

ASSYRIAN TRADE AND STRUCTURE OF ACCOUNTING IN ANATOLIA *

Zeynep Hatunođlu ¹

ABSTRACT

Assyrian trade in Anatolia extended from the Black Sea to Northern Syria and Mesopotamia and from the plain of *Konya* in the West to beyond the Euphrates in the East. Assyrian Trade Colonies were formed in 1900 B.C. and continued to 1850 B.C. The information about Assyrian trade in Anatolia is obtained from old Assyrian cuneiform tablets. These tablets were the first written sources of Anatolia and they were particularly excavated from Kültepe, Hattusa (*Bogazköy*), and *Aliřar*. The sworn agreements were concluded by each native ruler and Assur state. This agreement specified the rights and duties of native rulers and Assur in a legal framework. By this agreement, Assyrians trade continued without any interruption within approximately 150-200 years.

Assyrian traders acquired and brought tin and quality textiles demanded by Anatolian nation with donkey caravans. And they shipped the produced valuable stones, metal, especially gold, silver and copper that Anatolian nation produced and manufactured. Assyrian traders established *Karum* colonies in big cities and *wabartum* stations in small cities.

During this trade, banking procedures, accounting applications, applications of law of contracts and commercial law were occurred. It was accepted as the first known documented “International Trade” which occurred between Anatolia and Assur.

Key words: Assur Trade Colonies, Assyrian Trade, Karum, Datum, Accounting, Trade Partnerships

Jel Codes: F13, M40

* This is the improved version of the paper submitted to the 12th World Congress of Accounting Historians, Istanbul, Republic of Turkey, 2008.

¹ Prof. Dr., Tarsus Üniversitesi. zhatunoglu@tarsus.edu.tr, <https://orcid.org/0000-0002-9103-2766>.

Atıf (Citation): Hatunođlu, Z. (2021). Assyrian Trade and Structure of Accounting in Anatolia. *Muhasebe ve Finans Tarihi Arařtırmaları Dergisi*(20), 91-114.

Derleme / Compilation

Geliř Tarihi / Received: 04.08.2020

Revizyon Tarihi / Revised: 16.09.2020

Kabul Tarihi / Accepted: 30.10.2020

ANADOLU'DA ASURLULARIN TİCARETİ VE MUHASEBENİN YAPISI

ÖZ

Anadolu'daki Asur ticareti, Karadeniz'den Kuzey Suriye ve Mezopotamya'ya, Batı'da Konya ovasından Doğu'da Fırat'ın ötesine uzanıyordu. Asur Ticaret Kolonileri MÖ 1900'de kuruldu ve MÖ 1850'ye kadar devam etti. Anadolu'daki Asur ticareti ile ilgili bilgiler eski Asur çivi yazısı tabletlerinden edinilmektedir. Bu tabletler Anadolu'nun ilk yazılı kaynaklarıdır ve özellikle Kültepe, Hattuşa (Boğazköy) ve Alişar'daki kazılardan çıkartılmıştır. Yeminli anlaşmalar yerli hükümdarlar ve Asur devleti tarafından yapıldı. Bu anlaşma, yerel hükümdarların ve Asur'un hak ve görevlerini yasal bir çerçevede belirlerdi. Bu anlaşma ile Asurluların ticareti yaklaşık 150-200 yıl kesintisiz olarak devam etti.

Asurlu tüccarlar, Anadolu halkının talep ettiği kalaylı ve kaliteli tekstil ürünlerini almış ve eşek kervanlarıyla getirmişlerdir. Ve sonrasında üretilen değerli taşları, metali, özellikle altını, gümüşü ve Anadolu halkının yetiştirdiği ve ürettiği bakırı buradan sevk ettiler. Asurlu tüccarlar büyük şehirlerde Karum kolonileri ve küçük şehirlerde wabartum istasyonları kurdular.

Bu ticaret sırasında bankacılık işlemleri, muhasebe uygulamaları, sözleşmeler hukuku ve ticaret hukuku uygulamaları gerçekleşti. Bu ticaret Anadolu ile Assur arasında meydana gelen bilinen ilk belgelenmiş "Uluslararası Ticaret" olarak kabul edilmiştir.

