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BANKING BETWEEN FLORENCE, VENICE, BUDA AND DALMATIA IN THE FOURTEENTH CENTURY

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ABSTRACT

This article aims to explore the co-development of financial institutions in Venice and Hungary, revealing the close link between diplomacy and government finance. The case study covers the period around the War of Chioggia, involving the Republic of Venice, the Republic of Genoa, and the Kingdom of Hungary. The war can be interpreted as a struggle between the various Italian trading nations, also including the Florentines, for the Adriatic trade. After the war, Vieri de' Medici and partners played an important role in rebuilding the Venetian financial market. They succeeded in part by establishing a banking infrastructure in Hungary, which obtained concessions at the salt and precious metal chambers.

Keywords: commerce, precious metals, diplomacy, Adriatic, public finances, banking, salt

CIRCUITI FINANZIARI TRA FIRENZE, VENEZIA, BUDA E LA DALMAZIA NEL TRECENTO

SINTESI

Il presente contributo studia lo sviluppo parallelo delle istituzioni finanziarie a Venezia e in Ungheria, evidenziando lo stretto rapporto tra diplomazia e finanze pubbliche. Al centro dell'analisi si pone il caso della Guerra di Chioggia, la quale viene interpretata come una lotta tra le varie nazioni mercantili per i mercati dell'Adriatico. In seguito alla guerra, la società di Vieri de' Medici assunse un ruolo cruciale nella ricostruzione del mercato finanziario. Il loro successo fu dovuto in parte all'organizzazione di una rete bancaria coinvolta nella gestione delle camere del sale e quelle dei metalli preziosi del Regno.

Parole chiave: commercio, metalli preziosi, diplomazia, Adriatico, finanze pubbliche, banche, sale

INTRODUCTION¹

The correlation between the evolution of medieval and early modern banking and the trade in bullion and specie in economic history undoubtedly holds a position of a certain importance. As will be shown later, many specialists have argued for the development of banking from money changing, supported by the bullionist policies of medieval governments aimed at guaranteeing the flow of gold and silver to the mints. Historians of economic thought see this phenomenon as a direct precursor to modern mercantilism, through which governments sought to secure sufficient financial resources for their military enterprises (Munro, 1973, 11–12). However, this phenomenon has by and large remained understudied for medieval and early Renaissance Italy, the supposedly leading centre of financial innovation. Using the Florentine communities in Venice and Hungary² and their involvement in trade as case studies, this paper intends to contribute to the question of the development of financial institutions in both polities. Specifically, it looks at the foundations of the first Medici bank in Venice, which later became the most important of its kind in a period of relative economic recession, preceded by a serious military defeat.

The most thorough study ever devoted to the development of banking and the history of money in medieval and early Renaissance Venice is *The Venetian Money Market: Banks, Panics, and the Public Debt, 1200–1500*, in which Reinhold C. Mueller argues that banking and precious metal import were closely linked in Venice and that, unlike other financial centres of the period, ‘the export and import of precious metals was part of its merchandise trade balance’ (Mueller, 1997, 27, 134; Tognetti, 1999a). He explained that Venice was a leader in the bullion trade at the time, probably handling more precious metals than any other city in the known world.

Mueller followed in the footsteps of earlier generations of scholars of medieval Italian banking, such as Armando Saporì, Federico Melis, Roberto Sabatino Lopez, and Raymond de Roover (Mueller, 1997, xviii). In his major contribution to the history of Florentine banking, *La crisi delle compagnie mercantili dei Bardi e dei Peruzzi*, published in 1926, Saporì explained how the two Florentine companies financed the campaigns of the English Crown in France in 1340. The financial resources came from two sources: the revenues of the Crown and the export of English wool. From the last

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- 1 This article is based on an earlier paper delivered at the international conference entitled *Bullion Trade in Medieval and Early Modern Europe* at Charles University, Prague in 2020. I wish to thank Roman Zaoral for the invitation and Alan M. Stahl for his comments on the paper. In 2022–25, the article has benefitted from the insights of various anonymous readers. I am also indebted to Francesco Guidi Bruscoli for his valuable comments on an earlier version of the text. I wish to thank Luca Molà for calling my attention to the archival units of the Procuratori di San Marco and Bruno Figliuolo for the Cancelleria inferiore, Notai located at the National Archives in Venice.
 - 2 The Kingdom under scrutiny is cited in contemporary Italian sources as *Regnum Hungariae*. However, the same documents distinguish between inhabitants of Hungary, and of Slavonia. The personal union between the Hungarian and the Croatian Crowns existed from the turn of the eleventh century. Moreover, with the occupation of Zadar (1356) and the following treaty (1358), Dalmatia, except for Ragusa as a voluntary vassal state, belonged to the Kingdom.

years of the thirteenth century, the Florentines in the Kingdom of England became collectors of the papal decima. By the turn of the century, the Frescobaldi were already in charge of customs in the main ports (Sapori, 1926, 23, 30; 1944; Tognetti, 2014). By the reign of Edward II, the Bardi family had managed to concentrate the two businesses in their own hands (Sapori, 1926, 33–38, 95–96). During the war, the Bardi were caught between two political powers, as they had interests in both England and France. Sapori argued that the businesses of the Peruzzi and the Bardi were based mainly on commercial credit, and that the excessive loans granted to the English crown and the lost French campaign had led to their bankruptcy (Sapori, 1926, 58, 92). The Bardi then formed a new firm which gained control of the London mint. The Peruzzi finally went bankrupt in 1343, followed by the Bardi, three years later. These Florentine firms sponsored various crowns, the English, French, and Neapolitan, which at the time had to finance important ongoing military and diplomatic conflicts (Sapori, 1926, 41).

Moreover, together with the Acciaiuoli, these firms were the leading bankers of the Apostolic Chamber. According to Yves Renouard, the features that distinguished the banking system involved in the international transfer of papal revenues were related to the fact that money flew into the Apostolic Chamber from every corner of Europe. (Renouard, 1941). In the thirteenth century, the bankers who handled ecclesiastical funds were mainly Sienese. But following the relocation of the papal court to Avignon, the three abovementioned Florentine firms dominated papal banking from 1309 to 1342. Florence Edler de Roover, reviewing Renouard's monograph, emphasized that the advantages offered by these banking firms to the papacy were clearly visible in the way ecclesiastical taxes were collected in the 'more advanced regions of western Europe where the Italian merchant bankers maintained branches or correspondents and those where they did not: Scandinavia, Poland, Hungary, and Germany' (Edler de Roover, 1947, 112). However, apart from the collection of taxes and the control of the London mint, none of these authors were concerned with the theory that banking and the import of precious metals were closely linked (De Roover, 1957). The main focus of Federigo Melis's 1955 work was banking both in Prato and in Pisa, mostly through the innovation of the bill of exchange (Melis, 1955). Similarly, there was little discussion of the topic of Italian financial institutions located in these four places. Only Lopez mentioned superficially in his 1956 monograph that the Genoese bankers developed an interest in minting and dealing in bullion trade. He also linked the origins of banking to money changing rather than to the extension of credit (Lopez, 1956, 77–79). Lopez, in his review of Raymond de Roover's 1963 *The Rise and Decline of the Medici Bank: 1397–1494*, in which he credits Florence Edler with a major contribution, concluded that the author was right in saying that the Medici firm, although the most extensive of its time, did not reach the size of the Bardi and Peruzzi firms (De Roover, 1963; Lopez, 1964). According to Lopez, another novelty of de Roover's book was the leading role attributed to the Roman branch within the firm until 1435. However, De Roover only touched on the fact that Geneva was a major distribution site for the silver and gold shipped from Flanders, without explaining the role of the metal trade in the firm's development (De Roover, 1963, 279–280).

