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Nataša Henig Miščič*

Doing In-Between, Economic Nationalism, and the Carniolan Savings Bank in Ljubljana, 1870s–1880s

IZVLEČEK

PRAKSE VMESNOSTI, EKONOMSKI NACIONALIZEM IN KRANJSKA HRANILNICA V LJUBLJANI V 70. IN 80. LETIH 19. STOLETJA

Članek obravnava Kranjsko hranilnico v Ljubljani v sedemdesetih in osemdesetih letih 19. stoletja kot institucijo, ki je uporabljala prakse vmesnosti (*doing in-between*), in kot predmet ekonomskega nacionalizma. Pokaže, kako je hranilnica, sprva predstavljena kot javno koristna in formalno nevtralna ustanova, postopoma postala zaznana kot nemški finančni steber na Kranjskem. Analiza vloge vodilnih oseb, dobrodelnih prispevkov, jezikovnih praks ter političnih in medijskih razprav razkriva, da je ta »nemška« podoba posledica konkretnih strateških odločitev in praks (npr. kadrovanja, komunikacije, donacij), ki so hranilnico povezale z nemškimi političnimi in gospodarskimi interesi v času oblikovanja agend ekonomskega nacionalizma.

Ključne besede: Kranjska hranilnica, Ljubljana, Kranjska, ekonomski nacionalizem, vmesnost, slovensko-nemški odnosi

* PhD, Research Associate, Institute of Contemporary History, Privoz 11, SI-1000 Ljubljana, natasa.henig@inz.si; ORCID: 0000-0003-4889-5061

ABSTRACT

The article analyses the Carniolan Savings Bank in Ljubljana during the 1870s and 1880s as an institution that practised “doing in-between” and as an object of economic nationalism. It shows how the Savings Bank, initially presented as a public-benefit and formally neutral institution, gradually came to be seen as a German financial pillar in Carniola. An analysis of the roles of key figures, charitable contributions, linguistic practices, and political and media debates reveals that this “German” image resulted from specific strategic decisions and practices (such as staffing, communication, and donations) that linked the Savings Bank to German political and economic interests during the development of economic nationalism agendas.

Keywords: Carniolan Savings Bank, Ljubljana, Carniola, economic nationalism, in-betweenness, Slovenian-German relations

Introduction

In the final decades before the collapse of the Austro-Hungarian Monarchy, the Carniolan Savings Bank in Ljubljana became one of the most prominent economic symbols amid escalating Slovenian-German conflicts. Earlier research has examined the anti-German riots of September 1908 and the subsequent boycott and bank run, showing how the institution came to be publicly depicted as the “German financial pillar” of the Province of Carniola, despite its formally neutral status and the Board’s long-standing insistence on national indifference.¹ Comparative work on Carniola, Lower Styria, and Bács-Bodrog County has further shown how economic nationalism produced parallel financial networks and translated slogans such as “each to his own” into everyday practices of saving, borrowing, buying, and boycotting.² However, the process by which the Carniolan Savings Bank moved from a widely accepted institution in the Province of Carniola to a nationally contested symbol remains insufficiently explained.

Therefore, this article shifts focus from the boycott to the earlier decades when that interpretation became possible. It asks how an institution that presented itself as a public-benefit, formally non-national body could, by the 1880s, be regarded by contemporaries as a “German economic stronghold”. The answer proposed here is not that the Savings Bank possessed a stable national identity from the outset. Instead, the article argues that its later “German” image emerged from the tension between ambiguous institutional practices and the increasingly prescriptive logic of economic nationalism.

1 Nataša Henig Miščič, “Carniolan Savings Bank and Slovenian-German Relations in 1908 and 1909,” *Prispevki za novejšo zgodovino* 60, No. 1 (2020): 47–70.

2 Nataša Henig Miščič, “Parallel Financial Institutions in Carniola, Lower Styria and Bács-Bodrog County during the Austro-Hungarian Monarchy (1867–1918),” *Srpske studije* 16, No. 16 (2025): 96–121.

In the 1870s and 1880s, the Carniolan Savings Bank operated at the intersection of older forms of provincial civic authority, mixed elite networks, and a political field being reorganised around national categories.

The study adopts a microhistorical and historical-anthropological perspective. Rather than treating the Savings Bank solely as a financial institution or as the passive object of national conflict, it analyses it as a site where elite biographies, institutional routines, public-benefit claims, and nationalising discourses intersect. The relevant sources necessarily shape the argument. Leadership lists and biographical data reveal the social and political positioning of the governing elite; annual accounts and donation records show how the bank defined public usefulness; and press and Assembly debates reveal how contemporaries interpreted the Savings Bank's activities in national terms. Read together, these sources enable the reconstruction of the changing relationship between in-between practice and economic-nationalist classification.

Concepts and Positioning in Historiography

The Carniolan Savings Bank has already attracted scholarly attention, particularly in relation to national conflict and economic modernisation. In his 2002 book, *Nemci v Ljubljani* (*Germans in Ljubljana*), Dragan Matić highlighted the efforts of the "Carniolan" Germans to defend their economic interests and institutions, especially the Carniolan Savings Bank.³ An article covering the period between 1908 and 1909 examined the bank run and boycott triggered by the September riots in Ljubljana. It showed how an institution long active in a predominantly Slovenian environment came to be seen by large sections of the Slovenian public as a "German" financial institution and a political symbol of German power in the Province of Carniola. The study further emphasised that the Savings Bank had never officially declared a national affiliation and that its Board pursued a strategy of formal indifference to attract the widest possible range of depositors. At the same time, Slovenian actors interpreted the allocation of charitable funds and the composition of the Savings Bank's leadership as evidence of a German bias.⁴ A subsequent comparative article on Carniola, Lower Styria, and Bács-Bodrog County placed the Carniolan Savings Bank within a broader landscape of savings banks, credit cooperatives, and joint-stock banks, in which economic nationalism played a central role. Building on the work of Helga Schultz and Rudolf Jaworski,⁵ the study showed how regional national movements translated political

3 Dragan Matić, *Nemci v Ljubljani: 1861–1918* (Ljubljana: Oddelek za zgodovino Filozofske fakultete, 2002), 439.

4 Henig Mišičič, "Carniolan Savings Bank and Slovenian-German Relations," 54–56.

5 Helga Schultz, "Introduction: The Double Edged Sword of Economic Nationalism," in Helga Schultz and Eduard Kubü, eds., *History and Culture of Economic Nationalism in East Central Europe* (Berlin: Berliner Wissenschafts-Verlag GmbH, 2006), 9–25. Rudolf Jaworski, "Between Economic Interests and National-Cultural Self-Assertion: On Economic Nationalism in East-Central Europe before 1914," in Helga Schultz and Eduard Kubü, eds., *History and Culture of Economic Nationalism in East Central Europe* (Berlin: Berliner Wissenschafts-Verlag GmbH, 2006), 59–69. Henig Mišičič, "Parallel financial institutions," 96–121.

demands into the founding and control of “their own” financial institutions, and how parallel institutions emerged as symbols of national emancipation or as safeguards against perceived foreign dominance. In the Slovenian case, this dynamic is evident in the establishment of the Ljubljana City Savings Bank and numerous Slovenian credit cooperatives, which served as counterparts to institutions under German leadership.⁶