Anahtar Kelimeler: Asur Ticaret Kolonileri, Asur Ticareti, Karum, Datum, Muhasebe, Ticaret Ortaklıkları

Jel Kodu: F13, M40

1. INTRODUCTION

In the first quarter of 2000 B.C., there had been intensive commercial activities between Anatolia and Mesopotamia (Bayram, 1993: 1). Assyrian traders gave their names to this age, and period of *Kanis* Karum Level II and Level Ib was named as Age of Assur Trade Colonies in old Anatolian History (Şahin, 2004: 11). In this age, ownership understanding was changed in Assur in Northern Mesopotamia and private ownership system of Sumer became dominant sight instead of state ownership system (Sever, 1995a: 2). Therefore, commercial institutions increased in Assur and Assur became a center of commercial activities in Mesopotamia together with Anatolia (Bayram, 1993: 1). During this period, Anatolia was politically divided into a number of city-states: *Kanis*, *Mama*, *Purushattum*, *Wahsusana* etc. Anatolian city-states were depended on agriculture, herding, and family households (Dercksen, 2000: 138).

Assyrian Trade Colonies were formed in 1900 B.C. and continued to 1850 B.C. (Sever, 1990: 251). Assyrian trade in Anatolia extended from the Black Sea to Northern Syria and Mesopotamia and from the plain of Konya in the West to beyond the Euphrates in the East. The information about Assyrian trade in Anatolia is obtained from old Assyrian cuneiform tablets.

These tablets were the first written sources of Anatolia, and written in old Assyrian Language. Most of them seemed to be excavated from *Kültepe*, this was remnant of the old Central-Anatolian City of *Kanis*, located 20 kms south of the Kızılırmak. The other settlements in which these tablets were especially excavated are *Hattusa (Bogazköy)*, and *Alişar* (Veenhof, 1984: 9). It is determined that the records of partnership documents, cost lists, shipment of goods and delivery documents, bills payable, collection and payment documents, purchase-sale documents and inventory lists were recorded on the tablets (Akbaş et al., 2018: 117).

Each trader arranged commercial relations with other people in a set of relation as bosses, colleagues, partners, representatives, agents, employees, financiers, officials, etc. These relationships were depended on kinship ties, on contract, on friendship, or on custom (Larsen, 1977:120).

Assyrian traders conducted business principally with the palace, the local officials and their households (Dercksen, 2000:147). They acquired and brought tin and quality textiles demanded by Anatolian nation with donkey caravans. And they shipped the produced valuable stones, metal, especially gold, silver and copper that Anatolian nation produced and manufactured (Bayram, 1993: 1; Sever, 1990:253). Assyrian traders were eager to get as much silver and gold as possible to use them for exchange as money in commercial relations with the surrounding countries, for making necessary payments (including taxes) and equipping a new caravan in Assur (Veenhof, 1984: 6; Dercksen, 1996: 162).

Cities of native ruler were built in palace on the hill. Assyrian colonies established *wabartums* and *karums* as a free market place on the foot of these cities (Sever, 1995a:2). *Karums* were trading colonies, *wabartums* were the small settlements named as stations.

Kanis karum functioned as a kind of central place for Assyrian trade in Anatolia. And trade system was controlled under the inspection of *Kanis Karum* in Anatolia and Assur in Mesopotamia. This inspection span consisted of all *karum* and *wabartum* settlements (Sever, 1995a:3).

2. TRADE IN ANATOLIA DURING COLONIAL PERIOD

The old Assyrian settlements in terms of *karum* colonies or *wabartum* stations had a population which consisted of traders. They had continual and well organized relations with Assur state. There was a constant movement back and forth between Anatolia and Assur state. The existence of Assur trade colonies depended on the uninterrupted link with Assur state, since their economic basis was the continuous flow of goods, i.e. quantities of tin and textiles, by donkey caravan from Assur to Anatolia (Larsen, 1977:120).