Recent literature on medieval Italian banking generally reflects the same school of thought, omitting more detailed discourses on the relationship between metal trade and banking. Richard A. Goldthwaite (2009, 42) articulated the marginality of the subject, stressing that there are indeed no sources in fourteenth-century Florence that give us an idea of the amount of gold and silver that ‘poured into the city’. In fact, he recognized the central role of bullion and specie in balancing the payments of those Florentine firms which intended to bring their enormous profits back home (Goldthwaite, 2009, 60–62). Similarly, Bruno Dini, in his studies of banking, has sporadically referred to the gold trade to Florence from places such as the Kingdoms of Bohemia and Hungary, and noted that, in the fourteenth and fifteenth centuries, precious metals came to Florence from Avignon, Geneva, Bruges, North Africa and the Kingdom of Hungary (Dini, 1995; 2001). Arnold Esch (1966; 1972) and Kurt Weissen (2021) have published extensively on Florentine involvement in papal finances, focusing in particular on the transfer of ecclesiastical funds between Germany and the Apostolic Chamber. Weissen has specifically briefly noted that some of these Florentine bankers residing in Germany traded in gold, especially at the Council of Basel (1431) (Weissen, 2021, 424, 429–430). Gabriella Piccini and Lucia Travaini, with the case of the Sienese hospital Santa Maria della Scala, have illustrated the functioning of the Sienese banking system through the exchange and safekeeping of pilgrims’ money, mainly between 1382 and 1446 (Piccini & Travaini, 2003). Travaini has also briefly mentioned the Sienese city provisions aimed at attracting precious metals to the mint (Travaini, 2003, 97–98). This period was preceded by the decline of the great Sienese banks, such as the Bonsignori, which went bankrupt in 1344 (Piccini, 2009; Cassandro, 2006). Sergio Tognetti, who provided a detailed chronology of the development of these merchant-banks in Italy and in various financial centres of Europe, briefly mentioned the question in relation to Florentines’ banking in Venice (Tognetti, 1995, 706; 1999; 2015). He said that precious metals were an important incentive for financial speculation (Tognetti, 2004). However, specifically the question of bullion and specie trade has received limited attention in his analysis compared to the role it may have played in the flourishing or decline of medieval merchant banks.

The bullion trade, as a distinct subject within the scholarship, has been treated mainly in relation to coinage and the history of money. Peter Spufford, in his classic study of money in medieval Europe, notes that ‘The first half of the fourteenth century saw the transformation of Europe from an area that primarily used silver for currency, to one that primarily used gold’ (Spufford, 1988, 267). At this time, silver was still being mined in large quantities in various parts of Europe, particularly in the Kingdoms of Bohemia, Bosnia, Serbia and Hungary. Meanwhile, the most important gold mines in Europe were concentrated in the latter, particularly in Upper Hungary (now Slovakia) and Transylvania (now Romania). Spufford adds that even in the late fourteenth century, gold came to Italy mainly from Hungary, and in the fifteenth century some from Africa via Spain (Spufford, 1988, 342). However, Spufford’s sources for this statement, though seemingly reasonable, have by and large remained unspecified throughout the monograph.

The reasons for this, as specialists of Italian financial history are well aware, lie in the almost complete absence of direct archival evidence that would explicitly record the movement of bullion from the Kingdom of Hungary to the major financial centres of the Peninsula, such as, for example, Venice, Florence and the Papal Court. There are only a few exceptions which allude to the magnitude of this business. Alan M. Stahl, in his study of the Venetian mint, discusses at length the question of the supply of bullion, gold, silver and copper, which was essential to the operation of the mint. In 1342, for example, an unusually large quantity of gold reached Venice, probably from Hungary (Stahl, 2000, 48). The account books of the Venetian merchant-banker, Guglielmo di Niccolò Condulmer, who made his will in 1421, show that around that year, one of the chief foreign coins in the Venetian money market was the Hungarian gold Florin. Among those merchants who exchanged silver at Condulmer's firm were Gualtieri di Sandro Portinari and Andrea Lamberteschi, important traders in Hungary. The Condulmer account book also mentions suppliers of silver from the Kingdom of Hungary: Bratislava (Pressburg), Zagreb (and Gradec), Zadar (Zara), Šibenik (Sebenico) and Split (Spalato) (Stahl, 2017).

The supply of bullion was particularly crucial in times of war, when the *Serenissima* was in constant need of newly minted coins to finance its military enterprises. In wartime, soldiers and suppliers were usually paid in coins, but sometimes also in bills of exchange or commercial goods (Caferro, 2024). In the fourteenth century, with the rising employment of mercenary contingents replacing or aiding the urban militia, war required enormous investments. Wars significantly contributed to the intractable nature of public debt which compelled European governments as well as feudal rulers to install forced loans, taxes as well as to turn to private individuals, merchant-bankers, for loans. The situation was no different in the Kingdom of Hungary (Prajda, 2025). Nevertheless, subsequent sources indicate that soldiers were occasionally remunerated with salt, or the money derived from the salt tax in both Siena and Hungary (Caferro, 1998; Draskóczy, 2014). These transactions on occasions were also handled by the same businessmen.

The present article aims to fill a gap in the historiography on the co-development of financial institutions in Venice and Hungary by examining archival documents from Florence, Venice, Hungary, and the Apostolic Chamber. In addition to these collections, the correspondence of the Pratese merchant Francesco di Marco Datini (ca. 1335–1410) with some members of the Florentine community in Venice has been analysed. Datini did business there through the most important Florentine firms. Their correspondence begins around 1383–84 and does not date back to the time of the War of Chioggia. However, letter exchanges with other Florentines datable to around the turn of the century have yielded evidence of copper trade from Hungary (Collet & Houssaye Michienzi, 2021; Štefánik, 2011–2012, 33–34). As for the period under scrutiny, the considerable part of the correspondence between Datini and the Florentines living in Venice has been studied for this article, with the exception of the correspondence of the Gaddi family, which amounts to more than three thousand documents. As we shall see, the Gaddi family played a leading role in the Florentine community in Venice, and a systematic study of their correspondence from this perspective may provide additional information on the subject. It should be noted, however, that sources on the bullion

trade in this particular period are indeed scarce, so the present study relies heavily on indirect evidence when it comes to the movement of bullion, just as Spufford did in his seminal work. The study also argues for the intersections between diplomacy and state finance in the late medieval period. The present case study concerns the Florentine community in Venice and its connections to the one in the Kingdom of Hungary. It analyses a relatively short period around the War of Chioggia (1378–81) which, according to Reinhold C. Mueller, was immediately followed by a significant increase in the presence of Florentines in Venice (Mueller, 1997, 267). The first part of the essay provides a general overview of the Florentine community in Venice during these crucial years and a brief profile of some of its key figures who acted as merchant-bankers. The second part considers the context of the founding of the first Medici bank and its Venetian branch, from which the later Medici agglomerate grew into the most important Florentine merchant-bank. Finally, the third part looks at the ways in which the Florentine bullion trade and banking in the Kingdom of Hungary were linked.



Fig. 1: Niccolò di Pietro Gerini, Scene from the Stories of St. Matthew, San Francesco Church, Prato, 1390-1395 (Wikimedia Commons).

