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History of banking Among many other things, the Code of Hammurabi from BC recorded interest-bearing loans. Banking began with the first prototype banks of merchants of the ancient world, which made grain loans to farmers and traders who carried goods between cities and this system is known as a barter system. This began around BC in Assyria and Babylonia. Later, in ancient Greece and during the Roman Empire , lenders based in temples made loans and added two important innovations: Archaeology from this period in ancient China and India also shows evidence of money lending activity. The origins of modern banking can be traced to medieval and early Renaissance Italy , to the rich cities in the centre and north like Florence , Lucca , Siena , Venice and Genoa. The Bardi and Peruzzi families dominated banking in 14th-century Florence, establishing branches in many other parts of Europe. George , was founded in at Genoa , Italy. Merchants started to store their gold with the goldsmiths of London , who possessed private vaults, and charged a fee for that service. In exchange for each deposit of precious metal, the goldsmiths issued receipts certifying the quantity and purity of the metal they held as a bailee ; these receipts could not be assigned, only the original depositor could collect the stored goods. Gradually the goldsmiths began to lend the money out on behalf of the depositor , which led to the development of modern banking practices; promissory notes which evolved into banknotes were issued for money deposited as a loan to the goldsmith. The Bank of England was the first to begin the permanent issue of banknotes , in The Rothschilds pioneered international finance on a large scale, financing the purchase of the Suez canal for the British government. A BC one-third stater electrum coin from Lydia , where gold and silver coins were used for the first time Etymology[edit] The word bank was borrowed in Middle English from Middle French banque, from Old Italian banco, meaning "table", from Old High German banc, bank "bench, counter". Benches were used as makeshift desks or exchange counters during the Renaissance by Jewish [10] Florentine bankers, who used to make their transactions atop desks covered by green tablecloths. See the relevant country pages under for more information. In most common law jurisdictions there is a Bills of Exchange Act that codifies the law in relation to negotiable instruments , including cheques , and this Act contains a statutory definition of the term banker: Although this definition seems circular, it is actually functional, because it ensures that the legal basis for bank transactions such as cheques does not depend on how the bank is structured or regulated. The business of banking is in many English common law countries not defined by statute but by common law, the definition above. In other English common law jurisdictions there are statutory definitions of the business of banking or banking business. When looking at these definitions it is important to keep in mind that they are defining the business of banking for the purposes of the legislation, and not necessarily in general. In particular, most of the definitions are from legislation that has the purpose of regulating and supervising banks rather than regulating the actual business of banking. However, in many cases the statutory definition closely mirrors the common law one. Examples of statutory definitions: This has led legal theorists to suggest that the cheque based definition should be broadened to include financial institutions that conduct current accounts for customers and enable customers to pay and be paid by third parties, even if they do not pay and collect cheques. Banks borrow money by accepting funds deposited on current accounts, by accepting term deposits , and by issuing debt securities such as banknotes and bonds. Banks lend money by making advances to customers on current accounts, by making installment loans , and by investing in marketable debt securities and other forms of money lending. Banks provide different payment services, and a bank account is considered indispensable by most businesses and individuals. Non-banks that provide payment services such as remittance companies are normally not considered as an adequate substitute for a bank account. Banks can create new money when they make a loan. New loans throughout the banking system generate new deposits elsewhere in the system. The money supply is usually increased by the act of lending, and reduced when loans are repaid faster than new

ones are generated. In the United Kingdom between and , there was an increase in the money supply, largely caused by much more bank lending, which served to push up property prices and increase private debt. Excessive or risky lending can cause borrowers to default, the banks then become more cautious, so there is less lending and therefore less money so that the economy can go from boom to bust as happened in the UK and many other Western economies after Range of activities[edit].

