

CATALAN BANKERS IN THE FOURTEENTH CENTURY: A FIRST CENSUS¹

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Received: 5 Feb. 2016 | Revised: 21 April 2016 | Accepted: 26 April 2016 | Available online: 21 June 2016 | doi: 10.1344/Svmma2016.7.12

Resum

Aquest article se centra en la figura dels canviadors o titulars de taules de canvi privades en la Catalunya del període comprès entre aproximadament 1280 i 1400. Se'ls situa dins del conjunt d'agents dels mercats financers (en especial en relació amb les administracions públiques) i es ressalten les especificats dels establiments que regien, autèntiques banques privades. Així mateix, es presenta un primer cens del centenar llarg de professionals del sector que es documenta al principat durant l'època esmentada. I, a part de comentar-ne trets comuns, s'exposen diversos plantejaments de cara a aprofundir en l'estudi del col·lectiu.

Paraules clau: Banca privada, financers, finances públiques, Catalunya baixmedieval, Corona d'Aragó

Abstract

This paper focuses on money changers, owners of private money-changing tables (taules de canvi) in Catalonia between approximately 1280 and 1400. It places them among the group of financial agents (especially with regard to public administrations), and it stresses the particularities of the institutions ruled by them, true private banks. Additionally, it includes a first census of over a hundred bankers documented in the Principality of Catalonia during the aforementioned period. Besides remarking some of their shared characteristics, the paper also presents several approaches to conduct in-depth studies of this group.

Key Words: Private banking, financiers, public finance, Late Medieval Catalonia, Crown of Aragon

¹ This work has been developed within the framework of the project "Financieros al servicio del poder en la Corona de Aragón (s. XIV-XV): Métodos, agentes, redes (HAR2011-24839)" funded by the Spanish Ministry of Economy and Competitiveness and the Consolidated Research Group "Renda feudal i fiscalitat a la Catalunya baixmedieval" (2014 SGR 1154) of the Commissioner for Universities and Research of the Generalitat de Catalunya. We thank all project members for their availability in answering our questions. Abbreviations: ACA = Arxiu de la Corona d'Aragó; C = Cancelleria reial; RP = Reial Patrimoni; MR = Mestre Racional; TR = Tresoreria reial; G = Generalitat; AHPB = Arxiu Històric de Protocols de Barcelona; AHG = Arxiu Històric de Girona; Gi = Fons notarial, Girona; CE = Fons notarial, Castelló d'Empúries; ACGAX = Arxiu Comarcal de la Garrotxa; Be = Fons notarial, Besalú; ACHTE = Arxiu Històric Comarcal de les Terres de l'Ebre; ACCE = Arxiu Comarcal de la Cerdanya; Puigcerdà = Fons notarial de Puigcerdà; ACVD: Arxiu del Castell de Vilassar de Dalt; AHPB = Arxiu Històric de Protocols de Barcelona; BC = Biblioteca de Catalunya, Fons i col·leccions documentals de l'Arxiu Històric; reg. = register; vol. = volume; parch. = parchment.

The records of the chancery of the kings of Aragon and the volumes of accounts of royal treasurers allow us to document the following. From at least the year 1353 onwards, Pere Blan, a resident of the city of Perpignan, lent significant amounts of money to King Pere IV of Aragon in order to contribute to the expeditions organized to ensure control of the island of Sardinia. At that time Pere Blan was identified as a merchant. However, in February 1356 he was referred to as a money changer, a term that was probably related to the ownership of a private money-changing table (*taula de canvi*), although he also continued to be described as a trader and participated in several maritime expeditions. At the same time, we find him linked to many financial operations in favour of the royalty, intervening in the collection of various taxes, and the management of one of the fundamental sources of revenue for the patrimony of the crown as was the mint of the city of Perpignan. It seems that this differences of nuance in the socio-professional label did not matter much, because in September 1366 he became steward (*dispenser*) of the *infant* Joan, that is, head of the treasury of the firstborn of King Pere. Blan served until death surprised him in early 1374, and it was precisely his son, named Perpinyà, who succeeded him in office.²

The career of the merchant or financier Pere Blan we have just presented summarily—like that of others that could be reconstructed from the aforementioned sources—puts us at a true historiographical crossroads. It raises the need to study groups such as money changers, which as we will justify below, were true bankers that played a capital role in the financial dynamics and economic flows of the Crown of Aragon, in general, and Catalonia, in particular, during the late Middle Ages. Furthermore, it also offers a good starting point to explore privileged spaces of the society of the time—such as the royal administration and the houses and courts of the monarchy—as well as various phenomena ranging from processes of social mobility to the articulation of interest networks and the formation of elites.

Around 1990 M. Riu wrote that private banking represented almost a blank page of Catalan historiography.³ Other authors have also noted it while insisting in the large number of extant sources and the many possibilities these offer to reverse such situation (BENSCH 1989, SÁNCHEZ 2007).⁴ The studies carried out in recent decades on these exceptional funds, and the extant records of the Barcelonan bankers Descaus and d'Olivella, preserved in the royal archive of the *taula* prove it (CONDE 1988, FELIU 2004).⁵ It is equally true that recent research allows us to

² In order of appearance: ACA, C, reg. 1323, f. 19v, 1353/09/06, València; ACA, RP, MR, regs. 337 (f. 25r, 1355/12), 338 (f. 6v, 1356/02), 339 (f. 11r, 1357/03), 339 (f. 38r-39r, 1357/05); ACA, C, reg. 1343, f. 148r-151r, 1366/09/25, Barcelona; ACA, RP, MR, regs. 578-589. ACA, RP, MR, reg. 648, f. 59v-60v, 1376/03/17. On the leading role of Pere Blan in the administration of the mint of florins and other gold coins of Perpignan from 1352 onwards (or perhaps even earlier), see: SANAHUJA 1996.

³ Riu 1991: 224. The reference work until then (and still pending revision in several parts) was: USHER 1967.

⁴ For a most accurate and comprehensive literature review on private banking in Catalonia in the fourteenth and fifteenth centuries, see the aforementioned works and the introductory sections in those referred to in footnote 6.

⁵ The controversial end of the banking of Barcelona was already a classic landmark in the account of the economic evolution of Catalonia in the fourteenth and fifteenth centuries, but it was not actually studied until the publication of the cited works: GUBERN 1955.

hold renewed views on the relationship between certain bankers and public institutions, from the monarchy to municipal governments.⁶ Also, the increasing interest in the analysis of the royal milieu and the workings of bodies such as the courts and the head of the royal administration should lead a priori to improve current knowledge of the main arenas of high finance (BEAUCHAMP 2013, BEAUCHAMP 2014, BEAUCHAMP, NARBONA 2015).

In short, we now start to have elements to advance research on private banking in late medieval Catalonia. However, there is still need to further study basic aspects of the figure of money changers and to widen the perspective towards new directions. Among others, the space they occupied in the society of the time should be analysed; that is, not only within the strict framework of financial markets, but also paying attention to their social ties and political influence.

This is precisely the purpose of this article. Therefore, first, brief details will be provided of the role of money changers within the groups linked to the world of credit and high finance in the fourteenth century, before the appearance of the great novelty that the creation of a public bank—such as that of Barcelona—entailed.⁷ We will also insist on the specifics of the professional group in question, especially in light of the relationship they had with the monarchy.

Faced with the inevitable need to expand the empirical basis, the second part of this article will be devoted to the presentation of the provisional census of over one hundred money changers documented in Catalonia from the late thirteenth century and throughout the fourteenth. Some of their common features will be discussed and, above all, many other aspects will be presented; in short, lines of analysis that will be pursued in future research projects.

1. From Terminological Consensus to the Diversity of Financial Operators

Back to the case of Pedro Blan, the documents consulted to reconstruct his career pose, first, a true terminological problem. Beyond an obvious evolution in his activities all the way to the post of steward of the royal firstborn, at times he is referred to as a merchant, while others he is described as a money changer (*campsor* in Latin texts), as the owner of a money-changing table.

For starters, it is worth clarifying that the expression money changer can be perfectly translated as banker, although the latter does not actually appear in the records of the time. Fact is that the equivalence between these two professional labels was accepted at least since the last third of the thirteenth century. It was then that the focus of the transactions carried out from money-changing

⁶ On recent works devoted to specific Catalan money changers at the service of public administrations, see: REIXACH 2012; MORELLÓ, TELLO (in press); VERDÉS 1999; REIXACH 2013. As for the remarkable progress made in other territories of the Crown of Aragon, see: GARCÍA MARSILLA 1995; BAYDAL 2012; BAYDAL (in press); CATEURA, MERCADER 2014.