This article builds on these approaches by combining the perspective of economic nationalism with the concept of in-betweenness developed for the Alps-Adriatic region. Schemmer and Schönberger have argued that many actors and institutions in the long nineteenth century operated “in-between” fixed categories such as nation and ethnicity. Their everyday practices often followed pragmatic, social, professional, or regional logics rather than clear national alignments. In-betweenness can therefore be understood not as simple indifference but as a mode of positioning produced by situations, networks, and practices that did not fit neatly into national binaries.⁷

Previous research on entrepreneurs in the region illustrates how this played out in practice. In a context where the slogan “each to his own” could mobilise boycotts and threaten businesses, many entrepreneurs adjusted how they publicly expressed their national identity. Some families and firms cultivated ambiguous or supranational profiles by avoiding overt political engagement and emphasising service quality; others treated business as inherently supranational; while the rest became divided along national lines. These examples are important because they show that in-betweenness was not a residue of pre-national society, but a strategy and practice formed under the pressure of nationalising markets.⁸

Economic nationalism is the opposing force: the effort to classify, mobilise, and regulate economic behaviour along national lines. It was a “double-edged sword” because it could serve elites and social groups as a strategy for mobilising resources, while also creating conflicts between economic pragmatism and national loyalty. In East-Central Europe, economic nationalism appeared not only in state policy but also in the national identification of savings banks, cooperatives, and commercial firms; in appeals to support “our own” institutions; and in practices such as boycotts, withdrawals, and the establishment of parallel financial organisations.⁹

The two perspectives are therefore complementary. Economic nationalism highlights the pressure to classify the Carniolan Savings Bank as either German or Slovenian and to align economic conduct with national loyalty. In-betweenness, by contrast, draws attention to the hybrid biographies of board members, overlapping networks linking German-liberal and Slovenian milieus, bilingual practices, and ambiguous patterns of credit and charity. The Savings Bank was thus both an object

6 Henig Miščič, “Parallel financial institutions,” 99, 109–111.

7 Janine Schemmer and Klaus Schönberger, “Doing In-Between in the 19th Century in the Alps-Adriatic Region: Everyday Forms of Subjectivation Beyond Nationalising and Ethnicising Subjectation,” *Traditiones* 53, No. 3 (2024): 21–41.

8 Žarko Lazarević and Ivan Smiljanić, “Vmesna identiteta in podjetniki na Slovenskem v avstro-ogrski dobi,” *Prispevki za novejšo zgodovino* 65, No. 2 (2025): 31–52.

9 Schultz, “Introduction,” 12. Jaworski, “Between Economic Interests,” 59, 66.

of economic-nationalist classification and a space in which older provincial, civic, and pragmatic practices continued to operate. The conflict between these two logics is the central analytical problem of this article.

This approach also requires caution when using national categories. Language, place of birth, surname, association membership, family self-identification, and political affiliation were all used by contemporaries as indicators of national belonging. However, none provides a precise or stable measure of identity. Rather than imposing fixed labels on individual office-holders, this article uses these indicators to reconstruct how contemporaries interpreted the Savings Bank's national positioning, as reflected in its leadership and beneficiaries. The aim is not to determine whether the Carniolan Savings Bank was "really" German, Slovenian, or neutral, but to show how its people and practices became subject to competing national interpretations.

Political and National Differentiation in the Province of Carniola

From the late 1860s onwards, the Province of Carniola underwent processes of political and national differentiation similar to those in other crown lands of Cisleithania. However, these were shaped by its particular social and linguistic structure. The province's population was predominantly Slovenian-speaking, while the proportion of Germans in Ljubljana and across Carniola as a whole remained modest compared with regions such as Lower Styria. Nevertheless, the German language and culture retained a traditionally prominent role in administration, education, and urban public life during the mid-nineteenth century.¹⁰

Political and national differentiation began in the 1860s and early 1870s, when electoral contests increasingly pitted supporters of the Slovenian national movement against several kinds of opponents: defenders of the existing predominance of the German language and culture, constitutional liberals who prioritised legal and political issues over national demands, and pragmatic actors who moved between these positions.¹¹ As Pieter M. Judson and Rogers Brubaker have shown, more broadly for the Habsburg Monarchy, this was a period in which language and ethnicity were unevenly and locally politicised.¹² In Carniola, this process gradually transformed municipal elections, associational life, schooling, and economic conduct into arenas of national competition.

10 Peter Vodopivec, *O gospodarskih in socialnih nazorih na Slovenskem v 19. stoletju* (Ljubljana: Inštitut za novejšo zgodovino, 2006), 169–70. Janez Cvirn, *Trdnjavski trikotnik. Politična orientacija Nemcev na Spodnjem Štajerskem (1861–1914)* (Maribor: Obzorja, 1997).

11 Vodopivec, *O gospodarskih*, 168–69. Andrej Pančur, "Nastanek političnih strank," in Jasna Fisher et al., eds., *Slovenska novejša zgodovina. Od programa Zedinjena Slovenija do mednarodnega priznanja Republike Slovenije: 1848–1992* (Ljubljana: Mladinska knjiga, Inštitut za novejšo zgodovino, 2005), 36.

12 Pieter M. Judson, *The Habsburg Empire. A New History* (Cambridge, MA: Belknap, 2016). Rogers Brubaker, *Ethnicity Without Groups* (Cambridge, London: Harvard University Press, 2006).

By the end of the century, national movements increasingly prescribed everyday conduct in detail: which language to use, which associations to join, where to shop, where to save, and from whom to borrow. The anti-German demonstrations of 1903 and 1908, the boycott of the Carniolan Savings Bank, and the ensuing bank run were therefore not sudden eruptions, detached from earlier developments. They were the endpoint of a longer process in which ordinary economic practices became increasingly available for national interpretation and mobilisation.¹³

The 1880s marked a turning point. Slovenian politicians gained decisive influence in the Provincial Assembly and the Ljubljana City Council, enabling them to shape cultural and economic policies more directly.¹⁴ This political shift was accompanied by a growing emphasis on the economic dimension of national emancipation: savings banks, credit cooperatives, and later joint-stock banks became important instruments and symbols of national assertion.¹⁵ Municipal savings banks and credit cooperatives under Slovenian control were established as counterweights to institutions perceived as German-dominated, including the Carniolan Savings Bank in Ljubljana and municipal savings banks in towns in Lower Styria. German political actors responded by defending existing economic strongholds and presenting them as necessary supports for German cultural and political life in the Province of Carniola.¹⁶ The clearest example was the controversy over the Carniolan Savings Bank's reserve fund during the Assembly debates of 1884. Luka Svetec's proposal to place the reserve fund under provincial supervision directly challenged the Savings Bank's autonomy, arguing that a fund accumulated in Carniola and intended for public benefit should be accountable to provincial representation. German politicians rejected this claim and insisted that the Carniolan Savings Bank was not an organ of the Province but a private, association-based institution governed by its own statutes. In this defence, legal autonomy and political protection converged: shielding the Savings Bank from the Slovenian-majority Assembly also preserved one of the most important financial bases of the German-liberal milieu.¹⁷ The subsequent six-part defence in the *Laibacher Wochenblatt* in 1889 made the same point in a journalistic form, presenting the Savings Bank as solvent, philanthropic, legally secure, and beneficial even to Slovenian inhabitants.¹⁸ The Savings Bank thus began to shift from an in-between institution into a nationally contested economic stronghold precisely at the moment when control over public-benefit capital became a question of national representation.

