

~BANK, BANKER (229)

[Greek, *tra'pe-za*]

- In Jesus parables of the talents and the minas he referred to bankers and to a bank as giving interest on money deposited with them.
- Well, then, you ought to have **deposited my silver monies with the bankers**, and on my arrival I would be receiving what is mine with interest. (**Matthew 25:27**)
- Hence why is it you did not put **my silver money in a bank**? Then on my arrival I would have collected it with interest. (**Luke 19:23**)
- Much like the **English** word **bank**, which derives from the **Italian** word *banca* for bench or counter, the **Greek** word translated **bank**, *tra'pe-za*, literally meant a table.
- She said; Yes, Lord; But really the little dogs do eat of the crumbs falling from the **table** of their masters. (**Matthew 15:27**)
- Or when associated with financial operations, as with the **money changers**, it referred to a **counter for money**.
- And Jesus entered into the temple and threw out all those selling and buying in the temple, and **overturned the tables** of the **money changers** and the **benches** of those selling doves. (**Matthew 21:12**)
- Now they came to Jerusalem. There he entered into the temple and started to throw out those selling and buying in the temple, and he **overturned the tables of the money changers and the benches** of those selling doves. (**Mark 11:15**)
- So, after making a whip of ropes, he drove all those with the sheep and cattle out of the temple, and he poured out the coins of the **money changers and overturned their tables**. (**John 2:15**)
- The reference to the **banker** **Greek**, *tra-pe-zei'tes* as **accepting deposits and paying interest** indicates a larger operation than that generally performed by a money broker **Greek**, *ker-ma-ti-stes'*, or money

changer **Greek**, *kol-ly-bi-stes'*, whose main operations were to exchange local money for foreign money and provide **coins of lesser value in exchange for one's of greater value**, receiving a **certain fee** for each such service.

- Some of these men may also have done **banking**, **accepting deposits and making loans**, while in other cases these financial transactions were handled by men of wealth, such as merchants and owners of large estates.

See Also MONEY CHANGER

- Evidence of such **banking** activity goes back apparently to the time of Abraham, for the ancient Sumerians of the land of Shinar carried on **a surprisingly complex system of lending, borrowing, holding money on deposit, and providing letters of credit**. [*The Encyclopedia Americana*, 1956, Vol. III, p. 152]
- In Babylon, as later in Greece, the **banking** activities centered around the religious temples whose **sacrosanct position** in the minds of the people provided **security against assault by thieves**.
- Inasmuch as the economy of the nation of Israel was fundamentally agricultural, the need for financial enterprises was considerably less than in such commercial centers as Babylon, Tyre, and Sidon. While the **taking of any interest on loans made to their fellow Israelites is condemned at**;
- You must not make your brother pay interest, interest on money, interest on food, interest on anything on which one may claim interest. (**Deuteronomy 23:19**)
- This appears to have been primarily in cases of borrowing done by needy and impoverished persons.
- If you should lend money to my people, to the afflicted alongside you, **you must not become like a usurer to him**. You must **not lay interest upon him**. (**Exodus 22:25**)
- And in case your brother grows poor and so he is financially weak alongside you, **you must also sustain him**. As an alien resident and a settler, he must keep alive with you. (**Leviticus 25:35**)
- **Do not take interest and usury from him**, but you must be in fear

of your God, and your brother must keep alive with you.
(Leviticus 25:36)