The political institutions of the old Assyrian city-state were the city assembly, the house of the city and the royal palace. The city assembly and the house of the city influenced the way in which trade was conducted. The assembly made decisions on specific measures involving issues of trade and individual merchants. It allowed Assur's merchants to travel through foreign countries and to conduct trade there by concluding sworn agreement (*mamitum*) with the rulers of these countries. Moreover temples got involved in trade, they provided for storage facilities to merchants besides other functions (Dercksen, 2000:136-138).

Wealthy investors established companies in Assur and then spreaded to Anatolia and provided for facilities for the account of the companies and their private account with the assistance of trade agents (*tappau*) and assistants (*samallu*) (Sever, 1990:253).

The reasons for choosing of Anatolia as the appropriate place for the Assyrian trading activities are as follows (Bayram, 1993: 1; Sever, 1995a:2; Sever, 1990:253);

- Known wealthy of king graves since 3000 B.C.,
- Good commercial conditions and high life standards in Anatolia,
- The great need of tin in the production of bronze in Anatolia,
- Demand for taking away the affluence of Anatolia to Assur,
- Climate and the natural resources of Anatolia,
- Continual repose and peace milieu in Anatolia.

Anatolia had been favorable market for Assyrian traders in trade activities. They made an agreement with Anatolian rulers and had some privileges. “In Kültepe tablet of Kt 00/k 6 there was a text of a treaty between Assur and *Kanis*. The subjects of both parties are called *mer Assur* ‘a citizen of Assur’ and *mer Kanis* ‘a citizen of *Kanis*’. It regulates some commercial facilities between these two citizen groups by taking legal decisions concerning the security of Assur merchants and their properties. For example, “If a citizen of Assur becomes indebted to a citizen of *Kanis* and goes to another country, (then) they will not take another merchant, an outsider, or his brother in his stead (as his substitute). They will sue the debtor (for) the fixed amount”..... “If there is someone who lost his textiles in your city or country, you shall look for (the textiles) and return them (to the owner). If you can not find the (losses), he owner of the losses will swear and you shall pay in full (for) the losses.”..... “When you call up your country for state service you shall not call up a citizen of Assur for service”..... “If the blood of a citizen of Assur is shed in your city or in your land (and) a loss will occur, you shall pay the fixed amount for the blood-money to us and we will kill him (i.e. murderer). You shall not give another person instead of the (murderer) to us. You shall return the loss (good). “.....”When a citizen of *Kanis* and a citizen of Assur go to court, you shall pass judgement on them truthfully ”” (Günbattı, 2004: 250-254).

Goods brought to Anatolia by Assyrian merchants were tin, fashion fabric preferred by palaces, decoration things, some products and spices.

Textiles were manufactured by Assyrian women at home, or bought from house of the city in Assur or from another country (e.g. Babylonians). The prices of the parcels of clothes were determined not only in accordance with the quality however moreover depending upon supply and demand (Dercksen, 2000:138; Lewy, 1965: 20).

The city-state of Assur possessed during this period a virtual monopoly on the flow of tin to Anatolia. This metal was used in the production of bronze in Anatolia (Dercksen, 1996: 162).

Goods shipped from Anatolia to Assur (Mesopotamia) were gold, silver, leather, copper, precious stone, wool, silver lead, goat hair or spring wool, pig bristle (*zappum*) and *şuprum*, a valuable metal which means nail (Bayram, 1993: 5).

Assyrian traders had an exclusive right for the trade of some goods. For example, the trade in gold was only permitted among the Assyrians, however it was forbidden for an Assyrian to sell gold to foreigners. In kt 79/k 101, from the city-ruler of Assur states to the *karum* of *Kanis* it was stated that ‘regarding gold, the rule remains unaltered: brothers (Assyrians) can sell (it) to each other. However according to the stipulation written on the stele (recording the cities’ commercial regulations) no Assyrian, whoever he is, shall sell gold to an Akadian, an Amorite, or a Hurrian who does sell (gold) shall not remain alive’ (Dercksen, 1996: 162).

When Assyrian donkey caravans arrived in Anatolia, first of all traders took permission from native rulers and these rulers levied taxes on caravans and then part of the merchandise was sold by the main agent himself or his staff, other lots were entrusted to traveling salesman (*tamkarum*). They acted as commission agents and took goods on consignment by signing bonds (Veenhof, 1984: 6).