13 Henig Mišičič, "Carniolan Savings Bank and Slovenian-German Relations," 51–54. Matić, *Nemci v Ljubljani*, 347–48.

14 Matić, *Nemci v Ljubljani*, 413–17.

15 Henig Mišičič, "Parallel financial institutions," 116–18.

16 Matić, *Nemci v Ljubljani*, 439. Henig Mišičič, "Parallel financial institutions," 110.

17 "Stenografični zapisnik četrte seje deželnega zbora kranjskega v Ljubljani," *Obravnave deželnega zbora kranjskega v Ljubljani*, 23 September 1884, 4, 53–56. "Stenografični zapisnik pete seje deželnega zbora kranjskega v Ljubljani," *Obravnave deželnega zbora kranjskega v Ljubljani*, 26 September 1884, 5, 70–72. "Stenografični zapisnik dvanajste seje deželnega zbora kranjskega v Ljubljani," *Obravnave deželnega zbora kranjskega v Ljubljani*, 16 October 1884, 12, 222–30. "Stenografični zapisnik trinajste seje deželnega zbora kranjskega v Ljubljani," *Obravnave deželnega zbora kranjskega v Ljubljani*, 17 October 1884, 13, 236.

18 "Krainische Sparkasse 1879 bis 1888," I, *Laibacher Wochenblatt*, 30 March 1889, No. 451, 1–2. "Krainische Sparkasse 1879 bis 1888," II, *Laibacher Wochenblatt*, 6 April 1889, No. 452, 1–2.

By the 1880s, the Province of Carniola was a complex case: a province with a Slovenian demographic majority and an increasingly Slovenian political leadership, yet with important economic institutions, including the oldest and largest Savings Bank, still associated with German-liberal elites and contested on that basis. The following sections examine how this tension developed before it became an open crisis. They first reconstruct the Savings Bank's leadership and organisational structure, then analyse its position around 1870, and finally show how political realignment in the 1880s transformed its public image into an issue of economic nationalism.

Leadership, Organisation, and the In-Between Position of the Carniolan Savings Bank

The first serious public allegations against the Carniolan Savings Bank arose during the construction of the *Realschule* school building. However, the institution's internal organisation and mode of operation appear to have remained largely unchanged throughout the 1870s.¹⁹ More sustained and politically charged accusations emerged only in the first half of the 1880s, particularly following interventions by the provincial representative Luka Svetec.²⁰ Against this background of relative institutional continuity and gradually increasing external criticism, the Savings Bank's internal structure and leadership in the 1870s can be examined as key to understanding its in-between "provincial" character during this earlier phase.

The organisational structure of the Carniolan Savings Bank reveals a clear hierarchy and a dense concentration of authority. The supreme body was the General Assembly of the Carniolan Savings Bank Association, composed of Association members with equal rights and duties. It approved the annual report and final accounts and decided to allocate part of the profits to charitable purposes. Day-to-day financial affairs were entrusted to the Board of Directors, while trustees oversaw the books and cash holdings. The president represented the Association and the Savings Bank in public, supervised compliance with the statutes, could suspend Board of Directors' resolutions, and, in urgent financial matters, was authorised to act alone and report retrospectively. Central management therefore consisted of a small group: the president, vice-president, directors, trustees, and the office manager, who linked the governing elite to the salaried staff and daily administration.²¹

19 "Stenografični zapisnik devete seje deženega zbora Ljubljanskega," *Obravnave deželnega zbora kranjskega v Ljubljani*, 10 January 1874, 9, 104–13.

20 "Stenografični zapisnik četrte seje deželnega zbora kranjskega v Ljubljani," 53–56. "Kranjska hranilnica", *Obrtnik*, 16 March 1884, 3.

21 SI ZAL LJU 362, f. 18, Interessenten Einlagsbuch der Sparkasse zu Laibach. Pravila in opravljeni red kranjske hranilnice v Ljubljani [1867]. Nataša Henig Mišičič, *Carniolan Savings Bank: Shaping Financial Landscape in Slovenian Territory* (Ljubljana: Inštitut za novejšo zgodovino, 2025), 74–76.

This organisational set-up concentrated decision-making power in a relatively small group of notables whose personal networks and political activities shaped the Savings Bank's operations. At the same time, the formal structure and procedures, especially the open composition of the General Assembly and the emphasis on statutory neutrality, supported the public image of the Carniolan Savings Bank as a non-ethnic institution that always worked in the best interests of the whole Province. However, an examination of the Savings Bank's membership and its governing bodies raises the question of how this "neutral position" was maintained. As a financial institution, the Savings Bank never publicly aligned itself with either national camp and consistently avoided any explicit national declaration.²² Nevertheless, many key office-holders, including presidents, vice-presidents, supervisors, directors, and the head of administration (office manager), were deeply involved in politics at the municipal, provincial, and even imperial levels. The resulting tension between the institution's proclaimed neutrality and the nationally and politically exposed biographies of its leading figures²³ was central to the Savings Bank's in-between character before the 1880s and a precondition for its later recoding as a "German financial pillar".

During the development of banking in Slovenian territories, the leading figures of the Carniolan Savings Bank were part of what Žarko Lazarević has described as the pioneering generation of bankers. They were not professional bankers detached from society, but multi-positioned notables whose authority rested on commerce, administration, politics, and civic service. Many entered banking through social or political networks and combined work in savings banks, credit cooperatives, or banks with other occupations.²⁴ The central figures of the Carniolan Savings Bank fit this pattern. Families such as the Luckmanns moved from trade into banking, while Josef Luckmann served as director for many years before becoming president from 1889 to 1904.²⁵ Alexander Dreö, president from 1880 to 1888, combined his role at the Savings Bank with leading positions at the Ljubljana Commercial Bank, the Styrian Discount Company, and the Commercial and Trade Chamber for Carniola. The bank's leadership was therefore embedded in a broader portfolio of entrepreneurial, associational, and political activities.²⁶

Two interrelated perspectives thus emerge. On the one hand, the Savings Bank was led by a small group of notables who managed its business, safeguarded its

22 Henig Miščič, *Carniolan Savings Bank*, 212–13.

23 The list of officeholders in 1868, 1877, 1883 and 1889 are gathered from: Gustav Leonhardt, *Compass. Kalender und Jahrbuch für Handel, Gewerbe und Industrie in Oesterreich* (Wien: Druck und Verlag von Carl Fromme, 1868), 183. Gustav Leonhardt, *Compass. Financielles Jahrbuch für Oesterreich-Ungarn* (Wien: Alfred Hölder, k. k. Hof- und Universitäts-Buchhändler, 1877), 317. *Rechnungs-Abschluss der krainischen Sparkasse des mit derselben vereinigten Pfandamtes und Creditvereines am Schlusse des Jahres 1883* (Laibach: Verlag der krainischen Sparkasse, 1884). *Rechnungs-Abschluss der krainischen Sparkasse des mit derselben vereinigten Pfandamtes und Creditvereines am Schlusse des Jahres 1889* (Laibach: Verlag der krainischen Sparkasse, 1890).

24 Žarko Lazarević, *Plasti prostora in časa. Iz gospodarske zgodovine Slovenije prve polovice 20. stoletja* (Ljubljana: Inštitut za novejšo zgodovino, 2009), 194–96.

