né altrove non traresti danari e voi pure lo fate: non fate bene che cci chora di nuovo chominciate a trarre assai; e a Roma avete tratte più partite che vi si sono richordate e hora avete tratto f. 1250 e dite per servire e' chonsoli di chostì e quegli de Roma apare gli voglino paghare che sono avisati della chonmissione de' nostri maggiori e chrediamo se ne pentiranno e non àne fatto bene; di che vi si dicie di nuovo che nulla ne traiate in veruno luogo però che s'è schritto a Parigi e a Bologna e a Bruggia e Roma non paghino nulla. Siatene avisati.

E poi che voi diliberate d'usare di chomesione e fare a vostro modo sopra al trarre, che fate male, almeno pigliasti voi i danari chostì e nonne aspettassi d'avere le quitanze e che l'abino a venire da Roma delle 4 le 3 non vi debino giungniere e anchora il tempo grande si perde e simile di pregio e nonne potrete essere rifatti quello sareste anzi avesi paghato e' danari; sicché provedete a risquodere che vedete sono una gran [perdi]ta di danari chome vedete le partite vi si manda in questa.

E vi s'è per dopie detto delle mandate avete fatto avere achoncio ongni chosa dal chosto e rimesso a vostro conto e simile e' ritratto s'è fatto; e sopracciò fareno senza più dire.

Attendiamo come vi si dicie abiate sollecitato quello delle volpi ebe in Praga che danari abian rimessi a Vinegia, ch'è buon pezzo che gli dovea avere paghati. Stefano fu là e dovravi sopracciò avere detto quello fia suto di bisongnio.

Resta a finire certe fighure d'anbra e simile e' leochorni e da Parigi abiàno risposta che pochi danari se n'arebe al dì d'oggi e pocha stima ve se ne fa, però che dichono vi se n'è fatto vendita di due d'uno di braccia 1 1/4 di franchi 50 e uno di braccia 2 1/4 di franchi 112 1/4; chrediamo anchora tornino in chostà che, sechondo dite, quello ne trovasti àno migliore chorso chostà. Siatene avisati.

Eravisi detto di martore 100 trovavàno meno a una mandata faciestì dipoi vi mandamo che l'abiavamo trovate vendute a Vinegia in somma di vai. Siatene avisati.

Quanto dite sopra il fatto di Piero Chorbon, abiamo inteso e dove s'è ridetto e chon chi fè sue facciende, che sia alla buona hora: noi non eravàno informati che inpacciare ci vogliamo.

Anchora vi diciamo come quegli di Vinegia àno paghati ducati 400 sopra lettera di ducati 60 de dì 30 di diciembre 1412 ch'erano in chonpagnia chon quegli andavano al Sipolcro: alla tornata dicie voi 'l trarete il resto.

Chome e' vi s'è detto, voi vedere quanto si resta avere da quello Aghostino da po a Parigi e per cierto troppo chattivamente si perdonò che si vorebe voi vi desi modo se trare se ne potesse nulla e non si vorebe essere tanto indugiato ad essere andato là Lodovicho, che forse qualche profitto n'arebe fatto.

Siamo avisati della laccha avete finito; di quello vi resta anchora a finire, poi l'arete fatto e detto chome fia finito.

Voi vedete quanti danari vi venite a trovare chostà e anchora dovrete ongni dì trovare più rischotete quegli che vedete sono paghati a Roma e altrove, sicché provedete una volta a rimmettergli o mandare merchatantia; ma bene vi richordiamo che rimettiate che non vogliate chredergli a' choijoni de' chavagli.

Brief der Medici an Ludovico Baglioni in Lübeck, Florenz, 3. Juli 1413 ²³⁸⁷

A dì 3 luglio 1413

Questa chopia d'una mandatovi a dì 10 di giungnio per chortigiano di poi non v'abiamo a dire altro di nuovo.

Fosti avisati della nuova di Roma e come el papa era partito e Re prese Roma e simile altre terre della Chiesa che assai ne dispiace alle nostre chomunità e dubito i[n] che chol detto Re di nuovo si piglierà ghuerra sicché vedete in pacie non ci si può stare uno anno.²³⁸⁸

Il papa giunse qui e più dì e anchora ci s'è chredesi in questi pochi dì si retornerà a Bologna che seghuirà saprete.

²³⁸⁷ ASFi, MAP 97, Nr. 122.

²³⁸⁸ Johannes XXIII. und König Ladislaus.

E vi s'è tanto detto sopra la tratta avete fatto a Roma ultima rispondete vedrete e sichome richordo nonn'è fate per vostri che per questa non si richapitola più

Anchora vi si manda in questa le partite abbiamo paghati e a Roma questa vostra ultima rispondete d'alchuna che l'anviata chome vedrete in detta partita e achoncia l'abbiamo proveduta noi possiamo achongiare il resto avisate.

E ci è stato apresentato alchuna vostra lettera di chanbio ove traete denari la quale non abbiamo voluto paghare e torneravi in direto chome vedrete e chosì faremo di quanto ciene verà sicchè oramai ciene traete quanto vi piace.

Brief der Medici an Gherardo Bueri, Florenz, 13. Juli 1413 ²³⁸⁹

[c. 129r]

[...] siamo a quellochel provino di vero.

E dichono avere paghato agli studianti scudi 40 e 30 dichiano che avia loro chiesti che avete pure loro tratti, noi abbiamo gli scudi 40 a vostro e simile si poranno e 30 quando aremo gli abino pagh[ati] siatene avisati.

E più ci dichono e detti di Parigi come il merchatante de' chavagli v'era giunto e in sulla fiera gli avea chondotti e a paghare aveano al detto Righo vi[...] franchi 70 promettere a più detti chavagli che così dichiarò avere da lui da voi dichosi paghati e dichono il detto n'avea venduti già da G. e ritratto attendea che avetegli dicie paghagli a detti Pazzi, che chosì piaccia a Dio faccia e che de' chavagli faccia bene, che se faciesse il contradio credo al danno verebe a noi, a loro dichono che de tutto v'avisono sicché di ciò faremo senza più dirvi.

Dichono avere avere avuto scudi 294 e 18 e 14 ch'avete loro rimessi e restano avere scudi 10 di 20 rimette[gli] loro.

Voi rimanete avisati come noi saldamo il chonto come voi.

Avete pure ora achoncio le 53 marche e s. 2 di maestro Giovanni Vosse che noi gli abbiamo anchora achonci.

2389 ASFi, MAP 88, Nr. 129. Es fehlt der erste Teil des Briefes.

Arete auta la quietanza de' ducati 40 per conto e nostri di Vinegia a maestro Giovanni Bichirei che 60 ne dovea avere, sicché se lla quietanza non giungnese chostà, ci pare no[n] gli aresti mai chostì che nove bene a fare chosì.

Anchora siamo avisati di lire 34 a Bruggia a Bartolomeo Spinelli che gli abbiamo aconci e dite avere rimesso alchuni denaro e non chiarite in chi né chome che achonci non sono, aconcieranno quando l'arete detto a compimento.

Di poi non avete rimessi altri denari né a Parigi né a Bruggia che vi vogliamo preghare rimettiate un pocho di sollecedudine a farlo a Bruggia e a Parigi del meglio potete e soprattutto rimette[re] da persona che siano paghati.

Disevisi come pare a nostri maggiori alla tornata di Lodovicho che llui arebe facto bene ad essere ito a Parigi a vedere si potesse avere di que[i] denari vecchi che sarebe un buon fatto.

Siamo avisati di lettera avete da Lodovicho e da quando dicie tornare di chostà, che attendiamo sia tornato e rechato denari a sse e voi gli abiate rimessi in quel modo vi sia paruto il meglio, avisate che seghuito.

Anchora sarebe facto buono che col marchatante de' chavagli che andò a Parigi ci avessi mandato uno cho[n] lui per più salvezza de' danari e per l'avenire non metterai a rimandare più chavagli per le chagioni vi s'è detto, cioè se n'arivassono male e non aresti mai nulla e voi n'avete veduta la pruova.

[c. 129v]

[...]ranno pag[hati] siatene avisati

Non vegiamo avervi a dire per ora altro se non che vi piaccia essere solleceiti a rimettere di qua quello potete e a risquotere chostì da cchi dovete avere acciò che possiate una volta saldare i chonti come si richiede.

A dì 19 abbiamo la vostra de dì 9 di luglio e visto quanto dite, vi sarà risposto quello bisogna.

Anchora abbiamo avuto chopia di più partite seguite da poi, che li saldamo al chonto e visto abbiamo tutto che sia mancherà achonciare nulla se farà.

Chon dette partite mettete lire 100 e 64 avete per conto a Bruggia agli Alberti che s'achoncieranno e anchora dite avere per conto oltre cento e che la lettera del chanbio attendiamo che seghuito arete.

E voi avete aconcio marche 348 s. 5 d. 4 per fiorini 293 paghati a messer Ermanno da Veghi che sta bene.

Di poi dovrete avere achoncio la valuta di ducati 869 paghati alla Chamera per gli e[n]sengnimenti di lodo vechio avea chostì e ducati 3 s. 6 per la quietanza de' detti denari.

E più ducati 250 pagherò a dipositoni della Chamera per uno asengnamento pigliorono.

E di poi sarete certi avisati da[i] nostri di Corte di ducati 1250 paghati a messer Tederigho Nestoleri che arete dato quello n'abiamo a porre a conto.

Di più chapitoli che dite sopra il fatto della grazia, mandò messere Tederigho per consoli di chostà abiamo visto, faremo senza riprichare più, di poi vi sarà suto lettera scrive messere Tederigho e veduto quello arete potuto fare, crediamo che seranno giovate essere el fatto sicché attendiamo che assai ne siate senza perdita chà Dio piaccia.

Ora di nuovo avete lire di ragione 535 ½ nel detto messere Tederigho e dite averne auto dal Proposto di chostì, marche 600 e dite che questi non avete potuto disdire a Magiori se detto anno sapiamo se voranno si paghino, crediamo di sì, quando si pagharanno e concidiamo marche 600 a vostro.

Di lettera avete da Lodovicho e si siano avisati di quanto v'è mandato e si de[i] vai e de[i] chavagli che vi diciamo vegiate di finigli per buo[n] modo il più presto potete, il mandargli di qua non vi chonsigliamo però che di grosse perderesti, sicché farete meglio a provvedere di finigli di chostà.

Del chaso di Stefano sentirono i Magiori da llui e da voi che vi rispondiamo de tutto.

Qui s'è tanto sopra il fatto de rimettere di qua che più non ci diffendiamo a dire perché vegiamo lo chominciate a fare, attendiamo che di poi l'abiate fatto di più e se fossi suti sollecciti per lo passato e farlo non sarebeno ite le chose al modo sono.

Non achade altra risposta alla vostra.

Voi arete poi avuta più chopia di partite di denari si sono paghati di qua, arete detto di per di di quello arete rischosso, acciò che s'achonci tutto come fa bisongnio.

**Brief von Gherardo Bueri an Lorenzo de' Medici in Florenz, Lübeck,
12. Juli 1425²³⁹⁰**

L[orenzo], maggiore Firenze

Al nome di Dio, a dì xij di luglio 1425

Carissimi, l'ultima insino a dì 25 giungno per la via di Vinegia per Tedericho Aghei nostri; e dipoi, a dì 30, per uno mesere Tomaso Prete, inghilese, ve ne mandiamo la chopia e no veghiàno dipoi vostra. E per quella vi dissi a pieno, però farò chon pocho dire.

Furono chon la ultima, e simile con quella della via di Vinegia de dì 25 di Vinegia, lettera a' maggiori, che data l'arete loro.

Questa vi faciàno perché none avendo quella di Vinegia e la chopia mandatavi per quello inghilese, per questa siate avisato quanto per lo detto Tedericho, chon lo nome di Dio e di salvamento, a' vostri di Vinegia mandamo per chonto vechio di Lodovicho e mio, e simile ancho per chonto mio nuovo.

Mandamo prima a' detti di Vinegia, chon lo nome di Dio e di salvamento, per mio chonto vechio e di Lodovicho, libbre 2300 d'ambra fine e più mantegli xj di dossi rossi: che Dio tuto mandi a salvamento. E noi detto abiàno atendino allo fine della anbra, ma gli mantegli di dossi rossi vogliàno chostà a voi mandino che costà fine ne faciate, e di chosì vi preghiàno e che provegiate a vantagiargli quanto potete e avisatene; che noi più per una pruova che altro ve gli mandiano. E riuscendo bene, vi manderemo degli altri, che sono dossi 200 per mantello; e qua chosta lo mantello; marchi 4 s. 10: siàvi aviso.

E più mandiamo a' detti, per lo detto, per chonto di Lodovicho propio che a' maggiori vostri per lo debito loro ànno a fare buoni lo ritratto, vari / M / lucis e più vari 500 bello ora siàvi aviso che Dio tutto mandi a salvamento.

E per chonto di que' di Roma mandiamo loro f. 50 di Lubicha e f. 50 di Ghallara, di 5 per scudo.

Per chonto mio nuovo e però mando loro, chon lo nome di Dio e di salvamento, f. M di Ghallara, di /5/ scudo, e f. 50 di Molira rag^o fiorini di Ghallara e più f. 25 di Ghallara di.....
[..]agione: che Dio tutto mandi salvo e loro a voi gli mandi fatene fare d'ongni ragione di per sé ed erane rifatto a punto.

2390 Harvard University Library, Baker Library, Medici Letters, Nr. 77.

In questa ora è venuto chostui e parte in fretta e i' ò per lui tutto in Chorte f. 50 di camera. Siavi aviso. Andrea di Benozo fia presto in 8 giorni.

Per questa sanza più dire. Cristo vi ghuardi.

Gherardo Bueri, in Lubicha

[verso]

Chosimo e Lorenzo de' Medici e chonpagni,
in Firenze

**Brief von Roberto Martelli an Lorenzo de' Medici, Basel,
22. September 1434**²³⁹¹

+ Al nome di Dio, a dì 22 di settembre 1434

Sono più di nonn ò vostre lettere, e avendovi scritto a compimento per altre, poco mi resta a dire qui. Voi arete visto come ci prociedono le cose e in quanto disordine si truova essere lo Concilio per la differenza è tra li spagnoli e francesi e l'inghilesi. La quale nonstante le pratiche tenute e che ci si tengono, nonn à per ancora avuto fine, e difficoltà ci è grandissima. La nazione d'Italia e la Giermanica à preso lo 'ncarico d'aconciarla, e per molti se n'è speranze. Sono punti non si possono dividere, e quale delle parti nonn arà sua intenzione si vorrà partire, perché i francesi ci sono incorporati e ànnoci boci assay. Si crede li spagniuoli oteranno avanti al'inghilesi. Presto se ne dovrà vedere un fine. Iddio lo concieda buono, ch'è da dubitarene assay, veduta la durezza di questi inghilesi, e quali si vogliono trovare a riformare il compagno e non essere riformati loro.

Per altre vi dissi che tutto questo peso si riducie sopra le spalle di monsignore lo Legato, il quale à assay che ffare, e per suo mezzo si crede ciascuna delle parti arà da contentarsi e non si partire. Sapretelo. Altro non ci è di nuovo. A questi Greci mancano danari, e poi si partirebbono; presto si tiene saranno spacciati. Donde i danari si debbino venire, ancora non s'intende. Il papa avea mandato qui a notificare in quello era rimasto con l'loro, e costoro non vogliono mutare niente di quanto ànno conchiuso, e ànno mandato uno a Firenze perché il papa con sua bolla confermi lo decreto qui publicato circa a questa materia. Potrà essere non lo vorrà fare, perché consentirebbe ancora 2 anni questo Concilio durasse.

2391 ASFi, MAP 20, Nr. 50. Papier. Fettspur eines Siegels.

Lo cardinale die Bologna parti; poco ci è scaduto avere a ffare con la sua signoria, e nondimanco bene contento resta di me. Piacciavi a ssua venute suplire a quello io nonn ò potuto servirlo. E' tutto vostro. Mando per lui 18 marche d'oro. Iddio lo facci salvo.

Gli altri 3 cardinali che partirono prima debbono, almanco i due Sancta Croce²³⁹² e Sancto Piero²³⁹³, essere di costà e avere fatto buon fructo. Iddio ne concieda loro grazia.

Per la rocta seguita in Romagna si crede più presto ne seguirà buon accordo e pace. Piacciavi avisarne, così che ffa il conte Francesco e N. Fortebracci e come a Firenze s'è reparato ai sospetti v'erano.

La causa del patriarca sta pur così; non ci è chi speri che concordare si debbia. Altro di nuovo non ci è. Che seguirà v'avisero. Abbiamo in questi di venduti drappi per ducati 800 con poco utile, che altro non s'è potuto fare, e di quelli ci restano facciàn quanto si può. Sono in buon luogo e bene governati. Quanto io allargherò la mano, purché in nel denayo si vengha. Vanno tenporali da far coxi.

Lo cardinale d'Arli dovea accordarsi con l'abate di Santo Antonio e poco restava. Altro pensiero gli è venuto e in tutto la pratica nonn à luogo, e per via di ragion ànno dato modo a vederla tenpo, ameteranno. O' detto al chardinale quanto questo v'è grave e che dovrebbe provvedere di non farvi oramay più incomodità dei vostri danari. Uno mese mi dà termine a ffare che ll'abate di Santo Antonio gli darà, voglia[o]nno, ducati 5 o 6 mila e che tutti diporrà apresso di noi. Credo saranno parole, e coxi ò detto a llui. Con questa speranze mi tiene.

Avevo principiato questa stimando il fante dovesse partire sino al dì soprascritto; e questi inbasciatori, per vedere una conclusione di questi fatti del patriarca, l'anno sopratenuto fino a questo dì 29. Altro non ci è di nuovo, e di costà ci son de' 5 e 12 e 17, attendone con disiderio. Poco arà a dire qui perché non ci è scaduto altro di nuovo ne' questi inghilesi e franzesi e spagnuoli sono d'accordo né mi pare siano per la via. Se dei loro spendessono forse non ci starebbono a perdere questo tenpo. Saprete quello seguirà. E'una tenpesta tante pratiche ci si tengono.

Lo munitorio è bollato e in tutto spacciato e assai àsi pro, ma pur messer Simone da Termo à tanto operato che per ancora il patriarca no' llo può usare. I fatti de' boemi stanno all'usato; ànno dato doversi ora d'ottobre congregare a Praga e quivi fare una conclusione di quello che fare vogliono. Iddio voglia sia buona. Lo 'nperadore dimostrava volere passare in Ungheria. E' pure stato publicato lo monitorio contro alla Illustre Signoria di costa, e con ogni inonestà stato apiccato questa mactina alla chiesa principale, veduto e letto da tutto lo Concilio. Questo patriarca forse crede essere in poxessione, ma chi meglio la 'ntende, ne stime l'opposito; 40 dì

2392 Kardinal Nicolaus Albergati.

2393 Kardinal Johannes Cervantes.

apresso che costà fia pervenuto a notizia, si debbe restituire tutto sotto la pena di scomunica e intradicto etc. che tutte sono pazie. Facieva più per lui d'acordarsi.

Lo vescovo Roffense²³⁹⁴, imbasciadore del Re d'Inghilterra, s' è morto questo dì. Iddio abia avuto l'anima. Costui s' è incorporato daverò.

Messer Iacopo Donato à scritto di qua al vescovo di Padova²³⁹⁵ della oferta avete fatta alla Signoria, in forma che honore assay ve n' è stato fatto. Voi avete visto che al continovo abiamo sovenuti questi imbasciadori per i danari bisogniano delle spese, e di costà, secondo ci è scritto da' nostri, ne restiamo avere buona somma, e per questo avete ordinato non s' presto si ritraranno. Non so quale intorno a cciò sie la vostra intenzione, se servire gli debb[o]nno, ché veduto quanto di costà si ritraghino con istento, ero in animo di non gli servire più. Poi mi sa troppo male lasciargli e perdere tutto quello che fatto abiamo verso loro; piaccievi alla avuta di questa chiarirmi la mente vostra intorno a cciò e come con loro vi contentate si segua.

Questi presidenti del papa ànno ottenuto di potere per nnome della Camera apostolica, ricievere e quitare e conporre, e senza dubbio perverrà loro danaro assay e noi sarenò loro depositari e di circa da ducati 1400 possono avere e saranno quelli riscotessono per loro provisione. Non domandate se il vescovo di Padova la sollecita, e questo non bisognia a Nostro Signore avendo il bisogno avea.

Io sono avisato per lettere di Giovanni Benci come voi metete questi danari ò prestati a questi 2 cardinali a 'stanze de' loro rede veniziani e del duca, per perduti è molto grava la cosa. Ducati 2550 s' è prestati, de' quali 1000 n' abiamo in nostri mani: restano 1550, e di questi v'ò detto lo vescovo di Padova, Arano di Candia, messere Federigo Contariny e messere Giovanni Francesco e l'abate de' Sandri cie ne sono obrigati, e cost' anno detto avete ordinato co' llettere, e senza manco presto saranno ritratti. Così scrive l'abate, e quando bene ciò non seguisse, non potete perdere niente. Avete tanti amici e conoscenti che se alle volte, con bene farvi sicuri e con darvi onore e utile, non sono serviti, ve gli perderesti. Abiate per fermo che quelli debitori ci si son fatti aranno fine buono e presto, e per l'avenire farò ongni cosa per non ne far più.

Voi avete visto quanto con messere Simon da Termo ò seguito, e attendo da vuoi quello circa a' fatti suoi à bisogno dela procura vi richiesi per questa cagione. Non dimanco se provvedere potete al suo appetito senza mandarilo, mi sarà caro. Poco l'arei adonerare se già non fusse per risquotere per voi o per avere a parlare con Inghilesi, i quali vogliono vedere più oltre non bisogna. Di questo n' avete deliberato come paruto vi fia che il bisogno richiega.

2394 Joannes Langton, Bischof von Rochester.

2395 Pietro Donato, Bischof von Padua.

De' fatti di compagnia dico abastanza in lettera di compagnia in que' di 2 dì, e manderò Piero Malzi con buona somma, e abiate per fermo che al continovo mi troverò d'avanzo costà migliaia di fiorini.

Per questa nonn ò a dirvi altro e né de' fatti di Pensoso non so che dirvi. Sentirete che faranno i due Strigoni e Sup^{ti} quelli ne potete far fondamento. Qui son tante traverse, che male giudicare si può del futuro. Iddio ne concieda fine buono. Meo del Vantagio è venuto qui, che propio ce lo mandoro i nostri con bolle della elezion de' nostri signori. Sto di buono animo. Priego Iddio non sia invano e che come disiderate vi guardi.

R. vostro in Basilea, a dì 29, a vespro.
Lorenzo de' Medici in Vinegia, proprio.

**Brief von Giovanni da Castro an Antonio Borromei, Basel,
20. September 1436**²³⁹⁶

Spectabilis miles et gienerose domine, mi humili recomendazione premissa etc. Cognoscho che arei factto mio debito se almancho, dipoi che questa ragione rimase vedova del suo principal membro, io vi avesi scritto, né perché factto non non l'abbi non so. Hora, impulso dallo stimolo dela choscienza, con hogni debita riverenziy et ad correzione, vi dirò quello che più taciendolo né a Dio né al mondo schusa ammissibile non mi parrebbe poter trovare. Intesi più fa la volontà dela felice memoria del nostro maggiore in ultimo esere stata che di queste compagnie si facessi uno fine, non ricordandosi la promessa fattane davanti, cioè quando le principiò, e questo non esere in sola sua diterminazione. Seguonsi hora in Corte e qui questi banchi in nome di chui e chome sapete, di chon non picholo disiderio chome manna aspetato che voi vi abiate persuaduto dare a questi trafichi el nome di Borromeo vostro figliuolo, e veduto lo pregiudizio ne li viene, dilibero dirvene el mio povero parere. Magnifico miser Antonio, mercié di Dio voi ci trovate hogidì el fiore dele compagnie di ponente. Avetene chostà a Vinegia una ch'è l'onor di tute l'altre, salvo superiore non à. Niuno giudichò in tal grado che non cierchassi agiungniere a queste una compagnia in Corte, la quale volendo ci avete questo peso di Corte e a voi pocho e picholissimo, e in brevi giorni ingiugnierà ala vostra felice chasa de' Borromei una fama immortale e gloria. Avete la riputazione de' secholari, né è da meno chara quella delli ecclesiastici, né sarà con meno utile che qualunque altra ve ne aabiate a tanto per tanto quando e guadagni seranno mai minori, e noi siamo giunti insieme che se non mai non staremo chosì.

2396 YUSA 88, 1679.

E sono questi guadagni che si fanno dormendo, e puosi dormire faciendoli, aveteli al ghoverno di Tomaso, huomo di non pichola praticha, uomo qui parem, al dì d'ogi in Corte non à. E chome vi dicho, queste conpagnie di Corte sono quelle che più exaltono el nome, più danno di comodità e meno d'affanno di tutte l'altre. Confortovi a volerle rivisitare, eziandio a tenerci di vostro el capitale, che quale e quanto sia v' è noto. A questi preti molestum nomen gli è istud comiseria, non solo loro, ma e merchatanti si riduchon a vivi volentieri, né anche chome meritono possono da noi esere serviti stando noi in su questa bilancia, dico deli amici aquistati per l'adrieto, non ci posiamo ben mantenere e recuperare amichum perditum gravisimum est. Al mondo non potrebono esere più chiari sono e facti di queste ragioni, avendoci voi alquanto che pure disi credo inchinato l'animo, per quanto io richonoscha di questa diliberazione vi saprei consigliare, e quando l'oposito fusi di vostra intenzione, una mezza grosezza mi parebbe quella d'altri a più seguire. Uno fervebte desiderio ho di vedere questa chasa fra l'altre in gloria, ma mosso a dir quello che dicono, e sì che mi chonoscho debitore favellare per queste ragioni. Lascivene Iddio pigliar el buon partito e in stato felicie conservi.

In Baxilea, a dì 20 di setembre 1436. Dela Magnificentia vostra humil servitore Giovanni da Chastro.

[verso]

Spectabili et gieneroso militi domino Antonio de Borromeis, domino et preceptoris suo honorandissimo, Verone.

Brief von Tommaso Spinelli an Giovanni da Castro in Basel, Ferrara, 29. Juli 1437²³⁹⁷

+ Al nome di Dio, a dì 29 di luglio 1437

A dì 22 detto, per fante proprio ti scrissi, dipoi mi sono chonparite 2 tue, una de' dì 12 a dì 13, l'altra de' dì 14 a dì 25 sotto breviata risposta.