The palace or an official did not have enough means of exchange to pay each time to a merchant (*tamkarum*) selling something, and they bought the goods on credit. However this increased the debt. The amounts indebted apparently could be recorded on a special account which the traders had. If he did not possess such an account, it could be booked on that of one of his associates (Dercksen, 1996: 167).

According to some tablets, there were inflation and exchange in the colonial period. And this affected the commercial transactions made in Anatolia. In Kt.n/k-1340, a trader complained about the increase in prices and stated that ‘...silver price increased because of exchange transactions. It caused an increase in gold price and I bought gold at high price’ (Sever, 1995b: 131). Moreover in Kt.n/k-562, it was stated that, ‘Because of the low price of tin, his tin was waiting’ (Sever, 1999:87).

Assyrian traders had some privilege in Anatolia. Entrusted Assur city assembly and officials were sent to Anatolia and they had an effect on the privileges Assyrian traders had.

2.1. Assyrian Officials In Anatolia

Assyrian officials were entrusted for the arrangement of relations between native rulers and Assyrian traders. These officials had different titles and duties (Şahin, 2002:70-83):

2.1.1. Assur City Envoy (*sipru sa alim.ki*)

Siprum means ‘envoy’ and ‘messenger’. In the texts, this word is used for ‘messenger’, ‘Assur City Envoys’, ‘*Kanis* Colony’s Envoys’ and ‘Ruler’s Envoys in Anatolia’. In some texts, it is understood that Assur City Envoy was a person who brought command and directives of Assur City Assembly to Anatolia and established diplomatic relations with rulers in Anatolia.

Assur City Assembly assigned envoy to *Kanis* city. These envoys represented Assur city state and established relation with the rulers in Anatolia in the name of Assur city-state. They

were high titled officials of Assur State in Anatolia. In diplomatic correspondence, it was addressed to both *Kanis karum* and City envoy. At the same time, it was written to other *karum* and wabartums by both *Kanis karum* and city envoy. In a text, it is written that “City envoy and *karum kanis* called out to all *karums*: Assur-GAL and *Ikuppia* were our envoys, we gave *muqarribum* to him for deliver from one *karum* to another”

From some texts, it is appeared that Assur city envoys and center *karum* organization together established relations with Anatolia palaces and Assyrian traders and in addition to that they were involved in some lawsuits occurred in Anatolia. For example, in a text, it was stated that “when our father was fined, city envoy came and opened that safe-deposit box and gave fabric and ore to his hand.....”

2.1.2. *Kanis Karum's Envoys (sipru sa Karim Kanis)*

In the correspondence of *Kanis karum* with other *karum* and wabartums, *karum's* envoy was mentioned. A letter written to *Kanis karum* by *Wahsusana karum*, began with the expression of “Told to *Kanis karum*, your envoy and *Wahsusana karum* said that.....”

The letter written to *Kanis* rulers from Mama King *Anum-Hirbi* indicated that in colonial period, in Anatolia, envoy institution was not fully developed and envoys only conveyed the news and gifts of rulers. However there were moreover some documents that showed the existence of envoys of native rulers. For example, at a fabric lawsuit between Amkuwa kingdom and Assyrian traders, envoy of Amkuwa came to solve the problem. In the presence of an Assyrian named as *Ikupia*, there were defendant, plaintiff and witness.

In Kültepe texts, on documents titled as expenditure list, there was information about payments made to siphros. In a text it was written that “15 *seqel* tin was paid to *Kanis* city envoy and 7 *seqel* was paid to Tegaramma city envoy”.

2.1.3. *Saqil-datim:*

In Assyrian language, datum means a person who made payment. It was agreed that these people were usually appointed at caravan and they paid taxes in cities. However in new printed text, it is learned that *saqil-datim* was appointed as *Kanis karum* envoy and he collected *sadduatum* tax. In these documents, *Kanis karum* addressed wabartums of *Kuburnat*, *Hanaknak* and *Tismurna* and wanted them to pay 1/10 *sadduatum* tax from *amutum* trade to *saqil datim* Kulia. In another document (in a court order), it was written that “*Karum Washania saqil-datim* made big and small decision about us”. It can therefore be concluded that this person moreover had a job in court, too.

