

Lombards and Cahorsins in Zurich and the Swiss towns

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The Christian professional lenders of the thirteenth and fourteenth centuries came from two regions: northern Italy, above all Piedmont and Lombardy, with Asti as a leading centre, and southern France, where the town of Cahors gave its name to the *Cahorsins*, in German *Kawertschen* or *Gawertschen*. The Historical Dictionary describes the Lombards as bankers from Piedmont and Lombardy who operated alongside Jews and Cahorsins, and records their establishments in Swiss towns from the middle of the thirteenth century: Basel in 1253, Geneva in 1267–1268, Bern in 1269, Sion in 1272, Schaffhausen in 1278, Saint-Maurice in 1285, Vevey in 1287, Fribourg in 1295 and Lucerne in 1296.¹ They obtained privileges from towns and lords permitting them to carry on pawnbroking and money-changing and formed networks in which partners often came from the same families. The Bern city archives describe the same three groups, Jews, Lombards and Kawertschen, as settling in Bern from the second half of the thirteenth century, attracted by a rising demand for cash. In the fifteenth century, the archives note, North Italian money dealers rose into the ranks of politically influential merchant families.²

In Zurich, the Cahorsins appear in the Richtebrief together with the Jews, subject to the same rate of two pennies per pound a week and to the same obligation to lend against pawns and sureties.³ The Historical Dictionary's article on Zurich notes that Lombard and southern French moneylenders facilitated the long-distance trade of the town and left traces in its architecture, in the form of decorated town houses.⁴ The Christian lenders, unlike the Jews, could in principle be admitted to citizenship and integrated into the civic elite, although their trade exposed them to the ecclesiastical sanctions against manifest usury. Their business was structurally the same as that of their Jewish competitors: loans against pawns, small and short-term, at high weekly rates, and money-changing.

The decline of the Lombards in Switzerland followed two causes named by the Historical Dictionary: the Black Death of 1348–1349 and the municipalisation of banking in the late fourteenth century, with the result that by the fifteenth century they remained present only in a few major towns.⁵ The phrase “municipalisation of banking” (*communalisation* in the French text) describes a development visible across the Swiss towns: the functions of money-changing and pawn credit, once licensed to foreign specialists, were taken over by public exchange offices and by the city treasuries themselves. The Basel *Stadtwechsel* and the lending activity of the Zurich treasurer described above belong to this development. The Italian *monti di pietà*, the church-sponsored pawn banks that appeared from the second half of the fifteenth century and were permitted to charge a modest fee of up to 5 per cent, represent the same tendency in a different institutional form.⁶

In the Lake Constance region, a different type of Christian financier emerged in the fifteenth century: the great merchant who combined trade, credit to princes and investment in land. The Muntprat family of Constance, merchants and partners of the Great Ravensburg Trading Company, is an example. The Historical Dictionary describes the Muntprat von Spiegelberg as patricians and long-distance merchants of Lombard origin, who from 1419 onwards acquired a series of lordships in the Thurgau.⁷ Zurich had no merchant house of comparable size in the fifteenth century. Its financial actors were the city itself, its religious foundations, its guild elite and, after the expulsion of the Jews, a small number of wealthy burghers who invested in rents and pledged lordships. The next section turns to the most important of these actors, the city.

1 Notes

1. HLS, “Lombards”, by Franco Morenzoni, French version, <https://hls-dhs-dss.ch/fr/articles/014060/2008-02-04/>. ↩
2. Stadt Bern, Stadtarchiv, “Geldhändler und Wechsler” (internet publication Gott ist Burger zu Bern), <https://www.bern.ch/themen/stadt-recht-und-politik/informationen-im-stadtarchiv/suche-nach-themen-und-ereignissen/internetpublikation-gott-ist-burger-zu-bern/buerger-und-einwohner/sondergruppen-im-buergerrecht/geldhaendler-und-wechsler>. ↩
3. Anzidei (as above), who refers to “Jews and Cawertschen (southern French moneylenders)” in the regulations of the 1250s and to the provision of the Richtebrief. ↩

4. HLS, “Zürich (Gemeinde)” (as above), which refers to “Lombardische und südfranzösische Geldverleiher”. ↩
5. HLS, “Lombards” (as above). ↩
6. HLS, “Kredit” (as above), which describes the monti di pietà and their fee of at most 5 per cent. ↩
7. HLS, “Muntprat von Spiegelberg” (Erich Trösch), <https://hls-dhs-dss.ch/de/articles/022958/2010-10-28/>: “Patrizier und Fernhändler lombard. Herkunft”; Lütfried Muntprat († 1447) took part in the Ravensburg company from 1410; the family held its first lordship, Altenklingen, from 1419 and later Spiegelberg, Salenstein, Lommis and half of Weinfeldern among others. ↩

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