FLORENTINE BUSINESSMEN IN VENICE

Many economic historians acknowledge that the fourteenth and much of the fifteenth centuries were periods of economic depression caused by plagues and prolonged military conflicts. Another reason cited in the literature was the ‘bullion famine,’ which prevented companies from balancing their payments (Kermode, 1991, 475–476; Spufford, 1988, 339–354). However, the existence of a bullion famine, for example, in the Kingdom of France between 1395 and 1415 is disputed (Sussmann, 1998). Richard A. Goldthwaite, in his seminal work on the Florentine economy in the medieval and early Renaissance periods, did not mention recession or depression. He spoke of a ‘decline’ that occurred periodically in some sectors but found the data insufficient to draw any definite or even general conclusions (Goldthwaite, 2009, 57, 273). Similarly, Reinhold C. Mueller referred only to a relative decline in the supply of silver, mainly from Bohemia and Hungary, in the second half of the fourteenth century (Mueller, 1997, 141, 145–146). He also explained that economic historians generally consider it a sign of economic decline when gold and silver are exported from a city. In Venice, however, this phenomenon was ‘usually regarded as good’. There was no law prohibiting the export of precious metals until 1379, when the city was besieged by the Genoese fleet.

In May 1378, the first military conflict between Venice and Genoa broke out, marking the beginning of the War of Chioggia (1378–81). In April 1379, Catalan galleys in the service of Venice sailed against the Hungarian king and the Genoese (ASVe, Cancelleria, Notai, 5. doc. 24). The Republic of Venice was confronted with a broad alliance that, in addition to the King of Hungary, Louis I, and the Commune of Genoa, also included Francesco I da Carrara (1325–93), Lord of Padua, and Leopold III of Habsburg (1351–86), Duke of Austria. Just two months before the war began, Pope Gregory XI died, ending another serious diplomatic and military conflict, the War of the Eight Saints (1375–78), between the Pope and the Florentine political elite.

Alan M. Stahl discusses the fact that the War of Chioggia ‘brought Venice to a state of fiscal as well as military emergency’ (Stahl, 2000, 69–70, 75). During the war, German merchants transported silver to the mint to finance the military expenses of the war, but there were no buyers in the city with gold ducats to pay for the silver. The problem of precious metal supply continued into the 1390s, as Venetian merchants often exported bullion bought in the Adriatic to the Levant.

Interestingly, in the midst of the crisis, just after the Peace of Turin in August 1381, which ratified the supremacy of the Hungarian Crown over Dalmatia against the Republic, Mueller noted a significant increase in the number of Florentines moving to Venice. Many of these newcomers were merchant-bankers who, according to Goldthwaite’s definition, were involved in the international money market, the local credit market and also trade (Goldthwaite, 2009, 203–204). Mueller explained this influx by the exile of many Florentines following the Ciompi revolt (1378) and the regime of the minor guilds (1382), which ended when the Albizzi faction gained supremacy over the Ricci. During this period, he notes, banking in

Venice was in the hands of Florentine immigrants (Mueller, 1997, 267). Why did these Florentines choose Venice as their new or temporary home when they could have spent their exile elsewhere?

Immediately after the war, not only Florentines but also other foreigners found favourable conditions for their commercial activity and settlement in Venice. One of the consequences of the war was that the public debt of the city became unmanageable (Mueller, 2021a, 119–122). The payment of interest on state bonds was suspended for the first time, and their prices collapsed (Pezzolo, 2005). The circulation of precious metals, especially gold, was restricted, which had a direct impact on exchange rates. The government therefore began to look for a solution that would stabilize the economy. According to Mueller, Jewish pawnbrokers were ‘invited to land in the city’ in order to get the economy out of the liquidity crisis (Mueller, 2021a, 266–267; 2021b).

This period lasted from 1382 to 1397, including two phases marked by two *condotte* signed between the representatives of the Jewish community and the government. The contracts established their participation in the city’s economy and their annual contribution to the Venetian treasury. At the same time, in 1386, one of these Jewish merchants succeeded in extending his business network to Dalmatia, specifically to Zadar. As the Florentine government became the guarantor of the contract, represented by a Florentine resident in Venice called Zanobi di Taddeo Gaddi, the Florentines were exempted from the *tratta* tax on imported goods. There were also more Florentines who received privileges than before the crisis.

According to Mueller’s thesis, the other reasons for the Florentine merchant-bankers to settle in Venice may have well had to do with Florentine domestic politics as well as Italian diplomacy. In 1377, in the midst of the War of the Eight Saints, the Venetian Senate refused to publish Pope Gregory XI’s interdict against the Florentines, claiming that they were too important for the local economy (Mueller, 1992, 36). The document explained that if the Florentines had been expelled from the city, many Venetians would have gone bankrupt because of their close business ties with Florentine firms. As Mueller points out, they were the merchant-bankers who took the lead at the top of the three institutions that represented the Florentine nation in Venice. These were the *universitas mercatorum Florentinorum*, mentioned for the first time in 1387, which followed the first reference to a *sindicho de’ merchadanti fiorentini in Vinegia* in 1348. There were also a commercial consulate and a confraternity, or *scuola* (*schola et fraternitas Florentinorum*) operating in the city (Mueller, 1997, 257). Florentine merchant-bankers seldom applied for Venetian citizenship, which gave them no advantage in their business. Simultaneously, Louis I also refused to obey the papal bull. Instead, in 1376, the Florentines petitioned him for privileges in Hungary and were granted privileges in the Republic of Ragusa (Dubrovnik), a vassal of the crown (ASF, Signori, Missive, I Cancelleria 17, fol. 52v). Both Ragusa and Hungary and the latter’s vassals were among the most important suppliers of precious metals at the time. These metals were traded mainly throughout Dalmatia.

Among those who arrived in the city immediately after the Peace of Turin were leading politicians who actively participated in Florentine foreign policy making. One of these merchant-politicians was Francesco di Jacopo del Bene. He was exiled from Florence in 1383 for his involvement in the Ciompi revolt (Hoshino, 1980; Mueller, 1992, 4; Prajda, 2018, 100–103). Meanwhile, his cousin Giovanni d’Amerigo del Bene settled at the court of Francesco da Carrara in Padua. His brother Bene, however, died in Hungary in 1376 while on a diplomatic mission to the court of Louis I (Prajda, 2022a). Bene’s role, was to win over the Hungarian king to the Florentine cause against the Pope, together with his fellow ambassador Simone di Rinieri Peruzzi. Following the embassy, the Florentines were probably granted privileges similar to those of Genoese merchants. These included the right to elect their consuls in Buda, who also acted as representatives of Paduan and Sienese merchants (Prajda, 2022b; 2023, 140–143). Francesco, and especially Giovanni del Bene, played a key role in the diplomacy with the Hungarian court, which included Louis I and his nephew Charles of Durazzo. As active participants in the Florentine consultatory councils that advised the government on diplomatic matters, they took part in the debates and stressed the need to promote Florentine industry and commercial interests at the royal court. In 1387, various Venetian sources attest to the presence of Francesco’s wife and two of their sons, Borgognone and Ricciardo in Venice (ASVe, Cancelleria, Notai, 223., fol. 104r–v, 107r–v, 111r). These documents, issued in Francesco’s house, also confirm that he and his family were still living in Venice at that time. Later, in 1400, another of their sons, Jacopo appeared for the first time in the Apostolic Chamber and in Hungary, working as a collector for the depositary, Doffo Spini and his firm (Esch, 1972, 510–511; Prajda, 2018, 100–103).

