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### The Banchi in the Rione di Ponte: Architecture and Urbanism

On his celebrated 1551 map of Rome, Leonardo Bufalini gave the toponym the *forum nummulariorum ba[n]chi* to a street that lies slightly to the south of Ponte Sant'Angelo, the heavily trafficked bridge that connected the then more populous bulk of the city to the Borgo.<sup>1</sup> With this *all'antica* turn of phrase, Bufalini alluded to the area both as a public nexus, and as a place for transactions that involved money. More typically, however, during the cinquecento, the specified area was referred to as the Via dei Banchi or the Canale di Ponte, due to its propensity to flood, as well as because of its location in one of Rome's administrative subdivisions, the Rione Ponte. In describing the area as a 'forum' on his map, Bufalini's appellation inverts the conventional understanding of a forum as an enclosed space. Instead, he used the term to refer to the street as a public locus: a protruding venue in this case defined by the exterior walls of buildings. The so-called forum was formed by junctions with busy neighboring streets, then known as the Via Coronari, the Via Papale, and the Via dei Pellegrini.<sup>2</sup> The latter two were major arteries whose ceremonial purpose in the papal *possesso*, or as a pilgrimage route, engendered the Banchi's position as a significant circulation link for the burgeoning city. Similarly, the Canale di Ponte opened onto the Piazza di Ponte, used for quotidian purposes as a fish and vegetable market and on more elevated occasions as a point of passage for cardinals, foreign ambassadors and others as they traveled through Rome, or during ritualized ceremonies as a gathering point.<sup>3</sup> Of no less import, significantly, Bufalini's moniker likewise stresses that a dense network of banks was situated on the Canale di Ponte.

The aim of this conference contribution is to trace generally the topography of money in the Rione di Ponte. Based on activity use and operational volume, economic historians group early modern banks into distinct categories: pawnbrokers and money-changers, local banks, charitable banks, and international, mercantile banks. Drawing on these conventional divisions, this paper offers an examination of the shifting location of two bank types: local banks and mercantile operations, the former of which operated under the control of the guild of money-

changers, the Arte del Cambio, the latter of which did not. When confronted with the built cityscape of early modern Rome, the differentiations between banks made by economic historians carry though: as I argue, there are both topographic and typological distinctions in the articulation of banks in the eternal city.

The concentration of banks in the Ponte, along with increasing property values and a steady population rise in the Rione, has been interpreted as a formidable index of Rome's growth following the Papacy's return after Avignon.<sup>4</sup> Studies of notarial documents that concern personal debts have enabled the assessment of levels of monetary fluidity by Rione in the city.<sup>5</sup> The Ponte had one of the highest levels of capital flow during the late fifteenth and early sixteenth centuries. The accordant implication is that the concentration of banks underwrote much of the area's monetary movement. Before the sack of Rome in 1527, the Ponte boasted close to thirty Florentine banks at a time when the population of their colony in Rome has been estimated to be around 400 strong.<sup>6</sup> While the economic potency of the area has been understood in generalized terms, there have been few forays into examining the specific topography of the Canale di Ponte and its immediate surrounds, barring important scholarship by Hubertus Günther, who has studied the creation of new streets and urban space in the area.<sup>7</sup> Using his research as a point of departure, I trace more specifically individual property locations, while turning to the issue of both local and mercantile banking.

Though Rome's post-antique banks show explicit tendencies of concentration in areas throughout the *abitato*, it is a vexing project to determine when banks initially gravitated to the Ponte. Like their ancient predecessors who exchanged money in the Forum, early medieval bankers owned shops close to the foot of the Capitoline hill, where a weekly market that

<sup>4</sup> Egmont Lee, "Notaries, Immigrants and Computers. The Roman Rione Ponte, 1450-1480," in *Sources of Social History: Private Acts of the Late Middle Ages*, ed. Paolo Brezzi and Egmont Lee (Rome: Pontifical Institute of Mediaeval Studies, 1984), 241; Giovanna Curcio, "Il rione Parione: processi di trasformazione edilizia," in *Un pontificato ed una città: Sisto 4 (1471-1484)*, ed. Massimo Miglio et al. (Vatican City: Selci, 1986), 712–13; Claudia Conforti, "La 'nazione fiorentina' a Roma nel Rinascimento," in *La città italiana e i luoghi degli stranieri: XIV-XVIII secolo*, ed. Donatella Calabi and Paola Lanaro (Rome: Laterza, 1998), 171.

<sup>5</sup> Ivana Ait, "Aspetti del mercato del credito a Roma nelle fonti notarili," in *Alle origini della nuova roma Martino V (1417-1431)*, ed. Maria Chiabò et al. (Rome: Stabilimento Tipografico Pliniana, 1992), 494.