25 Eva Holz, "Zgodovina družine Luckmann," *Kronika: časopis za slovensko krajevno zgodovino* 37, No. 3 (1898): 293–94.

26 "Alexander Dreö," *Laibacher Zeitung*, 27 December 1888, No. 296, 2546. Drago Potočnik, "Iz zgodovine slovenskih bank," *Kronika slovenskih mest* 4, No. 2 (1937): 117.

stability, and pursued careers in commerce, industry, the professions, and politics. On the other hand, its public image was that of a neutral financial institution open to all inhabitants of the Province of Carniola. This combination of politically exposed elite biographies and an institutionally neutral façade can be understood as a specific form of in-between practice. The Savings Bank's in-between practices and networks made later nationalist reinterpretation plausible, though not inevitable: they provided material that nationalist actors could reinterpret when political conflict required clearer institutional loyalties.

Carniolan Savings Bank around 1870

The preceding section reconstructed the internal organisation and leadership profile of the Carniolan Savings Bank. This section shifts the focus from the bank as an institution to the municipal-political milieu in which that leadership operated around 1870. The aim is not to repeat the list of office-holders,²⁷ but to explain why the same men could appear simultaneously as urban notables, provincial patriots, German-liberal politicians, and participants in a financial institution that still claimed to serve the Province of Carniola as a whole. Around 1870, the Savings Bank occupied a distinctive place within Ljubljana's political, social, and economic landscape. It was not yet perceived simply as a German financial institution, nor can it be described as nationally neutral in any straightforward sense. Rather, it stood at the intersection of provincial patriotism, urban notability, municipal politics, and emerging national antagonism. This section therefore approaches the Savings Bank through the concept of in-betweenness as a municipal and political practice: its personnel, public role, and social networks moved between older provincial loyalties and the nationalised political field that took clearer shape in the 1870s and especially in the 1880s.

The political context in which the Carniolan Savings Bank operated from the 1860s onwards was marked by the gradual intensification of national and political divisions in Ljubljana. At the beginning of the constitutional era, however, these differences remained fluid. The municipal elections of 30 January 1861, held under the February Patent, produced two electoral groupings, neither of which corresponded to the later, clearly opposed national camps. The *Prvi meščanski odbor* (First Citizens' Committee), founded on the initiative of the Society for Financial Assistance to Craftsmen and Artisans, especially its member Janez Nepomuk Horak, openly advocated Slovenian political goals. Its rival, the Central Committee group around Mihael Ambrož, was described as "colourless": it brought together both Slovenians and Germans and had not yet defined itself primarily along national lines.²⁸

The modest degree of political differentiation is evident in the municipal council candidate lists. Both groups compiled their lists based on preliminary elections, and

²⁷ Leonhardt, *Compass* (1868), 183.

²⁸ Matič, *Nemci v Ljubljani*, 11–12.

more than two-thirds of candidates appeared on both lists. In the second tax class, six councillors proposed by both groups were elected, including several men who later became leading members of the Carniolan Savings Bank Association: Johann Brolich, Anton Rack, Janez Poklukar, Karel Dežman, Johann Zhuber, and Anton Samassa. Additional councillors were elected from each list, including future Savings Bank leaders such as Vincenc Seunig. In the first tax class, seven joint candidates were successful, again including later Association members such as Lambert Luckmann, Nikolaus Recher, Andrej Malitsch, and Fidelis Terpinz. At the same time, additional councillors were selected from the Ambrož group's list, including Johann Mühleisen and Carl Holzer. In the early 1860s, many of the men who would later dominate the Savings Bank still operated across emerging political lines and could appear on both "Slovenian" and "colourless" lists.²⁹

By the late 1860s, this fluid situation had changed. In the 1867 municipal elections, German liberal candidates won ten of the twelve seats reserved for German representatives, forming a serious opposition. In the new municipal council, seventeen members belonged to the First Citizens' Committee and thirteen to the Central Committee. The latter group, soon known as the "thirteen" (*trinajsteri*), formed the core of organised German politics in Ljubljana under Karl Dežman's leadership. Many of them were active, or would become active, in the Carniolan Savings Bank: Leopold Bürger, Friedrich Kaltenegger, Ferdinand Mahr, Andreas Malitsch, Anton Pfeffer, Josef Suppan, Franz Supantschitsch, Nikolaus Recher, Vincenc Seunig, Wenzel Stedry, and others. Several were born in Carniola; others in Graz, Trieste, Bohemia, Tyrol, or Lower Austria; some, like Suppan, had Slovenian family roots despite later identifying with the German camp. The "thirteen" therefore embodied both the emerging German-liberal political project and the still-mixed biographical backgrounds of Ljubljana's elites.³⁰

The year 1870 marks a transitional moment in the history of the Carniolan Savings Bank. The Savings Bank's governing milieu was already closely aligned with the German-liberal municipal ascendancy that had emerged after the elections of 1867 and 1868. However, the institution itself still retained the language and structure of a provincial public-benefit association rather than those of a nationally defined organisation. Its authority rested on respectability, wealth, municipal influence, and claims to serve Carniola's economic development.³¹ In this sense, the Savings Bank's position was neither outside politics nor reducible to party politics. It functioned as a financial institution embedded within a civic elite whose members increasingly participated in national conflict. At the same time, the Savings Bank's formal self-presentation continued to emphasise utility, stability, and provincial service.

This intermediate position helps explain why the Savings Bank could later become the subject of competing national interpretations. From a Slovenian nationalist

29 Leonhardt, *Compass* (1868), 183. Henig Mišičič, *Carniolan Savings Bank*, 92–102. Matić, *Nemci v Ljubljani*, 45.

30 Leonhardt, *Compass* (1868), 183. Leonhardt, *Compass* (1877), 317. Matić, *Nemci v Ljubljani*, 45.

31 Richard Janeschitz, *Denkschrift über die Gründung und innere Einrichtung der Sparkasse in Laibach und der Ergebnisse ihrer 50 jährigen Wirksamkeit* (Laibach: Selbstverlag der Sparkasse, 1870), 47.

perspective in the 1880s, the same leadership networks could be read as evidence that the institution represented German economic power. From the perspective of its own office-holders, however, the Savings Bank could still be defended as a long-standing provincial institution whose legitimacy stemmed from prudent administration and public usefulness. The tension between these two readings was already present around 1870, but it had not yet crystallised into the explicit language of economic nationalism that became more pronounced in the following decade.³²

The leadership of the Carniolan Savings Bank was drawn from a relatively narrow circle of Association members who repeatedly held key positions over several decades. The most important point is not the full list of names, but the pattern they reveal. Presidents, vice-presidents, directors, trustees, and senior officials came from overlapping circles of merchants, industrialists, property owners, civil servants, jurists, educators, publishers, and municipal politicians. Figures such as Anton Samassa, Vinzenz Seunig, Heinrich Costa, Carl Holzer, Lambert Luckmann, Andreas Malitsch, Nikolaus Recher, Wenzel Stedry, Richard Janeschitz, Alexander Dreö, Josef Suppan, Leopold Bürger, Josef Luckmann, Ferdinand Mahr, Anton Pfeffer, Ottomar Bamberg, Albert Samassa,³³ and others illustrate how the Savings Bank's governing milieu combined economic capital, civic prestige, and political influence.

Socially and professionally, this group reflected the Association's broader profile. Merchants, wholesalers, and property owners stood alongside industrialists and factory owners, senior civil servants and jurists, technical and educational elites, and figures from the printing and publishing trade. Many held positions in the Savings Bank alongside mandates in the Ljubljana City Council, the Carniolan Provincial Assembly, professional chambers, and economic or cultural associations. Richard Janeschitz, as office manager, linked this elite circle to the salaried staff and the institution's daily operations. The bank was therefore governed not by an isolated financial caste but by a dense network of urban and provincial notables whose influence extended across politics, administration, commerce, and culture.