In some documents it is understood that, *saqil datim* was an official who took his instructions from *Kanis karum* and conducted his job depending on *Kanis karum*. Moreover it can be thought that *saqil datim* may be a kind of public prosecutor. In some texts, it is stated that he was appointed by court and he had to be present there to adjudicate.

2.1.4. *Assur City Assembly's Agent (Representative) (Aliku Sa Harran Alim.ki)*

In Kültepe documents, it is noticed that, *aliku sa harran alim.ki* was an official who had authority and (who) came to a judicial decision on wabartum stations in some cities. In cities such as Mama and Amkuwa, wabartum station and *saqil-datim* together reached a decision.

In another example, in law court order prepared for a lawsuit among Assyrian traders, it is understood that; *DUB.SAR saqil-datim*, *aliku sa harran alim.ki* and *usbutim sa Tuhpia* named officials reached a decision together.

2.1.5. *Usbutim/wasbuni*

In actual documents, *Wasabum* is used as “to arrange meeting and have a conversation about”. It was probably used for judgment. In a document, it is noticed that clerk, *saqil-datim*, *aliku sa harran alim.ki* and *usbutim* of Tuhpiani (*usbutim sa Tuhpia*) together reached a decision.

2.1.6. *Biritum*

Biritum means “selected”. In documents, it is noticed that instead of big men (*usbutim*) in *Karum* colony, there were selected men (*biritum*) in wabartum stations.

2.1.7. *Nibum*

Nibum is a word which derived from “the verbs, to appoint, to assign, to name”. There were some letters written to *Kanis karum* by title of *nibum*. It was stated that this official was a formal spokesman appointed in capital city by *Kanis karum*.

2.1.8. *Responsible person in Metal Trade (rabi sikkatim)*

In documents, this word usually was recorded in subjects related to metals. It was expressed as “officials who are responsible for the supervision of metal trade” by Garelli and Soden and as “high ranking officer or commander” by Bilgiç, Orlin, Veenhof and Larsen.

It is understood that Assyrian city-state took 1/10 of *amutum* metal (valuable metal existed in Anatolia) in the name of tax from Assyrian traders. In a document, it is stated that a trader handed over *amutum* metal to *rabi-sikkatim* and in return it was paid with silver. Here, *rabi-sikkatim* represented the position of Assur State.

There was a document, in which the *rabi-sikkatin* showed loyalty to Anatolian native rulers and he came to an agreement with them and then Assyrian traders had a right to trade in Anatolia. In that document there was moreover a letter written to another Assyrian trader; it is stated that “Before *rabi-sikkatin* swore to *Purushattum*, *Usunala* and *Wahsusana* rulers, do not come here”.

In a document (expenditure list), *rabi.sikkatim*'s name was moreover mentioned. He paid a sum of money to officials on caravan when the caravan was on the move. It can be said that *rabi.sikkatim* was responsible for subjects like the security and arrival of caravan.

2.1.9. Assur City's Lawyer (*rabisu sa alim.ki*)

In Kültepe texts, there were court orders in which lawyer of Assur city came to a judicial decision by witnessing of some people.

In some documents, the word *rabisum* used as private lawyer. Moreover in these documents, officials named as *MAS.KIM* were lawyer in old Assyrian period and they collected money for the state.

2.2. Trade Centers

The Assyrian settlements were grouped as colonies (*Karum*) and smaller stations (*wabartum*), depending on the political and economic importance of the town to which they were attached. The main colony was at Kültepe, the ancient town of *Kanis*, less than 20 km northeast of Kayseri (Dercksen, 2005:17). In political and administrative point of view, Assyrian traders were dependent on *karums* and *wabartums*, *Kanis karum* (the most important of them) depended on Assur City.

Karums and *wabartums* protected the rights of Assur traders against to natives, solved disagreements among traders and certified every procedure (document) like a kind of notary (Şahin, 2006:139). Moreover disagreements among Assyrian traders were solved in that *karum* and *wabartums*, however unsolved or most important issues were referred to Assur or they were solved by representatives sent from Assur (Bayram, 1993:5).