<sup>6</sup> Jean Delumeau, *Vita economica e sociale di Roma nel cinquecento* (Florence: Sansoni, 1979), 57; Hubertus Günther, "Das Trivium vor Ponte S. Angelo: ein Beitrag zur Urbanistik der Renaissance in Rom," *Römisches Jahrbuch für Kunstgeschichte* 21 (1984): 213; Ingersoll, "Rome: Piazza di Ponte," 180; Conforti, "La 'nazione fiorentina' a Roma," 175. Likewise, a Venetian Ambassador would offer an astonished report that Florentine banks in Rome netted 8,000 ducats a week in profits in the second decade of the sixteenth century, see Arnaldo Segarizzi, *Relazioni degli ambasciatori veneti al senato* (Bari: G. Laterza, 1913), 112.

<sup>7</sup> Hubertus Günther, "Il prisma stradale davanti al ponte di Sant'Angelo," in *Raffaello architetto*, ed. Christoph L. Frommel, et al. (Milan: Electa, 1984); also Günther, "Das Trivium."

<sup>1</sup> Bufalini's plan is reproduced in Amato Pietro Frutaz, *Le piante di Roma* (Rome: Stabilimento Arti Grafiche Luigi Salomone, 1962), vol. 2, tav. 201.

<sup>2</sup> Respectively, these streets today are the Via dei Coronari; the Via dei Banchi Nuovi, which extends to the Via del Governo Vecchio; and the Via Banchi Vecchi, which feeds into the Via di Monserrato. The Canale di Ponte is now the Via del Banco di Santo Spirito. The creation of the Lungotevere, a project begun in 1876, destroyed the area immediately to the south of Ponte Sant'Angelo, including Piazza di Ponte and Palazzo Altoviti.

<sup>3</sup> Richard Ingersoll, "Rome: Piazza di Ponte and the Military Origins of Panopticism," in *Streets: Critical Perspectives on Public Spaces*, ed. Zeynep Çelik and Diane Favro (Berkeley: University of California Press, 1994), 183.

provisioned much of the city occurred; the city's main meat market was also located nearby.<sup>8</sup> At this point Rome's mint, which would later be transferred to the head of the Canale di Ponte, was at the base of the Capitoline hill.<sup>9</sup> The Arte del Cambio's statutes from 1400 specify that the guild's counsels must include a member from the money-changers who operated shops by the gate near Ponte Sant'Angelo, though equal representation also was granted to bankers nestled under the portico of Saint Peter's and at Santa Maria Rotunda. When the statutes were produced, the banks near Ponte Sant'Angelo congregated largely on the Borgo side of the bridge, around an area that Sixtus IV (1471–84) would later reshape, perhaps pushing banks to relocate on the other side of the Tiber.<sup>10</sup> Sixtus also transferred the provision market from the Campidoglio to Piazza Navona in 1477, probably instigating an exodus of banks and encouraging, albeit indirectly, their concentration in the Rione Ponte.

Following the restoration of the papacy to Rome in the years after its transfer to Avignon, the nexus of realized development under Nicholas V (1447–55) lay not in the Borgo, despite the papal biographer Giannozzo Manetti's insistence on the Nicolas's interest in the neighborhood's renewal, but rather at other sites, including the area to the south of Ponte Sant'Angelo.<sup>11</sup> During the Jubilee of 1450, in December, roughly 200 pilgrims catastrophically were trampled on the bridge, or drowned in the Tiber as they made their way back from Saint Peter's after a promised display of the *sudarium* of Saint Veronica was cancelled due to Nicholas's indisposition. Following the tragedy, the bridge itself was repaired in an altered form and two octagonal devotional monuments, one dedicated to the Holy Innocents and the other to the Magdalene, replaced the humble shops that lined the approach to the bridge.<sup>12</sup> On the Piazza di Ponte, the medieval church of San Celso was restored, at which time the piazza itself was expanded and paved.

Payments made for the piazza's improvements indicate the presence of a number of banks. Among those who contributed money were several mercantile bankers: the Florentine Medici and Pazzi firms made payments, as did the della Luna, the Cambini, the Mirabali, Tomasso Spinelli, and Giovanni Bonadies, who each gave smaller amounts, respectively, for the urban embellishments.<sup>13</sup> While this tax record from the mid-quattrocento does not pinpoint

the precise topographic location of these banks, the range of payment amounts indicate that the tax was assessed on the basis of the size of property fronting the piazza. Moreover, it places the banks in the immediate vicinity of the church of San Celso and the piazza.