The sequence of presidencies illustrates the continuity of this milieu. Between 1866 and 1904, the bank was led by only four presidents: Anton Samassa (1866–1874), Vinzenz Seunig (1875–1879), Alexander Dreö (1880–1888), and Josef Luckmann (1889–1904).³⁴ Access to the presidency was usually preceded by years of service as a director, trustee, or vice president. Leadership thus rotated within a stable internal hierarchy rather than being seized suddenly by external political actors. This continuity is important for interpreting the Savings Bank around 1870: the institution was already linked to a socially coherent elite, but the national significance of that elite was still being defined.

32 Schultz, "Introduction," 12–14.

33 Leonhardt, *Compass* (1868), 183. Leonhardt, *Compass* (1877), 317. *Rechnungs-Abschluss* (1883). *Rechnungs-Abschluss* (1889).

34 SI ZAL LJU 362, f. 29, *Denkschrift über die Wirksamkeit der krainische Sparcasse während des dritten Vierte-Jahrhundertes ihres Bestandes 1870–1895* (Laibach: Im Selbstverlage der krainischen Sparcasse, 1895), 89–105. *Rechnungs Abschluss* (1904). *Rechnungs Abschluss* (1905).

The Samassa family offers a useful micro-case of this generational and political movement. Anton Samassa, president of the Savings Bank Association between 1866 and 1874,³⁵ embodied an older form of Carniolan civic patriotism. His authority was rooted in entrepreneurship, public respectability, and service to provincial economic development rather than in an explicit national programme. In this respect, he personified the elite position that made the Carniolan Savings Bank appear broadly provincial: socially powerful, culturally marked, and politically connected, yet not yet reducible to the later binary of German versus Slovenian institutions.³⁶ His son Albert Samassa, who inherited the bell foundry in 1866 and expanded it into one of the largest such enterprises in Austria, moved in many of the same municipal and economic circles. However, his public profile belonged to a different political moment. As a member of the Ljubljana municipal council between 1868 and 1875, during the period of German-liberal dominance, Albert emerged as a pronounced opponent of the Slovenian movement.³⁷

The contrast between father and son condenses the broader transformation analysed in this section. Within a single family and an entrepreneurial milieu, provincial patriotism could be rearticulated as a German-liberal national positioning. This was not a simple replacement of “neutrality” by “nationality”, but a gradual shift in the political meaning attached to the same social resources: property, municipal office, technical expertise, associational respectability, and proximity to the Savings Bank. The Samassa case therefore shows why the Savings Bank’s leadership cannot be understood solely through a fixed national label. Around 1870, the same family, business, and institutional networks could still carry overlapping meanings; by the 1880s, economic nationalism increasingly forced those meanings into a binary framework. The later reading of the Carniolan Savings Bank as a German financial stronghold thus drew on real continuities, but it also retrospectively simplified a more ambiguous provincial milieu.

The concept of in-betweenness is useful here because it shifts attention away from the question of whether the Carniolan Savings Bank was “really” German, Slovenian, or neutral. Instead, it asks how the institution operated within a field in which such categories were becoming more rigid but had not yet fully organised social life. In-betweenness was not simply a passive condition.³⁸ It was produced through practices such as cross-list candidacies, overlapping memberships, bilingual and mixed social backgrounds, provincial claims to public usefulness, and the circulation of the same individuals across municipal politics, economic associations, and financial administration.

In this sense, the Carniolan Savings Bank around 1870 can be understood as an institution of the provincial middle ground. Its leadership increasingly overlapped with

35 SI ZAL LJU 362, f. 29, *Denkschrift*, 100.

36 Silvo Kranjec, “Samassa,” in *Slovenska biografija* (Ljubljana: Slovenska akademija znanosti in umetnosti, Znanstveno-raziskovalni center SAZU, 2013).

37 Matic, *Nemci v Ljubljani*, 23.

38 Janine Schemmer and Klaus Schönberger, “Doing In-Between in the 19th Century,” 22–25.

German-liberal politics, yet its legitimacy still depended on a broader civic vocabulary that claimed to serve Carniola as a whole. Its members included men whose biographies spanned linguistic, regional, and political boundaries.³⁹ Its social authority derived from precisely this ability to appear both particular and general: rooted in the urban elite yet speaking in the name of provincial welfare; politically connected yet formally non-party; increasingly nationalised yet not yet reducible to a single national camp.

A productive ambiguity therefore shaped the Carniolan Savings Bank's position around 1870. Its authority rested on the ability to combine several claims at once: it was rooted in Ljubljana's urban elite, yet spoke in the name of provincial welfare; it was closely connected to German-liberal municipal circles, yet presented itself as non-party and public-benefit; it relied on a socially narrow leadership, yet claimed legitimacy through service to Carniola as a whole.⁴⁰ This ambiguity remained workable as long as provincial patriotism, civic respectability, and political affiliation could coexist without requiring a single national label. What changed in the 1880s was not only the composition of political power but also the criteria by which institutions were judged. Once Slovenian politicians gained control of the Assembly and the Ljubljana municipality, questions of language, schooling, donations, credit, and public-benefit funds were increasingly framed in terms of national representation. The Savings Bank's older capacity to stand between categories then came under suspicion. Its refusal to define itself nationally could be read less as neutrality than as concealment; its philanthropy less as provincial service than as German-liberal authority exercised without representation. The following section therefore turns to the 1880s, when this narrowing of acceptable ambiguity transformed the Carniolan Savings Bank from an institution of the provincial middle ground into an object of economic-nationalist contestation.

Political Realignments, Economic Nationalism and the Changing Image of the Carniolan Savings Bank

In the early 1880s, the political landscape of the Province of Carniola and its capital, Ljubljana, underwent profound change. Slovenian politicians secured stable majorities in both the Provincial Assembly and the city council, while German politicians lost key positions. National questions now shaped almost every aspect of public life.⁴¹ In this new environment, financial institutions were no longer seen merely as instruments of provincial development but increasingly as symbols and tools of national power.⁴² The Carniolan Savings Bank, which had long presented itself as a neutral financial institution, became a central focus of this re-evaluation and, from the 1880s onwards, was more openly attacked in public debate.

39 Leonhardt, *Compass* (1868), 183. Leonhardt, *Compass* (1877), 317.

40 SI ZAL LJU 362, f. 29, *Denkschrift* 1895, 23–49.

41 Janez Cvirn, "Nemško gledanje na Slovence (1848–1914)," in Franc Rozman, ed., *Sosed v ogledalu sosed. Od 1848 do danes* (Ljubljana: Nacionalni komite za zgodovinske vede Republike Slovenije, 1995), 55–60.