Another Florentine newcomer to the city was Saminiato di Guccio di Ardingo de’ Ricci, about whom there is no information before this period (Mueller, 1992, 2; Bruscoli, 2016). However, his father, a member of the leading Ricci faction, was highly important in Florentine politics between 1358 and 1393 (ASF, CP, vols. 2–10, 12–30). Opponents of the Albizzi faction before the Ciompi revolt, the *popolani* Ricci were instrumental in the negotiations between Charles and the Florentine government. Several members of the family were active in the Secret Councils and became supporters of Charles’s politics (ASF, CP, vols. 16–17). On 7 October 1380, Rosso de’ Ricci was appointed head of the embassy sent to the prince when the Florentine government agreed to refuse aid to Johanna I and her allies. In return, the document confirmed that *dominus Karolus erit, prout fuerunt eius progenitores, protector et benefactor comunis Florentiae* (ASF, Capitoli, Registri, 13, fol. 136r; ASF, Signori, Missive, I. Cancelleria 19, fol. 45r).

Later, around 1400, Saminiato’s brother Matteo served as papal collector in Italy (Esch, 1966, 304–305). Saminiato became known to scholars as the author of a merchant manual, which he began in 1396 while living in Genoa (Borlandi, 1963). The second part of the work was likely revised and completed by Antonio di Messer Francesco di Piero da Pescia, i.e. Antonio Salutati, the Florentine chancellor, Coluccio

di Piero Salutati's nephew (De Roover, 1965). Antonio began working for the Medici bank in 1416, moved to Venice and was later promoted to general manager. Saminiato, however, was executed in 1400 for his part in a plot against the Florentine government.

Another new figure in the local Florentine community was Zanobi di Taddeo Gaddi, who received *de extra* citizenship in 1384. As already mentioned, Zanobi acted as guarantor of the contract between the Venetian government and the Jewish businessmen. He arrived in Venice on 6 September 1381, a few days after the Treaty of Turin, when the Florentine government sent him as its representative (Mueller, 1992, 9–10; 1997, 267–268). He was to accept jewels pledged by the Venetian government to the value of 150,000 ducats as a guarantee that certain points of the treaty would be observed (Predelli, 1883, doc. 140, 5 August 1382). The Gaddi were merchant-bankers and members of the Doctors and Apothecaries Guild in Florence (Giusti, 2019). As such, they were also involved in the trade of precious metals, stones, and pearls. When Zanobi settled in Venice, he became a regular business partner of Francesco Datini's firm. Their activities illustrate the way in which the trade of precious metals and banking were linked, as merchant-bankers typically accepted pawns in the form of jewels, gold, and silver (Mosher Stuard, 2006, 182–219). Unfortunately, their correspondence in the Datini archives does not begin until 1384, so it is not possible to reconstruct their activities during the War of Chioggia. Later information shows that they were indeed involved in the trade of precious metals originating in Hungary. For example, in 1393, Zanobi Gaddi recorded the shipment of a load of copper refined in Hungary (Lane & Mueller 1985, Table C. 4, 561).³

All these leading Florentine merchant-bankers settled in the Rialto and their families were important actors in Italian diplomacy, particularly in relation to the Hungarian royal court. From the 1380s, their ties were particularly strong at the papal court as bankers of the Apostolic Chamber and as diplomats in the Kingdom of Hungary. These links were further strengthened in the 1390s. The quadrangle of economic interests in Florence, Venice, the Apostolic Chamber and Hungary enabled the Del Bene, the Ricci and the Gaddi families to become leading figures in international banking and trade.

THE MEDICI OF VENICE

The most noted among these Florentine financial institutions was undoubtedly the Medici bank, which dates back to around the time of the War of Chioggia. Among the Florentine merchant-bankers who entered politics in Florence around the end of the War of the Eight Saints and the beginning of the War of Chioggia was the founder of the first Medici bank, Vieri di Cambio de' Medici (1323–95).

In 1381, at the end of the Chioggia war, Vieri founded a business firm that included Giovanni di Arrigo Rinaldeschi from Prato and Jacopo di Francesco Venturi (di Ventura). They traded among other with copper (MDE, doc. 401). The later business agglomerate of Giovanni di Bicci de' Medici began as an offshoot

3 The archival reference cited in the manuscript (AD, busta 549) is incomplete.

of Vieri's firm. Neither De Roover nor Mueller have examined the reasons for the establishment of a Florentine merchant bank in the immediate aftermath of a military defeat, in a city in serious fiscal emergency (Mueller, 1997, 276). Previous literature has already linked the early operation of the firm to the marketing of copper mined in Hungary in 1385–87 (Paulinyi, 1933; Stromer, 1985, 370–397; Štefánik, 2004). However, new evidence points to the firm's greater involvement both in the metal trade in the kingdom and directly in the royal administration, which had a direct impact on the establishment and success of the company. Who were these businessmen and why did they establish a firm in Venice in exactly 1381, with a permanent agent in Zadar?

Vieri di Cambio de' Medici, later a key figure in the political life of Florence, delivered his first speech at the Florentine Secret Councils in February 1378 (ASF, CP, vols. 15–30). In his speech he stressed the need to continue the war against Pope Gregory XI (ASF, CP, 15., fol. 79r). In that year, Giovanni was mentioned as *tabularius* in the registration of individuals' credits in the Florentine public debt (ASF, Prestanze, 368., fol. 67v). By this time, he had already turned into a well-established businessman. In 1364, he formed a business partnership with Gregorio di Pagnozzo Tornaquinici, which had branches in Rome, Genoa, and Bruges, and they were also in contact with Francesco di Marco Datini (Zaccharia, 2009). This old firm lasted until at least 1375.

Until the foundation of the new firm in 1381, neither of the new firm's partners, Giovanni di Arrigo Rinaldeschi, who like Datini was from Prato, nor Jacopo di Francesco Venturi, appear to have taken an active part in Florentine politics. Giovanni di Arrigo Rinaldeschi's letters to Datini, dated 1383–86, show that he worked as a *cambiatore* in Florence, probably managing the Florentine branch (AD, busta 1102). It was only later, in 1435–37, that Giovanni's brother Rinaldo appeared in Hungary as the count of the copper chambers (Draskóczy, 2001, 153). Instead, neither Jacopo di Francesco Venturi nor his family appear in the 1378 register of individual credits in the Florentine public debt. As will be shown in the next part, Jacopo was probably not of Florentine but of Sienese origin and had probably acquired Florentine citizenship only by 1391.

The turning point in their careers came in 1391, when both Giovanni and Jacopo appeared for the first time as speakers at the Secret Councils. From then until the 1400s, both were continuously present as active members of the Florentine political elite (ASF, CP, vols. 28–34). At the same time, in the 1390s, Vieri di Cambio de' Medici's firm, along with the Alberti, Ricci and Spini firms, became the leading bankers to the popes in the Apostolic Chamber. Vieri, whose family had never been among the leading merchant bankers at home, made such a fortune in Rome, and probably elsewhere, that by the time of his death in 1395 he was one of the wealthiest men in Florence (Goldthwaite, 2017, 248).

The success of Vieri's firm, and that of other new Florentine merchant-bankers of the Rialto, was probably rooted in Italian diplomacy. In Italy, networks of diplomacy and trade often overlapped and involved the same group of businessmen,

who could act as both diplomatic representatives and agents of commercial firms. In the middle of the War of Chioggia, the heir to the Hungarian throne, Charles of Durazzo, who was representing the Hungarian king in the conflict, gave orders to the captain general of the royal army, baron János Horváti, to obtain a substantial loan to finance the Crown's war. Since Horváti was able to recruit mercenaries in sufficient numbers to march against Johanna I, it is highly likely that such an attempt was indeed successful.