Questa ultima che tu ài mandata vi è la chagione per farci avisati de' ducati 3 mila ci à tratto da Norinbergho Piero Dovatt.²³⁹⁸ Chome credo averti detto inn altra, egli è buon di vi si diè chonpimento; resta che hora Giovanni Carlini²³⁹⁹ ci faccia dovere a' nostri di Vinegia, ché la

²³⁹⁷ YUSA 89, 1694. Papier.

²³⁹⁸ Peter von Watt.

²³⁹⁹ Giovanni Cherlini.

quitanza ne gli abbiamo mandata più di sono, e vedi Giovanni questa è stata troppo gran posto per ogni chagione, ché ssai di molti chasi potrebono intervenire, di che Idio ci ghuardi, ché mi farebono sudare le tenpie. Atendo questi di 5 d'aghosto benedetti, che Dio voglia ci ritornino in mano e senza mancho. Troppa soma fu avere tratto, e poi e' ci scrive in tedesco, che ci è di nicistà di ghovernarci per mano d'altri. E sia certo che l'averlomi messo innanzi Varnieri,²⁴⁰⁰ che so non ci meterebe innanzi choxa che danno ne potessi avere, m'à fatto sdruciolare, chome ti dichio. Io v'ò dato chonpimento, atendo hora a riaverlli in Vinegia cho' la grazia di Dio.

Credo che a Varnieri no' farò altra risposta a una sua, avuta pure in tedesco, dove mi parlla di detti ducati 3 mila e sì del tenpo, vorebbe anzi del vantaggio, vorebbe darmi in Vinegia ducati 100 di Vinegia per fiorini 105 camera ch'io qui a suo conto metessi, la quale adimandita no' mi pare punto giusta, inperò ch'io t'aviso che in Vinegia io non posso e danari s'io non ò mandata in prima, in mano di Giovanni Carlini la quitanza. Siché io m'ò senpre in prima a sborsare li danari avanti ch'io li riabi in Vinegia, e nonostante che ora e danari di Vinegia sieno uno pocho meglio che non sogliono, tu ssai chome questo anno sono stati di quelli che pocha grascia n' è stata. E perché tu di' che Medici volentieri lo farebono loro tal patto, io sono chontento che piglino la loro volta, pure che chredino fare la loro bisongna: che a me pare a Piero e' sia Varnieri bonissima chonpangnia e chon pocho mio profitto; nondimanco perché io chonoscho Varnieri discreto e ama l'onore mio e l'utile, sono chontento di questa diferenzia dello avere in prima ducati 100 per ducati 105 di camera, la rimeto in lui e in te, che liberamente l'achonciate chome vi pare, che ne sarò chontento. Quando la somma fusse grossa doverebono quegli di Norinbergho darmi qui tale giorno a la lettera del chanbio a paghare che in Vinegia io l'avessi riavuti, ché, chome ti dichio, io lo pagho qui e poi l'ò a riavere in Vinegia, e perde tenpo assai. Ora fa' tu ne lo possibile che venendoci sia realmente l'altra parte.

E sì vogliamo cha da hora innanzi, de' danari che la lettera del chanbio sieno in latino, ché a nullo modo intendo d'avermi a inbochare per le mani d'altri d'avermi a fare leggere le lettere, ché ssai quanti a quelli erori a mio danno si potrebe pigliare.

Per chui mano di loro abbiamo a rispondere, abbiamo inteso, seghuirassi. Ora tu di'anno a fare cierta scritta. Falla fare per buona forma, e vorebe essere in latino, dove loro si possino sottoscrivere. Tu se' in sul fatto, seghui lo salvamento nostro, soprattutto che in te sia rimesso. E Idio ne lassi seghuire di questa facienda, risposta pure in chonpangnia.

E' ti s' è detto chome chol veschovo del Porto ci ghovernamo. Credo sia partito da Vinegia. Atendo da' nostri chome cho' lui l'aranno fatta. Da ducati 6 mi chosta il presente li fero.

A Firenze s' è scritto intorno al fatto di messer Ghuasparre. Pocha speranza è d'averne.

2400 Wernli von Kilchen.

E v'ài mutato la cifra che m'ài dato, che m'ài dato assai fatica. Io ne scriverò pure in sulla vecchia, ma pocho, e choxì mi pare abbi a fare tu, perché pocho bon frutto mi pare siano atti a fare, e senza pericholo non possa la chosa.

Battifero²⁴⁰¹ è più di qui arivò, chome arai sentito, chome si ritiene bene assai. Dicie atende danari di chostà, per darcci danari della vesta s'ài fata lui. Solecita che si proveghi a mandare datorno, che sieno proprio. Muta verso, muta quel muro, choxì ne credo in questi di dicie mi pare che vogli [es folgt eine Zeile chiffrierter Text.]

+

I'ò presentato a messere Francesco da Padova la lettera di fiorini 150 prestati a Taranto,²⁴⁰² e sì quella de' fiorini 80. Insino a ora, se altro non mi dichono, mi pare che avanti mi dieno uno secondo d'aspetare Taranto, e choxì anche ducati 20 d'oro per lo fante mandasti. Non credo però avere danno, perché Taranto no' llo doverà sofferire. Ò di già tenuto on chaxa da di 8, dichò di Churado, questo è l'ghuadangnio nostro.

In di 20 proprio sarìa ingiusta choxa che noi avessimo a paghare le spexe di Micchel, ultimo fante mandasti, e per aroto noi siamo anchora in pericholo di perdere ducati 6 che si spexe in fante si mandò a Vinegia a Giovanni Carlini per questa materia de' 3000 ducati. Varnieri non dovrebbe patire si perdesino, almeno questi si danno a Nichere, che fo chonto di darli anche qualche fiorini 203.

Questi poloni atendono cho' desiderio che noi li prestiamo loro e ducati mille che in su quella del cambio de' fiorini 3000 anchora si chonteneva, ma non dare assolutamente che si prestasino, ché avendolo detto se ne tenea que' medi che tenuto si son de' 3000, attendosi chostoro, dichò, sodisfatti se no' gli ànno.

A' Medici, secondo ho inteso, sono venuti a mano e chavagli che di chostà furono chonperati per gli inbasciadori del choncilio. Io non mi voglio inpaciare di rinvernirla e far conto; forse Taranto quando ci fia.

Io ò non so se mai di chostò v'arete a partire, ma se a tale termine viene, insino da hora voglio che tu sia avisato di mio animo, che se ti pare di lasciare chomesioni a Ghuarnieri, ti possa trare in chortigiani insino a certa somma, ed anche, se lla choxa lo patisse, vi si potrà lasciare uno gharzoneto per uno pezzo. Dimi di tuo parere.

Vedi ch'io ti mando in questa uno di Rimino a' presedenti, dà la. Credo che Taranto doverà essere partito, e sì chredo che dica di choxe molte legieri. Fieci una scrive Padova al detto.

2401 Bartolomeo de' Battiferri.

2402 Joannes Berardi de Tagliacotio, Erzbischof von Taranto.

+ Al nome di Dio, a dì 3 d'aghosto 1437

Insino a qui è quasi chopia d'una ch'io ti scrissi per Churado, che cci avevi mandato proprio ad istanza di Taranto. Credo l'arà avuta. Dipoi m'è chonpartita la tua per lo Besso, choriere, che ci fu lo dì di San Piero in Vinchola, e sì n'ebbi anchora una de' dì 16, che a tutte quante ti farò risposta, ma sarà sì breve che forse n'arai amirazione.

Noi siamo avisati della partita di Taranto e 'l dove s'adirizò; atendesì chome presto e per che via si sia adirizato Nostro Signore chon suoi cardinali ànno inteso tutto. Io per me ne sento che alchuna providigione fanno, ma devesi credere la farano, che Idio voglia sia buona. Quando Finocchio sonava la povaliera detto [?], somerso era, chome dire: mura quel muro. Ora voi ve ne avedrete bene, che Idio a buono porto chonduchi.

Assai se' da lodare delle spexe ài fatte e in mandare de' chorieri, ma quanto da ora innanzi a me più non gharba che in simile choxe più ti travagli se già di chostà no' ne se'à a sichuro. Vedi che prima tu tti metti di chostà a pericholo, e poi di qua; el grado che se n'à non ti dichò, ma di quello ch'io mi dolgho si è che chostoro non mi vogliono acceptare questi ducati 38, che 20 sono per Churado e 18 per Ugho, e sono a pericholo di no' li perdere. Fìdomi pure che se Taranto si chonducie ad opera, li riaremo. Anchora non ne abbiamo riavuto danaro de' fiorini 80 per li chavalli, ne' fiorini 150 prestati a Taranto. E sai che lettere di sua mano non ò mostra qui, pure me ne dano intenzione li riarò. Ora penxa de' ducati 100 che di' prestati alla sua partita, di che di' non ài chiereza chome siamo atti a riavelli se qui non ci chonpariscie.

S'io non ti dichò degli affari di qua, chome detto è di sopra, no' ne avere amirazione, ch'io ti prometto ch'io sono sì stanco di queste choxe, visto le provigioni, ch'io ne fo tavola. Siamo atti a stare qui uno pezzo, none aparendo di nuovo, di Toschana no' ci è altro. El chonte è per dare el ghuasto a Lamiglio e Biadora di Lucha; èssi detto che Niccholò Picinino s'è rachostato a Pontriemoli, e dichono che 'l chonte Francescho si li viene achostando; credo non farano zufa. Luccha sta dura, chome ssai sua faticha. Idio dia buono fine a tutti. Èssi detto che le gienti del chonte Francescho, che sono nella Marcha, ànno rotto Francescho Picinino. Atendesì lo cierto.

**Brief von Tommaso Spinelli an Giovanni da Castro in Basel, Ferrara,
3. August 1437**²⁴⁰³

Giovanni, io ho lettera da tuo padre che in tutto e per tutto à diliberato rivolerti di qua, e choxi m'ha detto messer Angniolo, tuo fratello, per sua parte. Diché, intesa la diliberazio di tuo padre, che dicie che in questi di manderà chostì uno suo famiglio per te, a me non è paruto di darli alchuna choxa allo inchontro della sua diliberazione e ò li risposto ch'io vo' chredere che n'abi presa la migliore, e choxi ò detto a messer Angniolo, del quale ti manda una lettera in questa. E pertanto, per quanto a me s'apartiengha, io ti richonforto facci e chomandamenti di tuo padre, e facendo tu l'oposito, troppo ne saresti da biasimare, e sì ti dichò che per quello che a me ne tochi una hora non è mio animo di soprateneriti, so che di questo mi puoi avere molto bene inteso. E sse a me stesse bene lo chomandare, lo fare' di dirti che se noi chomandamenti faciessi. Ora io credo che datte medesimo se' molto bene amaestrato, siché intorno a questa parte fo fine.

Solo mi resta a dirti solo del chome verà a restare chostì lo trafficho nostro, che anche di questo mi paserò di legieri, perché stando tu in sul fatto e sendo discreto, molto meglio gli puoi giudicare di me, ma chome ella si sia, partito se ne piglierà. Io chonsidero che chotesta materia non à avere fine per aventura sì presto, e none [...], tuttavolta tu ubbiderai quello che tuo padre ti chomanda e sarai di qua, e noi in questo mezzo, chome avisato n'ò, e' maggiori di Vinegia²⁴⁰⁴ provedrano per quella migliore via potranno, che a Dio piaccia aparechiarci lo meglio a pigliare. So bene che chostì rimarà molto tristamente. Ora faremo chome potremo.

Hordina a Lionardo²⁴⁰⁵ lo bisogno e rachomandolo a Varnieri²⁴⁰⁶ e a cchi altri ti pare e l'assali i danari che chredi bisongnio, e choxi hordina l'altre choxe, e vièntene, escine di chostà.

Non si à più bisongnio di que' libri antichi, fane uno fardello e m'andalimi qui, bene chovertati. Arò charo sentire presto di tua diliberazione, acciò che meglio sappi che affare per noi. Che Idio sia a te e a noi in aiuto. Se vieni, abbi chura lo chome, e stieti a richordo soprattutto che non ti fussi posto le mani adosso. Saràci una ch'io scrivo a Lionardo, dove li dichò alchuna choxa di queste facciende: dàlla parendoti a parte.

[verso]

+ 1437

Copia di lettere ch'io scrissi a Giovanni da Chastro a Basilea a dì 3 d'aghosto.

²⁴⁰³ YUSA 89, 1694. Papier.

²⁴⁰⁴ Antonio Borromei.

²⁴⁰⁵ Lionardo Doffi.

²⁴⁰⁶ Wernli von Kilchen.

**Brief von Roberto Martelli an Bartolomeo de Battiferri, Basel,
20. Januar 1438** ²⁴⁰⁷

Avendo io scriptovi e sugellato la lettera, ò avuto una vostra facta a dì 6 con più lettere al nostro monsignore vostro e del cardinale di Santa Croce²⁴⁰⁸ e dello arcivescovo²⁴⁰⁹ di Taranto e di Firenze, le quali m'è troppo dispiaciuto questo fante l'abbia qui portate; e perché e rimandarle indietro non sarebbero a tempo, prima avendole recte l'ò dipoi date al fuoco.

Quello scrivesti circa alla pace ò notificato a tucti questi del Re d'Araona e all'arcivescovo di Milano²⁴¹⁰, affine che pensare potessono nonn essere così utile come credono, di procedere con tanta animosità contro al papa e alla sedia appostolica, che la sua santità sospendere vogliono domactina,²⁴¹¹ sicome per quella altra vi dico, e alla sedia vogliono in futuro torre il conferire dei benifici e il dare gratie aspectative e così che in Corte non si possa più comettere causa. Tucte queste cose si spacciano domattina per ciessione. Così mi pare voglino cassare il decreto fero no i legati, non obstante l'acordo facto, e però se voi di costà vigillate e costoro non dormono. Tucta volta se la pace avesse efecto e i Greci venuti fussino, dubito il fuoco vostro più assai ci scalderebbe che voi il nostro.

Ò veduto quanto operato avevi verso l'amiraglio e Siccofanta. Spero la venute costà di monsignore gli farà tractare a rivedervi, advisandovi che i maestri dello admiraglio àno viso d'andare per quella via andorono gli altri aveva prima. Monsignore ne porto in costà le partite di quelli mille ducati.

Pregovi, mio dolcissimo messere Bartolomeo, ut taliter operare velitis quod illos rehabeam.

Non dubitate del mio istare qui. Sono in buona gratia di Palermo²⁴¹² e di messere Lodovico, et per conservarla fo tucto quello m'è possibile. Tais non credo abbia tanta possanza. Io non potrei senza grandissima incomodità e danno della compagnia lasciare qui, e però non posso come e voi e io disidero venirvi ad vedere: quanto più presto potrò, fia. Voglio, partendomi, lasciare qui ordinato in forme la cosa passi con honore della compagnia.

A maestro Io. da Raugia che 3 dì fa venne, ò facto a ffo buona compagnia: non si può dare pace a non avere trovato qui monsignore. Ancora nonn à diliberato quello fare si debba: credo verrà a rivedervi, ma che in luogo siate possa sicuramente venirvi.

2407 ASFi, MAP 96, Nr. 15. Papier. Fettspur eines Siegels.

2408 Kardinal Nicolaus Albergati.

2409 Joannes Berardi de Tagliacotio (1421–1445).

2410 Franciscus Piccolpasso (1435–1443)

2411 Das Konzil suspendierte den Papst am 24. Januar 1438.

2412 Nicolaus de Tudisco.

Per questa non dico altro. Iddio vi conservi. Ex Basilee die 20 Ianuari[i] MCCCCXXXVII.²⁴¹³

Vester Robertus de Martellis.

Sono a dì 23 e iersera ebbi la vostra de' dì 7 e dì 11, con la quale ò avuto le botte di messere Giorgio nostro, che per lo primo fidato glie le manderò in tal forma l'arà e prestamente e sicure. Ò inteso quello di nuovo scrivete, e se non fate la pace e non avete i Greci vi vego spacciati salvo se per fare ben contento lo Re Renato non facessi tanto che il Re di Francia fusse ner voi. Queste sono quelle cose che avendole voi, aiutare vi possono, dove che mancandovi actum est de vobis. Ymo ego hic destitutus, solus debes me cruciari, nam neminem habes cum quo loqui possim et ab omnibus Taidem sequentibus odiatus. Sed hoc mihi gratissimum est, cum summe quidem laus sit displicuisse malis. Vale iterum, anime mi, et noli te macerare. Priegovi mi racomandiate a monsignore, la gratia del quale curate di conservarmi.

[verso]

Egregio viro domino Bartholomeo de Bactiferris, suo tanquam fratri honorandissimo.

Brief von Giovenco della Stufa an Cosimo und Lorenzo de' Medici, Basel, 2. November 1439²⁴¹⁴

+ Al nome di Dio, a dì 2 di novembre 1439.

Honorevoli magio[ri] etc. A dì 17 del passato vi scrissi l'ultima e vi dissi a compimento quanto fino a quel dì ci era seguito di nuovo. Dapoi ò scritto ben 4 volte a Ruberto e l'ò avisato del seguito, dapoi il che arete tutto visto. E' seguito dapoi che a dì 29 del passato si tenne sessione, nella quale per l'abate di Scozia, maestro Giovanni de Sagobia, e maestro Tomaso de' Corselli furono nominati quelli doveano intrare in conclavio per la elezione del papa. L'altro giorno seguente, che fumo a dì 30, si fé sessione e si decretò che que' tali dovessero no entrare in conclavio per far la elezione del papa. Il cardinale d'Arli con gran solenità disse la messe e comunicò tutti que' tali in verità con gran divotione. Fatto la messa, fu dato a tutti il giuramento in tanta piena forme quanto dire si può. Fatto quest'atto, uscirono fuor della chiexa colla prociessione e da tutto questo concilio furono acompagnati a' luogo del conclavio, nel quale furono serrati. E' camarlingo a guardare il conclavio fu facto lo vescovo di Losana, e con lui sono molti

²⁴¹³ Nach heutiger Zeitrechnung 1438.

²⁴¹⁴ ASFi, MAP 20, Nr. 76. Papier.

gientiluomini del paexe col borgomastro della terra e col conte Jani Testem²⁴¹⁵, e con grande ordine lo guardono. Ogi è il quarto dì sono rinchiusi e ancora non ànno dimostrato d'essere d'acordo: fo conto domani l'areno. I nomi deli elettori vi mando in questa una nota. In luogo d'italiani ànno messi piamontexi, cioè vescovi e abati di Piamonte i quali qui à mandati il duca di Savoia; que'italiani ci erano, erano infame e non degni a tale atto. Il duca di Savoia, per quanto si possa comprendere, v'à dentro 14 bocie ferme di suoi suditi, il perché si tiene tocherà a llui. Io no' llo credo però, ma il volgo è così. Se lo cardinale di Cipri fussi qui presso non li mancherebbe perché ci à gran bocie; coxì ci è nominato lo vescovo di Fresinge, maestro Giovanni di Sagobia, messere Wolramo de Mursa.²⁴¹⁶ Tosto sapren come tutto passerà, che Dio ci e lo mandi buono.

Io vi dissi per l'ultima come quello è rimaxo in luogo di Filippetto era suto richiesto da Gioioso e da alcuni Panfilii di dovere passare in Candia per interdersi con Reputato e con Gientile e co' Candiani di loro volontà, e per non aver mandato non volle seguir tal coxa. Più volte è suto solecitato di dovere procaciare licienza, e coxì per l'ultima vi scrissi vi dissi coxì avea fatto, e coxì vi dico per questa che m'avisiate quello vi per di tale cosa però che a tutto riparerò. Al traffico suo non nocierà nulla questa coxa i' modo è ordinato, pertanto rispondete presto. Se questo Bene fussi presente questo dì, come si crede farà, tanto più neciessaria fia tale andata. E quello à nome d'oteneare Bulimarzo più caldo che altri è di questa coxa, però ch'è d'animo di passare in Candia quando li Aquilani e Candiani se ne contenteranno opure una parte.

+ Tenuta a dì 3 a mezodì, e ancora questi del conclavio non ànno fatto nulla. E'uscito fuori una bocie che sono in gran discordia tra loro e che ultimamente al'ultimo squitino l'arcivescovo di Cologna à avuto bocie 18. Non credo di cierto si possa sapere, tuttavolta s'è detto del conclavio è uscita questa coxa. Conprendesi per questo il duca di Savoia non l'arà sia suo modo come si diciea. Ogi è lo quinto dì sono rinchiusi.

Questa vi mando per via di Milano, per le mani del cardinale di Terraona, lo quale m'avisa subito ve la manderà e ogn'altra lettera li mandassi.

Dallo inperadore né da nessuno prencipe non ci è lettera nessuna per le quali scrivano non volere si segui alla elezion del papa. Non é buon segno per papa Eugenio. Voglono tenere il piè in 6 staffe questi prencipi al dì d'ogi, e fanno bene poi i cherici così voglono.

Per questa non v'ò a dir altro. Scriverovi come le coxe prociederanno alla giornata. Che l'Altissimo Idio vi conservi.

Vostro Giovenco della Stufa vi si racomanda.

2415 Bürgermeister Arnold von Rotberg und Graf Hans von Thierstein.

2416 Johann Grünwalder (Bf. von Freising), Juan de Segovia, Walram von Moers (Bf. von Utrecht).

+ Tenuta a dì 5 a mezodì, e quest'ora sono intrati i custodi del conclavio dentro e uscitone, e da uno di loro ho che ànno fatto il duca di Savoia papa. Convocaxi la congregatione, la quale convocata n'anderanno là e si publicherà fra 2 ore. A' nno fatta bunna elezione. Idio vogla sia cagion di mettere la Chiesa in pacie. Aviserovi come tutto passerà. Non posso ora, perché l'aportatore parte. Cosmo e Lorenzo de' Medici propri, in Firenze

Jahresabschluss der Bank „Giovanni Benci e compagni in Baxilea“, Basel,
24. März 1442 ²⁴¹⁷

[c. 598r] + 1441 ²⁴¹⁸

Saldo a dì 24 di marzo, anno predetto

[c. 599r] + MCCCCXLI

Qui apresse scriveremo i debitori e creditori del quaderno della cassa e debitori dello stratto e creditori e debitori de' libro e denari contanti ci troviano in chassa a dì 24 di marzo al rivedere del chonto. E prima.

Debitori del quaderno.

Veri de' Medici f. 67. 1. 6 Reno. Questo fé Ruberto Martelli più anni sono a 'Vingnone al detto Veri; per più nostre lettere gli abiano ricordato ci facci il dovere e infine non c' à mai risposto, e la coxa sta pur coxi, c. 2	f. a oro cam.	53	13
Giuliano Baratti f. 350 Reno. Costui nonn à a mala pena tanto possi vivere non che pagarci. Trovaxi una bottega di speziale che quando si vendesse tutto saria fatica di ritrarne f. 100. E detto debito fé Ruberto detto ... c. 2	f.	280	
maestro Arnoldo Ricenchux f. 6 s. 5 Reno. Abianne uno mantello. E detto debito fé Gioenco della Stufa. Aremmo venduto detto mantello più di fa, ma non xi truova ch' l conpera 2	f.	15	
messere Giovanni Cristiani. Costui non c' è, né atto a venirce. Non abiamo obrigazione nessuna. E questo fé Gioenco per panno li vendé c. 3	f.	6	8

2417 ASFi, MAP 104, Nr. 60. 5 Papierblätter, modernerweise nummeriert: 598–602. ASFi, MAP 104, Nr. 58 ist eine kürzere Fassung dieser Abrechnung, die auf die meisten der Erklärungen verzichtet.
2418 Nach neuer Zeitrechnung 1441/42.

9 Anhang

maestro Gisberto Caroli. Costui non c'è, né atto a venirce, né n'abbiamo obrigazione nessuna, e certo scritto di xuo mano. E questo fé Ruberto Martelli per panno li vendé anni xono	c. 3	f.	9	12
messere Arrigo Berman. Costui e morto anni sono, e uno suo principale fidiguxxore abbiamo quito per una certa parte di denari ci diè, come ci lasciò Giovenco di comessione. Vero e uno altro fidiguxxore e laico e se pure fosse prete, pure se ne arebbe qualche speranza. E detto debitore fé Ruberto Martelli	c. 4	f.	19	16
Diego Alberti e compagni. Pagherà ora in su la fiera di Ginevra, perché maggiore soma n'anno i nostri di Ginevra di loro, in loro mano.....	c. 4	f.	138	
maestro Piero di Tuglie. Non c'è al prexente, e altro che iscritta di xuo mano n'abbiamo. Giovenco della Stufa l'a fatto	c. 4	f.	60	
messere Ruberto de Aldimari, per lo adrieto vescovo di Volterra. Di costui nonn ò isperanza d'averne coxa presto e perché à fatica di vivere. Abbianne scritta di xuo mano, e Giovenco della Stufa l'à fatto	c. 5	f.	41	19
maestro Giovanni Lione. Di costui n'abbiano tante anelli d'oro lo vaglion. Felo Giovenco	c. 5	f.	13	12
messere Stanxixlao, proposto di Trento. Di costui non c'è alcuna obrigazione. Non ci si truova, e agevolmente si perderanno. Fello Ruberto Martelli ...c.	5	f.	12	10
maestro Giovanni Ferrerix. Costui fé Ruggieri ⁱ e infra pochi saran pagati...c.	8	f.	4	
maestro Giovanni de Tenplo, nostro amico, e infra pochi di s'aranno. Lorenzo l'à fatto.....	c. 9	f.	4	
frate Arcibaldux di Santo Iermano. Costui à fatto Lorenzo e n'abbiamo fidiguxore maestro Giovanni di Tuglia, il quale à in banco ducati 250 o più, come per li creditori del quaderno vedrete, e davanti mezzo mexe pagerà.....c.	9	f.	40	
+ Soma ducati 688 soldi 10 a oro camera.				

i Vermutlich Ruggieri di ser Ludovico della Casa, Geschäftsleiter der Medici-Niederlassung in Genf.