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Economy and agriculture Banking as an archaic activity or quasi-banking [30] [31] is thought to have begun at various times, during a period as early as the latter part of the 4th millennia B. Prior to the reign of Sargon I of Akkad " B. Both the palaces and temple are known to have provided lending and issuing from the wealth they held"the palaces to a lesser extent. Such loans typically involved issuing seed-grain, with re-payment from the harvest. These basic social agreements were documented in clay tablets, with an agreement on interest accrual. The habit of depositing and storing of wealth in temples continued at least until B. The provision of credit is apparently also something the Murashu family participated in Moshenskyi Asia Minor From the fourth millennia previously agricultural settlements began administrative activities. A pot-*hoard* dated to B. During the time at the cessation of the first Mithridatic war the entire debt record at the time being held, was annulled by the council. Mark Anthony is recorded to have stolen from the deposits on an occasion. A large sum of gold was deposited within the treasury at the time by king Croesus. Later during the Maurya dynasty to BC , an instrument called *adesha* was in use, which was an order on a banker desiring him to pay the money of the note to a third person, which corresponds to the definition of a bill of exchange as we understand it today. During the Buddhist period, there was considerable use of these instruments. Merchants in large towns gave letters of credit to one another. History of banking in China In ancient China, starting in the Qin Dynasty to BC , Chinese currency developed with the introduction of standardized coins that allowed easier trade across China, and led to development of letters of credit. These letters were issued by merchants who acted in ways that today we would understand as banks. Government and economy About the time of the 18th century BC, amounts of gold were deposited within the boundaries of the temple buildings of Egypt for reasons of security. The regional granaries were used to store and loan the grain of communities, functions similar to banking services although not the same. Under the dynastic rule of the Ptolemies , the numerous scattered government granaries were transformed into a network of grain banks, centralized in Alexandria where the main accounts from all the state granary banks were recorded. This centralized administration was the first known governmental bank according to de Soto , [74] [75] functioning as a trade credit system that transferred payments between accounts without passing money. According to Muir there were two types of banks operating within Egypt, royal and private. The speeches of Demosthenes contain numerous references to the issuing of credit Millett p. Xenophon is credited to have made the first suggestion of the creation of an organisation known in the modern definition as a joint-stock bank in *On Revenues* written circa B. C, as opposed to earlier trade which occurred using forms of pre-money. The three temples thought the most important were the temple to Artemis in Ephesus , and temple of Hera within Samos , and within Delphi , the temple to Apollo. These consisted of deposits, currency exchange, validation of coinage, and loans. Within the boundaries of Athens, bankers loans are recorded as having been issued on eleven occasions altogether Bogaert Still, the Roman Empire inherited the spirit of capitalism from Greece Parker. Another source shows banking practices during BC when, on account of being in debt, the Plebeians were required to borrow money, so newly appointed *quinqueviri mensarii* were commissioned to provide services to those who had security to provide, in exchange for money from the public treasury. Andreau has the shops of banking of Ancient Rome firstly opening in the public forums during the period to BC. The banking-houses were known as *Taberae Argentarioe* and *Mensoe Numularioe*. Money-lenders would set up their stalls in the middle of enclosed courtyards called *macella* on a long bench called a *bancu*, from which the words *banco* and *bank* are derived. As a moneychanger, the merchant at the *bancu* did not so much invest money as merely convert the foreign currency into the only legal tender in Rome " that of the Imperial Mint. A law, *receptum argentarii*, obliged a bank to pay its clients debts under guarantee. Charging interest on loans and paying interest on deposits became more highly developed and competitive. The development of Roman banks was limited, however, by the Roman preference for cash transactions. During the reign of the Roman emperor Gallienus AD " , there