42 Lazarevič, *Plasti prostora in časa*, 313.

From the late nineteenth century, both Slovenian and German nationalist discourses prescribed detailed norms for everyday conduct. In the Slovenian case, nationalist activists insisted that a true Slovenian was defined above all by language use and by visible daily displays of loyalty. These included maintaining Slovenian customs, displaying the national flag, joining Slovenian associations, choirs, and reading rooms, donating to “national” causes on family occasions, voting for the Slovenian party, and, crucially, strengthening “domestic capital” by buying only in Slovenian shops and enterprises. Comparable expectations emerged in German nationalist discourse, which, from the 1880s, emphasised ties uniting all Germans across class, promoted “pure language” and proper German culture, and called for the defence of ethnic purity against neighbouring groups. Such perspectives illustrate how nationalist elites sought to nationalise everyday practices across all spheres of life, including consumption, saving, and credit.⁴³

These detailed norms offer an important counterpoint to the more pragmatic and ambivalent practices observed at institutions such as the Carniolan Savings Bank. While nationalist actors demanded clear choices and exclusive loyalty to “our own” institutions, the Savings Bank continued to operate in a socially and nationally mixed environment, “doing in-between” in its everyday economic behaviour. This was evident not only in the composition of its leadership and clientele but also in its public communication. From 1867 onward, savings booklets and public announcements were issued in both Slovenian and German, while annual reports and notices appeared in Slovenian and German newspapers, including *Slovenec*⁴⁴ and *Laibacher Tagblatt*⁴⁵ in the 1870s, and *Slovenski narod*⁴⁶ and *Laibacher Wochenblatt*⁴⁷ in the 1880s. These bilingual and cross-press practices were concrete expressions of institutional in-betweenness: they enabled the bank to engage with the Province’s inhabitants across linguistic and political boundaries while maintaining a formally non-national public profile. At the same time, they became increasingly difficult to sustain as nationalist discourse demanded that economic institutions be classified as either Slovenian or German.⁴⁸ The Savings Bank’s leadership and clientele spanned the emerging national boundaries, and its formal self-presentation remained that of an institution serving provincial causes. This disjuncture between prescriptive nationalist discourse and institutional practice became increasingly visible and controversial once Slovenian politicians gained control of the provincial and municipal arenas.⁴⁹

43 Ana Cergol Paradiž and Irena Selišnik, “Soproke slovenske elite v Ljubljani in Trstu,” *Prispevki za novejšo zgodovino* 58, No. 2 (2018): 63. Matić, *Nemci v Ljubljani*, 131.

44 “Kranjska hranilnica,” *Slovenec*, 24 February 1876, No. 23, 3.

45 “Die krainische Sparkasse,” *Laibacher Tagblatt*, 22 February 1870, No. 42, 3. “Krainsche Sparkasse,” *Laibacher Tagblatt*, 20 February 1874, No. 41, 3. “Krainsche Sparkasse,” *Laibacher Tagblatt*, 28 February 1879, No. 49, 3.

46 “Kranjska hranilnica,” *Slovenski narod*, 2 March 1882, No. 50, 3-4. “Kranjska hranilnica,” *Slovenski narod*, 14 March 1885, No. 60, 3. “Kranjska hranilnica,” *Slovenski narod*, 30 March 1889, No. 74, 5.

47 “Die Krainische Sparcasse,” *Laibacher Wochenblatt*, 4 March 1882, No. 81, 8. “Krainsche Sparcasse,” *Laibacher Wochenblatt*, 20 March 1886, No. 293, 4. “Jahres-Versammlung des Vereines der Krainische Sparcasse,” *Laibacher Wochenblatt*, 24 March 1888, No. 398, 3-4.

48 Žarko Lazarević, “Economy and Nationalism in Yugoslavia,” in Helga Schultz and Eduard Kubù, eds., *History and Culture of Economic Nationalism in East Central Europe* (Berlin: Berliner Wissenschafts-Verlag GmbH, 2006), 266–67.

49 Matić, *Nemci v Ljubljani*, 237–57.

In this increasingly polarised environment, contemporaries increasingly classified the Carniolan Savings Bank by visible signs of political and social affiliation. Its leadership networks, donations, school policy, language practices, and connections to German-liberal municipal circles were all read as evidence that a formally non-national institution in fact served German interests. The same features that had earlier allowed the bank to operate across linguistic and political boundaries therefore became the basis for its public recoding as a German institution.

The detailed nationalist prescriptions for “proper” Slovenian and German behaviour extended directly into the economic sphere, where activists demanded that savings, credit, and everyday purchases be channelled through “our own” institutions. In Carniola, this meant calls to withdraw deposits from institutions perceived as German and to support Slovenian savings banks, credit cooperatives, and firms. The attacks on the Carniolan Savings Bank in the 1880s and the boycotts of 1908 and 1909 can therefore be understood as successive applications of the same logic. At the same time, the Savings Bank’s self-presentation as an institution serving the whole Province shows that it continued to navigate between national prescriptions and pragmatic economic practice. Its in-between stance, once a source of broad legitimacy, became increasingly vulnerable to economic-nationalist mobilisation.⁵⁰

The Carniolan Savings Bank from the Assembly Debates of 1884 to *Laibacher Wochenblatt*, 1889

The controversy over the Carniolan Savings Bank in the 1880s illustrates how a financial institution could become a focal point of national and political conflict in late Habsburg Carniola. In the Carniolan Provincial Assembly debates of 1884, Slovenian deputies, particularly Luka Svetec, sought to place the Savings Bank’s reserve fund under provincial supervision. Five years later, the *Laibacher Wochenblatt*, a newspaper aligned with German political interests in the Province, published a six-part defence of the institution titled “*Krainische Sparkasse 1879 bis 1888*.”⁵¹ These two episodes should be considered together. The 1884 debates illustrate the Slovenian effort to translate the Savings Bank’s public-benefit claims into provincial accountability; the 1889 newspaper series represents the German-liberal response, which defends the bank as prudent, philanthropic, legally autonomous, and beneficial even to its critics. Taken together, the evidence shows that the same institutional qualities – reserve capital, philanthropy, legal autonomy, and provincial mission – could be interpreted either as grounds for public supervision or as reasons to shield the bank from political interference.⁵²

⁵⁰ Henig Mišičič, “Carniolan Savings Bank and Slovenian-German Relations,” 51–54.

⁵¹ “Krainische Sparkasse 1879 bis 1888,” I. “Krainische Sparkasse 1879 bis 1888,” II. “Krainische Sparkasse 1879 bis 1888,” III, *Laibacher Wochenblatt*, 13. April 1889, No. 453, 1-2. “Krainische Sparkasse 1879 bis 1888,” IV, *Laibacher Wochenblatt*, 20 April 1889, 1-2. No. 454, 1-2. “Krainische Sparkasse 1879 bis 1888,” V, *Laibacher Wochenblatt*, 27. April 1889. “Krainische Sparkasse 1879 bis 1888,” VI, *Laibacher Wochenblatt*, 4 May 1889, 1-2.