[c. 599v]

Seguono i debitori del quaderno della cassa.

messere Iacopo, eletto di Santo Andrea inn Ixcozia. Costui è iscomunicato et publicato. E questo à fatto Ginvenco per panno li vendé.....c.	10	f.	48	16
messere Arrigo di Tanay, per panno vendutoli. A' cci promisso in pochi di pagherà. Questo à fatto Lorenzo.....c.	10	f.	4	8
maestro Piero di Tuglia, per arienti venduti, e lo a fatto Giovenco della Stufa	c. 10	f.	4	16

Apresso scriveremo i debitori dello stratto ci troviamo detto di 24 di marzo.

messere Matteo, vescovo di Cortona. Costui è coxa romatica di più anni, e oramai si possono mettere per perduti. Fello Ruberto Martelli..... c. 1	f.	2	16	
maestro Gerardo Legabelle. Fello Gioenco 3 anni sono e apresso mai c' è arivato..... c. 1	f.	1	12	
maestro Bruno Tentor. Costui è una zachera, e pur infine s'aranno. Fello Gioenco c. 1	f.	1	5	8
Lorenzo Panperduto. Costui li doverà avere prima dal pretenotayo de' Bardexini, il quale si truova costi. Dite a Gioenco facci d'averli dal detto pretenotaio, però ch' è de' xuoi..... c. 1	f.	2		
messere Antonio Ferreri, catelano. Costui si truova ancora costi e per tanto si vuole alxi Gioenco della Stufa gliele domandi, che ancora e de' xuoi ... c. 2	f.	3	4	
Benedetto da Lione, francoso. Costui sono parechi anni si parti di qui e mai apresso c' è arivato. Fello Gioenco della Stufa c. 2	f.	4		
Arrigo, cozone di cavelli. Costui si truova qui e gliele abbiamo più volte ricordato. A' cci risposto che Gioenco à di xuo uno morxo di cavello che vale bene 2 ducati e più dice overo a Gioenco senxale di cavalli, e parci secondo la verità nonn è punto coxi, anzi è uno tristo e tutto fa per non pagare, e quaxi sono perduti ed è pure di que' di Gioenco della Stufa c. 2	f.	3	11	
Currado da Gostanza, coriere. Fello Gioenco e per perduti oramai si potrebbero mettere. Fello Gioenco della Stufa..... c. 2	f.	4		
Gerardo Mechingen. Questi s'arano infra mezzo mexe. Fello Gioenco della Stufa c. 3	f.	1	12	
Giovanni Arrighi, coriere. E'una zachera, e fatica ci fia ad averli. Fello Gioenco della Stufa c. 3	f.		8	
Ianni Sanco d'Elfordia. Questo fé far Gioenco per una vendita di uno cavallo più anni xono, a uno tristo di questa villa e che mai s'aranno..... c. 3	f.	7	4	
Zacheria Muller. Costui e nostro giovane, infra 3 o 4 di s'aranno..... c. 13	f.	1	12	
+ Soma ducati 91 soldi 4 denari 8 a oro camera.				

[c. 600r]

+ MCCCCXLI

Debitori de' libro, ci troviamo a dì 24 di marzo, anno predetto. E prima.

messere Niccolò Heliston, inghilexe. Di costui ci troviamo uno dapetto vale el doppio c. 3	f.	3		
I Venturi di 'Vingnone per noi costi. Oramai la dovrebbe Giovenco con i detti Venturi chiarito, perche quando di qui si parti ne prexe le 'ncarico..... c. 6	f.	16	4	10
I diputati de' Greci c. 7	f.	574	8	
I Bardi di Londra per noi. Giovenco lo dovrebbe oramai avere chiarito costi, perché al suo partire ne prexe lo incarico c. 11	f.	46	13	
Spese di banco fatte in questo anno, come appare in uno foglio il quale fia in questo..... c. 27	f.	200	12	
I Borromei di Corte di Firenze per loro. Per l'essere piccola soma non ce ne siano provisti..... c. 33	f.	1	12	6
Giovenco della Stufa, per suo conto proprio c. 33	f.	141	14	1
Il Portinaio di Bruggia, per lui. Per l'essere piccola soma non ce ne siano provisti..... a c. 40	f.	4	9	8
I Venturi di Barzelona per loro. Per l'essere piccola soma non ce ne siano provisti..... a c. 40	f.	2	12	4
I Medici di Vinegia per noi, che oramai ce li dovrebbero pure fare buoni, cioè lire 65 soldi 16 grossi, per lo Moroxino, e lire 9 soldi 17 per li Medici di Corte di Firenze..... c. 41	f.	777	10	
I Medici di Corte di Firenze per loro; provedrècene in su questa fiera c. 42	f.	64	5	
Masserizie, le quale ci troviamo e lo vagliono c. 44	f.	11	10	
I nostri di Ginevra, e qua' si trovano di nostro..... c. 44	f.	2248	17	2
Mercatantie, le quale ci troviamo come vedere potete per uno foglio in questo..... c. 46	f.	478	14	
Lorenzo di Giovanni, per suo conto proprio..... c. 46	f.	47	18	
Arienti in vasella, le qua' ci troviamo come vedere potete per uno foglio fia in questo..... c. 47	f.	285	2	6
Soma ducati 4905 s. 3 d. 1 a oro camera.				

Apreso scriveremo i denari contanti trovati abbiamo in cassa, a dì 24 di marzo, anno predetto, al rivedimento del conto.

In fiorini di Reno, f. CCCCLVIII Reno, e per alcun non son buoni, se ne fa di tara f. 2 Reno; resta	f. Reno	456		
In marchi 1 oncie 1 d. 4 d'oro, vagliono al peso di Troix, a f. 84 ½ il marco	f.	96	18	6
In ducati 17 Vinegia, vagliono a 4 per 5 fiorini	f.	21	5	9
In f. 72 Reno vecchi, per f. 72 Reno, e più una verga d'oro per f. 17 Reno, fanno in tutto	f.	89		
In scudi 7 di Toloxa, a s. 28 l'uno f. 8 s. 12 Reno, e f. 11 app. ^h a s. 18, f. 8 s. 14 Reno, e f. 19 ½ di Raona, a s. 19 ½ Reno, f. 16 s. 12 d. 3 Reno. In tutto vagliono	f.	33	15	3
In scudi 15 chincard, a s. 16 ½, f. 10. 17. 6, e pietri 3 a s. 21 ½ f. 2. 18. 6, e f. 13 di Gelese a s. 15 ½ f. 8. 17. 6, e f. 5 di Gellese a s. 12, f. 2. 14., e marchi 12 di Monpolieri a s. 16, f. 8 s. Reno. Montono in tutto	f.	33	5	6
In monete d'ariento, cioè in soldi di Baxilea e grossi di Messa e grossi di Berna e rappi di Baxilea e moneta di Savoia, come appare a uno foglio partita per partita	f.	308	2	10
In più pengni, cioè tutte coxe d'oro, come appare particolarmente a uno foglio	f.	132	4	
Soma in tutto	Reno f.	1 170	5	10
+ Soma in tutto i denari contanti, come vedere si può, fiorini 1 170 s. 5 d. 10 Reno: vagliono computando 5 fiorini di Reno per ducati 4 camera	a oro cam. du- cati	936	4	

[c. 60ov.]

+ MCCCCXLI

Creditori del quaderno, ci troviamo a dì 24 di marzo, anno predetto. E prima.

messere Lamberto Torondi. Costui e buono perché c'è stato più anni....c. 70	f.	11	16
messere Niccolò, arcivescovo upsalense. E questo e buono perché c'è stato 3 anni sono.....c. 70	f.	55	18
messere Giovanni di Santo Chimento. Alla giornata ne vannoc. 70	f.	14	12
messere Matteo de Triboila. A' nne lettere in Corte anni xono.....c. 71	f.	4	16

9 Anhang

maestro Piero Colle. Alla giornata se li viene a prendere.....c. 71	f.	10	
I Medici di Firenze. Di questi n'à uno amico una lettera a detti.....c. 71	f.	10	18
Giovanni Serra, catalone. Alla giornata li prende.....c. 72	f.	40	
maestro Piero Colle. Alla giornata se lli prende.....c. 73	f.	23	
maestro Giovanni Monte. Costui è buono, che non li prende ed è ci stato buon tenpoc. 74	f.	334	19
maestro Guglielmo Testac. 76	f.	1	
maestro Giovanni di Tuglia. Alla giornata se li logora.....c. 80	f.	40	
maestro Iacopo Inghilexe, scoto. E' più tenpo non c' è suto.....c. 81	f.	14	8
messere Girone Grillonix. E' buono.....c. 32	f.	128	
maestro Guglielmo Tochina.....c. 84	f.	10	
Il dettoc. 84	f.	5	
maestro Giovanni di Tuglia. A'nno avuto da noi lettere generale più mexi sono, e per ancora si truova qui ed è atto a starei buon pezzo.....c. 85	f.	250	14
messere Guido di Carovant di Brettangnia. Costui n'à ancora lettere generale più mexi sono, e per ancora ci starà uno pezzo.....c. 86	f.	95	
Udinetto Galderano. Costui verrà un dì a prenderli.....c. 86	f.	16	
messere Giovanni Martini.....c. 86	f.	8	
Uno baldachino d'oro venduto, il quale non attiene a nnoic. 86	f.	15	4
messere Giuliano, cardinale di Santo Angniolo. Abbiamo scritto a' Medici di Corte di Firenze gliene pagiano la valuta, e in pochi di si caxxeràc. 87	f.	140	
Rafaello Agostino. Alla giornata ne vannoc. 87	f.	24	
Giovanni Boretac. 87	f.	5	
messere Giovanni di Fontec. 88	f.	10	
messere Luca Rovverex. Alla giornata tirano via.....c. 88	f.	33	17
Arrigo Albixon, nostro oste, e questi gli dobbiamo pagare a di primo d'agosto, per resto della pigione del banco insino a detto dì, in soma di ducati 40 camerac. 88	f.	37	12
+ Soma ducati 1 339 soldi 14 a oro camera.			

[c. 601r]

+ MCCCCXLI

Creditori de' libro, ci troviamo a dì 24 di marzo, anno predetto. E prima.

Ser Niccolò da Castello. Questi attengono alle rede di messere Iacomino de Rubeix.....	c. 3	f.	12		
messere Francesco Salvadorix, catelano	c. 3	f.	4	13	
Simone Nori	c. 4	f.	33	12	4
messere Piero Brunetti. A' nne lettere in Corte.....	c. 4	f.	8	3	4
Boscio di Giovanni di Valenza, per xuo conto.....	c. 7	f.	-	5	
Cosimo de' Medici, nostro maggiore, per conto xuo, per domascino brocato e finito di qua	c. 11	f.	66	15	
I Borromei di Bruggia, per loro	c. 17	f.	2	8	
I Medici di Corte, per uno conto da parte	c. 20	f.	1 660	7	3
Cosimo de' Medici, nostro maggiore, a chautela, dove debitori ci xono i Greci etc.	c. 22	f.	574	8	
Avanzi dell'anno MCCCCXL.....	c. 24	f.	518	11	2
Avanzi di questo anno	c. 34	f.	370	10	6
Il cardinale Aquense. 30 in 40 ducati camera prende il mexe	c. 36	f.	2040	6	
+ Soma ducati 5 291 s. 19 d. 7 a oro camera.					
+ Soma la prima facca de' debitori del quaderno della cassa		a oro cam. duc.	688	10	
+ Soma la seconda facca de' debitori del quaderno della cassa		a oro cam. duc.	91	4	8
+ Soma la 3 ^a facca de' debitori de' libro		a oro cam. duc.	4905	3	1
+ Soma i denari contanti ci troviamo in cassa		a oro cam. duc.	936	4	-
Soma in tutto debitori		a oro cam. duc.	6621	1	9

9 Anhang

+ Soma i creditori del quaderno della cassa, come appare dinanzi	a oro cam. duc.	1 399	14	
+ Soma i creditori de' libro, come appare sopra	a oro cam. duc.	5 291	19	7
Soma in tutto creditori	a oro cam. duc.	6 631	13	7

E' cci a dare, come vedere si può, duc. 10 s. 11 d. 10 a oro camera, il quale errore procedere da' libro vecchio.

Giovanni Benci e compagni in Baxilea, a dì 24 di marzo MCCCCXLI.

[c. 60iv]

+ MCCCCXLI

Scrivereno qui apresso gli avanzi ci troviamo a' libro, questo dì 24 di marzo, fatti in questo anno detto. E prima.

E per tanti n'avanzamo in uno conto tenuto con i Borromei di Milano	a oro cam. f.	5	10	
E per tanti n'avanzamo in una sicurtà fatta a' Bardi di Bruggia	f.	28		
E per tanti n'avanzamo al quaderno della cassa, in una ragione tenuta con maestro Guglielmo di Berda	f.	3		
E per tanti n'avanzamo al quaderno della cassa, in una ragione tenuta con messere I. da Trevigi	f.	1	6	
E per tanti n'avanzamo al quaderno della cassa, in una ragione tenuta col cardinale di Palermo	f.	7	4	
E per tanti ce ne feron buoni i Medici di Vinegia per discrezione di denari nostri sopratenutoci	f.	16		
E per tanti n'avanzamo al quaderno della cassa, in una ragione tenuta col vescovo di San Penxò	f.	54	10	
E per tanti n'avanzemo in uno conto tenuto con i Medici di Vinegia	f.	73	7	
E per tanti n'avanzamo in uno conto tenuto con Gerardo Gianfigliazzi di Valenza	f.	5		

E per tanti se ne xono avanzati in mercatantie vendute in questo anno	f.	14	11	4
E per tanti se ne xono avanzati in arienti venduti in questo anno	f.	11	11	1
E per tanti ne fu d'avanzo al conto della caxa tenuto per le man di Giovenco i' chui ci rimaxe el governo in quello tenpo Lorenzo fu a Francofordia, da dì 24 di marzo insino a dì 6 di maggo	f.	5	7	5
E per tanti ne fu d'avanzo al conto della cassa, da dì 6 di maggo insino a dì 24 d'agosto	f.	62	13	3
E per tanti ne fu d'avanzo al conto della cassa, da dì 24 d'agosto insino a dì 24 di diciembre	f.	40	12	8
E per tanti ne fu d'avanzo al conto della cassa, da dì 24 di diciembre insino a dì 24 di marzo	f.	41	17	9
+ Soma in tutto i predetti avanzi ducati 370 s. 10 d. 6 a oro camera, e di tanti ci xonn a creditore, come vedere potete.				

Aprresso scriveremo ne xpese ci troviamo avere fetto in questo anno. E prima.

E per tanti ne xpexe la ragione vecchia in ispexe minute di caxa, da dì 25 di marzo insino a dì primo d'agosto	Reno f.	80	4	
E per tanti ne xpendemo per dare dixinare a uno mercatante da Lubiche	f.	-	17	8
E demo a Warnieri della Ciexa, per vino conperamo in più volte	f.	18		
E per tanti ne spendemo qui, quando ci fu Giovanni Talani e uno altro govane del Buero di Lubich	f.	1	3	
E demo a Giuliano Baratti per 2 lixime di fogli f. 3. 1 n. 6, e al detto per cera e confeziona ebbe la ragione vecchia, e al detto f. s. 10 per cera, e più fiorini 1 Reno, dato per Dio in questi dì xanti. In tutto montanto	f.	8	8	4
E facemo buoni a Giuliano Baratti per le xpexe di 8 mexe per Lorenzo e per uno govane	f.	48		
E facemo buoni ad Arrigo Albixin, per la pigone della caxa, da dì 24 di marzo a dì primo d'agosto	f.	40		
E facemo buoni al detto per la pigone del banco insino a dì primo d'agosto prossimo	f.	50		
E facemo buoni al detto per biada avuta la ragone vecchia	f.	2	11	6
E per tanti se ne xono in questo anno spexi in mandare e ricevere lettere	f.	9		
E per tanti ci è debitore lanni, che fu nostro chuoco	f.	4		

9 Anhang

E per lo costo di 4 libri per lo banco	f.	1	21	
E per 4 quaderni di carta reale, per li detti libri	f.	1	17	3
E per tanti ci restava a debitore uno paggo avero ragazzo	f.	1	8	
E per tanti ci resta debitore Giovanni Ciedeler, che fu nostro fanciullo	f.	1		
+ Soma f. 250 s. 16 d. 4 Reno, vagliono ducati 250 s. 12 a oro camera, e di tanti ci xono a debitori, come vedere potete.				

[c. 602r] + MCCCCXLI

Scrivereno qui apresso tutti gli arienti in vasella, ci troviamo questo dì 24 di marzo, anno pre-
detto, e per che pregio ci stanno. E prima.

2 bacini d'ariento dorati, per tutto vagliono, a f. 7 $\frac{3}{4}$ Reno il marco, cioè fu marchi 21 oncie 5	a oro cam. f.	134	8	
29 cuchiai d'ariento, pexorono marchi 3 oncie 2, a f. 7 $\frac{1}{4}$ il marco montono	f.	19		
2 saliere d'ariento, pexorono marchi oncie 6 d. 3, a f. 7 $\frac{1}{4}$ Reno il marco montono	f.	4	8	6
In più arienti rotti, pexorono marchi 1 oncie 5 d. 18, a f. 7 Reno il marco, montono	f.	9	12	4
12 tazze d'ariento di più ragione, pexon marchi 11 oncie, a f. 7 il marco, montono	f.	62	9	4
4 quadretti d'ariento, pexorono marchi 4 oncie , a f. 7 il marco	f.	23	2	
1 bocale d'ariento dorato, marchi 2 oncie 2 d. 18, a f. 7 Reno il marco monta	f.	13	2	
E dobbiamo avere da messere Simone da Termo oncie 5 d'ariento anni xono e oggimai si poxono mettere per perduti. Prestogliele Ruberto Martelli. Vaglion	f.	3	9	4
E dobbiamo avere da Perino, orefice, oncie 5 d'ariento, il che se lo contò per f. 5 Reno, che coxi fu di patto e ora lo niega. Per perduto oramai si può raginarlo. Fello overo li diè detto ariento Giovenco della Stufa	f.	4		
E dobbiamo avere dal cardinale Aquense 2 quadretti, peson marchi 2 oncie $\frac{1}{2}$ sicuro e vaglion	f.	11	11	
+ Soma marchi 48 oncie denari 3 d'ariento al peso di Baxilea, le quale ci stanno, come vedere potete, per ducati 285 s. 2 d. 6 a oro camera, e di tanti ci stanno a debitore, come vedere potete.				

Scrivereno qui apresso le mercatantie ci troviamo detto dì 24 di marzo, e per che pregio.

1 scanpolo di panno turchino di Firenze, di braccia 21 di Baxilea, per	cam.		
	f.	21	
1 taglio di xaia melanexe di grana, di braccia 7, per	f.	14	
1 scanpolo di panno fior di pexco, di braccia 2, per	f.	2	
1 scanpolo di panno bigio di Londra, di braccia 3	f.	3	
1 pezza di xaia melanexe nera, della quale n'ò levato braccia 1, per	f.	78	
1 pezza di panno paonazo di Firenze, verzino	f.	64	
1 scanpolo di panno paonazo di Roano, di braccia 16 ½, per	f.	20	
1 scanpolo di panno paonazo di Firenze, senza grana, di braccia 20 ½	f.	24	
1 scanpolo di panno fior di pesco di Firenze, di braccia 22, per	f.	22	
1 scanpolo di panno di grana alla lucexina, di braccia 2	f.	4	
1 scanpolo di panno paonazo di grana, di braccia 9 ⅓	f.	12	5
1 scanpolo di panno cilesto di Firenze, di braccia 22 ⅓	f.	22	7
1 scanpolo di brocato giallo allessandrino, di braccia 2	f.	8	
2 capelli da vescovi, cholli cordoni, per	f.	20	
In marchi 1 oncie 7 ½ di taffetà neri, a soldi 12 oro l'onca	f.	11	4
In marchi 3 oncie 2 di taffetà di grana, In marchi 10 oncie 6 di taffetà di grana, in tutto marchi 14, a s. 15 a oro l'onca	f.	84	
In marchi 4 oncie d. 12 di taffetà cremixi, a soldi 31 Reno oncia	f.	34	14
In marchi 7 oncie 1 di taffetà verde, al peso di Baxilea, a s. 12 a oro l'oncia	f.	34	4
+ Soma in tutto la montanza di dette mercatantie ducati 473 s. 14 a oro camera, e tanto ci stanno a debitore, come vedere potete.			

Nota che tutte le predette mercatantie a quello pregio medesimo l'abiamo ragionate chome fu fatto a noi dalla ragione vechia.

volta

[c. 602v]

+ MCCCCXLI

Apresso scrivereno i pengni ci troviamo questo dì 24 di marzo e di che qualità. E prima.

In una borxa di maestro Tomaxo Rodenon, nela quale è pezzi C d'oro, per	Reno	
	f.	100
In uno anello dette Currado da Norinbergo, per	f.	3
In uno anello d'oro del soldano del concilio ⁱ , per	f.	4
In uno anello d'oro del medico del cardinale di San Martino, per	f.	3 10
In uno fermaglio d'oro del soldano del papa Filice, per	f.	2 10
5 pezzi d'oro di Filiberto, speziale, per	f.	6
In uno anello d'oro del coriere del cardinale Vicentino	f.	14
In uno anello d'oro di questo servidore del cardinale Aquense	f.	2
Una Bibia di maestro Giovanni di Tuglia, nostro amico, ed à denari in banco	f.	10
In uno banco di maestro Antonio Martini	f.	16
+ Soma in tutto i predetti pengni f. 132 s. 4 Reno, i quali sono posti in una partita infra contanti, come vedere potete, e tutti sono buoni, cioè senza nostro pericholo.		

i Peter von Kirchhofen.

Brief von Carlo de' Ricci von der Medici-Filiale in Rom an Abel Kalthoff in Köln, Rom, 7. Februar 1449²⁴¹⁹

+ Al nome di Dio, a dì 7 di febraio 1448

a Abel Ralchoff in Cholognia

A dì 20 del passato, per le mani de' nostri di Bruggia, fu l'ultima vi schrivemo. Dipoi abbiamo due vostre de' dì 5 e 9 di diciembre. Apresso faremo risposta.

Di quella de' dì 9 ne fu aportatore Gherardo di Chernieri, al quale ci siamo oferti per vostro amore di prestare ogni favore intorno alla facienda di pro [?] venuto, siché a llui istà ora a richiedererci, che di bonissima voglia lo serviremo in tutto, e alla relazione ve n'avederete faciendolo, perché desiderosi

2419 ASFi, MAP 82, Nr. 179. Anhand der im Brief enthaltenen Mitteilung, der Papst habe am 20. Januar das Jubeljahr ausgerufen, lässt sich der Brief mit Sicherheit nach heutiger Jahresrechnung auf 1449 datieren.

savamo di fare chosa vi piaciessi. Ma chome per altre nostre detto v'abbiamo, per lo gran sospetto della moria s'è a tenpo nuovo per chagione che tutta questa vernata ci à tocho, e chosì ora al presente chontinova, bisognandoci levare non vogliamo trovarci chon gravezza di persona, e però vi si disse che più nulla rimetessi né traessi, o che di nuovo vi chonchordassi cho' nostri di Bruggia, e che tutto quello traessi cie ne provedessimo, e facciamo de' loro ciò quello che di tutto nostri di Bruggia tragliano, che per li detti cie ne prometiamo da Vinegia. Così fatto arete avuto l'avisio, e altrimente non possiamo per ora fare, e se in chonto orderete con detti nostri di Bruggia che di tutto quello trarete cie ne provehiamo sopra di loro, da Vinegia faremo tale compagnia, e quelli ci ordinasse che volentieri ritorneranno a botegha. E benché di qui avesimo a partire, in ogni luoghi dove andassimo si darà a tutto compimento, e dove andassi il papa, andremo noi. Siché achordandovi cholli detti, ci piacerà e nnoi daremo chompimento in questo mezo che possiate avere l'avisio nostro a tutto che ttrato arete si darà compimento a da' nostri di Brugia cie ne provederemo al'usato e nne sarete avisati.

E' vi s' è detto per più nostre quanto seghuito abbiamo per vostro conto, e chome di tutte le partite che per l'ultima vostra avisasti tratte, la più parte n'avamo paghate, e gli utimi che vi diciamo sono fiorini 50 di camera, paghamo per vostra lettera de' dì 31 d'ottobre a maestro Piero Chonte da qui [?] procuratore, e per lettera de' dì 29 di novembre a maestro Bernardo d'Altoren fiorini otto di camera, e per lettera de' dì 28 di novembre a messere Nicholò di Franch f. 8 di camera, e per lettera de' dì 2 di diciembre a Wernero Sichen f. 15 di camera. E di tutto vi diciamo averne mandato le quitanze a' nostri di Brugia, le quali v'aranno mandate e voi arete achoncione la schrittura e cie n'arete avisati.

E l'ultime partite che tratte abbiamo per voi a' nostri di Brugia per quello che paghato avemo, che per voi ci venìa a manfare [?] sono fiorini 50 traemo loro per dì 16 di questo, a grossi 50 ½ per fiorino, e più fiorini 31 di camera per dì 20 di questo, pure grossi 50 ½, per fino che al dì gli arete, loro fate buoni e avisato.

Dipoi abbiamo paghato per vostra lettera de' dì 5 di diciembre a maestro Matteo Uberti f. 18 di camera a la quitanza se ne manderà a Brugia a' nostri; e non si paghando altro in questo mezzo che prima asserar [?] questa, vi si trarranno a Bruggia a' nostri, diràvissi e voi n'achonciate la schrittura e al dì gli farete loro buoni.

Avendo levato la chomissione a vvoi, cioè che più non chomettiate, no' sarà ragione da nnoi avessi ghravezza, e però non bisogna mandarvi forma altrimenti di nostre lettere di chambio; se ciò i nostri di Brugia vi chonchordassi, allora la potremo fare e nella forma che ora savamo dovendo, siché vedete se chonchordare vi potete cho' loro, ché faciendolo chome si dicie assai ci piacerà, acciò che a chiedendo di chometere, noi lo potessimo fare per chotesta parte, posto che dirado achada o piaceri. Voi intendiate bene la mano di Ruberto e di Lionardo²⁴²⁰,

2420 Lionardo d'Agnolo Vernacci, Stellvertreter Roberto Martellis als Leiter der Medici-Niederlassung in Rom.

e ssi intendiamo benissimo lo vostra, e di tutto savamo benissimo d'achordo, se il sospetto di sopra si dicie non fusse la chagione, ma altro non si può a quello vuole Iddio, e nnoi bisogna abbiamo pazienza.

Il giubileo si publicò a dì 20, chome per l'ultima vi si disse, per l'anno avenire. Iddio con pacie lo choncieda.