The loan probably came from a variety of sources, including some exiled Florentines, their opponents in Florence currently in the government, and Sienese and Paduan merchants, the latter of whom were close to Francesco I da Carrara (Prajda, 2023, 86–88). From the autumn of 1379, the exiled archguelph Lapo da Castiglionchio stayed with Francesco I da Carrara in Padua and organized an anti-government conspiracy in which Charles was involved (Fredona, 2010, 165–213). The following year, Charles, with the royal contingent and many mercenaries, set out for Florence, accompanied by some of the conspirators. In the end, Charles saved the city from his mercenaries, probably for a substantial bribe, and the plot against the government ended without resolution. However, about fifty Florentines joined the prince's company on the way to Arezzo (ASF, Capitoli, Registri, 13., fol. 137r–v; Fredona, 2010, 261). Among them were several Florentines who were trading in Hungary or whose descendants later appear in the kingdom. These men included Matteo and Giovanni dello Scelto Tinghi who were in Buda in 1376 before being exiled from Florence as members of the conspiracy. The group also comprised Benedetto di Simone di Rinieri Peruzzi, son of the ambassador sent to Hungary in the same year with Bene di Jacopo del Bene and several members of the Da Panzano family. In 1380, the Sienese government, just like the Florentine government, paid 11,000 florins to Charles as a bribe not to destroy their city (Caferro, 1998, 223). While in Arezzo, Charles of Durazzo gave a mandate to Guglielmo, bishop of Győr in Hungary, in the presence of two witnesses, one of whom was the Florentine merchant Boscolo Boscoli (ASF, Capitoli, Registri, 13., s.f.; Áldásy, 1896, 346, 404–405). The bishop was of Florentine origin, a member of the Guasconi family, and had previously served as Bishop of Siena (Dolso & Fontana, 2022, 169–177). These may indicate that his family was part of the business network that financed Charles's campaigns. Later that year, the Florentine government paid Charles a loan of 40,000 florins and became a diplomatic ally of the prince (Gherardi, 1868, doc. 405., 10 October 1380; Tognetti, 2003, 26).

In June 1381, Charles of Durazzo, with considerable help of many Florentine, Sienese, and possibly Aretine merchants, conquered Naples. Shortly after Louis I's death, in February 1383, the Secret Councils discussed a further 28,000 florins that Charles had requested from the Republic (ASF, CP, 22., fol. 22r). These funds were probably intended to support the king's campaign against Queen Mary, Louis I's daughter, for the Hungarian throne. Furthermore, a letter from the Florentine Chancery, dated March 1386 and addressed to the Italian soldiers who had previously served Charles in Hungary, is a clear indication that the military enterprise

was supported by Florentine businessmen (Langkabel, 1981, 203. doc. 68). The savings of Charles of Durazzo's wife, deposited in various Florentine banks, also reveal the close financial cooperation between the Neapolitan court and Florentine business networks (Caferro, 1998, 246). There can be little doubt that the firm of Vieri di Cambio de' Medici, one of the most important of the period, was involved on the Florentine side in providing Charles with these substantial loans.

In August 1381, another significant achievement of Charles and János Horváti's diplomacy was the Peace of Turin and its clause guaranteeing an annuity of 7,000 ducats to be paid by Venice to the Hungarian Crown (Predelli, 1883, doc. 133). Given the large sum of money that was to be sent from Venice to Hungary, it is likely that the payment was transferred via Venetian banking intermediaries. In 1388, for example, Vieri de' Medici's firm appeared as intermediaries (ZSO I, docs. 762, 882). Around this time, Maruccio di Pagolo Marucci, one of the Medici's agents in Hungary, shifted the balance between the company and the crown by accepting the annuity paid by the Venetians as a guarantee (Teke, 1995, 138). It is more likely that the financial intermediary of the transaction transmitted regularly only bills of exchange and not actual money, which could have been carried by Venetian ambassadors visiting the royal court. This theory is particularly plausible in view of the Florentines' involvement in the bullion trade, which went in the opposite direction, from Hungary to Venice. Later, during King Sigismund's reign, merchants from Nuremberg appeared as intermediaries of the transaction and as those handling precious metals originating in Hungary (Kovács, 2023, 176–178).

Among those who signed the peace treaty on behalf of the Crown were the bishop of Pécs, Bálint Alsáni, and the bishop of Zagreb, Pál Horváti, János's brother (Petrovics, 2007). As we shall see, both Pécs and Zagreb were important for the Florentines' activities in Hungary. Immediately after the treaty, many Italian businessmen appeared in the territories controlled by Horváti, Charles's captain-general, who had strong connections with members of the Florentine political elite. The family's dominion in the kingdom included the area of Zadar in particular, but also the Bishopric of Zagreb, where Pál Horváti served as bishop between 1379 and 1386. After its occupation in 1357 with the help of Francesco I da Carrara, Zadar became the centre of Hungarian rule in Dalmatia and the seat of Charles of Durazzo as local governor (Gál, 2022). This led to the greater integration of Zadar into the economy of the Hungarian hinterland. Some important market towns located near precious metal resources and with a predominantly German merchant community, such as the Transylvanian Braşov (Kronstadt) and Sibiu (Hermannstadt), were granted privileges by Louis I for maritime trade (Csukovits, 2019, 67–68, 138, 146).

As Zadar was the location of Dalmatian salt chambers and the Thirtieth Office, Italian merchants were able to engage in the salt trade and run the chambers themselves. The Thirtieth Office, responsible for overseeing the circulation of precious metals, also managed the collection of the associated duties. From

1335, the export of precious metals – such as ingots – had been a royal privilege; those who did not have safe conduct for their trade were considered smugglers (Kálnoki-Gyöngyössi, 2018, 295–298). However, the export of gold, and silver coins remained unregulated. According to the notarial sources of Zadar, at least thirty-two Florentines lived in the city between 1367 and 1404, with a peak in the 1380s (Raukar, 1995, 659–660, 666, 676, 689). In 1379, the Florentine Pietro di Giovanni, who was working at that time as *monetarius*, became *offitialis generalis* of the Dalmatian Salt and Thirtieth Office located in Zadar. He occupied this office at least until 1387, renting the chambers and trading with salt (Draskóczy, 2004, 287). He also owned properties in Pécs, a city close to the Horvátis' territory (Petrovics, 2012, 284). At that time, Pietro di Giovanni was probably the representative of the Medici of Venice in Dalmatia and Hungary.

Senj served the Hungarian hinterland as the most important port with Italy, thanks to its direct connection with a trade route that passed through Zagreb. It was a fief of the Frankapan family and thus continued to remain under the jurisdiction of the Hungarian Crown even following the reconquest of Dalmatia by Venice, in 1420 (Teke, 2008). Here Florentines and other Italians also settled in large numbers. In fact, in 1386, the new bishop of Zadar became likely a Florentine, closely linked to the Medici. Giovanni Cardinali is mentioned in local sources as *Pesarese*. However, various circumstances suggest that he was of Florentine origin, whose family subsequently settled in Pesaro. In 1371, the two Florentine brothers Gregorio and Niccolò di Pagnozzo Tornaquinci decided to change their family name to Cardinali (Plebani, 2002, 31). As noted, Gregorio was Vieri di Cambio de' Medici's business partner in the first firm they established in 1364. Thus, it is likely that Giovanni was their relative, originally member of the Tornaquinci family. Giovanni's appointment took place around the time of the coronation of Charles of Durazzo as King of Hungary. In the same year, the bishop was listed among the debtors of the Florentine Boscoli-Portinari-Ricci firm which operated in Buda. Giovanni's nephew, named Leonardo, who succeeded him as bishop in 1392, was in Zagreb at the time and held minor ecclesiastical offices there.

The Count of Senj, Nikola (IV) Frankapan, was also heavily involved in business in Venice. In 1388, the Florentine Signoria asked him to intervene in a case involving the firm of Vieri di Cambio de' Medici. The same document also refers to the count's ambassador, the Florentine Niccolò di ser Matteo (ASF, Signori, Missive, I. Cancelleria 21., fol. 132v–133r). Niccolò was probably the brother of Giovanni di ser Matteo, whose sons worked for the Medici in Venice at the turn of the century (Bettarini, 2015).

