

The Historical Archives of the Monte di Pietà and the Cassa di Risparmio (Savings bank) in Genoa

By Claudia Cerioli

Introduction

Italian credit institutions have long given importance to their archives, which are no longer seen as a mere collection of administrative records with no interest; instead they are a cultural asset to be valorized and shared with the public. The first testimony of this cultural transformation goes back to 1956 with the publication, edited by the Italian Bank Association, of the important work *Archivi storici delle aziende di credito*, followed by the inventories of the archives of the largest Italian banks such as the Bank of Italy, the Monte dei Paschi in Siena, San Paolo, the Bank of Rome and many others.

The recent publication of the inventories of the Historical Archives Monte di Pietà and the Cassa di Risparmio in Genoa is part of this trend. It is the result of a project begun in 2000 in accordance with the wishes of the Banca Carige and of the Archival Superintendence office in Liguria, thanks to whom the extensive records resource of the Ligurian credit institution is finally available for consultation to anyone. This resource documents a centuries-old activity that brought the earlier *Casana dei Genovesi* (as the old private pawnshops in Genoa were known) to become by the mid 1990s, an example of a universal bank, to be listed on the Stock Exchange and to change its name to Banca Carige spa- Cassa di Risparmio di Genova e Imperia.

History

The Monte di Pietà in Genoa was set up in 1483 by Beato Angelo da Chivasso thanks to the generous financing of the Banco di San Giorgio, the Ufficio di Misericordia and the Ospedale di Pammatone. It had two main activities: lending upon pledge, for those who found themselves in a situation of temporary financial need, and the management of profitable trust funds to make the loan possible. The Monte di Pietà, with a system that remained unchanged for four centuries, managed to overcome several periods of economic instability such as the sack of the Lanzichenecchi in 1522 which destroyed the Monte di Pietà headquarters; the plague of 1657 which decimated the Genoese population by about two thirds; the French attack of 1684; the establishment even survived the Aristocratic Republic of Genoa, which had fallen in 1797. The first significant modification took place only in 1846 when, after the annexation of Liguria at the Sardinian Reign, Carlo Alberto

signed the Royal Patent, authorizing the Monte di Pietà to create a Savings Bank «to be aggregated to the Pawnshop». Only two years later, the counters of the institution were opened to the public.

Following the enormous legislative changes, in 1895 the Savings Bank of Genoa started a new stage in its development, keeping its old name along with the new one. The bank had its own statute as well as some important administrative changes and, although it was still interested in lending upon pledge, new measures were taken in order to obtain a strengthening of its patrimony. In 1929 a governmental decree obliged the Bank and the Monte di Pietà, which, up to that time, had been two separate entities each with their own statute, patrimonies and presidents, to merge because the Pawnshop was unable to reach the five million deposits required by the law. This was the beginning of a new transformation which brought, ten years later, in 1939, to the definitive closure of the Pawnshop: the institution was named Savings Bank of Genoa preserving only a specially provided section dedicated to lending upon pledge.

From then, the history of the Bank continued to develop; in 1946 it celebrated its first century of activity, in 1966 the building of its new headquarters in the historical center of Genoa was finished and only one year later, in 1967, it changed its name in Savings Bank of Genoa and Imperia, enlarging its interests to the North and the Central part of Italy with the opening of many new branches. On this solid basis, in the 1990s important structural innovations were carried out which led the Carige Bank-Savings Bank of Genoa and Imperia to becoming an international multifunctional financial group.

The Archives

The records reflect the complexity of the Institution's history and through the 2356 archival units it is possible to reconstruct all the important events of the institution, covering the period of time from 1484 to 1967, and with some exceptions, up to 1971, although the most relevant part regards the 19th and the 20th century.

The inventory (Banca Carige-Cassa di Risparmio di Genova ed Imperia, *L'Archivio storico del Monte di Pietà e della Cassa di risparmio di Genova (1483-1967). Le carte della memoria*. Edited by A. Frassinelli, S. Patrone e M.L. Piombino, Genoa, 2007) is divided into two aggregate fonds: the Savings Bank of Chiavari, which in 1926 became a branch of the Savings Bank of Genoa, and the Banco Rossi & C., a small archival fond comprised of only two registers and 147 bearer and personal savings books.

Each fond is divided into partitions, series and subseries supplied with small introductions. The categorization has been made according to the single units, taking into consideration the changes of the name of the institution which produced it and providing important information such as the place of creation, original titles, chronologic information, type of unit and its consistency, original pressmarks, state of preservation, presence of copies and eventual notes. Moreover, in order to make the research easier, the authors put at the readers' disposal an essential chronology and two appendixes; the first one consisting of the transcription of the notary deeds and Papal bulls, and the second one of the list of the members of the social institutions up to 1989.

With the compiling of its archival inventory, Carige Bank has not yet reached all the goals that it had set for the valorization of its historical archives. In addition to the safeguarding of the records already preserved, in order to increase its patrimony, the bank is organizing the procedures for the selection of the records no longer in current use, using both the regulations of other institutions and the *Guidelines for the Selection of Records in Bank Archives*, the most recent information on this topic published by the Italian Banking Association in Rome in 2004.