Abbiamo, chome di dicie, paghato e chosì pagheremo tutto che quello avete tratto, e quando arete avuto l'aviso nostro di non trarre più, siamo cierti arete soprasseduto, e forse vi fia paruto istrano che sendo da nnoi procieduto l'avere a fare vostre faciende, vi sia chosì tosto levato la chomessione. Questo avrete potuto vedere è procieduto per la moria ch'è chominciata, è anchora, perché quando vi scrivemo a precipio, questa materia, i chambi da Bruggia a Vinegia valevano grossi 51, dove poi andarono a grossi 52 ½, siché 4 per cento perdavamo e perdiamo de' danari ci mandate a paghare. Dobbiendo perseverare insieme non saria possibile fare in questo modo, maxime in tempo di moria, che ci è maggiore charestia di danari. Se vi pare intorno a questo fare provvedimento alchuno cholli nostri di Bruggia, che altre chose si faccino chon debito e honesto modo, in forma voi e nnoi non perdiamo, s'è ischritto loro siamo cierti non si partiranno dalle chose honeste e ragionevoli, e quando l'una parte e ll'altra si salva, l'amicizzia dura più e chontinovasi lunghamente.

E' vi si manda pure con questa la chopia in che modo facciamo le lettere di cambio. Siamo cierti che pichola chosa acchadrà trarre, e dandovi la valuta in Bruggia a vostro modo, speriamo ne vorrete servire. Fate risposta.

E per noi avete a dare chonpimento per mano di me, Ruberto Martegli o di Lionardo Vernacci, sì chome siate avisati, e sendo anchora di mano di Charlo de' Ricci, ischrittore di questa, vi date compimento.

E' ssi tratto a' nostri di Bruggia per voi, per uso, fiorini 18 di camera a grossi 50 ½ per fiorino, per gli ultimi che si disse in questa aver paghato per voi, fogli loro buoni al tempo e ponete a vostro conto e avisate. Voi vedete quanto di sopra si dicie che per questa ragione, oltre ala mano di Ruberto e di Lionardo, l'avete a fare per mano di me Charlo de' Ricci. ischrittore di questa. Fatene richordo.

A dì 13 di febraio e abbiamo la vostra de' dì 14 di gennaio. Faren apresso risposta, benché pocho achagia, perché di sopra dicie abastanza. Noi abbiamo visto chome restavate avisato chome, per rispetto della moria, ci adavamo avere a levare, e per questa chagione vi s'era detto non chomettessi più. Dipoi aré visto per altre nostre lettere che vi abbiamo scritto chome noi non ci leviamo, ma che veduto i danari di Brugia a Vinegia chome si manteghano alti ne potremo fare al pregio che d'achordo savamo rimasi, cioè d'avere in Brugia grossi 50 ½ per uno duchato che paghassimo qui, e che cho' detti di Brugia per detta chagione ve ne intendessi. Chosì arete fatto

e avisato, siché ne sarete rimasi che quando ci salvassimo, faremo volentieri chosa vi piacesse, ma a questo modo sare' cho' nostro danno di 4 per cento, chome in questa si dicie.

A tutto che arete sino al giorno avesti l'avisio nostro di no' llo fare più, si darà buon chompimento, e da Brugia da' nostri cominceremo chome siamo chostumati fare. Abbiamo visto chome sono in tutto fiorini 388 quelli che tratto avete sino al dì.

Oltre quanto si dicie di sopra avere paghati, abbiamo paghati dappoi per vostra lettera de' dì 20 di settenbre, a messer Nicholò Senepp fiorini 27 di camera, e lla quitanza se ne manderà ai nostri di Brugga. Achonciateli a dovere. La scriptura è a Brugga a' nostri; s' è detto che per uso facciamo debitori della valuta di detti f. 27 a grossi 50 ½, e nnoi creditori al tempo. Ordinate abbi chonpimento, cioè che si faci loro buono, e avisate.

Èssi paghato per voi sino al giorno, in tutto f. 258 di camera, sicché f. 130 si resta a pagare. Chosi faremo.

Bericht von Tommaso Spinelli über seine Geschäfte mit Galeazzo Borromei, Florenz, um 1449 ²⁴²¹

+ Al nome di Dio amen.

Io fe' chonpagnia chon Ghaleazzo, sì chome apare per la scritta. Andai a Basilea e posimi là, e avanti aprissi banco stetti mesi 6 o circha, dipoi apri lo banco e stettivi uno anno o circha, e partimi di là perché non vi si facia nulla, altro che spendere. E che, visto ch'io mi perdea lo tempo, me ne venni a Firenze e dissi a Ghaleazzo, ch'io mi perdea lo tempo a Basilea, lo perché rimanemo d'achordo ch'io aprissi banco a Firenze, che dipoi estetti parecchi mesi cho pochi cientinaia di fiorini, e tutto questo appare per le scritture, e avendo io aperto banco a Firenze, in chapo di mesi 6 o 7 si morì Ghaleazzo. Hora è da chonsiderare e ghuadangni ch'io potetti fare in mesi 8, morendo Ghaleazzo.

Seghuì poi che morto Ghaleazzo, io trafichai poi in nome della chomesseria di Ghaleazzo circha a mesi 8 salvo il vero. Tutto apariscie per le scritture che ànno apresso di loro e Sei della Merchatantia. E dapoi fu morto Ghaleazzo venono le chontenzioni tra 'l Chomune di Firenze e chomessari ch'erono a Vinegia. Li uficiali del Monte voleano ch'io dessi loro ciò mi trovava di Ghaleazzo, io volevo seghuire sechondo la scritta e fare la volontà di Ghaleazzo, dal'altra

²⁴²¹ YUSA 85, 1584.

parte Giovanni Borromei mi perseguitava perché si teneva malchontento del testamento fe' Ghaleazzo e fu in tanti travagli messo, che per buona fe'io fui parecchie volte per chapitare meno che bene. E chon questa maladizione fe' questo traficho tra i' nomi di Ghaleazzo e la chomesseria anni due e mesi. E quando sarà bene chonsiderato ongni cosa, è d'avere amirazione chome in tutto io non diè a terra. Aiutomi Iddio, ché per loro non manchò già.

Se alchuno volessi dire ch'io avessi ghuadangniato dove asegnio che, chome si vede, la ragione perde, Idio m' è testimone, così chi stava mecho, Giovanni da Chastro che si truova a Padova, lo quale mi mandò e volle ch'io tenessi Ghaleazzo. Stette al chontinovo a ghovernare quella ragione: fatelo disaminare, e se trovate ch'io non ne asengni la verità, punitemi. Le scritture sono di suo [!] mano, chome per li libri si dimostra.

Nel tenpo ch'io seghui lo traficho in nome di Ghaleazzo e della chomesseria, ebbi due chassieri: lo primo fu Giuliano di Piero Borromei, lo sechondo fu Alesandro suo fratello, li quali mi furono dati da Ghaleazzo. Loro tenono i chonti della chassa al chontinovo e sono vivi, ch'io creda. E' libro grande tenne Iachopo di Nicholò di Chocho Donati. Se a me non è da dare fede, informatevi da lloro e troverete ch'io v'ò mostro la verità.

Egli è vero ch'io chominciai e' libro a Basilea e chominciai a fare una ragione che dicie e' libro segreto, chon dire: io non voglio si vegha così per ogni chatuno i chorpi e salari faremo, e credendo io fare di grandissimi fatti. Ma dipoi, visto ch'io non faciea nulla, diliberai di non ne tenere libro segreto, e tutte quelle partite vi sono fe' morire in su detto libro. E che questo sia vero, informatevi da Giovanni da Chastro, da' due fratelli de' Borromei, da Iachopo Chocchi e da qualunque altro stette mai mecho, e troverete vi dichò la verità. E più m'obriglio, se mai nel tenpo ch'io fé per Ghaleazzo o per la chomesseria, che in mia prop[r]ietà io faciessi alchuno utile, io voglio essere apellato sleale. E dipoi ch'io ò fatti e fatti grandi, mai volli tenere libro segreto, do[v]e si vede bene chiaro che mai tenni libro segreto, e questo è vero, per la santa Dio ghuangniela.

Li esechutori rimasono di Ghaleazzo, che furono viniziani quelli aciettorono, mandorono per me e andai a lloro a Vinegia e portai ongni scrittura perché mi dissono voleano ch'io sengniassi loro chonto. Chosì fé. Loro mi rividono ongni ragione e Lazero di Giovanni, che fu uno de' chomesari, ne fé richordo del chome trovò la ragione, e finalmente fero mmi restassi di quello di Ghaleazzo fiorini 3 937 di camera. Di che parendomi essere gravato de' danni ch'io avea ricievuti per la 'redità per alora, furono chontenti i chomesari ch'io faciessi loro buoni fiorini 3 700 di camera, e l'avanzo sostenessi. Chosì fé', dipoi volendo io mi faciessino lo dovere restando avere messer Antonio e Lazero buona somma dalla eredità che fu, ora erono più di fiorini X mila e pareano loro stare male, per piacere loro e avendo avuta la volontà de' chomesari, fe' loro buoni tutti e fiorini 3 937, sichome apare per le scritture. Questo è pure da credere, che restando avere Lazero tanta somma di danari dalla chomesseria, avendo trovato che di quello di Ghaleazzo m'avessi trovato più, non saria stato chontento a fiorini 3 937 e soldi ***.

Volsi aver richordo che andando lo aversari al palagio del Podestà per farmi dare bando o dare altro rinscrescimento, avere richorso al Arte di Merchatantia, dove sono matricholato, e chonsolo provederanno, Bartolomeo e Lorenzo provederanno.

Scritta attenente a Tommaso Spinello

[verso]²⁴²²

Ricordi diversi di gite fatte iin più paesi dal signor Tommaso Spinelli per interessi di mercatura, in tempo che faceva compagnia di banco col signor Galeazzo Borromei.

Ricordanze von Roberto di Niccolò Martelli, 1452²⁴²³

[c. 57r]

+ MCCCCCLII

Qui apresso farò ricordo di quello feci per la compagnia de' Medici in Basilea e diche in detti a Cosmo e Lorenzo de' Medici e compagni una scritta di mia mano in Firenze a dì 24 di Marzo 1439. La copia della quale fia questa.

La ragione di Basilea principiò in nome di Giovanni Benci e compagni così come allora diceva quella di Ginevra a dì 28 di novembre 1432 e fu governata per lo detto Giovanni e per Tommaso Ruffaldi e Francieschino da San Giorgio. E in capo d'uno anno avanzorono circa a ducati 200 cento e ne spesono 300 e al mio arrivare là che fu di maggio 1433 vi trovai tucti e sopradetti e dipoi del mese d'agosto lo detto Giovanni si partì e mi lasciò in loro compagnia e istatovi alquante settimane Tommasi si partì e così rimasi con detto Francischino lo quale era ladro e tristo e lasciomi Giovanni creditori per fiorini 6000 in 7000 e tanti debitori che circa a 2000 fiorini mi trovano di contanti. E non obstante la ragione di Ginevra ci fussi sempre debitore di f. 3 in 4000 e che tucti gli avanzi faciavamo con le ragioni di fuori andassono a utilità di detti di Ginevra e che ffu una buona somma ci troviamo creditori avanzi a dì 27 di g[i]ugnio 1434 quando mutai lo nome e segnio in nome di Cosmo e compagni di fiorini 1557 s. 5 d 1. in tucto questo tempo non avendomi i maggiori dato i ducati 6000 dovevano per lo corpo di deta ragione fumo tenuti sì magri a danari che mi bisognava e torre a cambio e acchattarre in questo dal cardinale di Santo Agniolo sì come sa Giovenco della Stufa che era cassiere e come appare per libri e così

2422 Zusatz von späterer Hand.

2423 ASFi, Fondo Martelli, Nr. 303, cc. 57r–62v.

+ per lo primo anno furono gli avanzi	f. 1557	s. 5	d. 1	a oro di camera
+ E da dì 27 di g[i]ugno infino a dì 24 di marzo 1434	f. 3895	s. 18	d. 1	
+ E da dì 24 di marzo infino a dì 24 di marzo 1435	f. 3347	s. 1	d. 11	
+ E l'anno del 1436	f. 2007	s. 1		
+ E l'anno 1437	f. 1119	s. 9	d. 9	
+ Somma	f. 11927	s. —	d. 5	

De quali i maggiori n'ebbono f. 8966 s. 14 d. 1 a oro di camera che il resto si spese e per salari e per altre spese e tucto questo si fece senza avere corpo alcuno e a mme fu assignato per mio salario ducati 100 l'anno che non mi fu dato il quarto di quello meritavo e se non fusse istato che poi dell'anno 1439 mi fecero loro compagno non vi restavo contento.

[cc. 60r–62v]

1452

Al nome de Dio amen. Io Roberto di Niccolò Martelli questo dì primo di novembre anno decto in Firenze farò qui apresso Ricordo come dell'anno MCCCCXVIII sendomi levato dall'abaco e già per uno anno istato al banco di Lando e Antonio degl'Albizi dove in quello tempo era loro cassiere Ugolino Martelli, andai di mia propria volontà e senza che da altri ne fussi richiesto o sollecitato a stare al banco di Cosmo e Lorenzo de' Medici e compagnia di Firenze dove istetti infino di giennaio nel 1422 e a dì 30 di detto mese Giovanni di Bicci de' Medici mi mandò a stare a Roma e di compagnia vi andai di maestro Lionardo Dati generale de' frati predicatori dove arrivai a dì 11 di febrayo e in Roma nella compagnia di detti Cosmo e Lorenzo istetti anni X che VI anni tenni lo conto della cassa e uno i libri maggiori e in detto tempo ebbi la infermità della moria cioè dell'anno 1429 che ffu nel tempo di Papa Martino al quale più volte parlai e dopo la sua morte sucesse Papa Eugenio e apresso si cominciò lo Concilio a Basilea dove per la detta compagnia fui mandato del mese d'aprile MCCCCXXXIII e v'arrivai del mese di maggio dove istetti anni V al governo di quella ragione e quello vi feci appare per una nota data a maggiori, la quale è copiata in questo a c.57 e perché la nostra compagnia mediante lo mezo mio vi fe' due cose degnie di memoria a laude e gloria della detta compagnia ne farò qui menzione, e la prima fu che essendo negli anni MCCCCXXXIII l'exercito degli ussi overo boemi a campo incontro alla ciptà di Pilsna e quella avendo per fame quasi ridotta all'ultima disperazione e conoscendosi che dove quella a terra vi fuse perduta tucta la Magna e per conseguente tucta la crisiannità era opressa da i detti infedeli prestammo f. 8000 di reno alla nazione giermanica senza alcuna utilità e fussi tale sforzo che non solamente si dette soccorso alla detta terra ma mediante l'operazione del cardinale di Santo Agnolo si misse tra i detti boemi tale discordia che in tra l'loro per 2 battaglie furono insieme

se n'amazzorono ben XXVIII mila di che in tucto n'è conseguito la loro disfazione e mai poi preso armi contro e crisptiani //

[c. 60v] E da ppoi nel'anno MCCCCXXXV sendo per lo Concilio già ordinato di fare la unione de' greci e mancando al Concilio e per mandare l'imbasciadori in Gostantinopoli e quivi fare convenire tucti quelli della Chiesa orientale acciò disponessino e deliberassono la passata dell' Omperadore e di tucti quelli che passorono in Ytalia ducati d'oro XII mila e non possedendosi a questa somma provvedere per lo Concilio non obstante moltissime provisioni avessono facte. E protestando l'imbasciadori greci che per la nostra Chiesa occidentale non si servava l'operarsi facto e che tucto lo Concilio insieme congregato mi richiesono gli volessi aiutare e sobvenire in tanto loro bisogno avendo preso la obligatione di tucti e prelati v'erano e factomi ben sicuro gli servì di decta somma donde ne seguì che l'imbasciadori del Concilio insieme con quelli de' greci e accordorono allora la passata de' greci di qua e passorono. L'anno MCCCCXXXVIII e venono a Fferrara e per la contradizione che ffu in Basilea per rispetto del luogo dove lo Concilio per la decta unione cielebrare si doveva che cchi voleva in Vignione e chi in Firenze, mi trovai sendo in Basilea quasi in pericolo di morte solo perché chi lo voleva in Avinione che erano la più parte istavavano da mme tucte le difficoltà avevano e invero insieme con monsignore di Santo Agnolo ne feci una exactissima diligenza e perché nella fine del MCCCCXXXVIII in quello Concilio non n'era rimasto se non passione e ogni mala visione faceva me ne partì e venni a Ferrara del mese di maggio 1438 dove trovai Cosimo e Piero e Giovanni suoi figliuoli e quivi essendo cominciata la moria e a Firenze restata, si cominciò a ragionare del partire e ridurre in Firenze tucti i greci e la Corte e qui celebrare lo Concilio per la unione e per commissione di papa Eugenio scrissi a Cosimo e Lorenzo chella comunità mandasse là per accordare alcuni capitoli per la venuta qui del Concilio e così Lorenzo de' Medici vi venne. Lo quale restò d'accordo e partissi e lasciommi dovessi servire il papa infino di ducati VI mila per la spesa dell'avere i greci di là che erano da persone VII cento e benché io facessi ogni mio sforzo di non passare //

[c. 61r] la commissione niente di manco mi fu necessario rimanere in Ferrara dopo la partita del papa e insieme col cardinale di Santo Angiolo e con monsignore lo cardinale di Venezia vice cancelliere per fare arivare i detti greci per la spesa de' quali oltre a mille fatiche n'ebbi e afanni incomportabili prestay ducati XIII mila li quali ritrassi poi non senza grandissima fatica. E così ridotti in Firenze arrivai qui del mese di gennaio e tucto quello anno del 1438 e così da quello adietro fu provveduto come factore con salario sì piccolo che se non fusse la speranza del tempo a venire parendomi essere molto male tractato, non restavo mai contento perché sapevo in VI anni avere durato in extimabile fatica e per honore e grande reputazione e ancora utilità di compagnia avere facto grandemente mio debito e dove al mio arrivare a Ferrara v'erano in corte delle compagnie ci andavano innanzi non prima arrivati a Ffirenze non era compagnia ci s'appressasse con tanta grazia e benivolenza di Papa Eugenio e di tucta la corte che tanto avevo quanto domandavo. E l'anno MCCCCXXXVIII fu facto compagno della ragione di

Corte a trarre l'octavo del guadagno per V anni, e qui istemo con la corte insino a di VII di marzo MCCCCXLII e andammo a Ssiena dove istemmo con la compagnia infino all'uscita di settembre anno decto, e a di primo d'octobre partì con la compagnia nostra e andammo a Roma e quivi benchè la compagnia de' Borromei fusse facta dipositario del papa e che la nostra mancasse della grazia del papa per le guerre e discordie del conte Franciesco dove la sua santità grandemente si teneva offesa da Cosmo niente di manco passai tucto lo tempo della sua vita in modo avanzammo ragionevolmente e fumo sempre preservati e vero che mesi VI avanti la sua morte molto ira indignato contro di me perché intese io avere operato lo conte passase verso Roma con grandissimo sforzo donde mi fu necessario partirmi e venire a Ffirenze e istetti qui fino a di 5 di febraio e essendo lo prefato papa amalato a morte lo camarlingo e lo cardinale...mandorono //

[c. 61v] per me e non parendo Cosmo io andassi sicuramente nighò la mia andata, il perché di nuovo gli fù scritto e così a mme che per ogni modo mi mandassono a Roma e così mi missi in chamino e arrivai là a di 12 di febraio e benchè il papa fusse quasi in fine, non di manco, mi fe' dire che io dovessi partire perché sapeva v'ero andato per operare si facesse un papa amico a Cosmo e alla nostra comunità, e perché questo nonn era vero mi fù detto per lo chamarlingho e per tucto lo collegio de' cardinali non dovessi partirmi e così aspettai la morte di detto papa, e il giorno lo quale morì a di 23 di febraio e apresso fue creato papa Thommaso da Sarzana cardinale e vescovo di Bologna e nominato papa Niccola quinto col quale per XXIII anni avevo avuto grandissima amicizia e per respecto di Cosmo e ancora per compiacermi mi fe' suo dipositario e così infino a oggi l'ò servito e servo con grandissima benivolenzia e grazia della sua santità e di tucto lo collegio de' cardinali e di tucta la corte per modo che per la grazia di Dio non solamente vingo ad avere conservata la reputazione e credito della compagnia ma ancora acresciuta. E benchè a me non si convengha scrivere quello che ssia in lode mia, non di manco perché e sia in buono exemplo di quelli che dopo noi saranno e perché ancora ne sia bisognando mai renduto buon merito a quelli che di me discenderanno m'à paruto di darne in questo libro e a c. fare ricordo di tucti i danari contanti ò messi in casa a comune tra tucti gli altri miei fratelli e per honore e bene di tucta la casa nostra e di mia propria liberalità senza che mai o per me o per mia donna o figliuoli per vestire o per altro uso d'entrate nostre comuni toccassi mai uno danai, anzi tucto quello me fuse di bisogno da l'anno MCCCCXXIII in qua sempre ò spesi di danari avuti di mio salario o guadagnati nella compagnia sono istato e che al presente sono, sicchè per me mai la casa ebbe altra gravezza se non quella ò avuto per la vita mia e della donna e de' figliuoli //

[c. 62r] quello che in tucto questo tempo sono istato e sono nella compagnia de' Medici abbia avuto a stare e praticare oltre a facti appartenenti della compagnia non iscrivo qui particolarmente perché sarebbe troppa lunga scrittura tanto è che mentre sono istato di fuori di Firenze e in Firenze ancora quando la corte ci fu, mai si praticò cosa grande e d'importanza che io non

vi fussi aooperato e principalmente nel passare de' greci in Ytalia e maxime poi nel fargli venire a Ffirenze e per li danari prestati e per la sollicitudine e avisi dati per me mediante monsignore lo cardinale [...] ²⁴²⁴ posso con verità scrivere avere quasi aooperato il tucto e le lettere e avisi dati per impedire lo Concilio non si facisse a Vignione e i pericoli ne portai a Basilea, ne possono fare fede che cosa quasi impossibile a ddire la fama n'ebbi donde seguito chell'Omperadore di Gostantinopoli ci mandò infino di Gostantinopoli la bolla col sigillo d'oro. La quale io pagai de' miei propri danari e con la sua maestà e con tucti i suoi contraemo grandissima amicizia. Così essendo a Basilea con l'Omperadore Sigismondo ebbi grandissima familiarità e di moltissimi drappi lo fornì così gli pagai f. 20mila in 4 volte per la Signoria di Venezia e perché era humanissimo prencipe molto dimostramente contractava con meo ogni suo bisogno.

Al Re d'Araona andai due volte a Napoli e una a Tiboli e benchè con la sua mano e con giuramento della sua fede rapresentasse farmi satisfacere di danari 7 000 ci dovea per Francesco Masi niente di manco non gli paghò e per altro mezzo non fumo poi accordati con costui non ebbi altra pratica di parole perché sempre fu nimico e della nostra comunità mostrommi beni in Napoli tucte le sue gioye che farò per la somma di danari 100 mila.

All'Omperadore Fedrigo terzo lo quale entrò in Roma a dì 8 di marzo 1451 parlai due volte e così più volte parlai al Re d'Ungheria altra pratica non mi acchadde avere con loro. //

[c. 62v]

MCCCCCLII

Quanto io mi sia da XVII anni in qua impacciato e con grandissimi signori spirituali e temporali e in quanti grandissime cose e diverse io sia intervenuto o con pratiche o con prestare danari e facto quello che ssia a mio honore e reputazione non voglio scrivere qui perché sarebbe multiplicare in troppo lungo dire, tanto è che assai fare ne può fare infinitissime lettere sutomi scripte e da signori temporali e spirituali così da Cosmo e da molti altri per modo che oltre alla grande utilità ò facta avere alla compagnia con acrescimento di reputazione e cet. ò di mostro non essere istato solo adoperato in facti di compagnia e che la fatica mai non m'ha invilito nelle difficoltà in cosa alcuna.

Sopravenendo poi dell'anno 1453 la morte di papa Niccola e trovandomi in Firenze chavalcai a Roma dove arrivai avanti e cardinali entrassero in conclavio e a tucto lo collegio con lettere di credenziali de' nostri signori offersi i favori della comunità e per la nostra compagnia fu prestatato loro ducati 25mila fù poi creato ... Alponso cardinale di Valenzia e chiamato papa Calisto terzo fu huomo avarissimo, costui mentre lo servì mi fece ... accoglienzia poi ch'è volli essere pagato mi volle con parole e dimostrazioni di farmi male torre danari 10mila ci restava a ddare donde mi fù necessario fare rivedere tutti i conti tenuti a tempo di papa Niccola e così

2424 Unleserlicher Name.

fù che montorono uno milione e mezo di fiorini e per la grazia di Dio trovarono ogni cosa essere facta fedelmente e bene e rimase in confusione chi volle confondere la compagnia e me e benchè a ssuo tempo non fussimo pagati fummo poi facto papa Pio con la aprovaione de' nostri libri a honore nostro grandissimo.

E al tempo di deto papa Pio²⁴²⁵

**Brief von Tommaso Spinelli an Francesco Rucellai in Venedig, Rom,
16. Januar 1457²⁴²⁶**

+ Al nome di Dio, a dì 16 di gienajo 1457

A Lubiche vi scrivemo l'ultima, e a più vostre ci ressta a far risposta, che speriano fare a bocha, e questa sarà breve.

Abian paghati più danari per vostre lettere, che ve ne riprichereno alchune partite sotto scrite

a maestro Adel Falangiera per vostra lettera de' di 2 di settenbre	f. 50	Le chitanze serbian qui, chome ci ordinasti
e a maestro Gherardo Leopagie per vostra lettera de' di 30 d'aghosto	f. 42	
e a Anduise Radizuni per vostra lettera de' di 24 di settenbre	f. 50	
e a Enriches Estope per lettera de' di 20 d'ottobre	f. 35	
e a Giovanni Ropen per lettera de' di 20 d'ottobre	f. 35	
e a messer Otto Berlia per vostra lettera de' di 4 di novebre	f. 500	

A chreditori v'abiàno di ducati 1160 per lire 116 di grossi ricievette Nichodemo da Maffio.

E più, di ducati 118 soldi 16 denari 8 per tanti ricievuti el detto Nichodemo da Maffio; altro non à ricievuto che n'abiàno aviso, e per l'ultime lettere dicie aspettava voi, che Dio v'abbi chondotto salvo.

E perché sapiate quello v'avete a fare, voi ci restate debitore, tra pel chonto per voi e per noi, di più di ducati 2 mila 200, però ogni ducato vi trovassi, date a Filipo Inghirami senza dirne chosa nesuna né a Maffio né a Nichodemo.

²⁴²⁵ Hier brechen die *ricordanze* ab.

²⁴²⁶ YUSA 89, 1689. Es ist nicht klar, ob Spinelli hier die florentinische Jahreszählung verwendet oder nicht. Der Brief könnte folglich auch aus dem Jahre 1458 stammen.