The new king Sigismund's hostility against Florentines also shows that their business networks supported Charles who enabled them to forge business interests in Dalmatia. In fact, in 1388, the Signoria sent a letter to Sigismund because the king had seized the goods of Vieri de' Medici's firm, including copper (MDE, doc. 400). Thus, in the years of the War of Chioggia, the loans granted to Charles of Durazzo by Paduan, Sieneese, and Florentine merchants in particular, gave some

of these companies access to positions in the royal and ecclesiastical administration; in the kingdom the two went hand in hand. Among these companies, the firm of Vieri di Cambio de' Medici was probably the most important, owing to its considerable profits from financing Charles of Durazzo's military enterprises against Venice, Naples and against Louis I's daughter, Queen Mary. The investment of this political-business elite in Charles's military enterprises was logical, given their economic interests in the region which included, but was not limited to, the trade in gold, specie, salt, and slaves, coming from the Hungarian hinterlands as well as from Bosnia, Serbia and Ragusa, vassals of the crown.

The reason why Vieri di Cambio de' Medici sent an agent to Zadar, after the opening of the Venetian branch in 1381, was that through these people the firm obtained a share in various secular and ecclesiastical administrative offices in exchange for the loans granted to Charles of Durazzo. This probably led to the establishment of a solid banking infrastructure in the kingdom by the Florentines. The firm's agent in Zadar was Pagolo di Berto di Grazini Carnesecchi, who had earlier been misidentified as Paolo di Berto Grassini (De Roover, 1963, 36, 138). Consequently, until his death in 1427, Pagolo ran one of the most important Florentine firms based in Buda.



Fig. 2: Coat of arms of a Member of the Carnesecchi Family, Santa Maria Maggiore Church, Florence, 1401 (Wikimedia Commons).

FLORENTINES' BANKING IN THE KINGDOM OF HUNGARY

Following Raymond de Roover's thesis, Reinhold C. Mueller argues that banking developed from money changing in medieval Italy (Mueller, 1997, 3–32). Local bankers and moneychangers made a profit by exchanging gold and silver coins, and local and foreign currencies. Exchange rates were generally tied to the seasonal nature of the movement of specie and bullion. Galleys carrying large quantities of precious metals usually left for the Levant in July and August, and returned in December. However, according to Mueller, exchange rates were not affected by the movement of galleys between Venice and Flanders (Mueller, 1997, 307–308, 597–603, graphs 8.1–2, C.1–3). Instead, Martin Allen observes in the case of the Kingdom of England that, in contrast to other parts of Europe where moneychangers established banking systems, 'in medieval England this may have been effectively prevented by the royal monopoly of exchanging, and Italian companies provided banking services instead' (Allen, 2012, 14). In medieval London, as in Italy, goldsmiths worked with bullion alongside merchant-bankers (Mosher Stuard, 2006, 146–181). In early Renaissance Florence, goldsmiths' workshops closely cooperated with merchants of precious metals trading in Hungary (Prajda, 2016). Later, in the sixteenth century, they began to act as money changers (Lane & Mueller, 1985, 65–69). As Goldthwaite claims in the Florentines' case 'commerce, banking, and government finance were thus complementary activities, often involving the same entrepreneurs and overlapping in many ways' (Goldthwaite, 2009, 24). Here we should consider also the mint masters of Italian origin who worked in various parts of Europe, including England, Hungary and Poland, for example (Day, 2010; Carr-Riegel, 2019).

The origins of Italian financial activity in the Kingdom of Hungary may also be traced back to the money changing. On this basis, they gradually expanded the banking services they offered. Starting from the 1320s, the role of the *magister tavernicorum regalium* was greatly enhanced by Charles Robert's financial reforms. The figure became responsible for the minting and collection of royal taxes, making him one of the most influential barons in the kingdom (Weisz, 2012; 2013). This official was also in charge of the leases of these chambers, which he granted to the various *comites* that ran them. These *comites*, or mint masters, also carried out money exchange. As a result, mint masters became local bankers or money changers when the king introduced the obligation to exchange the old currency for the new. This gave them a monopoly on the exchange of money in the kingdom, backed up by the Crown's bullionist policy. The difference between the old and the new currency was transferred as profit, the *lucrum camarae*, to the Royal Chamber, which required a different kind of banking activity. It was also during Charles Robert's reign that the royal mint began to produce the Hungarian golden florin, imitating its Florentine counterpart. The banking activities of the Italians in the kingdom were dependent on three financial centres: the Apostolic Chamber, Venice and, later, Florence.

Until 1342, when Louis I inherited the throne, the only Italians in the royal administration were three businessmen, all probably from Siena. In 1330, a certain Giovanni (di) Bonagiunta was the count of the royal chamber in Pécs (Weisz, 2009, 35–36).⁴ He held the position until 1332 when him and his brother, Giorgio, were jailed by the king, maybe because they went bankrupt as other Sienese businessmen did in the period. Following that, in 1339, Pope Benedict XII granted a Sienese company, the Nicolucci, the right to collect ecclesiastical taxes in Poland and Hungary (Piccinni, 2009, 229). In the 1340s and 1350s, further two Sienese are mentioned in the royal administration. The brothers Niccolò and Pietro arrived in Hungary with the Neapolitan Druget family and held the offices of *vicecomes* of Spiš/Szepes County and was the castellan of the eponymous castle in Upper Hungary. Among them, Pietro was a goldsmith (*aurifaber*) by profession (Zsoldos, 2017). The region of Spiš was an important source of gold, silver, and copper (Štefánik, 2004). Earlier research did not establish any connection between them and the Sienese banking networks or Italian bullion trade with Italy. Only Pietro's profession may suggest that the two brothers might have previously been involved in some financial activity at the court of Naples. However, as we have seen, the 1340s marked the transition from the Sienese to the Florentine bankers in the Apostolic Chamber and in the Kingdom of Naples. In 1344, one of the leading Sienese firms, the Gran Tavola of the Bonsignori, went bankrupt. These changes must have had a decisive impact on Sienese activities in the kingdom too.

Until the late 1370s, Italians had only sporadically occupied positions in the royal or ecclesiastical administration of the kingdom. These secular offices included the mint, the precious metal mines, the salt mines, and the customs, that is the Thirtieth Office. The first Florentine mentioned in the Thirtieth Office was Nanni (Giovanni) di Bandino Boscoli, specifically in relation to Košice (Kassa) in Upper Hungary, which lay on the trade route linking the Spiš region to the Hungarian hinterland (MNL, DL–DF, 270055, 13 March 1384). Nanni was most probably nominated to the position of the count of the thirtieth-duty of the kingdom around the time of Louis I's death (Weisz, 2017, 255). In 1385, he had an ongoing dispute with one of the barons of the Queen Mother, Elisabeth (ASF, Signori, Minutari 7, fol. 3bis). Based on earlier studies regarding Elisabeth's circle, the baron was likely identical with the new ban of Croatia and Dalmatia, who followed Charles of Durazzo in the office (C. Tóth, 2018).

At that time, Nanni was already running a firm that had its headquarters in Buda and included as partners Gualtieri di Sandro Portinari, Giovanni di Niccolò Tosinghi, Jacopo di Francesco da Siena and Ardingo di Corso (Gucciozzo?) de' Ricci. In 1390, the dissolution of the firm was discussed in front of the Florentine Merchant Court (ASF, Mercanzia 11310, fol. 35r). As early as 1380, Gualtieri was trading in Zadar, and shortly afterwards he appeared as the owner of some copper mines in Hungary (Stromer, 1985, 378–379). The cooperation with Nanni Boscoli also dates from this period. As we have seen, in that year Nanni's relative Bosco Boscoli was in Arezzo with Charles of Durazzo, proving that he was one of the Florentines who had given the prince a loan.