By the early cinquecento, a host of banks were rooted in the area, making symbiotic use of a related institution, Rome's mint, or *zecca*, which was moved to the Y-shaped intersection of the via Papale, the via dei Pellegrini, and the Canale di Ponte, in conjunction with Donato Bramante's plans, a project initiated in 1508, to transform the nearby via Giulia for the eponymous pope, Julius II (1503–13). That year, Agostino Chigi took explicit advantage of Julius's interest in the area, purchasing a small palace at the base of the Canale di Ponte where the Chigi bank operated until 1528.

Five shops fronted Agostino's property, which spanned what is presently the Arco de' Banchi.<sup>14</sup> Entrance to the three-storey palazzo was granted through a portal, which led to a cortile. The facilities for banking, according to a later engraving, were located in the rear of the palace.<sup>15</sup> The bank itself was composed of a series of rooms: one was large, divided by piers and pilasters, perhaps used as the main office, and flanking it were two subsidiary rooms, probably used for storing the bank's books and specie. The spaces used for banking were vaulted, underscoring their elevated status in the palazzo, which otherwise mainly had beamed ceilings.

The recessed position of the rooms of Agostino's bank bears consideration: with mercantile banks, the spectacle of banking itself became a hidden operation, that is to say one that was not subject to the public gaze. In contradistinction to local banks, which were regulated by the Arte del Cambio, mercantile banks like that of Agostino did not fall under the purview of the bankers' guild, which stipulated that their members – that is to say local bankers – must work at a fixed location, with the banking transaction itself bound to a table.<sup>16</sup> While not a specific mandate by the Cambio in Rome, other regulating bodies elsewhere showed an interest in being able to see into shops used by bankers: *tettoie*, short roofs projecting above shops, ought not bar easy visibility into the shops.<sup>17</sup> The requirement to have a table, usually in a room that gave direct access to the street, stressed the importance of

<sup>8</sup> Guido Solivetti, "Gli 'Statuta Campsorum' di Roma," *La ragioneria* XIX (1941): 6.

<sup>9</sup> Michele Monaco, *La Zecca vecchia in Banchi ora detta Palazzo del Banco di Santo Spirito* (Rome: Officina Laziale, 1962), 42.

<sup>10</sup> Solivetti, "'Statuta Campsorum,'" 32, 35; Anna Modigliani,  *Mercati, botteghe e spazi di commercio a Roma tra Medioevo ed età moderna* (Rome: Roma nel Rinascimento, 1998), 94.

<sup>11</sup> Charles Burroughs, "Below the Angel: An Urbanistic Project in the Rome of Pope Nicholas V," *Journal of the Warburg and Courtauld Institutes* XLV (1982): 94–97.

<sup>12</sup> In 1534, Pope Clement VII replaced the votive chapels at the base of Ponte Sant'Angelo with statues of Sts. Peter and Paul.

<sup>13</sup> Archivio di Stato di Roma [hereafter A.S.R.], *Camerale I*, TS 1287, fol. 8v; as cited in Charles Burroughs, "Below the Angel," 103, note 52. The text of the document is: "da piu merchatanti di ponte e buttighari...per aiuto de la chonchime che se fatto derincontro a santo Celso...da Medici d. 12, da Pazi d. 10, da Tomaxo Spinelli d. 6, da Luni (della Luna?) d. 8, da Cambini d. 8, da Miraballi d. 10, da Simone orafo d. 5, da Giovanni Bonadies d. 5, da Jachomo mercharo a presso a Medici d. 6, da Ghaleotto 566

Franciotta d. 8, in tutto d. 78 e quali a avuti M° Jachomo che a fatto il detto lavoro...". See also Rodolfo Lanciani, *Storia degli scavi di Roma e notizie intorno le collezioni romane di antichità* (Rome: E. Loescher, 1902), 53; Raymond de Roover, *The Rise and Decline of the Medici Bank, 1397–1494* (New York: W.W. Norton, 1966), 294–95.

<sup>14</sup> Monaco, *La Zecca vecchia*, 11. Agostino Chigi had other property in the area, including a stable.

<sup>15</sup> Mariano Armellini, "Un censimento della città di Roma sotto il pontificato di Leone X," *Gli studi in Italia* IV (1882): 509; Domenico Gnoli, "Il banco di Agostino Chigi," *Archivio Storico dell'Arte* (1888): 173; Günther, "Das Trivium," 213, note 233.

<sup>16</sup> Saverio La Sorsa, *L'organizzazione dei cambiatori fiorentini nel medio evo* (Florence: Cerignola, 1904), 18.