2.2.1. Organization of *Karum*

The protection of the Assyrian trade was the main duty of the *Karum* colonies. For this purpose, *Karum* arranged all relations between Assyrian traders and native rulers. In Anatolia all *karums* and *wabartums* were dependent on *Kanis karum*. *Kanis karum* was the administrative centre of the network of commercial settlements. *Kanis* (as the chief colony) was charged with the regulation of trade activities. It brought some measure of standardization in the level of charging interest. For example, it had fixed a rate of interest (30% per year) to be applied in commercial activities among traders. This rate was frequently used in silver and copper loans. Creditors who gave debt to Anatolian natives were free in charging different rates. It can be higher or lower than 30 per cent (Dercksen, 2000:142).

Official correspondence of *Karum* office was kept in its own archive. *Kanis karum* served as a kind of accounting office. The accounts of individual traders and enterprises (*ellatum*) (such as debts, claims and shares) expressed the relation with the colony or the local palace would be stored there (Dercksen, 2000:141). For example, in the majority of cases, Assyrians were selling goods to the palace in exchange of copper. In cities possessing a *karum* office, the copper was paid to this office by palace, and then the traders got their shares (Dercksen, 1996: 165).

Assyrian traders paid tax to *Karum* colony. In response to this, *Karum* stored traders' goods, and if it was necessary, *karum* gave traders a loan and acted as guarantor for traders, and

it adjusted and checked the accuracy of scales and measurement (Şahin, 2004:86). Moreover, *karum* could put pressure on insolvent local officials by forbidding trade with them by using authority. *Karum* as an institution moreover borrowed from merchants. The need for money could be caused by higher or unexpected expenses and/or lower tax revenues. In some cases it is stated that the *karum* engaged in trade for unspecified reasons. However in some cases, particularly in the case of a conflict with local Anatolian authorities, an attorney (*rabişum*) was sent from Assur (Dercksen, 2000: 142-143).

2.2.1.1. Officials in Karum and Their Duties

An Assyrian merchant living in colony automatically was a member of the local *karum*. Officials in *karum* can be divided into three groups. The first was *karum* assembly (*karum şaher rabi*), the second was the office of *tamkarum*, the third was the officials of *karum*. Officials of *karum* were *limum*, *berum* and *ersum*, week-eponym (*hamutsum*), secretary (*tupsarrum*), *siprum* and scribe.

1. Karum Assembly: *Karum şaher rabi* was the *karum*'s primary assembly. *Karum* assembly was consisted of "big" and "small" men, the *rabi utum* and *şahhurutum*. The plenary session representing the whole community was accordingly called the "karum, small and big" (*karum şaher rabi*). The big men who were called the *awilu sa nikkassı* were required to pay taxes (*datum*) as silver and this group was exempted from some duties (Dercksen, 2000:141-142). *Datum* payers were called as *tamkarum* (licensed or registered merchants). They were important members of *karum* (Veenhof, 1972: 278).

The *karum*-office (*bet karim*) was the Assyrian colony's administrative center. *Bet karim* contained some rooms where the assembly could meet, and some rooms were used as offices and storage (Dercksen, 2000:141-142).

2. The Office of Tamkarum (chamber of commerce): The Office of *tamkarum* was established by private entrepreneurs. This office was active in Anatolia and Assyrian state and this office lent money for merchants (Dercksen, 2000:139).

Goods were being sold on the installment plan and the office of *tamkarum* was actively involved in commercial activities. In Kültepe tablets kt b/k-38 the terms "first payment" (*masqaltum panitum*) and "second payment" (*masqaltum sanitum*) were used for commercial activities. According to debt agreements, if a debtor declined to pay his payments, Office of *Tamkarum* was responsible for his member merchant's repayments (Sever, 1995a:6).

3. The Officials of Karum: The officials of *karum* such as the *limum*, week-eponym (*hamutsum*), secretary (*tupsarrum*), and *siprum*, were appointed among the merchants resident in the colony. The offices presumably were held only for a limited period.

Hamutsum was held by one or two persons and their period in office were used as calendaric device (week-eponymy). *Hamutsum* members were chosen by among the merchants (Dercksen, 2000:144).