⁷ As we will discuss below, the creation of the municipal money-changing table of Barcelona in 1401 marked a turning point that entails the need for a different analysis of the periods before and after this moment.

tables—despite the etymology that connects them to currency exchange—shifted towards deposits, transfers, and loans.⁸

In any case, the variety of businesses documented for most money changers has led some authors to build on the traditional reference of the historiography of the north central Italian peninsula. Thus, they gravitate toward expressions like merchant-banker, and have recourse to the generic category of financier to unify profiles that were actually quite different (IGUAL 2000, FELIU 2007). As a matter of fact, a complex reality hides behind these categories and neologisms. The contemporary sources speak of money changers, merchants, and drapers who, for example, act both as private bankers and traders. This does not preclude other crafts more or less linked to trade (such as spice traders or even artisans of the main sectors: leather and textiles) from often appearing closely associated with major credit operations.⁹

At any rate, if we take as a reference the financial relationships that were established between private agents and public administration, we should distinguish between different figures, namely money changers or bankers, traders or businessmen in general, senior officials, curials or members of royal houses and courts and, ultimately, other economic operators of foreign origin or marked by ethnic and religious differences.

As we have already noted, the distinction between the owner of a money-changing table and a merchant may lie mainly in the details or being temporary.¹⁰ However, money changers should be granted a prominent position within the financial services provided to public corporations, taking into account not so much their professional specialization as certain specific formal characteristics of the establishments they ran with respect to other private entities engaged in commerce in a broader sense.

Focusing first on the personal side of these bankers, in the case of Catalonia—unlike what happened in many areas of Western Europe—they were mostly locals, except for a few exceptions.¹¹ The available studies also show that the opening up of banking establishments often occurred within a certain stage in the career of someone dedicated to the world of business. This person, in turn, could continue combining the management of banks and trade in accordance with the usual logic

⁸ See in this respect all contributions indicated in the preceding notes and the references they contain.

⁹ Examples of confusion over the figures of money changers, drapers, and traders can be found in a classic work on private banking: RIU 1991. Regarding the financial role of most traders, including those in retail and certain artisans, see: NAVARRO 2006, HURTADO 2009, SALES 2011, VELA 2007.

¹⁰ Therefore, the fact that a type of money changer that was equivalent to the one presented here did not crystallize in areas of the Crown such as the kingdom of Aragon despite the existence of financial flows and operations of similar scope should not be surprising: DE LA TORRE 2012, SESMA 2015.

¹¹ On this—anything but secondary—detail: SÁNCHEZ 2007: 16. In this regard, the important presence of bankers of Italian origin in places like England or Flanders is well known: BELL, BROOKS, MOORE 2009, LAMBERT 2006, KUSMAN 2013.

of diversification of investments, which favoured the variability of labels.¹² This had another consequence: the transfer of a banking business between several generations of the same family constituted the exception rather than the norm.¹³

It is equally true that traders who were not owners of a money-changing table provided loans for the monarchy through mechanisms that were similar to those used by money changers.¹⁴ Therefore, from a sociological point of view it makes no sense to establish a dichotomy between money changers and merchants; all were part of the same network of economic relations. However, the fact of having an approved establishment, as will be described below, was the element that allowed money changers to attract a broad spectrum of customers and, above all, to convey greater reliability and security to the constellation of lenders and investors they attracted giving rise to more far-reaching financial operations.

A third figure, quite common in the finance world surrounding the crown, was represented by certain members of the houses and courts of kings and infants. Oversimplifying a rather complex panorama, the members of the main bodies of the royal administration and, above all, of the courts of monarchs, had an assigned salary that was to be paid from the expenditure items managed by the treasurers; a salary that became effective in different fractions. However, as seen in the treasury records that were presented to the *Mestre racional* (the royal treasurer), it was not at all surprising that payments were not made in a timely manner or in currency, but through allocations on future income.¹⁵ Thus, the managers of royal finances could speculate in many of these remunerations turning royal officers into true creditors of the monarchy, a process that sometimes also involved the professional and family contacts of courtiers.¹⁶ Therefore, it is understandable that some of the members of the house and court and most of the staff of the royal treasury came precisely from the commercial or financial sphere.¹⁷

¹² Examples of this reconciliation of affairs by bankers can be found in: COULON 2004: 35, 539-541; BAYDAL 2012: 66, 76; REIXACH 2013: 182.

¹³ Failing verification elsewhere, at least we can document this situation in the city of Girona during the fourteenth century: REIXACH 2013: 180-181. Later we will refer to the specific case of the Gualbes from Barcelona. However, it does not seem that a single establishment was passed on between different generations of the saga, but that they created new ones; and this despite the difficulties to accurately reconstruct certain branches of the family: BATLLE et al. 2007: 51-133.

¹⁴ Examples can be found, especially, from the last decades of the fourteenth century onwards and throughout the following century: ROMESTAN 1982: 88-107; IGUAL 2001; NAVARRO 2015: 9-25.

¹⁵ On the mechanism of allocation of rents: MORELLÓ, TELLO (in press).

¹⁶ We should certainly analyse this issue in depth. At the moment, we are starting to know the rules that governed the remuneration received by the members of the house and royal court during the early years of the reign of King Pere IV: BEAUCHAMP 2014. Some cases along these lines can be deduced from the accounting operations on behalf of the monarchy that took place at the table of the money changers from Barcelona, Descaus and D'Olivella around 1380: CONDE 1988: 144, 171-172, 178-179. The recourse to the officers of the "state" administration to obtain credit, and the speculation in salaries have been well studied in the case of the Flemish court of the Dukes of Burgundy: BOONE, DUMOLYN 1999.

¹⁷ In any case, a list of the persons exercising as treasurers (among other similar offices) of kings, queens and the *infants* of the Crown of Aragon during the fourteenth century (a tool which surprisingly we still do not have) would allow to better assess this consideration.

Finally, we should mention another group with great tradition in the private credit market in all domains of the kings of Aragon, the Jewish minority. Some appear among the many lenders directly or indirectly linked to the large loans required by the crown in emergency situations, for example, during the War of the Two Peters. Although the Jewish financiers are usually identified with the small consumer loans with high interest rates and aimed at the lowest sectors of the population (especially in rural areas), we should not underestimate their potential and capacity of association to gather substantial capital.¹⁸ Often, they also demonstrate their ability to move within courtly milieux and the world of big bankers. That is why some wealthy Jews became true financiers of the king.¹⁹

This situation changed quite a lot around 1390 as a result of the decline of the Jewish community in Catalonia and the whole Crown of Aragon.²⁰ At the same time, however, new operators arose from the ranks of foreign groups with great dynamism. We refer to the Lombards, Ligurians, and, especially, Tuscans settled in the cities of Barcelona and Valencia.²¹ Coinciding roughly with the arrival of the Trastámara dynasty, the latter significantly increased their economic importance (SOLDANI 2010: 61-66).

In short, we have referred to four different types of financial figures.²² It must be kept in mind that all of them interacted, and that even the same person could move from one category to another throughout their career, as shown in the paradigmatic example of Pedro Blan. As we said, however, the aim of this article is to focus on money changers or owners of money-changing tables documented from the second half of the thirteenth century onwards.

2. The distinctive element of a money changer with respect to other financiers: the banking establishment or money-changing table

In view of their many practical similarities between these professionals and other trades, we should ask what distinguished them from other financial operators of the Crown of Aragon in

¹⁸ There is extensive literature concerning Jewish credit in the Catalan countryside. See some classic works devoted to different territories of the Crown: EMERY 1959, GUILLERÉ 1984, GARCÍA MARSILLA 2002: 85-100.

¹⁹ Two of the most important examples analysed so far are the Valencian Jewish Jafudà Alatzar, at the service of King Pere the Ceremonious and his wife, Elionor, as well as Alatzar Galluf, from Zaragoza, who became the regent of the treasury of Queen Violant, the wife of Joan I. Successively: RIERA 1993, BLASCO 2009. Another paradigmatic case, especially due to its fifteenth-century generations, is the family la Cavalleria, initiated by Vidal de la Cavalleria, who died in 1373: VENDRELL 1943. Other prominent figures from the *aljama* of Barcelona can also be inferred from the accounts of the money-changing table of Descaus and d'Olivella around 1380, and others have been identified in the *aljama* of Mallorca during the same period, including figures such as Jucef the Faquim: CONDE 1988: 117-118, 144-146; MAÍZ 2015. At the turn of the fourteenth century to the fifteenth, from these same groups derived the group of *conversos*, some of which were also very active in the financial sector: HERNANDO 2007.