Fra pochi di si pagheranno e ducati 200 che più fa traesti in messer Manno Ducher, che n'anno preso achordo cho' maestro Giovanni da Sa' Miniato de' fatti del v^o ²⁴²⁷ per chi gli ricieve, e non s'atende che una sichura da Fiorenze.

Non ci è di nuovo da far menzione; aparendo, ne sarete avisato. Che Dio di buon mandi, e voi e noi di mal ghuardi.

Tomaso Spinelli e chompagni di Chorte, in Roma

[Auf der Rückseite:]

Franchiescho di Filippo Ruciellai, in Vinegia

Brief von Benvenuto di Daddo Aldobrandi an Guasparre Spinelli e compagni in Venedig, Nürnberg, 7. Dezember 1473 ²⁴²⁸

Al nome di Dio, a dì 7 di diciembre 1473.

A dì primo di chuesto fu l'utima vi schrisi, e dipoi abbiamo vostra de' dì 13 di novembre abbiamo risposta, e no sentiamo chosa alchuna dele vostre chase de' drapi. D'in ora aspetiamo sentirne il seghuito.

E chome per vostra dite che i drapi vostri, cioè tre peze cholorati, di braccia 141 di Firenze, vi chostano di primo chosto fiorini 176 $\frac{1}{4}$ larghi, e di spese da chostì isino a Milano fa la soma di fiorini 184 $\frac{1}{4}$ larghi, e che noi facciamo chome di chosa nostra, noi vi diciamo che noi faremo inverso di voi tanto quanto a noi sarà possibile, e istimiamo ci arete a mandare degli atri, sentendo in prima la fine di chuesti chon buono utile, e intenderenci meglio per l'avenire e cho migliore ordine.

E intendiamo chome molto vi piacìe che noi non abbiamo voluto uscire di chomesione dele bole di trabatense di mandarle sopra a di noi a Lubiche datevi di buona voglia, che' de' vostri afari di chuà fate chonto di esere di chuà in persona, e chon perfeto amore si ghovernerano, e basti.

E chome per altra vi diciemo chome a dì 18 del pasato avemo el ritrato dele bole di trabatense di ducati 1'084, che di tuto abbiamo ordinato che chostì, per noi per i vostri di Roma, vi siano fati buoni da Piero Ghualterotti, e chosì degli atri isino a chuesto giorno ci troviamo avere riceuto

²⁴²⁷ Die Aufschlüsselung dieser Sigla ist nicht möglich. Vielleicht ist damit ‚vescovo‘ gemeint.

²⁴²⁸ YUSA 114, 2217.

per vostri di Roma, instimiamo a tuto potere soperire in modo abiamo ordinato per la via di Verona. Idio lasci per tuto venire a salvamento.

E a dì 16 del passato di chuì partì Piero, mio figlio cho' la roba, e per lui vi si manda il ronzino portante leardo pomelato, el chuale vi chondurà chostì Giovanni mio, inperò che Piero bisogna lui ritorni indietro per anche roba.

Non altro per ora. Idio vi ghuardi. Vostro Benvenuto di Daddo Aldobrandi in Norinbergho.

[verso]

Domino Ghuasparo Ispinegli a chonpagni in Vinegia.

+ 1473

Da Norimbergho.

A dì 12 di gennaio, di 7 del passato.

9.4 Daten aus florentinischen Rechnungsbüchern

Übersicht über die Daten aus florentinischen Rechnungsbüchern

Von der Datini-Niederlassung in Barcelona akzeptierte Wechsel aus Brügge mit deutscher Kundschaft, 1398–1407	522
Bilanz der Gesellschaft „Galeazzo Borromei e co. di Basilea“, 22. Dezember 1435	523
Bilanz der Gesellschaft „Galeazzo Borromei e co. di Basilea“, 24. März 1436	525
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Wechselkursrelation des Rheinischen Gulden zum Kammergulden in Rom, 1439–46	532
Cosimo e Lorenzo de' Medici di Corte: Bareinzahlungen aus Deutschland, 26. März 1429–24. März 1430	534
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Wechsel zwischen Deutschland und dem päpstlichen Hof in den <i>libri grandi</i> der Gesellschaft von Antonio della Casa gruppiert nach <i>trattario</i> , 1439–46	553
Lionardo di Cipriano Spinelli e co. di Corte als <i>trattario</i> von <i>lettere di cambio</i> mit Bezug nach Deutschland, 1465–69	567

Von der Datini-Niederlassung in Barcelona akzeptierte Wechsel aus Brügge mit deutscher Kundschaft, 1398–1407²⁴²⁹

datore	prenditore	beneficiario	Ausstellung	vorgesehenes Auszahlung	ausbezahlt	Betrag in Barcelona (∇)	Wechselkurs
Nofri di Monperotto e d'Arnoldo Poltes	Luigi e Salvestro Mannini e co.	Nofri di Monperotto, alamanno, Gulielmo Pi[eri] di Soviglera, ovvero di Seriviera	8. Juli 1398	30. September 1398	31. August 1398	600	s. 10 d. 6
da Churado Soliere da Noribergho	Giovanni Orlandini e Piero Benizi e co.	Bertoldo Crafott e Anerigho Trachet di Noribergho	15. November 1399	24. Januar 1400	3. Februar 1400	890	s. 10 d. 2
Conrado Sprutenhfor	Ghuiglielmo Barberi	Gillam Piere de Sarisiera o Lunchric Munprat o Hans Slotter	2. Juli 1400	1. Oktober 1400		1 000	s. 10 d. 9 ½
Arnoldo Poltus	Giovanni Orlandini e Piero Benizi e co.	Guiglemo Pieri di Sanroviera e Luttifredi di Mo[nperotto] o Luttifredi Battamigniera di Chostanza	3. Juli 1400	30. September 1400	23. Juli 1400	1 300	s. 10 d. 8
Arnoldo Poltuse	Alberto e Bernardo degli Alberti e co.	Game Sala di Barzalona o Lufrede Monperott [...] o Gios Chunpis	9. Juli 1400	9. Oktober 1400		1 180	s. 10 d. 7
Churado Sprotinaver	Giovanni Orlandini e Piero Benizi e co.	Guiglemo Pieri di Soriviera o Luttifredi di Monperotto o Ganni Isaltera	11. Dezember 1400	15. Januar 1401	11. Januar 1401	1 200	s. 10 d. 5

²⁴²⁹ Auswertung der Onlinedatenbank des Datini-Archivs: <http://datini.archiviodistato.prato.it/>, 02. 07. 2021.

9.4 Daten aus florentinischen Rechnungsbüchern

<i>datore</i>	<i>prenditore</i>	<i>beneficiario</i>	<i>Ausstellung</i>	<i>vorgesehenes Auszahlung</i>	<i>ausbezahlt</i>	<i>Betrag in Barcelona (▽)</i>	<i>Wechselkurs</i>
Francescho Moraghes	Giovanni Orlandini e co.	Ganni di Lubeca	22. April 1407		13. Mai 1407	500	s. 9 d. 3
Lufredi Lattamingnata	Giovanni Orlandini e co.	Lufredo Battamignara o Churado Scioldino di Ghostanza	3. Dezember 1407	2. Januar 1408	11. Januar 1408	1 500	s. 9 d. 3 ½

Bilanz der Gesellschaft „Galeazzo Borromei e co. di Basilea“, 22. Dezember 1435 ²⁴³⁰

	f. di cam.	f. di cam.
Kasse		
<u>DEBITORI</u>		
• Danari in cassa		3 100.00.00
• Quaderno di cassa		
• Piero da Monte, protonotaio di papa	162.12.00	
• Francescho, veschovo di Bergamo	198.07.04	
• Francescho, arciveschovo di Milano	347.00.07	
• Varnieri dela Chiesa, nostro oste	560.19.05	
• 24 weitere kleinere Konten	560.09.03	
		1 829.08.05
• Stracciafoglio		48.03.09
<u>CREDITORI</u>		
• Quaderno di cassa		

²⁴³⁰ YUSA 90, 1700.

9 Anhang

• maestro Cristiano, sta ala zecha	100.00.00	
• misser Agniolo deli Ubaldi da Perugia	105.12.00	
• Iannusius, arcidiachono carzeloviensis [?]	142.00.00	
• misser Giovanni de Ghonzalves, maestro scuola di Sighonzona	362.00.00	
• Giovanni di Saxso da Trasborgho	649.03.06	
• Arrigho Albista di Baxilea	819.10.01	
• el signor Giovanni de Silva, alfiere di Chastella	3 213.05.07	
• 24 weitere kleinere Konten	599.13.00	
		5 991.04.02
• Quadernuccio		1.13.03
Hauptbuch		
<u>DEBITORI</u>		
• Libro grande nero		
• Masserizie	10.12.11	
• Spese di casa	47.18.03	
• Cavalli	59.02.06	
• Galeazzo Borromei e Lazzerio di Giovanni di Vinegia, per noi	313.06.06	
• Galeazzo Borromei e compagni di Corte, per loro	557.00.00	
• Galeazzo Borromei e compagni di Corte, per noi	1 381.08.06	
• Piero Aitanti, Barcellona	4 067.00.00	
• 15 weitere kleinere Konten	242.14.00	
		6 679.02.08
• Uscita		6 070.06.04
<u>CREDITORI</u>		
• Libro grande nero		
• messer Andrea, veschovo d'Osimo	0.06.03	
• messer Andrea, veschovo d'Osimo, tesorer dela camera	2.18.00	
• Tomaso Spinelli nostro	5.12.01	

9.4 Daten aus florentinischen Rechnungsbüchern

• Anbrugio e Iacopo da Horate di Milano, per loro	7.03.04	
• Anbrugio e Iacopo da Horate di Milano, per noi	34.01.09	
• Avanzo ci conciederà Idio	52.05.11	
• Nichodemo Spinelli di Vinegia	67.11.04	
• messer Ghaleazzo da Mantova, luoghotenente dela camera apostolica	129.00.04	
• El conto del libro segreto	5 454.00.04	
		5 753.00.04
Entrata		5 025.15.11

Bilanz der Gesellschaft „Galeazzo Borromei e co. di Basilea“, 24. März 1436²⁴³¹

	f. di cam.	f. di cam.
Kassenbuch		
<u>DEBITORI</u>		
Danari in cassa		3 340.01.11
Quaderno di cassa		
• miser Piero Donato, veschovo di Padova	101.12.06	
• miser Francesco, arcivescovo di Milano	347.00.07	
• 26 weitere kleinere Konten	448.03.05	
		906.16.06
Stracciafoglio		31.13.09
<u>CREDITORI</u>		
Quaderno di cassa		1 637.18.10
• miser Andrea, veschovo de Osimo	56.03.01	
• maestro Arrigho Ubelinche, procuratore dela chausa	56.18.04	

²⁴³¹ YUSA 90, 1700. Die Bilanz zeigt als Datum den 24. März 1435 (= moderner Jahreszählstil).

9 Anhang

• miser Ghaleazzo de'Chamani, arciprete mantovano	78.17.09	
• el signor Giovanni de Silvae, alfiere di Chastila	115.11.00	
• miser Giovanni de Deavecia, arcidiacono [?]	121.19.00	
• maestro Zinusius, arcidiacono [?]	142.00.00	
• miser Giovanni de Ghonzales, scholastico di Sighonza	257.12.02	
• Lanciloto de [...] ⁱ	458.17.00	
• 26 weitere kleine Konten	350.06.06	
		1 637.18.10
Hauptbuch		
<u>DEBITORI</u>		
Libro grande nero		
• Ghaleazzo Borromei e Antonio di Francesco e compagni di Londra, per noi	0.10.00	
• Varnieri della Chasa, questi si dovea mettere a disavanzi	1.00.08	
• Ghaleazzo Borromei e Lazzerio di Giovanni di Vinegia, per noi	6.06.03	
• Anbrugio e Iacomo da Chomo di Milano, per loro	7.16.08	
• Nicholaio di Piero da Meleto, sta a Bologna	9.07.00	
• Maserizie di chasa	10.12.11	
• Iacopo Tomuti, dimora a Nantes in Bretagna, sopra nostri di Brugia	18.00.00	
• Ghaleazzo Borromei e Antonio di Francesco e compagni deti, per loro	20.02.00	
• Adovardo Giachineti e Andrea Chanbini e compagni di Corte	22.10.00	
• Gioie ci troviamo qua e una punta di diamante in chiovo	30.00.00	
• Bonsignore e Conte Spinelli e compagni di Mantova	34.06.07	
• Lionardo di ser Piero Doffi, nostro giovane	35.19.03	
• miser Ghaleazzo de'Chavriani da Mantova, luoghotenente dela camera apostolica di qui	40.15.03	
• Chavalli dela compagnia	42.11.11	
• Giovanni e Francholino de'Franchisachi deonno sopra nostri di Brugia	55.13.01	

9.4 Daten aus florentinischen Rechnungsbüchern

• Bardo di Neri e compagni di Ginevra. Àciene dipoi provisti	58.10.06	
• Giovanni da Chastro, nostro giovane	91.11.06	
• Ghaleazzo Borromei e compagni di Corte, per noi	2 573.12.06	
		3 051.06.01
Uscita		3 194.15.03
<u>CREDITORI</u>		
Libro grande nero		
• Ianni da Traiecto, nostro famiglio	2.08.09	
• Ghaleazzo Borromei e compagni di Corte, per loro	3.09.10	
• Ghaleazzo Borromei e Antonio di Francescio e compagni di Brugia, per noi	11.09.00	
• Filippo Borromei, Alexandro e Paolo da Chastagniuolo di Milano, per noi	17.01.01	
• Ghaleazzo Borromei e Antonio di Francescho e compagni, per loro conto	41.08.08	
• Nichodemo di Lionardo Spinelli di Vinegia, per la bottega	67.11.04	
• miser Andrea, veschovo di Osimo	101.00.00	
• El libro segreto	5 453.11.01	
		5 697.19.09
Entrata		5 817.10.09

i Unleserliche Ortsangabe.

**Bilanz der Gesellschaft „Commissaria Galeazzo Borromei e co. di Basilea“,
24. März 1437²⁴³²**

	f. di cam.	f. di cam.
Kassenbuch		
<u>DEBITORI</u>		
• Danari in cassa		2753.19.01
• Quaderno di cassa A		126.14.08
– maestro Piero de Cortis da Legge, orafo	12.18.10	
– misser Ghaleocto da Perugia, avochato	13.00.10	
– maestro Giovanni Lioni, abbreviatore in Concilio	20.06.2006	
– maestro Bartolomeo de Monte, scrittore apostolico	25.00.04	
– 17 weitere Guthaben	55.08.02	
<u>CREDITORI</u>		
• Quaderno di cassa A		1 173.15.06
– mastro Giovanni Liberalis, maestro di casa l'arciveschovo di Lione	65.00.07	
– mastro Bernardo Serra, limosiniere d'Araona	71.05.06	
– misser Francescho, arciveschovo di Milano	103.10.03	
– maestro Desiderio Brittonis	123.19.00	
– Pino de Sifragha da Lodi	140.12.00	
– maestro Giovanni Blondelroi, procuratore del conte Rinieri	347.00.00	
– 19 weitere Kreditoren	322.08.02	
Hauptbuch		
<u>DEBITORI</u>		
• Libro grande bianco A		6 242.00.02
– Comissaria di Ghaleazzo e Antonio e compagni di Londra, per noi	0.10.00	
– Filippo Borromei, Alexandro Paolo da Chastagnuolo di Milano, per noi	0.10.00	

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9.4 Daten aus florentinischen Rechnungsbüchern

- Borromeo Borromei e compagni di Corte, per loro	05.02.2000	
- Cavalli ci troviamo	04.11.2000	
- Iachopo Tomuti di Nantes, sopra e nostri di Brugga	10.00.00	
- Paolo da Chastro	10.05.2000	
- Masserizie di chasa	10.12.2011	
- Giovanni da Chastro, che sta chon noi	17.17.05	
- Comissaria di Ghaleazzo Borromei e Antonio di Francesco e compagni di Brugia, per loro	19.00.08	
- Adovardo Gachinotti e Andrea Chanbini e compagni di Corte, per loro	24.00.00	
Comissaria di Ghaleazzo Borromei e Antonio di Francesco e compagni di Bruggia, per noi	27.10.2000	
- Gioie ci troviamo qui e una punta di diamante	30.00.00	
- Anbrugo e Iacopo di Choma di Ginevra	137.17.06	
- Comissaria di Ghaleazzo Borromei e compagni di Corte, per loro	966.10.03	
- El conto della chassa, riveduto questo di, che è danari contanti e debitori del quaderno di chassa, che creditori di detto quaderno furono più	1 706.18.03	
- Comissaria di Ghaleazzo Borromei e compagni di Corte, per noi	3 269.15.02	
• Uscita		2 040.17.01
<u>CREDITORI</u>		
• libro grande bianco A		6 269.16.04
- Firenze d'Anversa	01.12.2006	
- Ianni da Traiecto, nostro famiglio	3.13.06	
- Filippo Borromei e compagni di Brugga, per loro	4.00.00	
- Lionardo Doffi, nostro gharzone	29.13.07	
- Varnieri della Chiesa, nostro oste	84.19.06	
- Anbrugo e Iacopo da Choma di Milano, per loro	790.04.08	
- El libro segreto	5 355.12.07	
• Entrata		3 727.15.11
Disavanzo		27.16.02

**Bilanz der Gesellschaft „Borromeo Borromei e co. di Basilea“,
31. Mai 1437²⁴³³**

	f. di cam.	f. di cam.
Kassenbuch		
<u>DEBITORI</u>		
Danari in cassa		2 245.03.10
Stracciafoglio		
• 6 kleine Konten	26.03.06	
		26.03.06
Hauptbuch		
<u>DEBITORI</u>		
Libro grande bianco A		
• Filipo Borromei e Alexandro e Paolo da Chastagnuolo di Milano, per loro	24.08.00	
• Oddo Rau di Genova	25.00.00	
• spese di casa	26.01.07	
• Giovanni da Chastro	28.11.01	
• Giorgio Aghostin da Bruga	32.10.05	
• maestro Bartolomeo de Monte	41.04.03	
• Commesseria di Ghaleazzo e Antonio e compagni di Bruga, per loro	49.07.02	
• maestro Giovanni Lioni da Ratispona	60.19.08	
• Commesseria di Ghaleazzo Borromei e compagni vechi di qui	76.06.00	
• Anbruogio e Iacopo da Como, di Ginevra	89.12.02	
• Iachopo Tomuci da Lucha, sta a Nantes, sopra nostri di Brugia	217.00.00	
• Mariano de Vitali di Milano	233.16.02	

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9.4 Daten aus florentinischen Rechnungsbüchern

• maestro Stefano e maestro Cristiano dela Zecha	340.04.00	
• Borromeo Borromei e compagni di Corte, per loro	1 163.00.00	
• Adovardo Giachinotti e Andrea Chanbini e compagni di Corte, per loro	1 244.00.00	
• Commesseria di Ghaleazzo Borromei e compagni di Corte, per noi	2 873.03.02	
• 21 weitere kleinere Konten	103.01.05	
		6 628.05.01
Uscita		3 109.19.09
<u>CREDITORI</u>		
Libro grande bianco A		
• Giovanni di Longhavilla	25.04.00	
• Gherardo Puccinan	26.16.06	
• Niccholò Vuolchare, servidore del'arciveschovo di Taranto	30.06.00	
• Varnieri Sciuodefel	32.13.00	
• maestro Guglielmo Braghin, breppone	40.09.08	
• maestro Piero Giquel, breppone	40.00.00	
• maestro Luccha da Siena, de' minori	44.14.09	
• maestro Giufre Laric, breppone	50.00.00	
• d. Arrigho Ubelinche, procuratore	51.03.11	
• maestro Bernardo Scora, limosinieri del Re di Raona	55.16.08	
• Giovanni da Chastro	65.00.00	
• domino Marcho de' Marinoni da Milano	73.03.05	
• Varnieri della Chiesa, nostro oste	84.19.06	
• domino Iohanni, veschovo aurelianensi	91.15.00	
• Piero di Sisragha da Lodi	140.12.00	
• maestro Giovanni Liberulis, maestro di chasa l'arciveschovo di Lione	162.12.00	
• Varnieri dela Chiesa	544.14.04	
• Piero Solge da Trasborgho	730.17.08	
• misser Antonio, veschovo del Porto	1 100.00.00	

9 Anhang

• El libro secreto	5 327.16.03	
• 19 weitere kleinere Konten	176.10.05	
		8 895.05.01
Entrata		5 358.03.01
Avanzo		23.04.00

Wechselkursrelation des Rheinischen Gulden zum Kammergulden in Rom, 1439–46²⁴³⁴

Monat	Kauf Tiefstwert	Kauf Höchstwert	Verkauf Tiefstwert	Verkauf Höchstwert	Monat	Kauf Tiefstwert	Kauf Höchstwert	Verkauf Tiefstwert	Verkauf Höchstwert
08. 1439			0.7917						
09. 1439									
10. 1439			0.8000						
11. 1439	0.6702		0.7813						
12. 1439									
01. 1440					01. 1443	0.7689	0.7750		
02. 1440					02. 1443	0.7750			
03. 1440	0.7657				03. 1443	0.7750	0.7778		
04. 1440					04. 1443				
05. 1440					05. 1443	0.7763	0.7778		
06. 1440					06. 1443	0.7750	0.7800		
07. 1440					07. 1443	0.7781	0.7784	0.7917	1.0000
08. 1440					08. 1443	0.7773	0.7867		
09. 1440					09. 1443	0.7787		0.8000	
10. 1440					10. 1443	0.6667	0.7833		
11. 1440					11. 1443				
12. 1440					12. 1443			0.8125	

²⁴³⁴ Quelle: AOIF 12737. – Erklärung der Tabelle: Im November 1439 bezahlte Antonio della Casa für einen in Köln ausgestellten Wechsel pro Rheinischen Gulden 0.6702 Kammergulden; für jeden Rheinischen Gulden, den er nach Köln transferierte, berechnete er 0.7813.

9.4 Daten aus florentinischen Rechnungsbüchern

Monat	Kauf Tiefstwert	Kauf Höchstwert	Verkauf Tiefstwert	Verkauf Höchstwert	Monat	Kauf Tiefstwert	Kauf Höchstwert	Verkauf Tiefstwert	Verkauf Höchstwert
01. 1441					01. 1444				
02. 1441					02. 1444	0.7792			
03. 1441					03. 1444	0.6944	0.7778		
04. 1441					04. 1444	0.7621	0.7750	0.8000	
05. 1441			1.0000		05. 1444	0.7750	0.7917		
06. 1441					06. 1444	0.7688	0.7750		
07. 1441					07. 1444				
08. 1441					08. 1444	0.7742		0.8000	
09. 1441					09. 1444			0.8090	
10. 1441	0.7752				10. 1444	0.7750	0.7800	0.7917	0.8000
11. 1441	0.7750				11. 1444				
12. 1441	0.7750				12. 1444	0.7750	0.7778		
01. 1442					01. 1445			0.8571	
02. 1442	0.7750				02. 1445				
03. 1442					03. 1445	0.7690	0.7750	0.7973	
04. 1442					04. 1445	0.7542	0.7750		
05. 1442	0.7752	0.7753	0.7708		05. 1445	0.7519	0.7750	0.7824	
06. 1442					06. 1445				
07. 1442	0.7688	0.7765	0.8000		07. 1445				
08. 1442	0.7500	0.7753			08. 1445	0.7750			
09. 1442					09. 1445	0.7750			
10. 1442	0.7750	0.7771			10. 1445	0.7778	0.7833		
11. 1442	0.7500	0.7750			11. 1445				
12. 1442	0.7750	0.7778			12. 1445				
					01. 1446				
					02. 1446				
					03. 1446	0.7750			
					04. 1446	0.7750			

**Cosimo e Lorenzo de' Medici di Corte: Bareinzahlungen aus Deutschland,
26. März 1429 – 24. März 1430²⁴³⁵**

Seite	Datum	Empfänger	in bar erhalten von	im Auftrag von (in persona)	Fiorini di Camera	Anlass
4r	1429.04.07	Antonio Salutati da Pescia	m. Giovanni Liecche, alamanno	idem	45.00.00	l'annata della Incorporazione della mensa capitolare in Liecche, maguntine dioc.
4r	1429.04.07	Antonio Salutati da Pescia	m. Giovanni Liecche, alamanno	idem	30.00.00	l'annata della Incorporazione d'una chiesa parrocchiale al monasterio Inselghienstatt, manguntine dioc.
4v	1429.04.09	Antonio Salutati da Pescia	m. Matteo Dittmari, canonico a Lubiche	idem	16.00.00	l'annata del detto suo canonicato
7r	1429.04.18	Antonio Salutati da Pescia	m. Arnolfo Witt, alamanno	del futuro rettore di detta chiesa	55.00.00	l'annata della parrocchiale chiesa de Duffel, cameranen. dioc.
7r	1429.04.18	Antonio Salutati da Pescia	m. Gherardo Charreri		16.00.00	l'annata dell'unione del priorato de Gux, patavien. dioc. unito alla badia di santo Severino della detta diocesi
8r	1429.04.21	Collegio dei Cardinali	m. Hermann Wercch	idem	50.00.00	comunne servizio della chiesa caminen. dioc.
8v	1429.04.23	Antonio Salutati da Pescia	m. Hermann Charreri		22.00.00	parte dell'annata del priorato di santa Maria di Montelauri, wabren. dioc.

²⁴³⁵ ASFi, MAP 13r. Diese Liste erhebt keinen Anspruch auf Vollständigkeit, da sie nur die eindeutig identifizierbaren Einträge aufweist.