⁵² “Stenografični zapisnik četrte seje deželnega zbora kranjskega v Ljubljani,” 53–56. “Stenografični zapisnik dvanajste

The dispute centred on the reserve fund of the Carniolan Savings Bank in Ljubljana. In his independent motion of 23 September 1884, Luka Svetec argued that the fund, estimated at around two million guildens, could not be treated as ordinary private property. The Savings Bank's rules prevented members of the Savings Bank Association from dividing profits among themselves and directed surplus resources towards charitable, public-benefit, local, and provincial purposes. For Svetec, this meant that the fund belonged morally and functionally to the Province of Carniola and its population, even if it remained formally administered by the Savings Bank. The Province therefore had both the right and the duty to supervise its use.⁵³

This argument reframed a financial and administrative issue as a question of provincial self-government. Svetec compared the reserve fund with other funds and foundations intended for public or provincial purposes, arguing that such resources should not remain beyond the reach of elected provincial representatives. His proposed law sought to give the Assembly and the provincial committee a role in monitoring and approving expenditures from the reserve fund, while formally maintaining existing state supervision. The proposal was thus presented not as confiscation but as a matter of accountability: the fund had been accumulated in the Province of Carniola, was intended for provincial public purposes, and should therefore be subject to provincial oversight.⁵⁴

Practical grievances gave this legal claim national and political force. Svetec criticised earlier uses of the fund, including support for flood victims outside the Province of Carniola and significant expenditure on a German-language school building (*Realschule*) in Ljubljana. He also objected to the exclusion of Slovenian national representatives from the Savings Bank's governing circles, even though, in his view, the fund had been built largely from the savings of the Slovenian population. The issue was therefore not only whether the Savings Bank used money for public purposes, but also who could legitimately define those purposes.⁵⁵

The October debates exposed this ambiguity and reframed it in terms of economic nationalism. Svetec and his supporters regarded the reserve fund's social purpose as decisive: if the reserve existed for charitable, local, and provincial aims, then elected provincial representatives should help determine whether those aims were properly served. German politicians rejected this conclusion. They maintained that the Carniolan Savings Bank, founded in 1820, was not an organ of the autonomous Province but a private, association-based institution governed by its own statutes and by the state legal framework for savings banks and associations. The conflict, therefore, went beyond a technical disagreement over legal competence. It concerned who had the authority to define the "public" in a nationally divided province. For Slovenian politicians, the public was increasingly identified with the Slovenian-majority provincial

seje deželnega zbora kranjskega v Ljubljani," 222–30. "Stenografični zapisnik trinajste seje deželnega zbora kranjskega v Ljubljani," 236.

53 "Stenografični zapisnik četrte seje deželnega zbora kranjskega v Ljubljani," 53–56.

54 Ibidem.

55 Ibid.

community and its elected representatives; for German politicians, public benefit could still be administered by an autonomous civic association whose legitimacy derived from law, property, expertise, and philanthropy. The reserve-fund dispute thus shows economic nationalism at work not only as a demand for Slovenian financial institutions, but also as a struggle to redefine existing public-benefit capital as a national resource whose control, distribution, and symbolic meaning should correspond to national representation.⁵⁶

This continuity is essential to understanding the German-language press intervention of 1889. By then, the issue had shifted from a formal legislative proposal to a broader public dispute over reputation, trust, and institutional legitimacy. The Slovenian critique was no longer presented solely as a motion for provincial supervision; it also took the form of accusations that the Savings Bank was German-controlled, that its philanthropy served exclusively German cultural interests, and that its resources were used without adequate regard for the Slovenian population. The question first posed in the Assembly, whether public-benefit funds could remain under private, self-selecting control, was thus restated in the press as a struggle over whether the Savings Bank represented disinterested civic philanthropy or national-political power.

The six-part article published in the *Laibacher Wochenblatt* in 1889 can therefore be read not as an isolated institutional report but as a delayed, systematic response to the conflict already apparent in 1884. Its author did not simply list assets, deposits, and benefactions. He reconstructed the Savings Bank's recent history to address the political accusation that a "German-dominated institution" controlled resources accumulated in the Province of Carniola while evading provincial or Slovenian oversight. The central aim was to demonstrate that the Carniolan Savings Bank was financially prudent, civically generous, and legally independent, and that these qualities justified its continued autonomy. The opening article emphasised the Savings Bank's solvency and careful management during the decade 1879–1888. It highlighted the growth of the reserve fund despite major write-offs for the *Realschule* and the Savings Bank building, the increase in annual donations from roughly 10,000 to around 30,000 gulden, and the maintenance of sufficient liquidity to repay deposits on demand. Falling interest rates and the reduction of mortgage loan interest to 4.5 per cent from 1887 were presented not as signs of weakness but as evidence of responsible management.⁵⁷

The second part of the article extended this defence from solvency to civic utility. It portrayed the Savings Bank as a supporter of urban improvement, education, welfare, culture, and social reform. The institution was linked to the beautification of Ljubljana, the Provincial Museum *Rudolfinum*, school construction, vocational education, workers' housing, the Elisabeth children's hospital, the relocation of the civil hospital, and the Philharmonic Society's *Tonhalle*. The defence of the German-language boys' school was particularly revealing. The article presented the school not

56 "Stenografični zapisnik dvanajste seje deželnega zbora kranjskega v Ljubljani," 222–30. "Stenografični zapisnik trinajste seje deželnega zbora kranjskega v Ljubljani," 236.

57 "Krainische Sparkasse 1879 bis 1888," I.

as an instrument of German national dominance but as a practical benefit even for Slovenian children wishing to learn German. Slovenian opposition was thus recast as nationalist obstruction to useful philanthropy.⁵⁸

The fifth and sixth sections of the article were the most ideologically sensitive, as they addressed the accusation that the Savings Bank managed “Slovenian money”. The author dismissed the nationalisation of money as conceptually absurd and empirically unsubstantiated, noting that the bank did not categorise depositors by nationality or social status. Deposit statistics were used to distinguish individual depositor claims from collective national ownership: deposits conferred rights to repayment and interest, not political control over reserves or donations. This directly countered the economic-nationalist effort to attribute collective national ownership to capital deposited in a formally non-national institution. The final section of the article developed this argument into a legal defence of the reserve fund, asserting that it belonged to the Savings Bank Association and that statutory changes could occur only through the Association’s own initiative and ministerial approval.⁵⁹

The relationship between the 1884 Assembly debates and the 1889 newspaper series becomes clearest when the Savings Bank’s philanthropy is viewed as a form of civic authority. Donations were not secondary to the conflict; they were among the main reasons the bank was politically significant. For Svetec, the Savings Bank’s public-benefit activity justified provincial supervision because donations, school subsidies, housing projects, and welfare contributions affected the common good of the Province of Carniola. For the author of the *Laibacher Wochenblatt*, however, the same philanthropy demonstrated the opposite: since the Savings Bank had acted prudently, generously, and competently, it deserved protection from political interference. Both sides agreed that the Savings Bank was not an ordinary commercial institution, but they disagreed about the consequences of that fact.

This disagreement reflected the changing political order in Carniola after Slovenian politicians gained a majority in the Assembly from 1883 onwards. Institutions established in an earlier provincial society, before the full crystallisation of Slovenian and German liberal political camps, were now being reinterpreted in the language of national representation. The name “Carniolan Savings Bank”, its territorial mission, and its philanthropic activities led Slovenian politicians to view it as a provincial institution in substance, even if not in law. German politicians, by contrast, defended the Savings Bank’s older legal form as a private association and treated Slovenian claims as attempts to politicise and nationalise a successful civic institution. Provincial supervision therefore meant both democratisation and nationalisation: it was a claim to elected public oversight, but also an effort to bring a contested economic resource under the authority of the Slovenian-majority political order.⁶⁰

58 “Krainische Sparkasse 1879 bis 1888,” II.

59 “Krainische Sparkasse 1879 bis 1888,” V. “Krainische Sparkasse 1879 bis 1888,” VI.

60 “Stenografični zapisnik dvanajste seje deželnega zbora kranjskega v Ljubljani,” 222–30. “Stenografični zapisnik trinajste seje deželnega zbora kranjskega v Ljubljani,” 236.