<sup>17</sup> Umberto Dorini, *Statuti dell'Arte di Por Santa Maria del tempo dalla Repubblica* (Florence: Olschki, 1934), 143; Maria Letizia Grossi, "Le botteghe fiorentine nel catasto del 1427," *Ricerche storiche* 30 (2000): 6–7.

conducting business in an area beset by gazes.<sup>18</sup> Visibility, with its attendant insistence on public honesty, was stressed in urban siting of local banks; such pressures seem not to have impacted banks like that of Agostino Chigi, in fact it was the relative removal of banking from the street that was prioritized.

Agostino's palazzo was a locale used by him predominantly, if not exclusively, for business (though his urban home was nearby), a practice likewise followed by other bankers; the German Fugger, for example, positioned the seat of their Roman bank near the end of the Via Giulia, close to the site that would later emerge as San Giovanni dei Fiorentini, the monumental church of the Florentines. The Fugger's Roman palazzo was located elsewhere, near the Aracoeli. Other bankers, however, used their primary residences as the location of their bank, thus rendering problematic the conventional, strict correlation between palazzi and domestic space. A tax document from 1525 describes Angelo Gaddi and Ludovico Capponi living and working in the same place, for example.<sup>19</sup>

To return to the issue of the early cinquecento topographic position of banks in the Canale di Ponte: as the lucrative, papally-appointed contact to mint coins bounced back and forth between German and Florentine bankers during the early sixteenth century, the spatial consolidation of banks only seems to have intensified. Antonio da Sangallo the Younger completed the monumental façade of the mint itself around 1525, under Rome's second Medici pope, Clement VII (1523 – 34). Rome's Maestri di Strade issued taxes to fund the completion of the *zecca* and the augmentation of the piazza. Hubertus Günther first noticed the relationship between these records and an architectural drawing, Uffizi 1013 A, which he argues was rendered in order to assess the tax burden relative to each owner's property.<sup>20</sup>

Jointly, the tax documents and the Uffizi drawing enable a generalized understanding of the location of numerous banks in the Rione di Ponte in the years immediately before Rome's sack. The German Fugger operated their bank in close proximity to the site that would eventually become San Giovanni dei Fiorentini; a house and prison owned by the Florentine Consolato were nearby. However, near the *zecca* itself, on the Canale di Ponte, Tuscan banks unquestionably dominated the streetscape. Filippo Strozzi owned a house, which probably functioned as the Strozzi bank. Angelo Gaddi and Ludovico Capponi lived in the aforementioned *casa* that also functioned as their bank. Vincentio Boninsegni possessed property nearby. Leonardo Bartolini lived in a house next door to his bank. The Sienese Tolomei possessed a house and bank, and Simone di Risoli operated a bank in a shop. While

not specified in the tax documents cited, the palace of the Florentine Altoviti, which probably functioned as their bank, was on the Piazza di Ponte.

As with the city's mercantile banks, local banks also operated in the Rione Ponte. The first comprehensive register of the city's population, the *Descriptio Urbis*, taken between 1526 and 1527, corroborates that the Rione Ponte was indeed a major banking node in Rome.<sup>21</sup> While the register only tracks the occupation of about a third of the heads of family listed in the document, the *Descriptio Urbis* lists seven banks, all of which were probably local. All are in the Rione Ponte, though, curiously, none of the men identified as bankers are the ones mentioned in the tax assessment mentioned previously, nor on Uffizi 1013 A, stressing the elevated status of the Canale di Ponte as a place for mercantile banking.<sup>22</sup>

Striking as the consolidation of banks in the Rione di Ponte is, the commercial node in the Ponte was not formed because of corporate guild regulation in Rome, as was the case in many comparative Italian cities and towns. Rome lacked a building constructed for explicitly commercial purposes, that is to say a representational venue like the Loggia della Mercanzia in Siena (rebuilt beginning in 1417), or the later Mercato Nuovo in Florence (1546), and similarly the Loggia di Banchi in Genoa (1596), where merchants and bankers congregated. The absence of such buildings might be read an index of the weakness in Rome of the collective associations, like that of the Arte del Cambio, that predominated the commercial centers of so many other Italian cities. As Egmont Lee has argued, it appears that many Roman guild statutes tend to stress administrative and ceremonial matters, leaving the regulation of some types of professions undefined, as compared to statutes from other communes.<sup>23</sup> Likewise, Anna Modigliani has shown that strict regulation was not maintained over the sale of some types of food, probably in order to free trade. Roman city statutes, which were reaffirmed under Leo X (1513 – 21) granted anyone, not just those in the guild, the right to sell fish, a commercial activity that was tightly controlled elsewhere.<sup>24</sup>

The consolidation of Tuscan banks on the Canale di Ponte, rather than reflecting the strength of a corporation of workers, asserts the valence of national identity in Rome. On the one hand, foreigners in Rome were readily absorbed into the city's composite ethnic

<sup>21</sup> Egmont Lee, "Gli abitanti del rione Ponte," in *Roma Capitale (1447-1527)*, ed. Sergio Gensini (Pisa: Pacini Editore Pisa, 1994), 317 – 20. The *Descriptio Urbis* reveals that the Ponte was home to 1,485 inhabited dwellings and over 8,000 inhabitants, or about 14% of the Rome's population, which hovered at just over half a million people.