9.4 Daten aus florentinischen Rechnungsbüchern

Seite	Datum	Empfänger	in bar erhalten von	im Auftrag von (in persona)	Fiorini di Camera	Anlass
12v	1429.05.09	Antonio Salutati da Pescia	m. Hermann von Werch		50.00.00	parte del comune servizio della chiesa chaminen.
18r	1429.05.30	Antonio Salutati da Pescia	m. Gherardo Wartimont	idem	18.00.00	l'annata del canonicato e prebenda della chiesa di santo Vettorino Santinzis, colon. dioc.
19r	1429.05.31	Antonio Salutati da Pescia	m. Conrado Reychirscow	m. Giovanni	54.00.00	l'annata del canonicato e prebenda della chiesa banborgiensis
21v	1429.06.06	Antonio Salutati da Pescia	Bertoldo Abrenaton	idem	22.00.00	l'annata e prebenda della chiesa wormanen.
24v	1429.06.15	Antonio Salutati da Pescia	m. Giovanni Ecclfest	m. Piero	8.00.00	l'annata della prepositura di San Giovanni de Willishoven, pattavien. dioc.
25v	1429.06.21	Antonio Salutati da Pescia	m. Fedrico Soer de Rittenbergh	m. Arrigo	19.00.00	della prepositura di San Filicie e Regule, turinen. constantien. dioc.
25v	1429.06.21	Antonio Salutati da Pescia	m. Lambertus Meyer	idem	20.00.00	l'annata della parrocchiale chiesa de Lohem tra Rettendorf
26v	1429.06.26	Antonio Salutati da Pescia	m. Arrigo Beyem	idem	100.00.00	parte del comune servizio della chiesa di Basilea
26v	1429.06.26	Collegio	m. Arrigo Beyem	idem	100.00.00	parte del comune servizio della chiesa di Basilea
30v	1429.07.27	Antonio Salutati da Pescia	m. Andrea Scionau, scrittore apostolico	m. Giovanni	45.00.00	l'annata della parrocchiale cioè de' fructi della chiesa vormanen.
31r	1429.07.29	Antonio Salutati da Pescia	m. Niccolò Mattia	m. Giovanni	17.00.00	l'annata della parrocchiale chiesa Lubonten wladislamen. dioc.

Seite	Datum	Empfänger	in bar erhalten von	im Auftrag von (in persona)	Fiorini di Camera	Anlass
31r	1429.07.29	Antonio Salutati da Pescia	m. Giovanni Vanchemdum, per lui da Francesco d'Altobianco degli Alberti e compagni	m. Gottifredi	495.00.00	per nome del collettore di Colonia
31r	1429.07.30	Antonio Salutati da Pescia	m. Piero Cirollo	m. Giovanni	16.00.00	l'annata di Santo Nicolo, magdeburgen. dioc.
32v	1429.09.15	Antonio Salutati da Pescia	m. Arrigo Attemdo	idem	30.00.00	l'annata della parrocchiale chiesa in Delfel, agusten. dioc.
36r	1429.09.15	Antonio Salutati da Pescia	Antonio Salutati da Pescia	Antonio Salutati da Pescia	46.00.00	l'annata delle parrocchiale chiesa Alzencodonen., constanzien. dioc. unita al monasterio in Alterberg
41v	1429.10.20	Antonio Salutati da Pescia	m. Senn-drus Matencusen, alamanno	m. Piero	84.00.00	la prepositura della chiesa di Monte Albano, maguntin.
43v	1429.10.31	Antonio Salutati da Pescia	m. Janni Cherno	idem	25.00.00	l'annata della parrocchiale chiesa Henenfeldt, eistet. dioc.
43v	1429.10.31	Antonio Salutati da Pescia	m. Johannes di Ghronis	idem	10.00.00	parte del priorato di Santo Piero de Ciwieri, or. S. B., magdeburgen. dioc.
45r	1429.11.03	Antonio Salutati da Pescia	m. Todrigho Naghel	m. Arnoldo	115.00.00	l'annata della prepositura righen.
48r	1429.11.14	Antonio Salutati da Pescia	m. Niccolò Vulrat, recò in Lando suo famiglio		35.00.00	parte del comune servizio della badia ebranen, or. S. B., erbipolen. dioc.

9.4 Daten aus florentinischen Rechnungsbüchern

Seite	Datum	Empfänger	in bar erhalten von	im Auftrag von (in persona)	Fiorini di Camera	Anlass
49r	1429.11.16	Antonio Salutati da Pescia	m. Tilimanno Tenkinch	idem	20.00.00	l'annata del canonicato e prebenda di Santa Maria al grado, colonien. dioc.
52v	1429.12.01	Collegio dei Cardinali	m. Hermano Duncher	m. ***	31.17.06	comune servizio della chiesa scalaten.
53v	1429.12.05	Collegio dei Cardinali	Antonio Salutati da Pescia	m. Hermann	8.06.08	comune servizio della chiesa winbergien.
54r	1429.12.06	Antonio Salutati da Pescia	Antonio Salutati da Pescia	m. Lodovico	23.00.00	l'annata della parrocchiale chiesa di Santo Stefano, constantien. dioc.
58r	1429.12.19	Antonio Salutati da Pescia	m. Henrigho Storbergh	m. Giovanni	25.00.00	l'annata della parrocchiale chiesa in Bendelstoff, erbipolen. dioc.
62v	1430.01.11	Antonio Salutati da Pescia		m. Giovanni	14.00.00	l'annata della parrocchiale chiesa in Tolinghe, ratisbonen. dioc.
63r	1430.01.11	Antonio Salutati da Pescia		m. Tommaso Roden	15.00.00	l'annata del canonicato della chiesa lubicien.
63v	1430.01.12	Antonio Salutati da Pescia		m. Giovanni	17.00.00	l'annata della parrocchiale chiesa in Tarienbergh, paderburgen. dioc.
67r	1430.01.28	Antonio Salutati da Pescia		m. Piero	23.00.00	l'annata della parrocchiale chiesa in [...?] Berghe, manghuntine. dioc.
67v	1430.01.30	Antonio Salutati da Pescia		m. Giovanni	14.00.00	l'annata del canonicato e prebenda di Santo Niccolò, madeburgien.
68r	1430.01.31	Antonio Salutati da Pescia	m. Hermano Duncher	m. Giovanni	50.00.00	parte del comune servizio della chiesa osnaburgien.

Seite	Datum	Empfänger	in bar erhalten von	im Auftrag von (in persona)	Fiorini di Camera	Anlass
70r	1430.02.08	Antonio Salutati da Pescia	m. Piero Pugmatteri	m. Nic-chodemo	200.00.00	parte del comune servizio della chiesa frisigien.
71r	1430.02.09	Antonio Salutati da Pescia	m. Currado Cheroffeliz, per lui da m. Arrigho Bull suo procuratore		324.00.00	soccholletteria di Gostanza
72r	1430.02.14	Antonio Salutati da Pescia	m. Giovanni Cholchagien, alamanno		24.00.00	l'annata della chapel- la di Santa Maria Madalena in Aghula, iltesenen.
75v	1430.03.01	Antonio Salutati da Pescia	m. Bertoldo Rantafu- soris	m. Arrigo	200.00.00	l'annata della prepo- situra della chiesa di Magonza
77v	1430.03.06	Antonio Salutati da Pescia	m. Giovanni Vacchem- dum	idem	40.00.00	l'annata del canonicato e prebenda di Santo Cionagio, trayetten. Iroden. dioc.
78r	1430.03.07	Antonio Salutati da Pescia	m. Herman- no Rosse		35.00.00	l'annata dell'unizone del monasterio [...?] Santa Filicita, or. cister- nen, maguntine dioc.
78r	1430.03.07	Antonio Salutati da Pescia	m. Herman- no Rosse		45.00.00	l'annata e prebenda della chiesa wormanen.
78r	1430.03.07	Antonio Salutati da Pescia			12.00.00	parte dell'annata chiesa in Ghalmirae, maguntine dioc.
81r	1430.03.14	Antonio Salutati da Pescia		m. Piero	16.00.00	l'annata della parro- chiale chiesa di Santo Lodegeri de Amavilla, agusten. dioc.
81v	1430.03.15	Antonio Salutati da Pescia	m. Giovanni Deccomis, alamanno	m. Michele	16.00.00	l'annata della par- rocchiale chiesa di Santa Maria in Vasis, salisburgien. dioc.

9.4 Daten aus florentinischen Rechnungsbüchern

Seite	Datum	Empfänger	in bar erhalten von	im Auftrag von (in persona)	Fiorini di Camera	Anlass
82r	1430.03.18	Antonio Salutati da Pescia	m. Arrigo Überlinche		100.00.00	per detta camera appostolica
82v	1430.03.22	Antonio Salutati da Pescia	m. Tili-manno de Drosaghen, per lui da Cambio de' Medici e comp.	m. Hermann Widalers	32.00.00	l'annata del canonicato e prebenda della chiesa di Colonia

Cosimo e Lorenzo de' Medici di Corte: *Lettere di cambio* mit Bezug zu Deutschland gruppiert nach *trattario*,
26. März 1429 – 24. März 1430²⁴³⁶

c.	<i>datore</i>	<i>prenditore</i>	<i>beneficiario</i>	Einzahlung	Auszahlung	Reno	Camera
	Gherardo Bueri	Lübeck					
11v	m. Hermann Woister	Medici di Corte	m. Hermann Woister	1429.05.05		100.18.00	77.00.00
	Heinrich und Wilhelm Rummel	Nürnberg					
57r	Medici in Rom	Medici di Corte	m. Arrigo Hamann, alamanno				130.00.00
	Alfano e Savere	Perugiaⁱ					
19r	m. Flanchardo de Ratispona, alamanno	Medici di Corte	m. Ulrico de Ichslar oder m. Jacopo Frischeman, alamanni	1429.05.31		ⁱⁱ 48.00.00	50.00.00
42v	m. Sandrus de Marteschusen	Medici di Corte	Teodrigo Winchal, studente	1429.10.25			45.10.00
57r	m. Tommaso Roden	Medici di Corte	m. Egherto Schum, alamanno				28.00.00
66v	m. Tommaso Roden	Medici di Corte	m. Currado Enden oder m. Arrigo Vuenemar, studenti				31.00.00
68r	m. Tommaso Roden	Medici di Corte	m. Eghbertus Schum, studente	1430.01.31			22.00.00

²⁴³⁶ ASFi, MAP 131. Diese Liste weist nur die eindeutig identifizierbaren Vorgänge auf.

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
78v	m. Arrigho Zoerbeck, alamanno	Medici di Corte	Giovanni Cierretani	1430.03.09			13.00.00
	Simone Sassolini	Köln					
23v	Frighet Jannes, cavalcatore	Medici di Corte	idem	1429.06.11		25.00.00	20.00.00
	Cosimo e Lorenzo de' Medici	Florenz					
48v		Rummel, Nürnberg	m. Giorgio Nebaldan				45.00.00
49r	m. Guglielmo de Sutenchem, alamanno	Medici di Corte	m. Guglielmo de Sutenchem, alamanno	1429.11.15			50.00.00
64r		Bueri, Lübeck	Ghualtiero Romelinerode				24.00.00
	Cosimo e Lorenzo de' Medici	Corte di Roma					
103r	Pisanello de' Pisanelli	Medici, Florenz	Currado di Francoforte, mercatante	1429.03.02	1429.03.26		82.00.00
105v		Rummel, Nürnberg	m. Arrigho Conneghat	1429.01.29	1429.04.02		10.00.00
105r	m. Arnoldo Vernen, canonico liodien.	Sassolini, Köln	m. Branda cardinale di Piacenza	1429.02.17	1429.04.01	360.00.00	277.04.00
106v	m. Chari d'Anborgho, per le mani di m. Giorgio Soldevel	Bueri, Lübeck	m. Niccolò Amborgho	1428.01.11	1429.04.05		80.00.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
106v	da' signori di Lubicche	Bueri, Lübeck	m. Niccolò Amborgho	1428.10.26	1429.04.05		23.02.00
108r		Kress, Nürnberg	m. Ghuttero Gruben, alamanno	1429.01.07	1429.04.08		190.00.00
108r		Kress, Nürnberg	m. Michele da Praga	1429.03.07	1429.04.08		50.00.00
109v	m. Ridolfo Anbrighe	Bueri, Lübeck	m. Giovanni Arz, alamanno	1429.02.24	1429.04.12	14.00.00	10.15.04
109v	da lui	Bueri, Lübeck	Elerus Smyt, Alamanno	1429.03.04	1429.04.12	3.00.00	2.07.00
110v	m. Artingo, scrittore	Bueri, Lübeck	Giovanni Mutar, cherico di Lubicche	1429.02.20	1429.04.18	6.00.00	4.13.00
110v		Rummel, Nürnberg	m. Giovanni Engellard, procuratore in corte	1428.06.19	1429.04.18		210.00.00
112r	da lui	Bueri, Lübeck	m. Hermann Chreinbergh, alamanno	1429.02.20	1429.04.21	100.00.00	77.00.00
112v		Rummel, Nürnberg	m. Arrigho Coningh, alamanno	1429.03.25	1429.04.22		125.00.00
114v	dal detto	Bueri, Lübeck	m. Tedrigho Naghel	1429.02.20	1429.04.30	200.00.00	154.00.00
116v		Bueri, Lübeck	m. Giovanni Christiani		1429.05.04	iii 67.10.00	46.14.00
117r	Bertoldo Littorp	Bueri, Lübeck	m. Tommaso Roden	1429.03.12	1429.05.07		110.00.00
117r	Arrigo Vanord de Lunenborgh	Bueri, Lübeck	m. Tommaso Roden	1429.03.17	1429.05.07		20.00.00
118v		Rummel, Nürnberg	Tommaso Roden	1429.01.21	1429.05.11		30.00.00
119r	Antonio Arrighi	Medici, Florenz	monna Anna di Michele Danelli, tedescha	1429.04.02	1429.05.12		10.00.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
121v	m. Arrigo Chren	Bueri, Lübeck	m. Piero Siron, procuratore in corte	1429.04.08	1429.05.20		54.00.00
121r		Kress, Nürnberg	m. Arrigo Ubelim, per lui a m. Corrado Reycherschover, canonico ratisponen.	1429.04.13	1429.05.19		68.00.00
124v	m. Ludolpho Quare	Bueri, Lübeck	m. Hermann Pentel, alamanno	1429.04.15	1429.05.28		50.00.00
124r		Rummel, Nürnberg	m. Michele Durcoff, alamanno	1429.05.04	1429.05.28		25.00.00
128v	m. Currado, vescovo di Ratispona	Rummel, Nürnberg	Medici di Corte		1429.06.04	2 135.10.00	1 295.10.00
131r	m. Giovanni Cornaris	Bueri, Lübeck	m. Nicholò Amborgo, per le mani di m. Giorgio Soltbadel	1429.04.09	1429.06.14	20.00.00	15.08.00
131r	Usbulff	Bueri, Lübeck	m. Nicholò Amborgo	1429.05.02	1429.06.14	200.00.00	154.00.00
131r	m. Giovanni Mainesti	Bueri, Lübeck	Arrigo Mamesa	1429.04.30	1429.06.14		13.17.00
131r		Bueri, Lübeck	m. Marcuardo Vasanten, alamanno	1429.04.29	1429.06.14	10.00.00	7.14.00
132v	Tala Buzan	Bueri, Lübeck	m. Piero Sironu	1429.05.02	1429.06.17	16.00.00	11.16.03
134v		Bueri, Lübeck	m. Ghuasparre Vendoffen, procuratore di Prussia	^{iv} 1429.04.30	1429.06.20		1 000.00.00
135r		Bueri, Lübeck	m. Hermann Chremnbergh, Marquardo Wuolmas, procuratore in corte, Arnesto Aurifabri, Arnoldo de Randa, procuratore in corte	1429.04.14	1429.06.23	20.00.00	15.08.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
136r		Rummel, Nürnberg	m. Arrigo Grevesten de Herfordia	1429.05.21	1429.06.27		85.10.00
136r		Rummel, Nürnberg	m. Arrigo Grevestein de Herfordia	1429.06.02	1429.07.27		83.10.00
137v		Rummel, Nürnberg	frate Frederico Fuchs dell'ordine de' frati minori	1429.05.29	1429.06.30		22.00.00
142v		Kress, Nürnberg	m. Tommaso Roden, procuratore in corte	1429.06.21	1429.08.02		60.00.00
142r		Rummel, Nürnberg	m. Guglielmo de Sute- chem, alamanno	1429.06.31 [!]	1429.07.30		1 000.00.00
142r		Rummel, Nürnberg	m. Guglielmo de Sute- chem, alamanno	1429.07.08	1429.07.30		1 000.00.00
142r		Rummel, Nürnberg	m. Giovanni de Cyl, alamanno	1429.06.31 [!]	1429.07.30		200.00.00
144v	Gualtieri Axxa	Bueri, Lübeck	m. Olano Lorenzi, propo- sto uspalen. [!]	1429.07.01	1429.08.27		60.00.00
144r		Rummel, Nürnberg	m. Guglielmo de Sute- chem, alamanno	1429.07.15	1429.08.13		1 000.00.00
144r	m. Hermann Wrye, alamanno	Sassolini, Köln			1429.08.23	145.00.00	100.00.00
146v		Rummel, Nürnberg	m. Niccolò Hernit, alamanno	1429.06.22	1429.09.05		76.00.00
150r	m. Ridolfo Robrincher	Bueri, Lübeck	m. Giovanni Arze	1429.08.18	1429.09.26	40.00.00	30.06.00
150r	Giovanni, suo fratello	Bueri, Lübeck	m. Tederigo Mainesti	1429.08.14	1429.09.27		20.00.00
150r	m. Giorgio Solbedel	Bueri, Lübeck	m. Andierigho Chopach	1429.05.30	1429.09.27		15.08.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
151r	m. Hermanno Chreinberghe	Bueri, Lübeck	per noi		1429.10.03	220.00.00	154.00.00
151r	m. Ludolfo Robingh	Bueri, Lübeck	per noi		1429.10.03	105.00.00	70.00.00
151r	m. Otto de Scunborgo	Rummel, Nürnberg	per noi		1429.10.03	^70.00.00	47.15.00
152r	Robringher	Bueri, Lübeck	m. Giovanni Enghellard, procuratore di Corte	1429.08.18	1429.10.05	30.00.00	23.02.00
152r	vescovo Siluinen. ^{vi}	Bueri, Lübeck	m. Niccolò Annborgho	1429.07.26	1429.10.05	40.00.00	30.16.00
152r	da lui	Bueri, Lübeck	Hermanno Ghandersem	1429.08.16	1429.10.05	5.00.00	3.17.00
152r	dala moglie di Pietro Huon	Bueri, Lübeck	m. Giovanni Arz, alamanno	1429.08.28	1429.10.07	12.00.00	9.05.00
152r	m. Hermanno Van Aghan	Bueri, Lübeck	m. Giovanni Canter	1429.08.28	1429.10.07		23.02.00
152v	m. Giovanni Hochem	Bueri, Lübeck	Jannes da Lemum, alamanno	1429.08.26	1429.10.08	8.00.00	6.03.00
153r	dal detto	Bueri, Lübeck	Giovanni Maccheriz, alamanno	1429.08.28	1429.10.11		7.00.00
154v	m. Giorgio Soldebelt	Bueri, Lübeck	m. Giovanni Schery, alamanno	1429.08.16	1429.10.17	10.00.00	7.14.00
154v	m. Giorgio Beldetiel	Bueri, Lübeck	m. Giovanni de Ayda, alamanno	1429.08.18	1429.10.19	10.00.00	7.14.00
154v	da lui	Bueri, Lübeck	m. Niccolò Verdis	1429.09.04	1429.10.19	80.00.00	61.12.00
154r		Kress, Nürnberg	m. Giovanni Bruni	1429.07.27	1429.10.14		250.00.00
154r		Kress, Nürnberg	m. Giovanni Bruni	1429.07.27	1429.10.14		250.00.00
155r	dal capitolo righen.	Bueri, Lübeck	m. Udrigo Nagheler, alamanno	1429.09.03	1429.10.20		500.00.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
155r	dal capitolo righen.	Bueri, Lübeck	m. Udrigo Nagheler, alamanno		1429.10.20	490.00.00	377.06.00
155v	Arrigo Bartolomei	Bueri, Lübeck	m. Niccolò Amborgo	1429.03.12	1429.10.20	10.00.00	7.14.00
155v	Piero Nicolay	Bueri, Lübeck	m. Alano Lorenzen	1429.07.01	1429.10.22		16.00.00
155r		Kress, Nürnberg	m. Giovanni Chalchagren, alamanno	1429.09.22	1429.10.19		150.00.00
155v		Rummel, Nürnberg	m. Guglielmo de Sutehem, alamanno	1429.09.21	1429.10.22		770.00.00
157r		Rummel, Nürnberg	m. Tederigo Dominizi, alamanno	1429.09.23	1429.10.30		700.00.00
159r		Kress, Nürnberg	m. Niccolao Wolrad	1429.06.17	1429.11.05		90.00.00
161r	m. Currado Abenborgh	Bueri, Lübeck	m. Giovanni Chelchaghem, alamanno	1429.11.01	1429.11.14	95.00.00	73.03.00
161v		Rummel, Nürnberg	m. Giorgio Nebeldan, alamanno	1429.10.17	1429.11.14		450.00.00
162v		Rummel, Nürnberg	m. Niccolò Hernit, procuratore in corte	1429.09.14	1429.11.18		45.10.00
164r	dal proposto di lubicche	Bueri, Lübeck	m. Arrigo Wriborgo, alamanno	1429.09.03	1429.11.04	90.00.00	69.06.00
164r	da lui	Bueri, Lübeck	Iannes Sirenbergh	1429.10.08	1429.11.20		4.12.05
164v		Bueri, Lübeck	m. Niccolò Anborgo		1429.11.28		7.00.00
164r		Rummel, Nürnberg	m. Lodovico Scherembergh	1429.10.12	1429.11.04		53.00.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
166v		Rummel, Nürnberg	m. Arrigo Amann, alamanno	1429.11.09	1429.12.07		200.00.00
167v		Rummel, Nürnberg	m. Piero de Elburgh	1429.10.25	1429.12.09		100.00.00
169r	m. Niccolò Sercchon	Bueri, Lübeck	m. Hermanno Weccher	1429.09.03	1429.12.12		40.04.00
170r	Bertoldo Bitter	Bueri, Lübeck	m. Tommaso Roden	1429.08.08	1429.12.16	40.00.00	30.16.00
170v		Rummel, Nürnberg	m. Bruno de Breff, alamanno	1429.11.18	1429.12.19		60.00.00
171r	vescovo selvinen	Bueri, Lübeck	m. Niccolò Anborgo	1429.09.28	1429.12.20	20.00.00	15.08.00
173v	m. Ridolfo Gherner	Bueri, Lübeck	m. Niccolò Anborgo	1429.11.02	1430.01.07	4.00.00	3.01.04
173v	m. Mattia Bischar	Bueri, Lübeck	m. Niccolò Anborgo	1429.08.17	1430.01.07	10.00.00	7.14.00
173r		Rummel, Nürnberg	m. Niccolò da Preda, procuratore in corte	1429.11.26	1430.01.03		75.00.00
174v	m. Niccolao Bodencher	Bueri, Lübeck	m. Matteo Dittmari	1429.08.28	1430.01.10	10.00.00	7.14.00
175r	dal vescovo Selvinon. [?]	Bueri, Lübeck	m. Giovanni Slore	1429.09.28	1430.01.10	12.00.00	9.05.00
175r		Kress, Nürnberg	m. Giovanni de Monpaur	1429.11.29	1430.01.12		150.00.00
176r	Ghotech Choppo per parte del capitolo righen.	Bueri, Lübeck	m. Gualtieri Romelincrode	1429.11.12	1430.01.17		500.00.00
176r	Sivart Vichancusa	Bueri, Lübeck	m. Gualtieri Romelin	1429.11.12	1430.01.17	40.00.00	30.16.00
176r	da lui	Bueri, Lübeck	m. Gualtiri Romelin	1429.11.12	1430.01.17	20.00.00	15.08.00
178r		Kress, Nürnberg	m. Niccolò Wlart, abbreviatore in corte, per lui a m. Antonio, cardinale di Bologna	1429.10.30	1430.01.24		80.00.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
179r	Ridolfo Quercirer	Bueri, Lübeck	m. Hermann Pentel	1429.11.15	1430.01.26	50.00.00	38.10.00
179v	vescovo selinen. [?]	Bueri, Lübeck	m. Niccolò Anborgho	1429.09.28	1430.01.28	30.00.00	23.02.00
180v	Eghebertus Schum	Alfano e Saurer di Perugia ^{vii}	m. Tommaso Rodeno		1430.01.31		28.00.00
180r	m. Bernardo Bedezem	Bueri, Lübeck	m. Tommaso Rodeno	1429.09.21	1430.01.28	20.00.00	15.08.00
180r		Rummel, Nürnberg	m. Arrigo Wirlisch, alamanno	1429.10.01	1430.01.28		25.00.00
181r	m. Currado Emdem	Alfano e Saurer di Perugia ^{viii}	m. Tommaso Roden, an seinen Diener Arrigo Wirlisch		1430.02.01		31.00.00
182r	m. Hermann Creinbergh	Bueri, Lübeck	Marcuardo Bolmars	1429.11.20	1430.02.03	40.00.00	31.16.00
183r	m. Roberto del detto ordine di San Sogma	Bueri, Lübeck	frate Giovanni de Raghugia, procuratore dell'ordine de' frati predicatori	1429.11.04	1430.02.08		12.00.00
183r		Rummel, Nürnberg	m. Ghuglielmo Wilirch, alamanno	1430.01.10	1430.02.05		25.00.00
183v		Rummel, Nürnberg	m. Niccolò Hertenzi	1430.01.09	1430.02.09		38.00.00
184v		Bueri, Lübeck	m. Niccolò Ambergho, procuratore in Corte	1429.06.15	1430.02.14	^{xi} 14.00.00	13.15.00
184v	m. Giovanni Gualtieri	Bueri, Lübeck	m. Cieccho Rod, portò Antonio Gianfigliazzi	1429.12.18	1430.02.14	30.00.00	23.02.00
186r		Rummel, Nürnberg	m. Ridolfo Acchillasch, alamanno	1430.01.15	1430.02.18		50.00.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
187r	da lui	Bueri, Lübeck	m. Giovanni Bedichenpel, alamanno e canonico di Lubicche	1430.01.08	1430.02.21		40.00.00
187v		Rummel, Nürnberg	m. Bartolomeo Liulf, per lui a m. Niccolò Ambergho		1430.02.25		100.00.00
190r	dal monasterio di Santa Maria di Lubicche	Bueri, Lübeck	m. Arrigo Blodenbirche, alamanno	1429.12.18	1430.03.08	10.00.00	7.14.00
192v	m. Giovanni Clonenbergh	Bueri, Lübeck	m. Giovanni Soler, alamanno	1429.03.20	1430.03.16	10.00.00	7.14.00
192r		Rummel, Nürnberg	m. Giovanni Cursorius, alamanno	1430.02.17	1430.03.16		68.00.00
193v	m. Giovanni Bruno, canonico zwerinen.	Bueri, Lübeck	per noi		1430.03.21	1 200.00.00	800.00.00
194v	m. Anselmo, correttore, messer Adovardo e messer Piero, canonico da Borsella	Sassolini, Köln	per noi		1430.03.22	1 100.00.00	755.00.00
195r	da lui	Bueri, Lübeck	Janni Bodensbenghel, alamanno	1430.01.28	1430.03.22		9.10.08

- i 1405 ist eine Bank Savere di Francesco Savere in Perugia nachgewiesen. Esch (1966), S. 344.
- ii Venezianische Dukaten.
- iii A s. 18 l'uno.
- iv Lettera d'avisio.
- v Wohl auch ein Kredit, der beglichen wurde. Statt der üblichen 18 s. Kammerdukaten pro Rheinischen Gulden erhielt Otto nur 13 s. 7.75 d.
- vi Osilien? Ösel?
- vii Geld kam zurück, da es nicht ausbezahlt wurde.
- viii Geld kam zurück, da es nicht ausbezahlt wurde.
- xi Di Lubicche.