²⁰ It is a phenomenon widely accepted by historians, as can be seen in works such as those cited in note 20, although probably more studies are needed to confirm it in detail.

²¹ FERRER MALLOL 1980. For a previous episode in reference to preparations for the conquest of Sardinia during the reign of Jaume II: SÁNCHEZ 1970-71. During the reigns of Joan I and Martí I, among these Italian groups, the figure of the Genoese citizen—albeit originally from Asti—Luchino Scarampi stands particularly out: PISTARINO 1974; PISTARINO 1975, FERRER MALLOL 1980: 405, 461, SÁNCHEZ 2005: 200-207.

²² The distinction obviously has to find parallels in the different loan circuits, currently unevenly identified and studied: SÁNCHEZ 2006a.

the late Middle Ages. As we have already advanced, the key was in the establishments they ran, that is, money-changing tables—*campsoirie* in Latin sources—which, as has been justified above, were true private banks.

Money-changing tables were characterized by three distinctive elements with respect to other commercial establishments, like cloth workshops or retail trade shops, which also operated on credit quite frequently.²³ From the 1280s onwards, the tables of money changers were governed by legislation emanating from the *Corts* and subjected to a process of certification.²⁴ This certification implied presenting personal guarantees and collateral currency (the amount ended up ranging between 1,000 and 2,000 silver marks) before a judicial court prior to the opening of the establishment. Throughout the first half of the fourteenth century, new provisions reinforced the procedure which also allowed those who had completed it to have a quality indicator (a tablecloth on the counter). All this was intended to inspire the utmost confidence in customers and owners of deposits, which were adapted to the legal regulations within which commercial orders already operated.²⁵ In parallel, any transaction linked to the person in charge of the establishment had to be recorded in the books of the table, and these volumes held evidential value in court.²⁶

The way in which the operation of money-changing tables was regulated highlights the existence of several networks that transcended the ownership of the establishments—generally in the hands of a single person or, at most, two, almost always related by kinship ties.²⁷ First, the presentation of securities at the time of the opening involved the formation of a group of guarantors that contributed to the guarantees in currency and that endeavoured to respond in proportion to the creditors of the table in case of difficulties.²⁸ Their role was crucial in the implementation of the business

²³ Indeed, although we cannot elaborate further, everything points to the differences between operators not being based on the techniques used, but on the structure of their business: VELA 2007.

²⁴ On these measures (based on the common law already in force) and the context in which they were implemented: RIU 1991: 202-203, BENSCH 1989, FELIU 2004: 106-109, REIXACH (in press). For some clarifications and additional perspectives using the example of Valencia: GARCÍA MARSILLA 2002: 104-105.

²⁵ It must be said that specific provisions were also enacted to regulate bankruptcy proceedings, although in each case different solutions were adopted: FELIU 2004: 106-109, ZAMBRANA 2007.

²⁶ This was already stated in the renowned privilege *Recognoverunt proceres* granted to the city of Barcelona in 1284: *Privilegis reials*, doc. 22 (1284/01/11), p. 12.

²⁷ Indeed, the list drawn of the money changers from all over the Principality highlights that most banks had a sole proprietor or, at most, two associates: Table 1. In the case of the city of Girona, among the eleven banks identified throughout the period, only one case was run by two partners, Francesc Savarrés and his son-in-law Guillem Jordà. The most significant examples of money-changing tables with two co-owners coincide with some of the main establishments of Barcelona, such as those of Berenguer and Berengueró de Finestres (uncle and nephew) in the late thirteenth century, Jaume Gualbes and Eimeric Dusai in the 1360s and 1370s, and Pere Descaus and Andreu d'Olivella (father- and son-in-law), between this latter decade and the beginning of the next. In a similar chronology (although in some cases including the early fifteenth century) is precisely when the sample grows. Besides Descaus and Olivella, we document Arnau Esquerit and Pere Pascual, Pere Brunet and Pere Provençal, and several members of the Gualbes family (see note 15), namely: Pere de Gualbes and Francesc de Gualbes, Pere de Gualbes and Ponç de Gualbes, Joan de Gualbes and Francesc de Gualbes, and Francesc de Gualbes and Nicolau de Gualbes. One of the most exceptional cases, due to its chronology and location, is that of Guillem and Ramon Polvorell de Peralada.

²⁸ See a typical example of these guarantors in two examples from the city of Girona: REIXACH 2012: 62; REIXACH 2013: 182.

and its liquidation. However, day-to-day banking had many other actors: depositors or account holders, customers who came to order some transaction (among the most common, of course, account holders themselves), lenders offering liquidity (which money changers received from the get-go, although they normally earmarked it for operations on account or in favour of third parties), and recipients of transfers (at that time called *dites*). Lenders and beneficiaries of *dites* became creditors of the table (and its owner), considering that they could coincide—albeit not necessarily—with depositors or more or less ordinary account holders.

Thus, a fairly complete range of banking transactions (essentially deposits, withdrawals, and transfers) were offered from the money-changing tables of late medieval Catalonia; and a considerable spectrum of the contemporary population turned to them.²⁹ However, the figure of money changers gained special relevance when they placed themselves at the service of the monarchy and the *Corts* offering credit in situations of emergency and under the most intense fiscal cycles, such as those that successively took place in the central decades of the fourteenth century.³⁰ The need to recover the large sums advanced (usually through mobilizing loans of deposit holders, and other creditors linked to the tables) in turn led them to play a leading role in raising various taxes and levies and managing certain royal rents, as illustrated by the introductory example of Pere Blan.³¹ After all, the analysis of several cases along these lines shows that, especially during the fourteenth century, the fiscal requirements and financial needs of administrations made a fundamental contribution to the dynamism of private banking.³² Certainly, there are many issues for further research on this field.

3. A first snapshot of Catalan money changers between 1280 and 1400

At any rate, for now, offering a first survey of the money changers documented in Catalonia in the period between about 1280 and 1400 (Table 1) is among the purposes of this contribution. The starting date coincides with the time after which historiography identifies a clear banking role in the owners of money-changing tables. As evidenced in the literature, the scarcity of documentary

²⁹ For the distinction between the actors of banking and the operations carried out there, it is essential to see: CONDE 1988.

³⁰ This does not exclude the importance that the binomial royalty-money changers already had in previous times, for instance around 1300: BENSCH 1988.

³¹ On the *modus operandi* of these bankers we refer to two specific case studies: one related to the banking network articulated around the Barcelonan Berenguer Bertran during the collection of donations approved by the *Corts* in 1365; and the other corresponding to the performance of Eimeric Dusai and Jaume de Gualbes under similar processes in the same period, among which the collection of the *dècima* of 1371. In the campaign for the collection of the latter tax in 1375, we find Pere Descaus and Andreu d'Olivella, also from Barcelona; see respectively: ORTI 1999: 765-768; REIXACH 2012: 65-74; MORELLÓ, TELLO (in press); TELLO (in press).

³² This hypothesis must obviously be tested in future works. However, it does not seem casual that the opening of many establishments coincided with the start of tax campaigns, nor that some of their promoters and owners were linked, for example, with the governments of towns and cities when they were under an avalanche of demands from the crown or the *Corts*. It must also be noted that in certain periods—as in the process for recovering alienated jurisdictions initiated during the reign of Martí I—the royal administration encouraged the ad hoc creation of private money changing tables.

sources for earlier periods also helps to set this limit.³³ Conversely, choosing 1400 as an end date obeys another particular circumstance. It is the creation of the municipal money-changing table of Barcelona in 1401, a phenomenon with undeniable impact on the banking system of the city and, by extension, of the entire Principality of Catalonia.³⁴

The list presented here has been made from the combination of data from diverse references, documentary editions, and unpublished sources. Thus, we have reviewed several titles (some already mentioned so far, but also many others that do not focus exclusively on the banking phenomenon). We have also made use of edited documents, such as minutes of Corts and Parliaments, and the city council of Barcelona, as well as those listed in catalogues such as the parchments of the Municipal Archive of Barcelona, the city of Lleida, the Historical Archive of Tarragona, the patrimonial fonds of the Library of Catalonia, and the Archive of the Castle of Vilassar de Dalt.