According to the tablets, the secretary of the *karum* (*tupsarrum sa karim*) convened the primary assembly (*karum şaher rabi*) and this assembly was split into some groups to solve

commercial and judicial disputes. According to Larsen the secretary held a bureaucratic office. For Weber, the secretary was neutral and salaried man who was responsible for the technical aspects of the judicial procedure. The status of the secretary was second highest after the *karum*'s assembly. He represented the colony and he was required to collect taxes of other places. He moreover executed the decisions of the assembly (Dercksen, 2000:144-145). Moreover the secretary was responsible for the organization of meetings of primary assembly and the counting of votes (Ebling and Meissner, 1993:378).

The *siprum* or envoy worked as messenger between the colonies and between the relations of colonies and Anatolian head chieftains (Dercksen, 2000:146). They had some other tasks as follows (Ebling and Meissner, 1993:378):

- Transmission of orders and decisions of *kanis karum* to the various settlements,
- Taking action against individuals in other colonies as authorized representatives of *karum* (collection and transport of payments, forced transfer of persons etc.),
- Conducted negotiations with the Anatolian authorities in conflict situations. And commercial treaties were renewed when ruler had changed.

In *Karum* some twenty officials were worked as scribe. These scribes were identified with suffix to their name the term *DUB.SAR*. The most famous scribe was named as Adada. The status of scribes is unclear for researchers. They appeared in sources as witness, debtor, or transporter of money and tablets. For their qualification, they were required to take bureaucratic education (Dercksen, 2000:145).

The *limum* represented the *karum* among merchants. *Limum* organized the deposited merchandise and he was moreover responsible to obtain money for the colony from the lenders (Dercksen, 2000:145). The *limum* was given authority to act on behalf of *karum* in carrying out *karum*'s decisions and performing certain operations in *karum*-office (Ebling and Meissner, 1993:376)...

Other *karum* officials mentioned by name are the *limum*, the *berum*, and the *ersum*. The last two appeared to be low-ranking officials (Dercksen, 2000: 144).

2.2.1.2. Accounting Procedure in Karum (Datum and Sitapkum System)

There were some terms used as “depositing” (*nada'um*), “pouring” (*sapa-kum*) and “booking” (*lapatum*) describing complicated transactions and calculations in many old Assyrian texts (Veenhof, 1972: 272). These terms denoted the accounting procedures in Assyrian trade.

Assyrian traders took part in trade by setting up companies or by participating in *karum*'s commercial activities. In order to participate in *Karum*'s commercial activities registered traders had to have a *datum* account in *karum*-office.

There are a variety of interpretations for *datum* in old Assyrians texts. According to Landsberger, *datum* is a kind of commercial investment in *Karum*. Merchants gave it to *karum*

periodically. Deposited money or goods are considered as shares (*qatum*) or same sort of bank account. The registered merchants were required to keep *datum* account to make trade in *Karum*. These accounts were especially used for copper trade by *Karum* authorities. According to Levy, *datum* was considered as a road tax which was taken by travelers and trade caravans, according to distance. According to Garelli, fee was only taken by humans and animals not from goods. According to some other sources, *datum* was portrayed as commercial fund or contribution for collective trade in *Karum* (Veenhof, 1972: 219-228).

According to some scholars tradesmen deposited a big amount of silver to this fund however some other scholars argued that the tradesmen not only deposited the silver on the other hand they could moreover register their silver in this fund. In this way, they were defined as a kind of “shareholders” in the commercial activities of the *karum* (Veenhof, 1972: 272-273).

According to some tablet sources, not silver however cooper was allowed to be deposited for *datum*. It was explained that in some *karum* silver, in others cooper was deposited for *datum*.

Each registered merchant who had a *datum* account in *karum*, were expected to deposit a specified commodity (copper, silver or textiles) to fulfill the obligation during a specific period in a various way. Depositing of shares by this way is called as *sitapkum*. It could be described as “communal fund-raising” and “certain investments in the fund of the *karum*” (<https://www.eisenbrauns.com>, 01.02.2008; Veenhof, 1987: 45). *Karum* sold the deposited goods directly to the local palace in exchange for cooper. Then the profit was shared by depositors. It is not known completely why merchants did not sell goods to the palaces themselves and got silver or cooper in exchange of goods. According to some scholars (Dercksen, 1996: 173; Veenhof, 1972: 273-274), it was a well organized activity and Assyrian traders had some advantages participating trade through *karum*. These advantages were trading in large scale, in safe and in favorable conditions, and having more chance of profit and less risk. Moreover traders did not have too many administrative problems. Therefore the aim of *sitapkum* was to attain copper or silver under favorable conditions for the merchant.