Deutsche Kunden im Rechnungsbuch „Uscita rossa, segnata B“ der Medici in Venedig, 1436 (Auszüge, ohne Basel) ²⁴³⁷

Seite	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Lire
5r		Francescho Balbi e fratelli	Stefano Folghomer per nome di Giorgio Mendel		1436.02.19	20.00.00.00
27r	del detto	Gherardo Bueri di Lubich	Piero Dura	1436.03.01	1436.04.11	6.00.00.00
27v		Gherardo Bueri di Lubiche	Giovanni Vachondio a Schedoel, in sua agenzia a Inricho Chiss	1436.02.24	1436.04.11	10.00.00.00
30v	Luino Poltus o Lionardo o Charlo lorisfoghil	Bardi di Bruggia	tanti qui a Ghuglelmo Arisfoghel		1436.04.20	30.00.00.00
31v	Giovanni e Arigho Romoli		ser Nicholò Bernardi		1436.04.21	5.00.00.00
32r	Giorgio Mendel, e al detto Giorgio gli mandammo contanti	Medici, Venedig	Nicholò Vulf, alamanno ⁱ	1436.03.05	1436.04.25	2.00.00.00
37v	da Ghuglielmo Mendole	Bardi di Bruggia	Giorgio Mendole		1436.05.07	60.00.00.00
39r		Gherardo Bueri di Lubiche	Ian Achant	1436.04.09	1436.05.11	12.00.00.00
48v	Giorgio Mendel		ser Cristofano Soranzo		1436.06.09	4.00.00.00

²⁴³⁷ ASFi, MAP 134, Nr. 1. Teil eines Papierheftes. Erhalten sind 156 Blätter.

Seite	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Lire
70r	Nicholò Mantino	Benci di Ginevra aus Antwerpen	in Giovanni Mantini e compagni	1436.06.08	1436.08.04	100.00.00.00
75v	Rasi van Sun	Bardi di Bruggia	Giovanni Mautingho (e a llui gli demmo contanti)	1436.06.18	1436.08.21	100.00.00.00
90v	n'ebono da lui	Gherardo Bueri di Lubich	Piero Giovanni di Svezia, e a llui gli demmo chontanti	1436.09.03	1436.10.03	6.00.00.00
94v	Devire Chansie	Gherardo Bueri di Lubich (tratti da Lunuborghi il detto)	Orighus Orig di Svezia (e a llui gli demmo chontanti)	1436.09.14	1436.10.13	7.00.00.00
115r	da Firenze Giovanni Benci	Giovanni Benci e compagni di Ginevra	Bartolomeo di Domenico Biliotti, e a llui gli demmo chontanti	1436.09.25	1436.12.10	7.10.00.00
123r	detto Ianni	Gherardo Bueri di Lubich	Uanni Aluichin	1436.09.10	1436.12.31	6.00.00.00
126r	per la chonpagnia di Iachopo di Pracoman	Benci di Ginevra	Gianni Cherlini o a Churado Zel o in Gianni Torinberg (e al detto Gian Torinbergh gli demmo chontanti)	1436.09.05	1437.01.12	100.10.00.00
131r	Gherardo Bueri di Lubich	da Bruggia i Borromei	messer Antonio Borromei e compagni		1437.01.28	24.00.00.00
133v	Derigho Laghuida/ Gianfigliazzi di Valenza	da Bruggia i Bardi	Ridolfo di Burcho di Cholongnia (a llui gli demmo chontanti)	1437.01.04	1437.02.05	50.00.00.00
135r	da detto G	Gherardo Bueri di Lubich	in messer Piero Epslors, studente in Padova o in Giovanni Elmihin suo famiglo (e al detto Giovanni gli demmo chontanti)	1436.11.20	1437.02.15	9.06.00.00

Seite	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Lire
136v	Ghuglielmo Mendel ⁱⁱ	Bardi di Bruggia	demmo qui a Giorgio Mendel, e per lui a Stefano Folchomer, portò il detto chontanti		1437.02.18	20.00.00.00
137v	detti	Gherardo Bueri di Lubich	messer Giovanni Ioanni e, messer Giovanni Luolt e messer Veraldus Iachobi ⁱⁱⁱ	1436.12.18	1437.02.21	3.00.00.00
138v	Luticha Austede	Gherardo Bueri Lubich	Nicholò Chocho e a llui gli demmo chontanti	1437.01.20	1437.02.27	3.04.00.00
139v	Gherardo Bueri di Lubich	Bologna i Sernelli (sono per tanti disono esere chosto peze 12 di tafettà chonpro-rono per lo detto)	Angnolo Ghadi e chonpagni		1437.03.02	5.02.02.16
143v	detto	Gherardo Bueri di Lubiche	Anghilbertus Grulbe e a llui gli demmo chontanti	1436.12.20	1437.03.16	1.04.00.00

i Geld wurde in Rom nicht bezogen und ging deshalb nach Venedig zurück.

ii Wilhelm Mendel d. J., Sohn Wilhelms d. Ä. Vgl. Stromer (1966), S. 16.

iii Dies war die erste Teilzahlung. Die drei Geistlichen bezogen den Rest des Wechsels in drei weiteren Raten: am 9., 16. und 22. März.

Wechsel zwischen Deutschland und dem päpstlichen Hof in den *libri grandi* der Gesellschaft von Antonio della Casa gruppiert nach *trattario*, 1439–46²⁴³⁸

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
	Antonio della Casa di Corte						
1173I		Alberti, Basel	Lorenzo dello Stecchuto	1441.08.18	1441.09.28		28.00.00
1173I		Alberti, Basel	Giovanni Niccholai d'Olanda		1441.12.09	6.00.00	4.13.00
1173I	Arigo Colombinirson	Alberti, Basel	maestro Federigo Banden- murin, alamanno	1442.04.20	1442.05.24		11.00.00
1173I	da llei	Alberti, Basel	Lisabetta di Giovanni di Boncore	1442.04.15	1442.05.28	100.00.00	77.10.08
1173I	da llui	Alberti, Basel	Vessellus Bachus, clerico Osnaburgense	1442.10.29	1442.11.26		15.10.00
1173I	da llui	Alberti, Basel	maestro Arrigho Vyffin, plebano in Vegen	1442.11.16	1442.12.13	4.00.00	3.02.00
1404I	da llui	Alberti, Basel	frate Giovanni l Bytto, inghilexe	1443.01.22	1443.02.12		32.00.00
1404I		Alberti, Basel	maestro Currado Lotorsfic		1443.04.10		180.00.00
1404I	da llui	Alberti, Basel	Ruberto de Blettasinsch della diocia di Cologna	1443.05.12	1443.05.05	95.00.00	73.15.00

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c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
1404l	da llui	Alberti, Basel	messer Guiglielmo Elopie dell'ordine di San Domenicho d'Olando	1443.07.12	1443.08.19		15.,10.00
1404l	da llui	Alberti, Basel	Gherardo Ghilberti de Castro, chericho	1443.07.13	1443.09.13		15.06.08
1476l	da llui	Alberti, Basel	Lodovico Pretti di Borgogna	1443.07.21	1443.08.11		16.05.00
1476l	da llui	Alberti, Basel	Iacopo Veschelan, almanno	1443.07.24	1443.08.31	10.00.00	7.15.00
1476l		Alberti, Basel	Nicholaio da Meleto e compagni di Bolognia		1443.10.15	20.00.00	15.13.04
1173l		Alberti, Basel	ser Niccolò da Chastello, secretario del chardinale di Santa Sabina	1441.05.12	1441.05.31		200.00.00
1173l	Niccholò di Piero di Bonachorso	Alberti, Basel	Zanobi di ser Martino e compagni	1441.11.18	1442.01.16		40.00.00
1173l		Alberti, Basel	Giovanni d'Alberto	1442.01.10	1442.02.09	7.00.00	5.08.06
1445l	maestro Federicho de Attandenze	Alberti, Basel		1444.03.06	1444.03.21	50.00.00	50.00.00
1390l	Guiglielmo Morello	Antonio Gianfiglazzi e compagni di Ginevra	maestro Guiglielmo Cianon, scrittore della Penitenzieria	1442.11.15	1443.01.02		150.00.00
1173r	Alberti, Basel	Benci, Genf	della Casa, di Corte		1441.06.29		200.00.00
1050l	da lui	Biliotti, Köln	maestro Ermanno Wuch	1439.10.12	1439.11.21	42.00.00	28.03.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
I050I	Giovanni Clundt, proposto di Santo Apostolo di Colo- gna, per nome di maestro Giovanni Procen	Biliotti, Köln	maestro Giovanni Glork, scriptore della Penitenziera	1440.01.15	1440.03.04	51.00.00	39.01.00
I050I	la valuta de lui	Biliotti, Köln	a Giovanni di Simone, chericho traiettense	1441.10.11	1441.11.15	11.00.00	8.10.06
I222I	da llui	Biliotti, Köln	Tilmanno d'Arrigho di Traietto	1441.10.12	1441.11.15	15.00.00	11.12.06
I222I		Biliotti, Köln	messer Piero de Mera, preposto emericense per Lambo d'Adamo Sichobo- ne, dottore in leggie	1441.12.23	1442.02.23	20.00.00	15.10.00
I274I	don Currado, pasto- re in One	Biliotti, Köln	Teo d'Arigho Vandedich, notaio di palazzo	1442.02.27	1442.04.24		7.15.00
I274I	Antonio, canonico di San Martino di Leggie	Biliotti, Köln	Giovanni di Paolo, cano- nico di Santo Martino, servitore del chardinale di Sancta Maria Nuova	1442.05.24	1442.05.26	54.00.00	41.17.02
I274I	dal chonvento de' frati del Charmino di Cologna	Biliotti, Köln	don Arrigho de Attendon	1442.05.18	1442.07.03	92.00.00	71.06.00
I274I	maestro Ambrogio de Vacchendum, ca- nonico di Cologna ⁱ	Biliotti, Köln	Iacopo Petri	1442.05.21	1442.07.05	13.00.00	10.01.06
I274I	don Ian Vaelhun- dunch, canonico di Cologna	Biliotti, Köln	Rinerius Dellis, famiglio di Vaelhendunch	1442.05.18	1442.07.05	12.15.00	9.18.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
1274l	don Ghuglielmo de Liberant	Biliotti, Köln	maestro Giovanni de Nivella, scrittore nel registro	1442.06.04	1442.07.21	26.00.00	20.03.00
1274l	Arnoldo, suo fratello	Biliotti, Köln	Arnoldo Alderes detto Clerici ⁱⁱ	1442.05.28	1442.08.06	12.00.00	9.06.00
1274l	lettera di llui	Biliotti, Köln	Gianni Spansen, layco di Silanda	1442.07.30	1442.08.25	14.10.00	11.04.10
1274l	maestro Ianni Ficho	Biliotti, Köln	maestro Iacopo Petri, abbreviatore	1442.07.12	1442.08.31	90.00.00	69.15.00
1274l	dom Vandino de Vartendunche, canonico di Colonia	Biliotti, Köln	maestro Iacopo Petri	1442.08.02	1442.10.03	10.00.00	7.15.00
1274l	da llui	Biliotti, Köln	dom Niccholayo de Vigna, prete leodicense	1442.09.01	1442.10.06	70.00.00	54.08.00
1274l	maestro Antonio de Claramonte	Biliotti, Köln	missier Guiglielmo de Fonti e pigliammo obrigho per maestro di ser Allessandro da Panzano per lo nome errato nella del cambio, che dicie Iohanni de Claramonte	1442.10.04	1442.11.05	18.15.00	14.10.06
1274l	da llui	Biliotti, Köln	maestro Antonio de Claramonte	1442.10.04	1442.11.06	12.00.00	9.06.00
1319l		Biliotti, Köln	dom Iohannes Epischopi, per nome di maestro Arnoldo Longhi	1442.05.25	1442.07.01	40.00.00	32.00.00
1319l	dom Tilmanno Techinche	Biliotti, Köln	messere Gimignano da Prato	1442.05.18	1442.07.03	20.00.00	15.07.06

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
1319l	frate Ghuglielmo a' 24, dell'ordine de' Minori	Biliotti, Köln	Martino d'Antonio Bruni		1442.08.14	15.00.00	11.05.00
1319l	maestro Francho	Biliotti, Köln	Martino Bruni	1442.11.03	1442.11.27	22.13.04	17.00.00
1319l	messer Bartolomeo de Eych	Biliotti, Köln		1442.09.07	1443.10.21	30.00.00	20.00.00
1369l	dom Niccolò di Vandon, per nome di maestro Giovanni Vachtendunch il Vecchio	Biliotti, Köln	maestro Teodericho Sprunch, notaio di palazzo, e a maestro Giovanni Vachtendunch il Giovane [...] e prendemmo obrigho per mano di ser Gherardo da Volterra per la absentia di detto maestro Giovanni Vachtendunch il Giovane	1442.10.13	1442.12.07		7.15.00
1369l	da llui	Biliotti, Köln	frate Arnaldo di Irinchen, prete di Leodio	1442.11.03	1442.12.10	18.00.00	14.00.00
1369l	maestro Piero Baccchiere di Leggie	Biliotti, Köln	dom Filippo de Monte, chappellano di Santo Martino di Leggie	1442.10.29	1442.12.10	36.05.00	28.02.00
1369l	per una assolutio per maestro Francho Alpont	Biliotti, Köln	maestro Giovanni Tolmer		1442.12.20		1.00.00
1369l	dom Sichabodon Borsnert	Biliotti, Köln	maestro Iachopo Petri, abbreviatore (in maestro Piero de Mera o in lui)	1442.09.19	1443.01.02	20.00.00	15.10.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
I369I	dom Vimbero di Bachtendinich, chanonicho della maggiore chiesa di Chologna ⁱⁱⁱ	Biliotti, Köln	maestro Iachopo Petri, abbreviatore	1442.11.27	1443.01.02	22.00.00	17.01.00
I369I	da llui	Biliotti, Köln	frate Giovanni Holduch dell'ordine del Charmino	1442.11.29	1443.01.13	30.00.00	23.05.00
I369I	messer Giovanni Vachtendunch	Biliotti, Köln	maestro Aristotele de via Lapida	1442.12.04	1443.01.14	10.00.00	7.15.00
I369I		Biliotti, Köln	Simone di Ghalpera di Bruggia, bottaio		1443.01.21	12.00.00	9.06.00
I369I	da llui	Biliotti, Köln	Guarnieri di Ghenna de Champis	1442.12.02	1443.02.04	30.00.00	23.05.00
I369I		Biliotti, Köln	Iannes Balus	1442.01.23	1443.02.23	12.00.00	9.06.00
I409I	dom Niccholò pastore Vanchocho	Biliotti, Köln	Iachopo Petri, abbreviatore [...] per parte e nome di dom Ian Ficho pastore in Vinegha	1442.12.02	1443.03.06	20.00.00	15.10.00
I409I	da llui	Biliotti, Köln	maestro Ghisilberto de Chovedene, canonico di Leggie	1443.02.21	1443.03.26	100.00.00	77.15.00
I409I	maestro Lorenzo de Gimingham	Biliotti, Köln	maestro Ghottifredo de Ulmo, alias Starlas	1442.03.12	1443.03.30	60.00.00	46.13.04
I409I	dom Bernardo Vanderborgh, canonico di Cologna ^{iv}	Biliotti, Köln	Ermanno Mungherman de Campis	1443.04.02	1443.05.09	100.00.00	77.15.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
1409l	da llui	Biliotti, Köln	dom Piero Symans, prete cameracense		1443.05.18	18.00.00	14.00.00
1409l	Giovanni Vantenvangro	Biliotti, Köln	Antonio della Chasa a Firenze [...] a conto d'esso Antonio	1443.03.23	1443.06.08	3.00.00	2.06.06
1409l	da lloro	Biliotti, Köln	Ghottifredo e a Raso Balghambarde	1443.05.15	1443.06.26	5.00.00	3.18.00
1409l	Ghualtieri Fanin	Biliotti, Köln	maestro Arnoldo Olderes, clericho di Leggie	1443.06.08	1443.07.08	9.05.00	7.04.00
1409l	da llui	Biliotti, Köln	Alberghetto Ana, clericho leodense	1443.06.29	1443.07.27	16.00.00	12.09.00
1409l	da llui	Biliotti, Köln	Gherardo di Margni	1443.07.14	1443.08.08	50.00.00	38.17.06
1409l	da llui	Biliotti, Köln	Giannes Filiberti di Zurigho de Vacchiendurch	1443.07.14	1443.08.12	43.00.00	33.08.06
1458l	de llui	Biliotti, Köln	Alberto Rost, clerico munesciense [?]	1443.07.04	1443.08.12	46.00.00	35.15.06
1458l	Arigo Ardivisto da Colognia ^v	Biliotti, Köln	Ianni Calderifici da Montabuto	1443.06.10	1443.08.29	40.00.00	31.09.04
1458l	de lui	Biliotti, Köln	Iacopo de Laerdelton, alamanno	1443.07.04	1443.09.05	25.00.00	19.09.04
1458l	da lui	Biliotti, Köln	Ianni di Battemborgh	1443.09.02	1443.10.08	15.00.00	11.12.06
1458l	ser Bastiano de Viseto	Biliotti, Köln	messer Guiglielmo di Santi	1443.08.27	1443.10.19	14.00.00	10.18.00
1476l	da llui	Biliotti, Köln	Ermanno Arlosen di Ghillera	1444.02.03	1444.03.09	31.00.00	24.00.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
1476l	Arrigho de Preles	Biliotti, Köln	messer Guiglielmo di Santi	1444.02.06	1444.03.09	27.00.00	21.00.00
1476l	da llui	Biliotti, Köln	Daniselle Bruman Vanbel	1444.02.20	1444.03.31	4.00.00	3.02.00
1499l	da maestro Gottifredo de Strale	Biliotti, Köln			1444.05.30	38.00.00	29.15.00
1518l	da llui	Biliotti, Köln	Iacopo Arsinvanbel	1444.02.20	1444.03.31	4.00.00	3.02.00
1518l	da llui	Biliotti, Köln	Ghuelas Van Dan	1444.02.20	1444.04.02	2.00.00	1.11.00
1518l	da llui	Biliotti, Köln	Ianni Ianesen	1444.02.20	1444.04.02	2.00.00	1.11.00
1518l	de llui	Biliotti, Köln	Maio di Van, clerico Treverenensis diocesis		1444.04.02	7.00.00	5.08.06
1518l	de llui	Biliotti, Köln	Giorgio Chesenis	1444.03.01	1444.04.02		5.08.06
1518l	de llui	Biliotti, Köln	Ianni Protoman di Brabante	1444.03.05	1444.04.08	13.00.00	10.01.06
1518l	de llui	Biliotti, Köln	Lodovicho Arnoldi, clerico trayettense	1444.03.11	1444.04.15	40.00.00	31.00.00
1518l	maestro Piero Bacher	Biliotti, Köln	maestro Guiglielmo Lapide, abbreviatore [...] per parte di maestro Piero di Colomba	1444.02.05	1444.04.17	23.00.00	17.06.06
1518l		Biliotti, Köln	Gisberto Tori, chustode dello Spedale di Sancta Chaterina llede	1444.03.18	1444.04.28	5.00.00	3.17.06
1518l	da llui	Biliotti, Köln	Mattia Emesin, alamanno	1444.04.03	1444.05.05	6.00.00	4.13.00
1518l	da llui	Biliotti, Köln	maestro Gregorio d'Ergodegia [?], maestro in arti	1444.04.03	1444.05.12	30.00.00	23.15.00
1518l	da llui	Biliotti, Köln	don Ilbrando Gherardi	1444.04.07	1444.05.14	16.00.00	12.08.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
1518l	da llui	Biliotti, Köln	Federigo Flores di Frigia	1444.04.28	1444.05.10	30.00.00	23.05.00
1537l	da llui	Biliotti, Köln	'Rigo de Belde da Campis	1444.04.07	1444.06.08	30.00.00	23.05.00
1537l	maestro Giovan Boachtenduch	Biliotti, Köln	maestro Gherardo de Dich, notaio di palazzo	1444.03.30	1444.06.15	20.00.00	15.07.06
1537l	da llui	Biliotti, Köln	fra' Gottifredo Cicoff, del'ordine de' predicatori	1444.03.22	1444.06.13	25.00.00	19.07.06
1537l	da llui	Biliotti, Köln	maestro Guglelmo de Lughan e compagni in arti	1444.06.21	1444.08.27	31.00.00	24.00.00
1537l	da llui	Biliotti, Köln	Celag Vanberg di Fiandra	1444.08.25	1444.10.06	30.00.00	23.05.00
1537l	da llui	Biliotti, Köln	Ianni Choperman, alaman-no	1444.09.08	1444.10.06	15.00.00	11.14.00
1537l	da llui	Biliotti, Köln	'Rigo Luningh Vandeventria	1444.09.23	1444.10.27	12.00.00	9.06.00
1537l	da llui	Biliotti, Köln	Cornelio Petri, pastore	1444.09.23	1444.10.27	12.00.00	9.06.00
1537l	da llui	Biliotti, Köln	don Nicolaio Broncur, prete leodiense	1444.08.28	1444.10.31	100.00.00	58.02.00
1537l	da llui	Biliotti, Köln	Filippo d'Adrian di Silanda	1444.11.02	1444.12.07	9.00.00	7.00.00
1537l	messer Giovanni Bach Tendunal	Biliotti, Köln	messer Iacopo Petri	1444.11.01	1444.12.14	21.00.00	16.05.06
1564l		Biliotti, Köln	messer Arigho Tungheris		1444.10.07	25.00.00	20.04.06
11022l	Nicholò Ficho	Biliotti, Köln	maestro Gosvino di Giollo		1445.03.17	70.00.00	53.16.08
11022l	priore e chonvento di Ciertosa	Biliotti, Köln	Ian Consomir, cherico trayettense		1445.05.15	26.12.00	20.00.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
II032I	da llui	Biliotti, Köln	Tomaxo Lincola, laicho	1444.12.08	1445.02.06		30.18.00
II032I	da llui	Biliotti, Köln	don Gherardo Corogs, prete traiettense	1445.02.06	1445.03.22	10.00.00	7.15.00
II032I	da loro	Biliotti, Köln	don Iacopo Birimchen e a don Herico Schostonis, alemanni	1445.02.25	1445.04.05	40.00.00	31.00.00
II032I	Ian Vantighella di Colongna	Biliotti, Köln	Ian Vanberghe	1445.03.27	1445.04.14	24.00.00	18.02.00
II032I	da llui	Biliotti, Köln	fra Giovanni Conponer di Melina	1445.03.22	1445.04.14	60.00.00	54.05.00
II032I	da llui	Biliotti, Köln	Gherardo Delam	1445.03.21	1445.04.14	20.00.00	15.10.00
II032I	da llui	Biliotti, Köln	Pietro Rosso di Fiandra	1445.03.24	1445.05.12	3.00.00	2.06.06
II032I	da llui	Biliotti, Köln	fra Iacopo di Versa, religio- so di San Bernardo	1445.02.25	1445.05.12		20.00.00
II032I	maestro Ghuglelmo di Prela	Biliotti, Köln	maestro Iachopo Petri	1445.04.04	1445.05.12	40.00.00	31.00.00
II032I	da llui	Biliotti, Köln	Tederigho Martini, ala- manno	1445.07.01	1445.08.18	4.00.00	3.02.00
II032I	da llui	Biliotti, Köln	don Berardo Tonbalde, alamanno	1445.07.24	1445.09.04	290.00.00	224.15.00
II032I	da llui	Biliotti, Köln	Ian Ghuert	1445.09.03	1445.10.30	11.05.00	8.15.00
II032I	da llui	Biliotti, Köln	Piero Cavalco	1445.10.04	1445.10.30	30.00.00	23.10.00
II076I	da lloro	Biliotti, Köln	Ianni Smit e Ianni Brisinghen di Borsella	1446.01.06	1446.03.05	40.00.00	31.00.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
11076l	da lloro	Biliotti, Köln	Iodoco e Iochen de Vangent	1446.03.10	1446.04.12	16.00.00	12.08.00
1499l	per suo nome da messer Giovanni, vicario della diocia di Leggie	Biliotti, Köln	maestro Martino Bruni		1444.04.08	30.00.00	22.17.03
1518l		Biliotti, Köln	Ianni Vandere di Fiandra	1444.03.01	1444.04.02	7.00.00	5.08.06
1173r	Alberti, Basel	Borromeo Borromei e Tommaso Spinelli di Chorte	della Casa, di Corte	1441.08.28	1441.10.10	129.00.00	100.00.00
1024l	Giovanni Zeven	Bueri	Giovanni Zeven	1439.05.29	1439.07.08		31.05.00
1401l	messer Baldovino de' Monte	Gherardo Bueri			1443.01.29	75.00.00	57.13.04
1173l	Marabottino Olivieri	Girolamo di Francesco di Mariano da Ginevra, Alberti, Basel	Nicolò di Biagio di ser Nello		1442.05.28		80.00.00
	Antonio Gianfigliuzzi in Genf						
1037r	della Casa, di Corte	Alberti, Basel	Benci, Genf	1439.11.20	1439.12.11	23.05.00	18.00.00
	Meleti in Bologna						
1476r		Alberti, Basel	della Casa, di Corte		1443.11.29		31.04.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
	Dego degli Alberti in Basel						
1037r	Persio da Francia	della Casa, di Corte	lui o in Margherita sua femina		1439.08.04	18.00.00	14.05.00
1037r		della Casa, di Corte	maestro Tommaso Billian		1439.10.10	15.00.00	12.00.00
1173r	maestro Riccharo Chantoni	della Casa, di Corte	Iacopo Giovanni Honvell, inghilexi		1442.05.05	12.00.00	9.05.00
1404r	frate Ugho, coman- datore d'Urbino	della Casa, di Corte	per nome del comandante d'Anversa		1443.06.08		100.00.00
1445r		della Casa, di Corte	maestro Currado Lutterf		1443.07.04	80.00.00	80.00.00
1404r	frate Ugho, coman- datore d'Urbino	della Casa, di Corte ^{vi}	per nome di messer Giovan- ni d'Anversa		1443.07.16		50.00.00
	Bartolomeo Biliotti in Köln						
1319r	Niccolò Coclen, alamanno	della Casa, di Corte	Giovanni Oyten o in Erman- no Rotarii de Longheris		1442.07.31	35.00.00	28.00.00
1319r		della Casa, di Corte	Mattio Bix, alamanno	1442.06.08	1443.07.17	9.00.00	7.02.06
1319r		della Casa, di Corte	maestro Andrea Marchan- tan		1443.07.17	42.36.00	35.00.00
1319r	maestro Tederigo, suo fratello	della Casa, di Corte	Ianni de Ondencoop		1443.07.17	10.00.00	8.00.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
1319r	dal detto	della Casa, di Corte	Giovanni di Simone di Traiecto		1443.09.02	17.00.00	13.12.00
1319r		della Casa, di Corte	una Margherita [...] e Bardi di Bruggia,		1443.12.04	16.00.00	13.00.00
1035r	maestro Giovanni Sluper, notaio di palazzo	della Casa, di Corte		1439.09.26	1439.10.19	60.00.00	48.00.00
1035l	maestro Teodericho Vanlindinche Vannideo	della Casa, di Corte	maestro Teodericho Vanlindinche		1439.11.09	30.00.00	23.08.09
1499r		della Casa, di Corte	Tommaso Sadre, famiglo di maestro Ricchardo Chanton		1444.04.18	5.00.00	4.00.00
1499r	maestro Gobellino de Flessen	della Casa, di Corte	Arrigo Plasserman, alamanano		1444.08.18	50.00.00	40.00.00
1499r	maestro Arigo de Fungheris	della Casa, di Corte	in lui		1444.09.29	25.00.00	20.04.06
1564r	Lorenzo di Giovanni di Traiecto	della Casa, di Corte	Lorenzo di Giovanni di Traiecto		1444.10.07	12.00.00	9.10.00
1564r	maestro Federigo Ondencorp	della Casa, di Corte	maestro Federigo Ondencorp		1444.11.08	8.36.00	7.00.00
1564r	Tilimanno di Santis di Traiecto	della Casa, di Corte	Tilimanno di Santis di Traiecto		1444.10.29	25.00.00	20.00.00
11022r	Vinaldo Belzir, sta in palazzo di nostro signore	della Casa, di Corte	Piero Gilberto, cittadino di Colongna		1445.01.10	14.00.00	12.00.00

c.	datore	prenditore	beneficiario	Einzahlung	Auszahlung	Reno	Camera
II022r	maestro Bertoldo Helmici, notayo di palazzo	della Casa, di Corte	Ianni Helmici di Colonia		1445.03.24	92.00.00	73.07.00
II022r	messer Arrigo de Attendorn	della Casa, di Corte	messer Arrigo de Attendorn		1445.05.20	170.00.00	133.00.00
I476r		della Casa, di Corte ^{vii}	dom Pietro Epinans		1444.02.26	8.00.00	6.04.08
	Borromeo Borromei e Tommaso Spinelli di Corte						
I173r	Alberti, Basel in Genf	Meleti di Bologna	della Casa, di Corte	1441.11.10	1441.12.29		16.08.00
	Antonio de' Pazzi e compagni di Corte						
I173r	Alberti, Basel	Pacie de' Ghuaranti	della Casa, di Corte ^{viii}	1442.06.06	1442.07.02		130.00.00

i Vermutlich Ambrosius Wachtendunck. Hinweis von Klaus Militzer.