As for the archival repositories explored expressly for this paper, the vast collection (undoubtedly pending a thorough analysis) of the former royal archive stands particularly out: on the one hand, the volumes of the Chancery (organized in different series, especially the *Graciarum* or *Peccunie* for the group in question), and on the other, the volumes that reached the office of the *Mestre racional*, among which we have devoted special attention to the volumes of the treasurers of kings and *infants*.³⁵ In addition, exceptionally rich in many areas of the Principality, notarial holdings still offer many open research lines, as demonstrated by the research so far limited to the city of Girona and some other towns of its region.³⁶

With the use of all these sources, the compilation aims to identify the maximum number of money changers in the context and period indicated, and to provide two basic data: population

³³ All things considered, M. Riu refers to a total of twenty-two money changers that were part of the *Consell de Cent* of Barcelona between 1254 and 1270, although the absence of further information about their professional activity has made us opt not to include them in our list: RIU 1991: 202. Furthermore, it is very likely that some cases recorded by the same author or S. Bensch in the 1280s had started their career well before the first date attributed to them, as it can be assumed from a simple comparison with the case of Valencia: BAYDAL 2012.

³⁴ As for the foundation of the money changing table of Barcelona, see: ADROER, FELIU 1989: 30-33, ORTI 2007: 272-281; FELIU 2016. Several measures taken by the municipal government of Barcelona during the fifteenth century hints at the readjustment of the private sector. Among other processes, a trend started around 1390 consolidated leading to the stratification of banking operators with the emergence of new figures—such as the *canviadors de menuts* (exchangers): FELIU 2016: 150-152. An early example is perhaps that of Joan Beuda, a *canviador de menuts* from Girona who already operated in Barcelona in 1390: AHPB, 53/3 [Jaume Trilla], f. 13r, 1390/11/15. In any case, this is an issue that should be analysed thoroughly, since throughout the fifteenth century a significant volume of private money changers is documented, especially in Barcelona: USHER 1967: 243-250, 301-320; FELIU 2000: 131-134; GARCÍA SANZ, FERRER 1983.

³⁵ Regarding the importance of chancery documents in this area: SÁNCHEZ 2007: 14. On the functioning of the institution of the *Mestre Racional*: MONTAGUT 1987.

³⁶ The latter is a factor that to some extent, distorts the sample. At any rate, the uneven availability of primary sources and, even more, the irregular historiographical treatment received by all urban centres of Catalonia also have an impact.

of residence and chronology of their banking activities, that is, the years during which they were at the head of a money-changing table, which, as noted, did not necessarily coincide with their respective life trajectories or careers.³⁷ Moreover, in some cases, at the same time, the dearth of references collected in connection with an individual requires considering the extreme dates recorded as a simple approximation. In short, we preferred to homogenize the figures of each of the bankers to obtain a comprehensive overview, although certain cases listed in the table are already known by historians and deserve much more attention than that devoted to them here.

Once these limitations are accepted, the table contains a total of 171 money changers. Some indeed represent leading figures of their time, while others, in the light of the information available, soon faded and never came to display a comparable volume of activity. However, two major remarks can be made on the whole: one chronological, and other geographical.

As to the chronology, no significant differences were detected in the number of banking professionals throughout the investigation period. Without going any further, almost as many money changers were documented in the first half (1280-1340) as in the second (1340-1400). In addition, we must take into account, on the one hand, that the period of dedication to banking activities varies greatly in each individual and, on the other, that the table presented here does not reveal the likely differences in the turnover of each of these money changers and their establishments. In fact, the research carried out so far tends to emphasize figures in the central decades of the fourteenth century (as Jaume Desvilar, Berenguer Bertran, Jaume Gualbes, and Eimeric Dusai, or Pere Descaus and Andreu d'Olivella) in the context of the already mentioned growing financial needs.

Turning to territorial considerations, an obvious fact emerges: the correlation between the map of private banks and the urban geography of Catalonia in the period, in the sense that money changers proliferated in major towns, and at the same time they clearly concentrated in Barcelona (FARIAS, ORTI 2003).³⁸ This concentration would be in line with the centrality usually attributed to this city in business networks, which has been well demonstrated in terms of financial markets, especially the public debt market.³⁹

³⁷ In this sense, we must note that we have been very restrictive with the references used to establish the chronology of each figure. Only the mentions that explicitly show money changing or ownership of a bank have been compiled. This circumstance affects mostly the mentions drawn from the edition of the session records of the municipal government of Barcelona. Sometime between 1345 and 1350, due to the organizational dynamics of the Consell de Cent, money changers stopped being considered as a distinct group, so that thereafter the possibility of identifying them as such in this valuable source is lost: BATLLE *et al.* 2007: 467, 474.

³⁸ Specifically, they are distributed as follows: 122 in Barcelona, eleven in Girona, nine in Tortosa, nine in Lleida, eight in Perpignan, five in Puigcerdà, three in Peralada, two in Tarragona, one in Castelló d'Empúries, and one more in Besalú. The weight of Barcelona is incontestable: 71.3% of the whole. While it may be due to the current state of research, this also highlights the presence of bankers in the small towns of the northeast (as Castelló d'Empúries, Peralada, and Besalú), in contrast to the inability to document it in other towns of similar or higher importance (at least from the political point of view) of the territories of western and central Catalonia.

³⁹ With regard to Barcelona as a node of the trade flows of the Principality of Catalonia and the Crown of Aragon—although still lacking a deeper analysis of the vast majority of internal connections: CARRÈRE 1977: II, 7-134. As for the debt market: VERDÉS 2007.

So far we have briefly discussed the major trends shown in the table that—let us insist on this point—is only an initial representation of a greater volume of data on which we continue working. Therefore it is necessary to delve deeper into the identity of the over one hundred money changers we know. In a partial analysis focused on the group that operated in the city of Girona during the fourteenth century, it has been observed that many came from the world of crafts or small trade and that only a few went on to become great fortunes and integrate the local patrician class through marriage alliances (REIXACH 2013: 180-182). The analysis of the reality of the rest of Catalan towns is still pending, especially seeing what is argued for other territories of the crown, like Valencia, with a progressive symbiosis between money changers and citizen elites from the 1330s onwards (BAYDAL 2012: 70-77).

Adding just a few more data, among the bankers of Barcelona (apart from the relevance that some had in specific episodes) we certainly find some names of established families with a long-standing tradition in the upper strata of the old city, as the Sarriàs, Romeus, Desvilars, Dusais, Fivallers, Umbaus, Cavallers, and Gualbes'.⁴⁰ However, it is not proven that those who established money-changing tables were always the main members of the saga or belonged to the same lineage that accumulated offices in the municipal government. In fact, only in the last family mentioned, the Gualbes, it has been documented that more than two different generations ended up running different banks, besides being part of the principal bodies of the city council of Barcelona quite often (BATLLE et al. 2007: 51-133). On the contrary, in the case of prominent figures like Berenguer Bertran and Pere Descaus, evidence points to a rather modest origin: the intermediate levels of the trade sector.

Other information gathered hints precisely at the momentum that the involvement with public finances could have meant for some of these bankers. For example, in the cases of Berenguer Bertran and Guillem Roger Suau, from Perpignan (similar to that of his countryman Pere Blan), the services provided for the Corts of King Pere IV of Aragon, called the Cerimonious, and the infant Joan led them to hold, respectively, the jurisdictional lordship of a castle and military privileges, which they passed on to their descendants.⁴¹ In short, we should ask ourselves the extent to which such achievements constituted, among other factors, the incentive that led many merchants to embark on the world of banking, and account for large loans for the royal coffers and many local corporations.

⁴⁰ For an approximate list of families with greater presence in the municipal institution of Barcelona during the fourteenth and fifteenth centuries: PALOS 1994: 179-181. The political background of figures such as Eimeric Dusai stands out (SÁNCHEZ 2009: 250), as well as that of many other Barcelonans that need to be carefully reconstructed from the minutes of the council (BATLLE et al. 2007), having into account the specific chronology of banking activities in each career.

⁴¹ On Bertran: ROCA 1999. On Suau: REIXACH 2012: 78-79.

4. Brief final remarks

The last question adds to the other hypotheses put forward in this article, such as the temporary nature of the banking activity in the whole of a professional career, a fact which blurs the sociological boundaries between money changers and the rest of businessmen. This idea has been assessed along the possibility that, especially during the fourteenth century, fiscal demands and the ensuing financial emergencies of the monarchy and municipal governments constituted an important incentive for the opening of many private banking establishments. This process would therefore affect the connections maintained by many money changers with the spheres of power. However, these links would never be identical nor fruit of the same professional paths. Both the figure of bankers that held a consolidated position within the dominant social sectors, and those which, apparently, managed to achieve a place in it through their professional dedication need to be further studied.