- You must not give him your money on interest, and you **must not give your food out on usury**. (Leviticus 25:37)
- Now there was a certain woman of the wives of the sons of the prophets that cried out to Elisha, saying; Your servant, my husband, is dead, and you yourself well know that your own servant had continually feared Yehowah, and the **creditor himself has come to take both my children for his slaves**. (2 Kings 4:1)
- At this Elisha said to her; What shall I do for you? Tell me, what do you have in the house? To this she said; Your maidservant has nothing at all in the house but a spouted jar of oil. (2 Kings 4:2)
- Then he said, Go, ask for vessels for yourself from outside, from all your neighbors, empty vessels. Do not hold yourself to a few. (2 Kings 4:3)
- And you must go and close the door behind yourself and your sons, and you must pour out into all these vessels, and the full ones you should set aside. (2 Kings 4:4)
- Upon that she went away from him. When she closed the door behind herself and her sons, they were bringing the vessels near to her, and she was doing the pouring out. (2 Kings 4:5)
- And it came about that as soon as the vessels were full she went on to say to her son; Do bring still another vessel near to me. But he said to her; There is no other vessel. At that the oil stopped. (2 Kings 4:6)
- So she came in and told the man of the true God, and he now said; Go, **sell the oil and pay off your debts**, and you and your sons should live from what is left. (2 Kings 4:7)
- Interest was specifically allowable on loans to non-Israelites.
- You **may make a foreigner pay interest**, but **your brother you must not make pay interest**, in order, that Yehowah your God may bless you in every undertaking of yours on the land to which you are going so as to take possession of it. (Deuteronomy

23:20)

- **Valuables were often left in the care of some trusted persons for safekeeping.**
- **In case a man should give his fellow money or articles to keep, and it gets stolen from the man's house, if the thief should be found, he is to make double compensation. (Exodus 22:7)**
- **While others resorted to burying them in the ground, as did the sluggish slave of Jesus parable.**
- **So I grew afraid and went off and hid your talent in the ground. Here you have what is yours. (Matthew 25:25)**
- **The kingdom of the heavens is like a treasure hidden in the field, which a man found and hid, and for the joy he has he goes and sells what things he has and buys that field. (Matthew 13:44)**
- **Evidence of this practice is seen in the large quantities of valuables and coins unearthed by both archaeologists and farmers in Bible lands.**
- **Certain one's of the Israelites who returned from Babylon to the land of Judah were condemned for applying harsh banking practices toward their needy brothers, exacting security in the form of their homes, lands, vineyards, and even their children, and charging an interest rate of 12 percent annually, one hundredth part per month. Those debtors who defaulted because of insolvency thus suffered the loss of their properties.**
- **However, there came to be a great outcry of the people and their wives against their Jewish brothers. (Nehemiah 5:1)**
- **And there were those who were saying; Our sons and our daughters we are giving as security that we may get grain and eat and keep alive. (Nehemiah 5:2)**
- **And there were those who were saying; Our fields and our vineyards and our houses we are giving as security that we may get grain during the food shortage. (Nehemiah 5:3)**
- **And there were those who were saying; We have borrowed money for the king's tribute on our fields and our vineyards.**

(Nehemiah 5:4)

- And now our flesh is the same as the flesh of our brothers, our sons are the same as their sons, **but here we are reducing our sons and our daughters to slaves**, and there are some of our daughters already reduced, and there is no power in our hands while our fields and our vineyards belong to others. **(Nehemiah 5:5)**
- Now I became very angry as soon as I heard their outcry and these words. **(Nehemiah 5:6)**
- So my heart took consideration within me, and I began finding fault with the nobles and the deputy rulers, and went on to say to them; **Usury is what you are exacting, each one from his own brother**. Further, I arranged a great assembly on their account. **(Nehemiah 5:7)**
- And I proceeded to say to them; We ourselves have bought back our own Jewish brothers who were sold to the nations, as far as it was in our power, and at the same time will you yourselves sell your own brothers, and must they be sold to us? At this they became speechless, and they did not find a word. **(Nehemiah 5:8)**
- And I went on to say; The thing that you are doing is not good. Is it not in the fear of our God that you should walk because of the reproach of the nations, our enemies? **(Nehemiah 5:9)**
- And also I, my brothers and my attendants are giving money and grain on loan among them. Let us, **please, leave off this lending on interest**. **(Nehemiah 5:10)**
- Please, restore to them on this day their fields, their vineyards, their olive groves and their houses, and the hundredth of the money and the grain, the new wine and the oil that you are exacting as interest from them. **(Nehemiah 5:11)**
- Such improper action, however, **did not place a blanket condemnation** on the **receiving of interest**, as is evidenced by Jesus later expression of implied approval of the **use of capital to obtain increased funds**.

See Also INTEREST