was a temporary breakdown of the Roman banking system after the banks rejected the flakes of copper produced by his mints. With the ascent of Christianity, banking became subject to additional restrictions, as the charging of interest was seen as immoral. After the fall of Rome, banking temporarily ended in Europe and was not revived until the time of the crusades. These societies regarded inanimate matter as alive, like plants, animals and people, and capable of reproducing itself. Among the Mesopotamians, Hittites, Phoenicians and Egyptians, interest was legal and often fixed by the state. Loans and interest in Judaism and Jewish views of poverty, wealth and charity The Torah and later sections of the Hebrew Bible criticize interest-taking, but interpretations of the Biblical prohibition vary. One common understanding is that Jews are forbidden to charge interest upon loans made to other Jews, but obliged to charge interest on transactions with non-Jews, or Gentiles. However, the Hebrew Bible itself gives numerous examples where this provision was evaded. Debt was to be avoided and not used to finance consumption, but only when in need. However, laws against usury were among many the prophets condemn the people for breaking. As this conveniently side stepped the rules against usury in both Judaism and Christianity as the Jews could lend to the Christians as they are not Israelites and the Christians were not involved in the lending but were still free to take the loans. Usury Originally, the charging of interest, known as usury, was banned by Christian churches. This included charging a fee for the use of money, such as at a bureau de change. However over time the charging of interest became acceptable due to the changing nature of money, the term came to be used for interest above the rate allowed by law. That would free up the development of banking in Northern Europe. Riba In Islam it is strictly prohibited to take interest; the Quran strictly prohibits lending money on interest. Quran states that taking of interest and making money through unethical means is not prohibited for Muslims only but were prohibited for earlier communities as well. Two verses Al Quran 4: Islamic jurists discuss two types of riba: This would be done through charging for loans in different ways such as through fees and using method of risk sharing and different ownership models such as leasing. Medieval Europe[edit] Banking, in the modern sense of the word, is traceable to medieval and early Renaissance Italy, to rich cities in the north such as Florence, Venice, and Genoa. Emergence of merchant banks[edit] Main article: Merchant bank Map showing silk routes The original banks were "merchant banks" that Italian grain merchants invented in the Middle Ages. As Lombardy merchants and bankers grew in stature based on the strength of the Lombard plains cereal crops, many displaced Jews fleeing Spanish persecution were attracted to the trade. They brought with them ancient practices from the Middle and Far East silk routes. Originally intended to finance long trading journeys, they applied these methods to finance grain production and trading. Jews could not hold land in Italy, so they entered the great trading piazzas and halls of Lombardy, alongside local traders, and set up their benches to trade in crops. They had one great advantage over the locals. Christians were strictly forbidden the sin of usury, defined as lending at interest Islam makes similar condemnations of usury. They then began to advance payment against the future delivery of grain shipped to distant ports. In both cases they made their profit from the present discount against the future price. This two-handed trade was time-consuming and soon there arose a class of merchants who were trading grain debt instead of grain. The Jewish trader performed both financing credit and underwriting insurance functions. Financing took the form of a crop loan at the beginning of the growing season, which allowed a farmer to cultivate through seeding, growing, weeding, and harvesting his annual crop. Underwriting in the form of a crop, or commodity, insurance guaranteed the delivery of the crop to its buyer, typically a merchant wholesaler. In addition, traders performed the merchant function by making arrangements to supply the buyer of the crop through alternative sources—grain stores or alternate markets, for instance—in the event of crop failure. He could also keep the farmer or other commodity producer in business during a drought or other crop failure, through the issuance of a crop or commodity insurance against the hazard of failure of his crop. Being "broke" has the same connotation. Crusades[edit] Adhemar de Monteil in chain mail carrying the Holy Lance in one of the battles of the First Crusade In the 12th century, the need to transfer large sums of money to finance the Crusades stimulated the re-emergence of banking in western Europe. In 1136, Henry II of England levied a tax to support the crusades—the first of a series of taxes levied by Henry over the years with the same objective. Discounting of interest[edit] A sensible manner of discounting interest to the depositors against what could be earned by

employing their money in the trade of the bench soon developed; in short, selling an "interest" to them in a specific trade, thus overcoming the usury objection. Once again this merely developed what was an ancient method of financing long-distance transport of goods. Medieval trade fairs, such as the one in Hamburg , contributed to the growth of banking[when? These documents could be cashed at another fair in a different country or at a future fair in the same location. If redeemable at a future date, they would often be discounted by an amount comparable to a rate of interest. These bills made it possible to transfer large sums of money without the complications of hauling large chests of gold and hiring armed guards to protect the gold from thieves. Foreign exchange contracts[edit] In , in Genoa , occurred the earliest known foreign exchange contract. Italian bankers[edit] A 14th century manuscript depicting bankers in an Italian counting house. The first bank was established in Venice with guarantee from the State in To this end the Chamber of Loans, was created to manage the affairs of the forced loan, as to the loans repayment at four percent interest. The bank was the first national bank to have been established within the boundaries of Europe. BMPS Italy, is in fact the oldest banking organisation to have surviving banking-operations, or services. It was the Italian bankers that would take their place and by , Avignon had 43 branches of Italian banking houses. Later there was the bankruptcy of the Bardi [] and Peruzzi []. The accompanying growth of Italian banking in France was the start of the Lombard moneychangers in Europe, who moved from city to city along the busy pilgrim routes important for trade. In , Henry IV of England prohibited them from taking profits in any way in his kingdom. In , Flanders imprisoned and then expelled Genoese bankers. In , all Italian merchants were expelled from Paris. In , the Bank of Saint George , [] the first state-bank of deposit, [] []].

3: Mobile and Online Banking Benefits & Features from Bank of America

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4: Bank - Wikipedia

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5: Bank ABC - Group Website

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6: History of banking - Wikipedia

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