At any rate, any of these approaches should target a significant set of cases such as the one we are reconstructing in the specific sector of the financial world of Catalonia and the Crown of Aragon in the fourteenth and fifteenth centuries, represented by the owners of private money-changing tables.

Taula 1: Money changers documented in Catalonia in the period between 1280 and 1400

Money changer	Town	Documented dates of banking activity	Bibliographic and archival references
1. Joan de Banyeres	Barcelona	1248-1285	FERNÁNDEZ-CUADRENCH 1996: 155 ⁴²
2. Guillem Pere Dusai	Barcelona	ca. 1280-1301	BENSCH 1989: 317; BATLLE et al. 2007: 365-367
3. Bartomeu Romeu	Barcelona	ca. 1280-1302	BENSCH 1989: 317; BATLLE et al. 2007: 374
4. Ramon de Vilardell	Barcelona	ca. 1280	BENSCH 1989: 317
5. Guillem Burgès	Barcelona	ca. 1280	BENSCH 1989: 317
6. Berenguer de Cases	Barcelona	ca. 1280	BENSCH 1989: 317
7. Arnau Llull	Barcelona	ca. 1280	BENSCH 1989: 317
8. Guillem de Palau	Barcelona	ca. 1280	BENSCH 1989: 317
9. Simó de Vic	Barcelona	ca. 1280-1297	BENSCH 1989: 317; BAYDAL 2012: 67
10. Bartomeu Sendra	Barcelona	ca. 1280-1301	BENSCH 1989: 312, 324-326
11. Pere de Santpere	Barcelona	ca. 1280-1301	BENSCH 1989: 312, 324-326
12. Berenguer de Finestres	Barcelona	ca. 1280-1301	BENSCH 1989: 312, 322-326
13. Guillem Tomàs	Barcelona	ca. 1280-1310	BENSCH 1989: 317; BATLLE et al. 2007: 370, 382
14. Barceló Dusai	Barcelona	ca. 1283-ca. 1312	FLUVIÀ 2005: 695
15. Arnau de Mojà	Barcelona	1284	BATLLE 2001: 279
16. Bartomeu Oliver	Barcelona	ca. 1284	BATLLE 2013: 76
17. Guillem d'Abella	Barcelona	1284-ca. 1288	BATLLE 2001: 279; FERNÁNDEZ-CUADRENCH 1996 ⁴³
18. Ramon Fivaller	Barcelona	1284-1302	BATLLE 2001: 273; BATLLE et al. 2007: 374, 386 ⁴⁴
19. Arnau de Sarrià	Barcelona	1290-1312	ACVD, 4-1-20 (A-9), 1290/09/05; BC, reg. 21194, 1312/02/17
20. Berengueró de Finestres	Barcelona	1291-1301	BENSCH 1989: 312, 323 ⁴⁵
21. Pere Ferrer de Vic ⁴⁶	Barcelona	1291-1301	ACVD, 1-8-49 (C-6), 1291/04/09; BATLLE et al. 2007: 370
22. Guillem Polvorell ⁴⁷	Peralada	1294	GIRONELLA in press
23. Ramon Polvorell	Peralada	1294	GIRONELLA in press
24. Pere Roig	Peralada	1294	GIRONELLA in press
25. Bernat Isern	Barcelona	1296-1326	ACVD, 1-6-28 (C-3), 1296/06/23; BATLLE et al. 2007: 431

⁴² He is mentioned in several earlier commercial operations, but never explicitly as the owner of a money changing table: MADURELL, GARCÍA SANZ 1973: 151, 159, 160, 165-167, 170, 171, 178.

⁴³ The author notes that the origin of his activity goes back to around 1250.

⁴⁴ In 1312 he still appears as a member of the council, but not among the professional group of money changers.

⁴⁵ In 1291 he was associated with his uncle Berenguer de Finestres and created a society dedicated to banking and commercial business in 1297.

⁴⁶ As the name suggests, he is likely to proceed from the capital of Osona, where Passola also places the origin of another lineage of bankers, the Espiels: PASSOLA 1996: 5.

⁴⁷ He is documented as the owner of a cloth workshop and a money changing table together with Ramon Polvorell.

26. Tomàs de Vic	Barcelona	1297 ⁴⁸	BENSCH 1989: 321-322
27. Bernat Llorenç	Tortosa/ Barcelona	1297-1328	CPMB, I, doc. 90 (1279/08/17) ⁴⁹ ; RIU 1990: 205
28. Arnau des Colomer	Barcelona	1301-1302	BATLLE et al. 2007: 370, 375
29. Berenguer Ferrer	Barcelona	1301-1308	BATLLE et al. 2007: 370; ACVD, 1-20-39 (B-13), 1308/04/21
30. Guillem Romeu	Barcelona	1301-1310	BATLLE et al. 2007: 370, 382
31. Guillem ses Oliveres	Barcelona	ca. 1302 ⁵⁰	BATLLE et al. 2007: 374
32. Pere Pallarès	Tortosa	1302-1304	RIU 1991: 203
33. Joan Alot	Barcelona	1302-1304	RIU 1991: 203
34. Pere de Sarrià	Barcelona	1302-1304	RIU 1991: 203
35. Pere de Segrià	Barcelona	1302-1305	GONZÁLEZ HURTEBISE 1911: 134; GARCÍA SANZ, FERRER 1983: II, 336
36. Simó de Segrià	Lleida	1302-1309	RIU 1991: 203; BAYDAL 2014: 421, 442
37. Ramon d'Isavals	Puigcerdà	1303	CPACCE, doc. 498 (1303/11/23)
38. Arnau Daviu	Tortosa	1305	GARCÍA SANZ, FERRER 1983: II, 336
39. Bartomeu Dusai	Barcelona	1308	BATLLE et al. 2007: 150
40. Berenguer de Sarrià	Barcelona	1308-1336	BATLLE et al. 2007: 150; ACVD, 1-44-25 (C-4), 1336/09/25
41. Guillem Sabastida	Barcelona	1309-1314	BAYDAL 2014: 439, 442; BC, reg. 5390, 1314/09/28
42. Bernat ses Oliveres	Barcelona	1310-1312	BATLLE et al. 2007: 382, 386
43. Pere Rovira	Barcelona	1310-1312	BATLLE et al. 2007: 380, 386
44. Guillem Oliver	Barcelona	1310-1312	BATLLE et al. 2007: 382, 386
45. Arnau Sabastida	Barcelona	1310-1314	BATLLE et al. 2007: 382; ACVD, 1-3-28 (C-5), 1314/02/14
46. Bernat Sabater	Barcelona	1310-1315	BATLLE et al. 2007: 382, 386
47. Guillem Blanc	Barcelona	1310-1319	BATLLE et al. 2007: 382, 409
48. Ramon de Caldes	Barcelona	1310-1319	BATLLE et al. 2007: 382, 402
49. Pere Santacoloma	Girona	1311-1339	REIXACH 2013: 191
50. Guillem Sendra	Girona	b.1312	REIXACH 2013: 191
51. Bernat Hospital	Girona	1312-1348†	REIXACH 2013: 191

⁴⁸ He was already dead in 1304: ACVD, 1-15-33 (C-7), 1304/07/06.

⁴⁹ In this document he is mentioned as a citizen of Tortosa. As M. Riu notes, we cannot know whether this is the same person or a direct ancestor.

⁵⁰ He is documented up until 1312, but not as a money changer: BATLLE et al. 2007: 386.