4 The Hungarian literature mentions him as János Bonaghunta.

In 1383–84, their firm stored large quantities of silver, gold and newly minted coins, which were used in a voluminous transaction between them and Nicholas, Provost of Spiš (ASF, Mercanzia 11310, fol. 44r–45r). Two years later, in September 1386, one of Louis I's former barons and Nanni made an agreement which would have guaranteed this latter a business venture in return for a loan of 7,000 florins. The mediator in this case was another Florentine, Bernardo di Sandro Talani, who is mentioned in the document as the *sindico di vineziani* (ASF, Mercanzia 11310, fol. 33r). After Charles's death in February of that year, baron István Laczkfi remained the Durazzis' trusted man, so much so that in 1397 he led the plot to dethrone Sigismund in favour of Charles's son, Ladislaus. As for the other partners of the Boscoli-Portinari firm, Jacopo di Francesco was probably identical with Vieri di Cambio de' Medici's partner in the Venetian branch, who is mentioned in other sources as Jacopo di Francesco Venturi.

Another link between the Venetian branch of the Medici and the Buda headquarters of the Boscoli-Portinari firm was Giovanni di Niccolò Tosinghi, who acted as their joint agent and collector of the Apostolic Chamber in Hungary (Esch, 1966, 382). From the early 1370s, Vieri di Cambio's firm was involved in the transfer of the decima from Hungary to the Apostolic Chamber (Stromer, 1985, 393). While in the kingdom, Tosinghi issued bills of exchange, suggesting regular banking activity, probably handled by Vieri's firm (Prajda, 2023, 117–118; AAV, CA, Diversa Cameralia, 1, fol. 253, 255). In fact, in a specific case datable to 1391, the source mentions that the final payment was made by Vieri's firm upon the bill of exchange drawn by Ardingo de' Ricci (AAV, CA, Diversa Cameralia 1, fol. 269r–v). In 1388, Tosinghi operated as an agent of Vieri di Cambio de' Medici's firm, formed with Andrea di messer Ugone, and Guidone di messer Tommaso (Stromer, 1985, 389; ASF, Signori, Missive, I. Cancelleria 21, fol. 66r–v). In the same year, the admiral of Zadar, likely of Genoese origins, was supposed to receive 200 Florentine gold Florins from him, citing Ancona and Roma as possible intermediary markets, as well as Florence where the aforementioned Guidone di messer Tommaso handled the transaction (Teja, 1936, 85). In the early 1400s, Tosinghi was also involved in the copper trade between Hungary and Venice, as evidenced by numerous letters in the Datini Archives (Collet & Houssaye Michienzi, 2021). The documents reveal an extraordinarily large load of copper, including 4,345 plates, a total of around 25 tonnes.

A third intermediary between the Medici of Venice and the Boscoli-Portinari of Buda was Gualtieri Portinari himself. In the 1390s, his relative, Giovanni d'Adoardo Portinari became the branch manager of the Medici of Venice. Simultaneously with his nomination, in 1396, he and the three already mentioned figures of the Medici of Venice who traded in Hungary, namely Guidone di messer Tommaso, Giovanni Tosinghi and Pagolo Carnesecchi and partners signed a *procura* together in Florence (ASVe, Cancelleria, Notai, 224, fol. 254–255, 302). However, the two short notes in the registers of the Venetian chancery do not reveal any significant detail about the content of the document.⁵

5 The original document, dated 28 September 1396, was authenticated by the Florentine notary ser Antonio di ser Chelli ser Jacobi.

The fourth family that linked the Boscoli-Portinari of Buda and the Medici of Venice were the Talenti. After Nanni Boscoli's death, a surviving court case with extracts from the Buda firm's account books lists Talento (di Giovanni?) Talenti as its client (ASF, Mercanzia 11310, fol. 45r). The Talenti were originally from Florence, but already before the Black Death some members of the family had moved to Forlì, and subsequently to Venice where they grew into one of the most important families of the local Florentine community (Venier, 2019). In the 1360s, they invested heavily in the local silk industry (Molà, 1994, 198–199; Mueller, 2021c, 476). In the literature there is only information about four of Giovanni di Filippo Talenti's sons, called Tommaso, Gabriele, Zaccaria and Filippo. During the War of Chioggia, Tommaso and Zaccharia imported wheat into the city blockaded by the Genoese fleet. They paid for the wheat with silver coins deposited in their current account with a Venetian banker at the Rialto. Tommaso's account book, which according to Mueller is the earliest surviving of an active Venetian merchant, does not mention how they obtained the wheat and the silver (Mueller, 1992, 13; 2019, 597).

Concurrent Hungarian sources suggest that the family became involved in the royal administration around that time. This would explain, on the one hand, why the blockade did not affect the supply of wheat to Venice and, on the other, the origin of the silver and the wheat. The Talenti also had close links with the political elite in Venice. Although it was Simone who was mentioned as a relative of the Venetian notary Lorenzo de Monacis, ambassador to the Hungarian court (ZSO I, doc. 651, 14 July 1388; Ravagnani, 1990). However, all the brothers, except Antonio, lived in Hungary, which makes it plausible that the latter was related to Monacis by marriage.

Members of the Talenti family began to appear in the Hungarian royal administration in the 1380s. Sometime before 1387, the aforementioned Talento was appointed count of the Transylvanian Salt Chamber (Weisz, 2017, 249). In 1392, he was promoted to count of the *lucrum camerae* (ZSO I, doc. 4225). Like Pietro di Giovanni, he was granted citizenship of Pécs, where he settled because of his work in the salt chamber. Talento died sometime before 1424, probably in Hungary (MNL, DL–DF 11500). This later source, misinterpreted by earlier scholarship, mentions his widow and their two daughters, while Simone remained silent about their third brother, Giovanni (Teke, 1995, 148).

The sixth and seventh brothers, named Giovanni and Simone, became citizens of Košice, which was an important market town on the trade route between Hungary and the Kingdom of Poland. In Poland the Medici agglomerate eventually acquired important markets owing to the Talenti (Bettarini, 2015). In the 1390s, Simone was already count of the minting chamber in the Kingdom of Poland and traded in precious metals (Carr-Riegel, 2019, 101–103; Teke, 1995, 140–141). In 1380, Simone ran a wool textile business with a Genoese merchant, Niccolò, who had an *apotheca* in Košice (Stromer, 1985, 389; MNL, DL–DF 6728). The considerable sum of 6,405 florins illustrates the impressive volume of their trade. Simone's collaboration with a Genoese merchant would also explain the ways his brothers managed to smuggle a cargo of wheat to Ven-