<sup>22</sup> Egmont Lee, *Descriptio Urbis, The Roman Census of 1527* (Rome: Bulzoni, 1985), 369; Lee, "Gli abitanti," 320, note 6. As detailed in Egmont Lee's transcription of the *Descriptio Urbis*, the banks listed are: one belonging to Ieronimo Venturi, Nicolo de Tholomeis, that of the heirs of Venturi, one owned by Francesco de la Fronte, one run by the Cospì, a bank of the Benvenuti, and finally one owned by Sardo de Grimaldis; see Egmont Lee, *Habitatores in Urbe* (Rome: Casa Editrice Università degli Studi di Roma La Sapienza, 2006), 201 – 04.

<sup>23</sup> Egmont Lee, "Workmen and Work in Quattrocento Rome," in *Rome in the Renaissance: the City and the Myth*, ed. P. A. Ramsey (Binghamton, N.Y.: Center for Medieval & Early Renaissance Studies, 1982), 142.

<sup>24</sup> Modigliani, *Mercati, botteghe*, 62.

<sup>18</sup> Giulio Gandi, *Le Arti Maggiori in Firenze* (Florence: Giannini & Giocannelli, 1929), 98.

<sup>19</sup> A.S.R., *Presidenza e tribunale delle strade*, Vol. 445, *Taxae varium 1514-1583*, f. 102r, published in Monaco, *La Zecca vecchia*, 94 – 95 and Günther, "Das Trivium," 240 – 41. Similarly, the will of a Roman banker, Battista Leni, written in 1468, describes the banker's *domus magna*, where he lived with his family, as his bank, and notarial records corroborate the function of this space as his bank, see Ivana Ait and Manuel Piñeiro, *Dai casali alla fabbrica di San Pietro, i Leni: uomini d'affari del rinascimento*. (Rome: Roma nel Rinascimento, 2000), 136 – 37.

<sup>20</sup> A.S.R., *Presidenza delle Strade*, Vol. 445 (*Taxae varium 1514-1583*), f. 81r – 82r, published in Monaco, *La Zecca vecchia*, 89 – 90 and Günther, "Das Trivium," 239 – 40.



population.<sup>25</sup> However, the Florentine merchants, whose community was strengthened particularly with the election of two Medici popes in the early sixteenth century, encouraged the creation of an independent legal framework for themselves. Under Leo X, in 1515, a Consolato was formed to adjudicate on matters concerning the economic interests of the Florentines in Rome, thus freeing members of the Florentine nation from the jurisdiction of the Roman civic tribunal.<sup>26</sup> Four years later, Leo increased the self-governance rights of Florentine merchants.<sup>27</sup>

Stepping back, a question lingers: why did the banks gravitate to the Ponte? Though the response is complex, it is worth all too briefly concluding with a few observations. On the one hand the lobe of land that forms the Ponte is shaped like a constricting funnel, pushing both trade and pilgrims towards the Borgo, making the Canale a strategic point for collecting and distributing capital. Likewise, the Ponte's proximity to Castel Sant'Angelo, the papal treasury, offered security. Discursively, space, as a category, inherently is linked to ideological power. While the ability to have absolutist dominance over a street, a void, is paradoxical, the remarkable concentration of Tuscan banks in the Ponte strongly advocates in this case for the spatial domination in Rome by a nationalistic, and extremely potent entity. A strategy of urban consolidation for the Florentine bankers was, in other words, deliberate.

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<sup>25</sup> Conforti, "La 'natione fiorentina' a Roma," 175. The Senate in the 1540s would bestow citizenship on anyone who, possessed fixed property and who had lived or lived for most of his life in Rome.

<sup>26</sup> Irene Fosi, "I fiorentini a Roma nel Cinquecento: storia di una presenza," in *Roma Capitale (1447-1527)*, ed. Sergio Gensini (Pisa: Pacini Editore Pisa, 1994), 400 – 01.

<sup>27</sup> Günther, "Il prisma stradale," 213.

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