52. Jaume Abril	Barcelona	1314-1326	BATLLE et al. 2007: 391; BC, reg. 12985, 1326/11/21
53. Pere Carbó	Barcelona	1315	BATLLE et al. 2007: 396
54. Bernat Cavaller ⁵¹	Barcelona	1315-1333	RIU 1991: 203; VERDÉS 2009: 85
55. Guillem Arnau	Barcelona	1319	BATLLE et al. 2007: 402
56. Guillem Fàbrega	Barcelona	1319	BATLLE et al. 2007: 402
57. Pere de Reixac	Barcelona	1319	BATLLE et al. 2007: 402
58. Bernat de Molins (?) ⁵²	Barcelona	1319	BATLLE et al. 2007: 402
59. Pere Vigatà (?)	Barcelona	1319	BATLLE et al. 2007: 402
60. Guillem Rossell (?)	Barcelona	1319	BATLLE et al. 2007: 402
61. Berenguer Arbosset (?)	Barcelona	1319	BATLLE et al. 2007: 402
62. Guillem Pere de Reixac ⁵³ (?)	Barcelona	1319	BATLLE et al. 2007: 402
63. Guillem Santmartí	Girona	1320-1340	BC, reg. 17747, 1320/08/29; AHG, Gi-06, vol. 23, s.f., 1340/08/07
64. Ferrer Amorós	Lleida	1321	<i>Pergamins Lleida</i> , doc. 564 (1321/12/02)
65. Bernardó Isern	Barcelona	1323-1326	BATLLE et al. 2007: 416, 431
66. Barceló II Dusai	Barcelona	1323-1328	<i>Pergamins Tarragona</i> , doc. 65 (1323, post 06/09); RIU 1991: 205
67. Bernat Cabrer	Lleida	1324	<i>Pergamins Lleida</i> , doc. 567 (1324/10/22)
68. Pere Gomir	Castelló d'Empúries	1325-1339	AHG, CE, vol. 119, f. 40v ⁵⁴ ; GIRONELLA 2010: 59
69. Francesc de Marina	Barcelona	1327	ACVD, 1-4-37 (C-4), 1327/12/07
70. Feliu Gener	Girona	1329-1347/48†	REIXACH 2013: 191
71. Guillem de Marina	Barcelona	1331	ACVD, 1-17-03 (B-3), 23/05/1331 ⁵⁵
72. Francesc Castelló	Barcelona	1332-1360†	CPMB, I, doc. 368 (1332/05/13), II, doc. 409 (1341/04/14); FELIU 2016: 27
73. Pere Romeu	Barcelona	1336	ACVD, 1-42-33 (C-3), 1336/09/13

⁵¹ Related to Besalú. In 1343 his namesake (if not himself) appears as síndic (representative) and jurat of said town: MARTÍ et al. 2009: 380.

⁵² In light of the edition, it is not certain that all the individuals tagged with a question mark in 1319 belonged to the group of money changers within the Consell de Cent of the city of Barcelona. In fact, at the end of the same year, one of them, Bernat de Molins was not included in this group, but was part of the broad group of members without professional designation: BATLLE et al. 2007: 406

⁵³ No links with a namesake that operated in Girona years later can be documented, although they may have existed; see below.

⁵⁴ We thank Joel Colomer for this reference.

⁵⁵ In 1338 he was already dead: ACVD, 1-88-43 (C-4), 1338/01/05.

74. Berenguer Savarrés	Barcelona	1336-1338	ACVD, 1-42-49 (C-3), 1336/03/15; BATLLE et al. 2007: 453
75. Arnau de Fontanet	Barcelona	1340-1342	GARCÍA SANZ, MADURELL:1986: II, 41; BATLLE et al. 2007: 464
76. Jaume Llorenç	Barcelona	1340-1345	BATLLE et al. 2007: 459, 467
77. Francesc Savarrés	Girona	1341-1360	REIXACH 2013: 191
78. Pere Descaus	Barcelona	1341-1381	ACA, RP, MR, reg. 317 (Jul-Oct. 1341), f. 71r ⁵⁶ , FELIU 2004: 102-103
79. Arnau Martina	Barcelona	1342 ⁵⁷	BATLLE et al. 2007: 464
80. Guillem II Pere Dusai	Barcelona	1342-1345	BATLLE et al. 2007: 464, 467
81. Jaume Cavaller	Barcelona	1342-1349	BATLLE et al. 2007: 464; ACA, RP, MR, reg. 780, f. 260r, 1949
82. Arnau Ombau	Barcelona	1343	SÁNCHEZ 2006b: 251
83. Arnau Busquets	Barcelona	1343	SÁNCHEZ 2006b: 251
84. Pere Mercader	Lleida	1344	SÁNCHEZ 2006b: 261-262
85. Jaume Amill	Lleida	1344-1348	SÁNCHEZ 2006b: 261-262; CPACCE, doc. 243 (1348/03/09)
86. Pericó Cavaller	Barcelona	1344	SÁNCHEZ 2006b: 267
87. Ramon Bertran	Lleida	1345	ACA, C, reg. 877, f. 29r, c. 1345
88. Pericó Bertran	Barcelona	1345	HURTADO 2005: f. 5v
89. Jaume Andreu	Barcelona	1345-1346	HURTADO 2005: f. 13v, 17r
90. Guillem Rovira	Barcelona	1345-1347	HURTADO 2005: f. 3r, 34r
91. Bernat Bertran	Barcelona	1345-1364 ⁵⁸	HURTADO 2005: f. 13r; ACA, C, reg. 1340, f. 136v, 1364/07/30, Barcelona
92. Berenguer Bertran	Barcelona	1345-1367	HURTADO 2005: f. 11r; ACA, G, N-613, f. 22v-23r, 1367/05/13
93. Pere Blanquet	Perpinyà	1346	HURTADO 2005: f. 16r-16v
94. Guerau Amat	Barcelona	1346	HURTADO 2005: f. 20r
95. Jaume de Manresa	Barcelona	1346	ACVD, 1-20-30 (B-13), 1346/07/03
96. Jaume Desvilar	Barcelona	1346-1360 ⁵⁹	HURTADO 2005: f. 20r
97. Berenguer Estrada	Barcelona	1346-1365	ACVD, 1-16-39 (D-2), 1346/07/27; ROUSTIT 1954: 137
98. Guillem Ullastrell	Barcelona	1346- ca. 1370 ⁶⁰	HURTADO 2005: 51r; RIU 1991: 209

⁵⁶ We cannot guarantee that this was the same person that operated in the 1370s and 1380s, but could be his direct ancestor. In fact, in 1349 one Pere Descaus, a citizen of Barcelona who had a son also named Pere, is documented: ACA, C, reg. 891, f. 60r, 1349/08/13. On this doubtful identification and the fact that, from 1374 onwards, Pere Descaus and his son-in-law Andreu d'Olivella appear associated, see: FELIU 2004: 99-100.

⁵⁷ He is already documented in 1333 (although it could also be a namesake), si bé no consta amb l'ofici de canviador: BATLLE et al. 2007: 44

⁵⁸ It cannot be guaranteed that this is the same person, maybe the same name corresponds to two direct relatives.

⁵⁹ By 1361 he had abandoned the money-changing business: ACA, C, reg. 905, f. 114r, 1361/02/10.

99. Pere Narbonès	Barcelona	1347	HURTADO 2005: 24r
100. Arnau de Solaç	Puigcerdà	b.1348	CPACCE, doc. 242 (1348/01/08)
101. Bonanat Hospital	Girona	1348-1354	REIXACH 2013: 191
102. Ramon de Toses	Barcelona	1349	MADURELL, GARCÍA SANZ 1973: doc. 102 (1349/05/11-15)
103. Salvador Feliu	Barcelona	1349-b.1357	AHG, Gi-05, vol. 58, f. 66r-v, 1349/06/08; AHG, Gi-01, vol. 12, f. 109r-110v, 1357/03/15
104. Guillem Pere de Reixac	Girona	1349-1364	REIXACH 2013: 191
105. Guillem Jordà ⁶¹	Girona	1350-1360	REIXACH 2013: 191
106. Pere de Puigvert	Barcelona	1351-1366 ⁶²	HURTADO 2005: 78r; SÁNCHEZ 2009: 244, 246
107. Ponç Malarç	Girona	1352-1363	REIXACH 2013: 191
108. Pere Vilardell	Besalú	1352-1367	ACGAX, Be, vol. 94, f. 27r-28v, 1352/06/14; ACGAX, Be, vol. 148, f. 35r, 1367/03/22
109. Guillem Amargós	Barcelona	1353	COULON 2004: 35
110. Pere de Manresa	Barcelona	1353 ⁶³	BC, reg. 23193, parch. 533, 1353/01/10
111. Pere Pasqual	Tarragona	1353-1380	MORELLÓ 2001: 174, 180, 182, 184, 187- 189, 746, 765
112. Pere Climent	Puigcerdà	1354	CPACCE, doc. 403 (1354/09/10)
113. Ramon Medir	Girona	1354-1382†	REIXACH 2013: 191
114. Bernat Pellisser	Lleida	1355-a.1366	ACA, C, reg. 1601, f. 122r-v, 1355/03/24, Lleida ⁶⁴
115. Pere Blan	Perpinyà	1356-1374	ACA, RP, MR, reg. 338, f. 6v, 1356/02; ACA, RP, MR, reg. 589 (1374).
116. Jaume Descaus	Barcelona	1357	ACVD, 1-55-45 (D-1), 1357/06/17
117. Joan Puer	Perpinyà	1358	ACA, C, reg. 1331, f. 117v-118v, 1358/07/16, Perpignan
118. Pere Ros	Barcelona	1358-1361	ROUSTIT 1954: 155
119. Antoni Bertran	Tarragona	1358-1365	MORELLÓ 2001: 182-183, 249.
120. Ramon Lledó	Barcelona	ca. 1360	ROUSTIT 1954: 139
121. Pere Sacosta	Barcelona	ca. 1360	ROUSTIT 1954: 139
122. Tomàs Llopart	Barcelona	ca. 1360	PIQUER 2005: 80
123. Jaume Gualbes ⁶⁵	Barcelona	1360-1375	ORTI 2007: 268; MORELLÓ, TELLO, in press

⁶⁰ In any case, he was already dead in May 1371: ACVD, 1-26-23 (E-7), 1371/05/28.