ice, when it was besieged by the Genoese fleet. Both Giovanni and Simone were given offices in the Horvátis' territories. Already in 1381, Giovanni worked in Zadar at the salt chambers and Thirtieth Office (Raukar, 1970, 38). Yet, sometime before 1399, he also acquired citizenship in Košice (ZSO. II/1, doc. 4749; ZSO. I, doc. 5645). In 1384, Simone was employed in the Zagreb Chambers. Four years later, he was involved in some business transactions with Giovanni Tosinighi, then the agent of Vieri de' Medici's firm in Hungary. At that point the Florentine government intervened, asking for the count palatine, Miklós Garai's help (MDE, 396). Their connections in Hungary would also explain Tommaso's departure for Istria, probably for a longer stay, as attested by his will of 1397 (Nardi, 1971, 7–13). A year later, in a contract signed at the Rialto, his name appears again with a resident of Koper/Capodistria in Venetian Istria, then the site of a small Florentine business community (ASVe, Procuratori di San Marco, Citra, 141). The source speaks of wine, wheat, and furnishings which the Capodistriean was supposed to transport to Venice and deliver them to Tommaso within twenty days. Even following Tommaso's return to Venice, some of the brothers should have continuously travelled between Venice and the Kingdom. In 1416, Giovanni and Zaccaria were involved in a court case in front of the judges of the Petizion in which the commissaries appointed to handle the case, received *unum conputum assignatum dictis comisarriis per ipsum Zachariam* worth about 850 ducats (ASVe, Giudici, Sentenze a Giustizia 29, fol. 79v–80r). The source refers to a document drawn up in Zadar on 10 November 1416, in which Zaccaria appointed Giovanni his procurator. The case was about the inheritance of their late father, Filippo. However, the document also shows that Giovanni was staying in Venice at the time and that Zaccaria lived in Zadar instead. They also had an eighth brother, magister Andrea, who was a resident in Florence (ASF, Prestanze, 369, fol. 3v). From the evidence available it is likely that even following the turn of the century, his family was the only one among those of his brothers to have retained their residence in the city (ASF, Catasto 491, fol. 156v).⁶

The activity of the seven of the eight Talenti brothers, Talento, Simone and Giovanni in Hungary, and Gabriele, Tommaso, Zaccaria and Antonio in Venice, thus coincided with the establishment of the Venetian branch of Vieri di Cambio de' Medici firm. Their employment in the royal administration overlapped with that of Nanni Boscoli at the Thirtieth Office. Their connections both with Nanni Boscoli's firm and with Giovanni Tosinighi, the common agent between the Medici and Boscoli firms, suggest that the Talenti brothers were undoubtedly Medici agents in the kingdom, working in the royal administration and in the long-distance trade of precious metals. In this capacity they also ventured into the Kingdom of Poland, where Louis I's youngest daughter reigned.

6 In the 1433 Catasto, there is only one household mentioned with the family name Talenti, that of Andrea's son, Giovanni.

All these details and figures seem to underscore the existence of a close link between the Buda firm of the Boscoli and the Venetian firm of the Medici. It also strengthens the view that the Medici merchant-banking agglomerate was founded in 1397 on the basis of Vieri's firm.

CONCLUSIONS

If, as Reinhold C. Mueller argues, banking, money exchange, and the precious metal trade were closely linked, and if banking in Venice and the precious metal trade and banking in Hungary were in the hands of Florentines, then the financial crisis caused by the War of Chioggia was probably overcome partly thanks to the same Florentines who managed the banking facilities and the precious metal trade from Hungary and its vassal territories through Dalmatia. Ironically, the Florentines who financed the Hungarian Crown's military ventures against the Republic were also the ones who probably helped the Venetian financial market get back on its feet. Their investment in the Crown's anti-Venetian campaign served their commercial interests, as Florentine trade networks would come to replace Venetian networks in Dalmatia.

The newly established firm of Vieri di Cambio de' Medici and partners played a crucial role in rebuilding the Venetian financial market. They succeeded in establishing a banking infrastructure in Buda and Zadar, two of the kingdom's leading market centres. The firm also obtained concessions for the operation of the mints, mines, and customs chambers, which gave them access to primary resources and guaranteed their undisturbed trade. Similarly, churchmen turned some bishoprics into centres of commercial activity, which facilitated the collection of church taxes in Hungary. The decima was thus transferred to the Apostolic Chamber through the same Florentine banking infrastructure.

The experience gained in the 1380s probably encouraged the establishment of the Medici agglomerate in 1397, which became the most important player in international banking. Undoubtedly, in addition to commercial credit, the bullion and specie trade must have played a key role in the establishment of the bank. Florentine involvement in the minting, mining, and bullion trade, as well as in the administration of ecclesiastical offices in Hungary, including Dalmatia, grew steadily until the 1420s.

The innovative aspects of the present study lie in demonstrating the ways the interdependence between banking and diplomacy manifested itself in the creation of banking infrastructures in Venice and Hungary which guaranteed the safe transport and marketing of both ingots and coins at distant trade hubs. Businessmen obtained access to foreign bullion by providing foreign powers with loans and commercial credit. The continuous bullion supply made possible the functioning of local mints which were, in turn, able to release coins to the local market, a process indispensable for new purchases of bullion. Coins were essential for paying soldiers to defend or attack a territory and for trading

with foreign merchants. These banks, dealing also with money exchange and bullion trade, then developed into fundamental actors of late medieval and early modern state finances.

Mueller's thesis, however, implies a two-way process: not only was the development of banking influenced by the fluctuations of the bullion and specie trade, but the bullion trade was also significantly influenced by the available banking infrastructure. In developing these networks, businessmen relied on the diplomacy introduced by the economic policies of their home governments, which were designed to favour bullionism. Traditional methods and sources of economic history are rarely available for the fourteenth century to determine the extent to which these policies provided a practical framework for the operation of these early banks. Thus, an analysis of the social and political foundations of banking infrastructures, such as the close relationship between trade and diplomacy and the economic policies of the governments concerned, can lead to a deeper understanding of how the development of individual banks contributed to the construction of the financial world of medieval and early Renaissance Italy.

BANČNIŠTVO MED FIRENCAMI, BENETKAMI, BUDIMOM IN DALMACIJO V 14. STOLETJU

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POVZETEK

Namen članka je raziskati sorazvoj finančnih institucij v Benetkah in na Madžarskem ter pokazati na tesno povezanost med diplomacijo in državnimi financami. Ta študija obravnava čas okrog vojne za Chioggio, v katero so bile vpletene Beneška republika, Republika Genova in Ogrsko kraljestvo, in jo lahko interpretiramo kot spopad za jadransko trgovino med različnimi italijanskimi državami, vključno s Firencami. Po vojni so Vieri de' Medici in njegovi partnerji igrali pomembno vlogo pri obnovi beneškega finančnega trga. Delno jim je to uspelo tudi z vzpostavitvijo bančne infrastrukture na Madžarskem, kjer so pridobili koncesije v solni komori in komori plemenitih kovin. Povezava med evolucijo bančništva ter trgovanjem s plemenitimi kovinami in kovanci v srednjeveški in renesančni Italiji je slabo raziskana. Različni ekonomski zgodovinarji so trdili, da se je bančništvo razvilo v italijanskih menjalnicah denarja. Tudi izvoru italijanskih finančnih aktivnosti v Ogrskem kraljestvu je mogoče slediti k menjavi denarja, iz katere so se postopoma razvile bančne storitve. Ta razvoj se je najbrž pričel med vladavino Karla I. Ogrskega. Bančne dejavnosti Italijanov v kraljestvu so bile odvisne od treh finančnih središč: apostolske komore, Benetk in Firenc. Štirideseta leta 14. stoletja je zaznamoval prehod od sienskih k firenškim bankirjem v apostolski komori in Neapeljskem kraljestvu. To je odločilno vplivalo tudi na ostale sienske aktivnosti v kraljestvu, ki so jih kasneje prevzeli Firenčani.

Ključne besede: trgovina, plemenite kovine, diplomacija, Jadran, javne finance, bančništvo, sol

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ASF, CP – ASF, Consulte e Pratiche.
ASF, Mercanzia
ASF, Prestanze
ASF, Signori
ASVe, Cancelleria – Archivio di Stato di Venezia (ASVe), Cancelleria inferiore.
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