The rhetorical opposition between “public benefit” and “political interference” was therefore central to the German-liberal defence. The 1889 series of articles did not deny that the Savings Bank served the public. On the contrary, it offered numerous examples of public benefit: hospitals, museums, schools, housing, roads, cultural institutions, and welfare. However, this public service was presented as voluntary, philanthropic, and institutionally autonomous. The Savings Bank’s right to give was inseparable from its right to decide. To subject the reserve fund to the Assembly would, in this view, destroy the very independence that made such philanthropy possible.

Taken together, the 1884 Assembly debates and the 1889 *Laibacher Wochenblatt* series highlight a central tension in late nineteenth-century Carniolan politics. The Carniolan Savings Bank was at once a private financial institution, a major philanthropic actor, and a symbol of contested provincial authority. Slovenian politicians sought to turn the public-purpose language of the reserve fund into a claim for provincial supervision. German politicians and publicists, in turn, defended the Savings Bank’s legal autonomy and presented its philanthropy as evidence of responsible bourgeois stewardship.

The conflict was not merely about money. It concerned the relationship between property, public benefit, and representation. Could funds accumulated by a private institution but intended for public and provincial purposes remain under the control of a self-selecting association, or did their public function require supervision by the elected provincial body? Svetec answered the latter question affirmatively; the German-liberal defence of the Savings Bank answered it negatively. This disagreement explains why the reserve fund became such a powerful political symbol. It linked savings, charity, education, language, urban development, and national representation in a single institutional controversy.

The 1889 article series did more than defend the Carniolan Savings Bank’s financial record. It retrospectively justified the defensive stance already evident among German politicians in 1884. By portraying the bank as solvent, generous, legally secure, and beneficial even to Slovenians, the *Laibacher Wochenblatt* sought to counter the accusation that German influence over the institution amounted to national appropriation. Yet the intensity of the defence reveals how vulnerable the institution had become as a symbol. Its philanthropy could still be praised as public service, but in a nationalised political environment, it could also be read as power without representation. This phrase encapsulates the central transformation analysed in this section and in the article as a whole: the Carniolan Savings Bank’s intermediary authority, once rooted in provincial public benefit, became the very reason it could be reinterpreted as an object of economic-nationalist conflict.

Conclusion

This article examines how the Carniolan Savings Bank's later reputation as a pillar of German finance was established before the 1908 boycott and bank run. The bank did not simply shift from neutrality to nationalism, nor did it possess a fixed German identity from the outset. Its contested image stemmed from the tension between older forms of provincial civic authority and the increasingly prescriptive logic of economic nationalism. In the 1870s and 1880s, its public-benefit claims, bilingual communication, mixed leadership networks, and formal language of neutrality continued to sustain an intermediate institutional position, even as the political environment increasingly demanded clear Slovenian or German classification.

The Savings Bank's position around 1870 illustrates both the durability and the fragility of such in-betweenness. Its leadership belonged to Ljubljana's municipal and economic elite and increasingly overlapped with German-liberal politics, yet it still drew legitimacy from a broader provincial vocabulary of service, stability, and philanthropy. The Samassa example shows how the same entrepreneurial and civic resources could support older provincial patriotism in one generation and German-liberal national positioning in the next. This ambiguity enabled the bank's authority, but it also made later national recoding plausible.

The decisive change in the 1880s lay less in the Savings Bank's internal structure than in the criteria used to judge institutions. Once Slovenian politicians gained stronger positions in the Assembly and the Ljubljana municipality, questions of language, schooling, donations, credit, and reserve capital were increasingly viewed through the lens of national representation. Practices that had previously signalled provincial outreach or civic usefulness could now be interpreted as insufficiently loyal, strategically evasive, or as German-liberal authority exercised without representation.

The reserve-fund controversy of 1884 and the *Laibacher Wochenblatt* defence of 1889 make this transformation particularly clear. Svetec's proposal translated the Savings Bank's public-benefit language into a claim for provincial accountability, while German politicians and publicists defended legal autonomy, expertise, and voluntary philanthropy. Both sides accepted the Savings Bank's importance to the public; they disagreed over who had the authority to define that public and to control resources accumulated in its name. The conflict was therefore not merely administrative or financial but concerned the nationalisation of public benefit itself. The case of the Carniolan Savings Bank therefore shows that economic nationalism did not operate only through the creation of new national institutions, boycotts, or explicit national declarations. It also worked by reinterpreting existing institutions and recoding older civic and provincial forms of authority. The later crisis of 1908 was thus not a sudden rupture but the culmination of a process in which an institution of the provincial middle ground became increasingly difficult to defend as neutral.

By the late nineteenth century, the Carniolan Savings Bank had become more than a financial intermediary. It was a site where the meanings of 'Province', 'public

benefit', 'charity', 'ownership', and 'nation' were negotiated. Its history reveals how difficult it became in late Habsburg Carniola to sustain an institutional middle ground once economic behaviour was treated as a measure of collective loyalty. The Savings Bank's in-between position had once made it effective and legitimate; by the 1880s, the same position left it vulnerable.

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Nataša Henig Mišič

PRAKSE VMESNOSTI, EKONOMSKI NACIONALIZEM IN KRAJSKA HRANILNICA V LJUBLJANI V 70. IN 80. LETIH 19. STOLETJA

POVZETEK

Članek obravnava Kranjsko hranilnico v Ljubljani v sedemdesetih in osemdesetih letih 19. stoletja kot finančno institucijo, ki je svojo legitimnost utemeljevala z deželnim poslanstvom, javno koristjo in formalno nevtralnostjo, hkrati pa se je vse bolj pomikala na polje ekonomskega nacionalizma. Na podlagi analize vodstvenih mrež, dobrodelnih praks, jezikovne rabe, deželnozborskih razprav in časopisnih polemik pokaže, da hranilnica že od začetka ni imela jasno določene nacionalne identitete. Njena poznejša podoba »nemškega finančnega stebra« se je oblikovala postopoma, ko so se njene prakse vmesnosti, pravna avtonomija, dobrodelnost, finančna uspešnost in sklicevanje na korist celotne dežele Kranjske znašli v vse bolj nacionalno diferenciranem političnem okolju. Članek posebno pozornost namenja prehodu iz razmeroma prožnega provincialnega in mestnega okolja okoli leta 1870 v politično ostrejša osemdeseta leta, ko so se vprašanja jezika, šolstva, donacij, kreditiranja in upravljanja kapitala vse pogostejše razumela kot vprašanja nacionalne reprezentacije. Posebej pomemben je spor o rezervnem skladu leta 1884, v katerem so slovenski politiki javno koristni značaj hranilnice razumeli kot razlog in povod za vzpostavitev deželnega nadzora, pripadniki nemškega političnega tabora pa kot dokaz njene legitime avtonomije. Poznejša obramba hranilnice v časopisu *Laibacher Wochenblatt* leta 1889 dodatno razkrije, da dobrodelnost ni bila le izraz javne koristi, temveč tudi oblika družbene in politične avtoritete. Članek tako pokaže, da ekonomski nacionalizem ni deloval le z ustanavljanjem novih »narodnih« institucij in bojkoti, temveč tudi z reinterpretacijo že obstoječih ustanov, katerih javna korist, lastnina in dobrodelnost so postale predmet nasprotujočih si nacionalnih razlag. Primer Kranjske hranilnice zato prispeva k razumevanju, kako so se v pozni habsburški Kranjski preoblikovali pomeni dežele, javnosti, kapitala in narodne pripadnosti.