⁶¹ He ran a money-changing table together with his father-in-law Francesc Savarrés, who had worked on his own up until 1350.

⁶² He holds municipal offices between 1355 and 1367, but he is not explicitly described as money changer: BATLLE et al. 2007: 491, 577. He is already dead in 1378: BC, reg. 21707, 1378/10/25.

⁶³ In 1358 he is documented as a merchant: CONDE 1985: 301.

⁶⁴ Pellisser was still alive in 1366 but not in 1373: ACA, C, reg. 1450, f. 72v-74r, 1373/02/08.

124. Eimeric Dusai	Barcelona	1360-1375	ORTI 2007: 268; FLUVIÀ 2005: 695
125. Bernat Serra	Barcelona	1360- 1378	PIQUER 2005: 48, <i>Cortes de Catalunya IV</i> : 416
126. Arnau Branca	Barcelona	1361	ROUSTIT 1954: 155
127. Guillem Roger Suau	Perpinyà	ca. 1363-1365	ACA, RP, MR, reg. 346, f. 10r (1363); REIXACH 2012: 78-79
128. Domingo Manresa	Tortosa	1363-1393	ACA, RP, MR, reg. 347, f. 15v (1363/07); AHCTE, Fons de l'Ajuntament de Tortosa, Llibre de Clavaria, 29. p. CCXXIII, ca. 27-4-1393 ⁶⁶
129. Bernat Fabra	Puigcerdà	b.1365	CPACCE, docs. 252, 557 (1365/08/19-22)
130. Antoni Riera	Tortosa	1365	SÁNCHEZ, ORTI 1997: 303
131. Mateu del Camí	Tortosa	1365	SÁNCHEZ, ORTI 1997: 303
132. Bernat Figuera	Tortosa	1365	RIU 1991: 208
133. Berenguer de Bellmunt	Tortosa	1365	SÁNCHEZ, ORTI 1997: 303
134. Miquel Mulner	Lleida	1365-1380	REIXACH 2012: 77; CPMB, II, doc. 620 (1380/01/21)
135. Pere de Rocacrespa	Barcelona	1366-1375	SÁNCHEZ 2009: 244-245; BORAU 2003: 444
136. Simó de Puigverd	Barcelona	1366-b.1377	SÁNCHEZ 2009: 244 (n. 17) ⁶⁷
137. Romeu Andreu	Barcelona	1372	RIU 1991: 209
138. Arnau Masó	Barcelona	1373	ACA, C, reg. 923, f. 146r-v, 1373/01/08, Barcelona
139. Jaume d'Urtx	Puigcerdà	1373-1377	ACCE, Puigcerdà, vol. 86, f. 98v-99r, 1370/07/17; REIXACH 2012: 79
140. Arnau Esquerit -Pere Pasqual ⁶⁸	Barcelona	1373-1380	CPMB II, doc. 571 (1373/12/19), 572 (1373/11/19); ACA, C, reg. 1365, f. 2r-14r, s.d.(previous doc. 1380/08/06)
141. Andreu d'Olivella	Barcelona	1374-1381	FELIU 2004: 99-103 ⁶⁹
142. Pere Brunet	Barcelona	1374-1400	ACA, C, reg. 925, f. 144r-145r, 1374/01/11, Barcelona; ESTRADA 2000: 66-72
143. Pere Provençal	Barcelona	1374-ca. 1390	ACA, C, reg. 925, f. 144r-145r, 1374/01/11, Barcelona ⁷⁰
144. Bernat Tordera	Barcelona	1375-b. 1380	ACVD, 1-32-13 (C-6), 1375/06/14 ⁷¹

⁶⁵ Precisely Jaume Gualbes i de Terrades: BATLLE et al. 2007: 847. He ran a money-changing table together with his fellow citizen Eimeric Dusai, listed next.

⁶⁶ We thank Jacobo Vidal Franquet for pointing out this unpublished document.

⁶⁷ He was still alive in 1377 but he was no longer engaged in banking activities: ACVD, 1-67-21 (B-9), 1377/12/11. In 1380 he was already dead: ACA, C, reg. 944, f. 135v-136r, 1385/03/04, Girona.

⁶⁸ It is possible that this was the same individual from Tarragona mentioned above.

⁶⁹ Despite the closure of the bank owned by Descaus and d'Olivella, we continue documenting the latter as money changer a few years later and also holding positions of the municipal government of Barcelona—provided that the name refers to the same person: ACVD, 1-23-08 (E-5), 1389/05/22; BATLLE et al. 2007: 683.

⁷⁰ Seemingly, he was always associated with Pere Brunet.

145. Pere Burgués	Barcelona	1376	ACA, RP, parch. 726, 1376/11/17
146. Nicolau de Muntanyana	Barcelona	1376	CPMB, II, doc. 591 (1376/10/24)
147. Guillem Colom	Barcelona	1373-1388	MADURELL, GARCÍA SANZ 1973: doc. 128 (1373/05/1); BATLLE 1973: 118 and doc. 12
148. Francesc Marbres	Tortosa	1377	AHCTE, Fons de l'Ajuntament de Tortosa. Llibre de Provisions, 11. f. 150r ⁷²
149. Arnau Burgués	Barcelona	ca. 1378	<i>Cortes de Catalunya</i> IV: 486
150. Mateu Brunet	Barcelona	ca. 1378	<i>Cortes de Catalunya</i> IV: 446
151. Pere Mallol	Barcelona	1378-1380 ⁷³	ACA, C, reg. 1362, f. 112r-112v, 1378/05/28, Barcelona.; RIU 1991: 210
152. Pere de Gualbes and Francesc de Gualbes	Barcelona	1379	RIU 1991: 209
153. Bartomeu Garí	Perpinyà	1379-1381	ACA, C, reg. 1684, f. 174r, 1379/01/08, Barcelona; ACA, RP, MR, reg. 650, f. 166r-170v, 1381/12/18.
154. Pere Peret (?), Bernat de Santmartí and Bernat Feliu (partners of Miquel Mulner)	Barcelona	ca. 1380	CPMB, II, doc. 620 (1380/01/21)
155. Ramon Ferrer	Lleida	1381-1388	<i>Pergamins Lleida</i> , doc. 254 (1381/03/01); CPMB, II, doc. 733 (1388/09/15)
156. Pere de Gualbes ⁷⁴ and Ponç de Gualbes	Barcelona	1383	MARTÍ et al. 2009: 409
157. Bartomeu Gàrrius	Perpinyà	ca.1385	ACA, C, reg. 1757, f. 23r, 1385/06/18, Figueres.
158. Galceran Fluvià	Barcelona	1385-1395	GARCÍA SANZ, FERRER 1983: II, 410; CPMB, II, doc. 788 (1395/03/19)
159. Antoni Raboster	Barcelona	1385-1398	GARCÍA SANZ, FERRER 1983: II, 410, 426
160. Joan and Francesc de Gualbes	Barcelona	1386-1393	CPMB, II, docs. 687 (1386/04/17), 773 (1393/01/04)
161. Bertran Torrat	Perpinyà	1389-1409	BC, reg. 2204, parch. 507, 1389/05/08; CPACCE, doc. 357 (1409/02/11)
162. Llorenç Luquès	Barcelona	ca.1390 ⁷⁵	RIU 1991: 210
163. Arnau de Ribes	Barcelona	ca.1390	RIU 1991: 210

⁷¹ He was still alive in 1385, but it seems that he left the banking business in 1380, possibly following the death of Simó de Puigverd, with whom he jointly ran a money-changing table: ACA, C, reg. 944, f. 135v-136r, 1385/03/04, Girona.

