EZIO CLAUDIO PIA, «Multam pecuniam, multa mala». I “Lombardi” astigiani e il mercato del credito nel Basso Medioevo

Since the 13th century, the term “Lombardi” has been used to refer to financial and commercial operators from northern and central Italy. However, Lombard from the sub-Alpine area, especially those from Asti and Chieri, progressively specialized in credit activities, which tended to prevail over the commercial activities commonly practiced by businessmen of other origins, for example from Tuscany or Rome. In particular, the Astigiani, supported by the widespread diffusion of their banks active in pawnbroking, during the fourteenth century exercised significant weight in the European economy, both as bankers of popes and sovereigns, and due to the political and financial role they played in some of the most economically vibrant areas of the continent, such as the Netherlands, where they maintained their presence until the early decades of the seventeenth century. Even if their credit practices did not substantially differ from those of other operators, it is precisely the longstanding roots in credit that is at the origin of an oscillating assessment of subalpine financiers, at times defined as “viri providi et discreti” for their recognized role in the market, others as potentially usurious lenders and relegated to a “weak” citizenship. A membership which was “at risk” also for merchants and bankers of different origins, but which appears even more so in the case of the Lombard, whose prolonged operativeness is marked by a gradual diminishing of the status, evidenced by a lexicon that underscores a growing estrangement with respect to the social structure, which on the contrary, the Lombard, polemically labelled “baptized Jews”, were accused of contaminating because of their activities.

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