ii Offensichtlich ein Fehler bei der Buchung, da beide Arnold genannt werden.

iii Wennemar von Wachtendunck, Priesterkanoniker des Kölner Domstifts 1435–66. Hinweis von Klaus Militzer.

iv Bernhard van der Burg, Priesterkanoniker des Kölner Domstifts 1438–58. Hinweis von Klaus Militzer.

v Heinrich Hardevust aus einem Kölner Patriziergeschlecht. Hinweis von Klaus Militzer.

vi *De' quali dicie vuole fra 6 mesi se ne li mostri lettera da conto, e con questa condizione si li fanno buoni.*

vii *Per una lettera ne li facemmo indietro.*

viii *E a di 2 di luglio f. cientotrenta di camera, rimessonci da Antonio de' Pazzi e compagni di Corte, rechò Giovanni d'Andrea contanti per lettera a di 6 di gugno a Pacie de' Ghuaranti; a entrata, c. 354.*

Lionardo di Cipriano Spinelli e co. di Corte als *trattario* von *lettere di cambio* mit Bezug nach Deutschland, 1465–69 ²⁴³⁹

<i>prenditore</i>	<i>datore</i>	<i>beneficiario</i>	Ausstellung	Bezahlt	Duc. Cam.
AUGSBURG					
Jorg Roggenburg ⁱ	Burhardus Conversi	Johannes de Rebdorff	1466 08 25	1467 01 30	75.00
KRAKAU					
Lorenz Egen, Konrad Guldenmund, Ludwig Meuting	Sandinogy de Chanczin	Antonius de Lataslaus de Forlimo	1467	1467 10 20	25.00
Lorenz Egen, Konrad Guldenmund, Ludwig Meuting	Sbigneo de Olschnitza ⁱⁱ	Antonius de Lataslaus de Forlimo	1467	1467 10 27	100.00
FRANKFURT					
Hans Müllner von Nürnberg		Kardinal Francesco Piccolomini	1465 09 10	1465 10 31	303.00
HALBERSTADT					
Alessandro de' Bardi	Heinricus Gherwen	Otto de Specke ⁱⁱⁱ	1467 09 20	1467 11 06	50.00
MEMMINGEN					
Hans und Erhart Vöhlín		Filipp Ruggel ^{iv}	1468 01 25	1468 02 20	30.00
POSEN					
Lorenz Egen, Konrad Guldenmund, Ludwig Meuting	Benedictus de Lopramo ^v	Martinus de Piemtak ^{vi} [?] und Paulus Soleflai ^{vii}	1467 06 27	1467 10 15	210.00
Lorenz Egen, Konrad Guldenmund, Ludwig Meuting von Krakau	Ado de Dambrowa ^{viii}	Martinus de Dambrowa	1468 05 01	1468 07 16	130.00

²⁴³⁹ YUSA 97. Ab dem 8. Februar 1468 lautete die Firma Eredi di Lionardo Spinelli e co. di Corte.

9 Anhang

<i>prenditore</i>	<i>datore</i>	<i>beneficiario</i>	Ausstellung	Bezahlt	Duc. Cam.
Lorenz Egen, Konrad Guldenmund, Ludwig Meuting von Krakau	magister Schindla ^{ix}	Nicolaus Othuschsty, ^x Petrus Thomas de Cessle ^{xi}	1468 10 03	1468 12 27	50.00 ^{xii}
ST. GALLEN					
Georvin Zili	Heinrich Schretz	frater Henricus Schretz von Basel ^{xiii}	1468 04 13	1468 05 31	40.00
VENEDIG					
Niccodemo de' Spinelli	Hans und Erhard Vöhlín von Memmingen	frater Petrus de Caprarino ^{xiv}	1467 01 05	1467 02 10	17.00
KÖLN					
Nikolaus Perckheimer ^{xv}		Petrus Ercklens ^{xvi}	1467 01 03	1467 02 27	15.00
Nikolaus Perckheimer	Dithmarus Calde	Dithmarus Calde	1467 01 08	1467 02 19	38.50
Nikolaus Perckheimer		Nicolaus Edam	1467 01 10	1467 02 15	100.00
Goedwin von Stralen	Bartholomeus de Lucemborch	Bartholomeus de Lucemborch	1467 01 23	1467 02 27	30.00
Nikolaus Perckheimer	Heinrich Steinwech	Heinrich Steinwech	1467 08 25	1467 10 10	15.00
Nikolaus Perckheimer	Hartmann Inbolt	Fridell de Torbecke ^{xvii}	1467 09 02	1467 10 06	53.00
Nikolaus Perckheimer	Johan Meynershagen	Johan Meynershagen, ^{xviii} Johannes Zuomdorp	1467 09 04	1467 10 31	37.50
Nikolaus Perckheimer	Proconsulus et consuli	Johan Tüte von Münster, Petrus de Österreich	1467 10 02	1467 11 04	40.00
Nikolaus Perckheimer		Wilhelmus de Breitbach ^{xix}	1467 10 07	1468 02 23	37.00

9.4 Daten aus florentinischen Rechnungsbüchern

<i>prenditore</i>	<i>datore</i>	<i>beneficiario</i>	Ausstellung	Bezahl	Duc. Cam.
Nikolaus Perckheimer		Dithmarus Calde	1467 10 24	1468 02 13	22.00
Nikolaus Perckheimer	Santo	Santo filio di Tilmano	1467 12 22	1468 02 13	37.00
Nikolaus Perckheimer		Petro Ercklen, ^{xx} Johannes Ercklen	1468 01 03	1468 02 28	15.00
Nikolaus Perckheimer		Wilhelmo de Breidbach	1468 01 07	1468 02 23	37.50
Nikolaus Perckheimer		Dietmaro Calde	1468 01 08	1468 02 19	38.25
Nikolaus Perckheimer		Wilhelmo de Breidbach	1468 01 09	1468 02 23	11.25
Nikolaus Perckheimer		Nicolaus Edam, Petro Ercklen	1468 01 19	1468 02 15	100.00
Goedwin von Stralen	Bartolomeo de Lutzelenburch	Bartolomeo de Lutzelenburch	1468 01 23	1468 02 23	30.00
Nikolaus Perckheimer		Nicolaus Edam ^{xxi}	1468 02 03	1469 0 03	37.00
Nikolaus Perckheimer		magister Johannes Ercklens	1468 07 16	1468 09 26	9.00
Nikolaus Perckheimer	Johannes Tutte de Monasterio	Johannes de Hersborn ^{xxii}	1468 09 02	1468 11 03	34.00
Nikolaus Perckheimer		Jacobo de Lippia, magistro Michael Molner	1468 09 22	1468 11 10	22.50
Nikolaus Perckheimer	magister Hermano Botterman de Orsson	magister Hermano Botterman de Orsson	1468 10 01	1468 11 12	12.00
Nikolaus Perckheimer		Heinricis Bardim, ^{xxiii} Nicolaus Edamm Johannes Hessboem	1468 10 29	1468 12 17	18.00

9 Anhang

<i>prenditore</i>	<i>datore</i>	<i>beneficiario</i>	Ausstellung	Bezahlt	Duc. Cam.
Nikolaus Perckheimer		Bernardus Cobbing ^{xxiv}	1469 03 02	1469 05 30	10.00
Nikolaus Perckheimer		Bernardus Cobbing	1469 03 29	1469 05 30	10.00
Nikolaus Perckheimer		Petrus Gisbrecht de Haestrecht	1469 04 01	1469 05 09	18.75
LÜBECK					
Francesco Rucellai	Heinrich Lange	Johannes Langen ^{xxv}	1465 01 25	1465 05 25	60.00
Francesco Rucellai	Hermannus Ducker	Nicolaus Tungen	1465 04 01	1465 05 25	30.00 di r°
Francesco Rucellai	Hermannus Sobberhusen ^{xxvi}	Nicholo Glashagen ^{xxvii}	1465 06 08	1465 07 18	30.00
Francesco Rucellai	Alberto Crumedick	Johannes Stanghen	1465 06 08	1465 07 23	10.00
Francesco Rucellai	Herman Colman	Nicolaus Corver	1465 06 25	1465 04 23	25.75
Francesco Rucellai	Hermannus Brandis	Jodocus ^{xxviii}	1465 08 20	1465 11 22	26.00
Francesco Rucellai	Tederigo Storteman	Gorgio Wendestorp ^{xxix} oder Alberto Chok	1465 09 10	1465 11 19	19.00
Francesco Rucellai	Heinrich Payne ^{xxx}	Messer Pietro Sconevelt, ^{xxxi} Inrikus Siringer da Norimbergo, Maestro Didrigo Clinchenrodt	1465 09 10	1465 11 26	52.00
Francesco Rucellai	Johannes Bössink	Johannes Bössink ^{xxxii}	1465 09 12	1465 11 20	30.00
Francesco Rucellai	Hermann Sobberhusen	Henricus Hug... de Hollandia	1465 09 20	1465 10 29	90.00

9.4 Daten aus florentinischen Rechnungsbüchern

prenditore	datore	beneficiario	Ausstellung	Bezahlt	Duc. Cam.
Francesco Rucellai	Nicholaus Santalin	messer Heinricus Ninegal	1466 06 30	1466 09 14	50.00
Francesco Rucellai	Ludolphus Nagel	Jodocus ^{xxxiii}	1466 10 15	1478 02 05	558.00
Francesco Rucellai	Bischof von Lübeck	Wilhelmus Westfal ^{xxxiv}	1466 11 05	1468 07 24	20.00
Francesco Rucellai	Gofridi	Albertus Tock ^{xxxv}	1467 07 27	1467 10 31	80.00
Francesco Rucellai	Johannes Sankenstede	Maestro Ditmario Sankenteden	1467 08 01	1467 10 26	24.00
Francesco Rucellai	maestro Detlevo Hoyer	Theodoricus Clinkrode	1467 08 01	1467 11 21	22.25
Francesco Rucellai	Francesco Sconevelt	Francesco Sconevelt, Anthonius Schonevelt ^{xxxvi}	1467 08 06	1467 10 06	40.00
Francesco Rucellai	Magister Theodorico Stoneman	Georgius Wendelstorp ^{xxxvii}	1467 09 25	1467 11 21	8.00
Francesco Rucellai	Cristiano Rodwald	Brandanus Hoymann	1467 10 10	1467 11 24	24.00
Francesco Rucellai	Ludolphus Nagel	Gorgio Holante ^{xxxviii}	1467 10 15	1468 02 04	100.00
Francesco Rucellai	Ludolphus Nagel	Brochardo Trupenicht	1467 10 15	1468 02 05	50.00
Francesco Rucellai	Ludolphus Nagel	Jodocus ^{xxxix}	1467 10 15	1468 02 05	58.00
Francesco Rucellai	Henning Rumer	maestro Ditmario Chalde	1467 10 15	1468 02 13	10.00
Francesco Rucellai	Johannes Westfal	Wilhelmus Westfal ^{xl}	1467 10 20	468 01 22	20.00
Francesco Rucellai	recepti a secundo mercatore	Wilhelmus Westfal ^{xli}	1467 10 20	168 01 22	20.00
Francesco Rucellai	Dedericus Basedow	Johannes Basedow	1467 10 31	1468 01 03	30.00

9 Anhang

<i>prenditore</i>	<i>datore</i>	<i>beneficiario</i>	Ausstellung	Bezahlt	Duc. Cam.
Francesco Rucellai	Benedetto Wulf	Benedictus Wulff ^{xlii}	1468 09 20	1468 11 26	23.00
Francesco Rucellai	Janni Wedemeier von Lübeck	Wilhelmus Westfal ^{xliii}	1468 09 22	1468 12 15	5.00
Francesco Rucellai	Janni Wedemeier von Lübeck	Wilhelmus Westfal ^{xliv}	1468 09 22	1468 12 15	5.00
Francesco Rucellai	Giovanni Sanchesteden	Detimaro Sanchesteden	1468 09 27	1468 11 25	34.00
Francesco Rucellai	Nicolo Gernold	Nicolo Gernold	1468 10 31	1468 12 19	30.00
NÜRNBERG					
Heinrich und Peter Meichsner		Hermannus Kirchoff, Arnoldus Ketensen		14xx 10 06	130.00
Hans Müllner		Petrus Ercklencz, miser Zuani Eysner ^{xlv}	1466 05 10	1466 08 14	100.00
Hans Müllner	Heinricus Lebenther	messer Heinricus Lebenter ^{xlvi}	1466 06 10	1466 08 07	100.00
Hans Müllner	Nicolai Spiczmiri ^{xlvii}	Anthonio Def-ferlinio ^{xlviii}	1466 06 13	1466 09 09	500.00
Hans Müllner		Johannes Nigeman	1466 07 10	1466 08 06	18.00
Hans Müllner		Messer Jorigio Drachsel ^{xlix}	1466 07 12	1466 08 23	75.00
Hans Kramer ^l	Johannes Feuchtner	Johannes Feuchtner	1467 08 18	1467 10 17	20.00
Heinrich und Peter Meichsner		Fridericus Schtromer	1467 09 16	1468 01 28	31.00
Heinrich und Peter Meichsner	Hermanus Kerhoff, Johannes Osterwick	Missir Hermannus Kirchoff, Missir Johannes Osterwick	1467 10 06	1467 11 03	30.00

9.4 Daten aus florentinischen Rechnungsbüchern

prenditore	datore	beneficiario	Ausstellung	Bezahl	Duc. Cam.
Konrad Marstaller		Laurencius Pesler ^{li}	1467 11 12	1467 12 14	100.00
Heinrich und Peter Meichsner	Andreas in der Clingen	Andreas in der Clingen	1467 11 23	1468 02 01	14.00
Hans Kramer	Andreas in der Clingen	Andreas in der Clingen	1467 12 08	1468 02 01	12.00
Heinrich und Peter Meichsner	Martinus de Eybe	Fridericus Pawtucz	1467 12 16	1468 02 09	24.00
Heinrich und Peter Meichsner		Nicolaus Hennecken	1467 12 28	1468 01 27	50.00
Heinrich und Peter Meichsner		Rahwalt Jungenmundi	1468 01 02	1468 02 08	24.00
Heinrich und Peter Meichsner		Hermanus de Buchelungen	1468 02 25	1468 04 08	46.00
Heinrich und Peter Meichsner		Paulus de Dronghelen	1468 03 16	1468 05 05	22.00
Heinrich und Peter Meichsner		Paulus de Dronghelen	1468 03 31	1468 05 05	30.00
Heinrich und Peter Meichsner		Gotsleacus Rarniti, Nicolaus Matei, Domina Cicilia, Domina Elena	1468 04 28	1468 05 30	45.00
Heinrich und Peter Meichsner		Jacobus Rasthauer	1468 04 31	1468 05 30	300.00
Heinrich und Peter Meichsner		fratres Rinaldus et Hermanus	1468 09 01	1468 10 06	230.00
Heinrich und Peter Meichsner		misser Johannes Keller	1468 09 07	1468 12 03	15.00
Heinrich und Peter Meichsner		misser Erckinger de Schwartzenberg ^{lii}	1468 09 08	1468 11 10	77.00
Heinrich und Peter Meichsner		misser Bertolt Brawe, misser Petter Frainhans	1468 10 10	1460 11 21	34.00

9 Anhang

<i>prenditore</i>	<i>datore</i>	<i>beneficiario</i>	Ausstellung	Bezahlt	Duc. Cam.
Heinrich und Peter Meichsner		misser Bartoldus Rider	1468 10 12	1468 11 24	15.00
Heinrich und Peter Meichsner		misser Tilmano Reyssmyner	1468 10 12	1468 12 14	36.00
Heinrich und Peter Meichsner		Henricus Gherwen ^{liii}	1468 10 12	1468 12 14	130.00
Heinrich und Peter Meichsner		misser Heinerckis Melderstat, misser Sigmunde Zerer ^{liv}	1468 10 15	1468 11 15	144.00
Heinrich und Peter Meichsner		misser Zorzi, misser Otto Spigeler	1468 10 15	1468 11 21	90.00
Hans Kramer	ser Andres in der Klingen	ser Andres in der Klingen	1468 10 16	1468 12 01	100.00
Hans Kramer	ser Andres in der Klingen	ser Andres in der Klingen	1468 10 16	1468 12 01	100.00
Heinrich und Peter Meichsner		misser Andreas in der Klingen, Johannes Brant	1468 10 17	1468 11 01	30.00
Heinrich und Peter Meichsner		Feit Druchsess, ^{lv} Andreas in der Klingen	1468 10 17	1468 11 10	76.00
Heinrich und Peter Meichsner		misser Johannes Wiperti	1468 10 21	1468 11 21	12.00
Heinrich und Peter Meichsner		misser Johannes Wiperti	1468 10 21	1468 11 21	15.00
Heinrich und Peter Meichsner		meystro Johannes Fust	1468 10 21	1468 11 21	9.00
Heinrich und Peter Meichsner	Conradi Hawersperg ^{lvi}	meystro Heinerkind Holtzschuer ^{lvii}	1468 10 21	1468 12 12	10.00
Heinrich und Peter Meichsner		misser Hermano Michahelis	1468 10 21	1468 11 24	12.00
Heinrich und Peter Meichsner		Sigismundus Czerer ^{lviii}	1469	1469 04 17	25.00

9.4 Daten aus florentinischen Rechnungsbüchern

<i>prenditore</i>	<i>datore</i>	<i>beneficiario</i>	Ausstellung	Bezahl	Duc. Cam.
Heinrich und Peter Meichsner		Theodericus Morang (doctor)	1469 02 28	1469 04 12	24.00
Heinrich und Peter Meichsner		misser Hein- netar Leubing (prothnotarius)	1469 03 02	1469 04 13	200.00
Heinrich und Peter Meichsner		Misser Marti- nus Ahausser	1469 03 06	1469 04 08	30.00
Heinrich und Peter Meichsner		Georgius Rephim	1469 03 06	1469 04 11	30.00
Heinrich und Peter Meichsner		misser Andreas in der Klingen	1469 04 07	1469 05 05	340.00
Heinrich und Peter Meichsner		Andreas in der Klingen	1469 04 07	1469 05 06	40.00
Heinrich und Peter Meichsner		misser Jeorigo Rephim, misser Jacomu Rau	1469 04 14	1469 05 15	16.00
Heinrich und Peter Meichsner		misser Melchi- or Truchsess, misser Veyt Truchsess	1469 04 14	1469 05 15	38.00
Heinrich und Peter Meichsner		misser Johan- nes Bannach	1469 04 15	1469 05 13	29.00
Heinrich und Peter Meichsner		misser Jacomo Ulfoniss ^{lix}	1469 04 27	1469 05 27	40.00
Heinrich und Peter Meichsner		meistro Bernar- dus Cobbinck, Gherardus, ^{lx} Bernardus Dulmer	1469 04 27	1469 05 26	112.00
Heinrich und Peter Meichsner		misser Pertold Dassel, misser Henigius Mowrack	1469 04 29	1469 05 20	30.00
Hans Kramer		Peter Morang ^{lxi}	1469 05 16	1469 07 01	38.00
Heinrich und Peter Meichsner		Melchior de Merkaw	1469 05 22	1469 07 03	60.00

<i>prenditore</i>	<i>datore</i>	<i>beneficiario</i>	Ausstellung	Bezahl	Duc. Cam.
Hans Krame		Prancracius ^{lxii}	1469 05 28	1469 07 01	140.00
Heinrich und Peter Meichsner		Georino Jahafft	1469 06 26	1469 07 29	20.00
Heinrich und Peter Meichsner		Georg Rephim	1469 07 01	1469 07 29	30.00
i	Faktor des Ludwig Meuting.	xxx	Archidiaconus.		
ii	Scolastico.	xxxi	Kaplan des Erzbischofs von Mailand.		
iii	Notarius palatii.	xxxii	Eccl. Bremensis dioc.		
iv	Superior des Augustinerklosters in Memmingen.	xxxiii	Episc. Osiliensis.		
v	Canon. Gnecznen.	xxxiv	Canon. Lubic.		
vi	Plebanus in Sarbrinincen.	xxxv	Can. Verd.		
vii	Quittiert: Magister Petrus de Cyeslyc canon. poznanien. et sacro palatii apostol. notarius domini Martini de Pyatek.	xxxvi	Legum doctor, decan. eccl. Zwerinen.		
viii	Decanus Poznan.	xxxvii	Eccl. Zwerinen.		
xi	Archidecanus Poznan.	xxxviii	Decanus Osiliensis.		
x	Canon. Poznan.	xxxix	Episc. Osiliensis.		
xi	Canon. Poznan.	xl	Cler. Lubic.		
xii	Quittiert: Antonius de Latiosis de Forlimio.	xli	Cler. Lubic.		
xiii	Dominikaner.	xlii	Cler. Lubic.		
xiv	Preceptor S. Augustini de Memmingen.	xliii	Can. Lubic.		
xv	Faktor des Ludwig Meuting.	xliv	Can. Lubic.		
xvi	Cubicularius des Papstes.	xlvi	Sekretär und Kaplan des Thomas Perckheimer.		
xvii	Decanus in eccl. S. Margarete in Colonia.	xlvi	Notarius palatii.		
xviii	Sartor Romane.	xlvi	Collector in Regno Polonis.		
xix	Abbas monasterium Marien	xlvi	Clerico camerae apostolicae.		
xx	Decanus.	xlvi	In dect. licen., canonicus eccl. Ratisponen.		
xxi	Prokurator des Gherardus Krauss vom Augustinerorden.	xlvi	Faktor des Ludwig Meuting.		
xxii	Canon. S. Severini in Colonia.	li	Doctor et can. Ratisponen.		
xxiii	Canon. eccl. beata Maria virginis in capitulo Colon.	lii	Domherr von Eichstätt.		
xxiv	Notarius palatii, eccl. Monaster.	lii	Propositus Halberstaden.		
xxv	Student in Perugia.	lii	Clericus Bambergensis.		
xxvi	Kaufmann in Lübeck. Vgl. Afflerbach (1993), S. 66.	lii	Clericus Bambergensis.		
xxvii	Notarius.	lii	Doctor.		
xxviii	Episc. Osiliensis.	lii	Eccl. S. Martin Heiligenstaden.		
xxix	Ecclesiaticus Zwerinensis dioc.	lii	Eccl. Bambergensis.		
		lii	Von Schweden.		
		lii	Notarius palatii.		
		lii	Doctor.		
		lii	Canonicus.		

9.5 Verzeichnis der Illustrationen

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Die florentinischen Banken beherrschten mit ihren Filialnetzen und Partnern die internationalen Geldgeschäfte des 15. Jahrhunderts. Dank ihrer Präsenz an den wichtigen Handelszentren des Kontinents dominierten die Händler-Bankiers aus der Toskana die bargeldlose Abwicklung der großen Geldtransfers aus ganz Europa an die römische Kurie. Kurt Weissen untersucht, wie Kurienbankiers wie die Alberti und die Medici Deutschland von Brügge und Venedig aus an dieses Zahlungssystem anschlossen. Er zeigt auf, welche Rolle dabei die Gründung eigener Niederlassungen in Lübeck, Köln, Basel und Konstanz spielten und welche Bedeutung Kooperationen mit deutschen Handelsgesellschaften zukam.



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