⁷² We thank Jacobo Vidal Franquet for pointing out this unpublished document.

⁷³ He acted as manager of the Descaus-Olivella table.

⁷⁴ We cannot guarantee that this is the same person associated with Francesc de Gualbes a few years before, although it is very possible.

⁷⁵ He was part of the council in the financial years 1393, 1396, and 1397, although he is not described as money changer, but as merchant: BATLLE et al.: 682, 702, 729. As a banker, provided that he is actually the same person, it seems that he was operating in Mallorca since 1392: RIU 1991: 220.

164. Jaume Colom	Barcelona	ca.1390	RIU 1991: 210
165. Joan Palau	Barcelona	ca.1390-1401	RIU 1991: 210; <i>Cortes de Catalunya</i> IV: 397
166. Guillem Fabra	Perpinyà	1390-1414	ACA, C, reg. 1916, f. 152r-v, 1395/11/18, Mallorca; GARCÍA SANZ 1971: 126
167. Jaume de Puigdauluc	Barcelona	1397	RIU 1991: 211
168. Joan ses Avasses ⁷⁶	Barcelona	1397-1401	RIU 1991: 211; <i>Cortes de Catalunya</i> IV: 397
169. Nicolau Torró	Barcelona	1398- 1413	HERNANDO 2003: 82; ACA, C, reg. 2412, f. 45r, 1413/09/14, Balaguer.
170. Antoni Puig	Barcelona	ca. 1400	AHPB, 58/173, f. 85v-87r, 1400/09/09
171. Francesc ⁷⁷ and Nicolau de Gualbes	Barcelona	ca. 1402- b.1410 ⁷⁸	COULON 2004: 542

⁷⁶ In the second source he appears to be associated with Joan Palau. He had a namesake son who, at some point, also worked in banking, although we can not specify their individual timelines separately: COULON 2004: 540

⁷⁷ This is possibly the same individual who appears already associated with Joan de Gualbes years before, and, at an earlier time, even with Pere de Gualbes. At any rate, we have considered him as a different person in the index.

⁷⁸ According to the documents, in 1410 both had abandoned banking activities: COULON 2004: 546. Some authors refer to a hypothetical “failure” of the establishment in: BATLLE et al. 2007: 66

Table 2: Alphabetical list of the money changers documented in Table 1 and their relative position in it

Abella, Guillem d': 17	Burgués, Arnau: 149	Esquerit, Arnau: 140
Abril, Jaume: 52	Burgués, Pere: 145	Estrada, Berenguer: 97
Alot, Joan: 33	Busquets, Arnau: 83	Fabra, Bernat: 129
Amargós, Guillem: 109	Cabrer, Bernat: 67	Fabra, Guillem: 166
Amat, Guerau: 94	Caldes, Ramon de: 48	Fàbrega, Guillem: 56
Amill, Jaume: 85	Camí, Mateu del: 131	Feliu, Bernat: 154
Amorós, Ferrer: 64	Carbó, Pere: 53	Feliu, Salvador: 103
Andreu, Jaume: 89	Cases, Berenguer de: 6	Ferrer de Vic, Pere: 21
Andreu, Romeu: 137	Castelló, Francesc: 72	Ferrer, Berenguer: 29
Arbosset, Berenguer: 61	Cavaller, Bernat: 54	Ferrer, Ramon: 155
Arnau, Guillem: 55	Cavaller, Jaume: 81	Figuera, Bernat: 132
Avasses, Joan ses: 168	Cavaller, Pericó: 86	Finestres, Berenguer de: 12
Banyeres, Joan de: 1	Climent, Pere: 112	Finestres, Berengueró de: 20
Bellmunt, Berenguer de: 133	Colom, Guillem: 147	Fivaller, Ramon: 18
Bertran, Antoni: 119	Colom, Jaume: 164	Fluvià, Galceran: 158
Bertran, Berenguer: 92	Colomer, Arnau des: 28	Fontanet, Arnau de: 75
Bertran, Bernat: 91	Daviu, Arnau: 38	Garí, Bartomeu: 153
Bertran, Pericó: 88	Descaus, Jaume: 116	Gàrrius, Bartomeu: 157
Bertran, Ramon: 87	Descaus, Pere: 78	Gener, Feliu: 70
Blan, Pere: 115	Desvilar, Jaume: 96	Gomir, Pere: 68
Blanc, Guillem: 47	Dusai, Barceló II: 66	Gualbes, Francesc de: 152
Blanquet, Pere: 93	Dusai, Barceló: 14	Gualbes, Francesc de: 160
Branca, Arnau: 126	Dusai, Bartomeu: 39	Gualbes, Francesc de: 171
Brunet, Mateu: 150	Dusai, Eimeric: 124	Gualbes, Jaume: 123
Brunet, Pere: 142	Dusai, Guillem II Pere: 80	Gualbes, Joan de: 160
Burgès, Guillem: 5	Dusai, Guillem Pere: 2	Gualbes, Nicolau de: 171

Gualbes, Pere de: 152	Moià, Arnau de: 15	Reixac, Guillem Pere de: 104
Gualbes, Pere de: 156	Molins, Bernat de: 58	Reixac, Guillem Pere de: 62
Gualbes, Ponç de: 156	Mulner, Miquel: 134	Reixac, Pere de: 57
Hospital, Bernat: 51	Muntanyana, Nicolau de: 146	Ribes, Arnau de: 163
Hospital, Bonanat: 101	Narbonès, Pere: 99	Riera, Antoni: 130
Isavals, Ramon d': 37	Olivella, Andreu d': 141	Rocacrespa, Pere de: 135
Isern, Bernardó: 65	Oliver, Bartomeu: 16	Roig, Pere: 24
Isern, Bernat: 25	Oliver, Guillem: 44	Romeu, Bartomeu: 3
Jordà, Guillem: 105	Oliveres, Bernat ses: 42	Romeu, Guillem: 30
Lledó, Ramon: 120	Oliveres, Guillem ses: 31	Romeu, Pere: 73
Llopart, Tomàs: 122	Ombau, Arnau: 82	Ros, Pere: 118
Llorenç, Bernat: 27	Palau, Guillem de: 9	Rossell, Guillem: 60
Llorenç, Jaume: 76	Palau, Joan: 165	Rovira, Guillem: 90
Llull, Arnau: 7	Pallarès, Pere: 32	Rovira, Pere: 43
Luquès, Llorenç: 162	Pasqual, Pere: 111	Sabastida, Arnau: 45
Malarç, Ponç: 107	Pasqual, Pere: 140	Sabastida, Guillem: 41
Mallol, Pere: 151	Pellisser, Bernat: 114	Sabater, Bernat: 46
Manresa, Domingo: 128	Peret, Pere: 154	Sacosta, Pere: 121
Manresa, Jaume de: 95	Pluer, Joan: 117	Santacoloma, Pere: 49
Manresa, Pere de: 110	Polvorell, Guillem: 22	Santmartí, Bernat de: 154
Marbres, Francesc: 148	Polvorell, Ramon: 23	Santmartí, Guillem: 63
Marina, Francesc de: 69	Provençal, Pere: 143	Santpere, Pere de: 11
Marina, Guillem de: 71	Puig, Antoni: 170	Sarrià, Arnau de: 19
Martina, Arnau: 79	Puigdauluc, Jaume de: 167	Sarrià, Berenguer de: 40
Masó, Arnau: 138	Puigverd, Simó de: 136	Sarrià, Pere de: 34
Medir, Ramon: 113	Puigvert, Pere de: 106	Savarrés, Berenguer: 74
Mercader, Pere: 84	Raboster, Antoni: 159	Savarrés, Francesc: 77

Segrià, Pere de:	35
Segrià, Simó de:	36
Sendra, Bartomeu:	10
Sendra, Guillem:	50
Serra, Bernat:	125
Solaç, Arnau de:	100
Suau, Guillem Roger:	127
Tomàs, Guillem:	13
Tordera, Bernat:	144
Torrat, Bertran:	161
Torró, Nicolau:	169
Toses, Ramon de:	102
Ullastrell, Guillem:	98
Urtx, Jaume d':	139
Vic, Simó de:	9
Vic, Tomàs de:	26
Vigatà, Pere:	59
Vilardell, Pere:	108
Vilardell, Ramon de:	4

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