Merchants were expected to deposit full amount of *datum* fixed for them. In the accounting procedure of the *karum*, merchants who did not fulfill their obligation, they had to make a balance (supplementary) payment (*nipiltum*) to *karum* or to another person who had shares in *karum*. In a letter kt a/k 474, *Adad-şululi* was told that during the accounting in the *karum*-office, it was established that he had to make a balance payment to another person (Dercksen, 1996: 174).

In accounting procedure of *karum*, the term *suhuppum* was also used. There were some definitions for *suhuppum*. Levy interpreted it as “accumulation”. According to Dercksen it was the local assets of the *karum* as an organization of a firm or of a merchant registered in the *karum*-office. It was also described as “a kind of fund” and “stocks of commodities” or “stored-up supply” (Dercksen, 1996: 172; Ebling and Meissner, 1993: 371; <http://links.jstor.org>, 01.02.2008).

The deposits were recorded on special tablets in the *karum*-office. In kt a/k 488/b, a clay tablet named *işurtum* was denoted as book of accounts. It was written with cuneiform signs and

was kept in the *karum*-office. The right on the *işurtum* was moreover transferable to another person. This tablet was credited for the copper owed to traders by the palace and debited for the goods sold on credit. In another Kültepe tablet, kt c/k 459, it was moreover denoted that 216 minas of copper were booked on the first tablet, the large *işurtum*. In some cases, it was stated that accounting took place periodically. During accounting, the balances were checked, and if a trader had not deposited the full amount of *datum* fixed for him, he could make a balance payment (Dercksen, 1996: 167-174-175).

In Kültepe tablet kt n/k 1464, there is an accounting procedure carried out in *karum* office in lines 3-22. Here, Uzubiskum informed Uşur-sa –Istar about the accounting of his deposits made during *sitapkum* in the *karum*-office, presumably in Purushattum, “The amounts are all given in copper:

3-6: when he left, he was credited with 560 minas of copper and 8 textiles as his share in the *karum*-office;

7-10: after leaving the city, when one textile was deposited per shareholder, Uzubiskum deposited one textile for him and credited him with another 40 minas;

11-16: furthermore, when 1 mina of silver was deposited per shareholder, Uzubiskum deposited this amount; as an equivalent Uşur-sa –Istar could collect 200 minas from the *suhuppum*;

18-20: the accounting took place and the *datum* per shareholder was fixed at 920 minas (of copper);

21-22: the 8 textiles were valued at 40 *minas* each, totaling 320 minas (of copper).

The book value of Uşur-sa –Istar’s deposits was thus 560 + 320 (the 8 textiles) + 40 (1 textile) + 200 = 1,120 *minas* of copper. However the 200 *minas* for the silver were paid out separately from the *suhuppum*. So that the credited amount was 920 *minas* of copper. The *datum* was 920 *minas*, so Uşur-sa –Istar had fulfilled his obligations” In text, it was stated that the equivalent of the deposited silver and textiles were paid in copper. The equivalents of copper used in this text are 200:1 silver and 40 *minas* per textile (Dercksen, 1996: 175).

According to Dercksen (1996: 175), the *datum* amount was disbursed to shareholders during accounting of *karum*. However, it is not clear how and in what name it was done.

Functions of *karum* in accounting procedures were accepting deposits as settlement of accounts, booking investments, proceeds, debits and imposts on the shares (*qatum*) of individual merchants, and carrying out real or book transfers in its stocks (*suhuppum*) and central accounts (*nikkasi sa it karim*), periodically settled (Ebling and Meissner, 1993:371).

Consequently, *karum* arranged debt and credit relations of Assyrian traders, participate in commercial activities on behalf of registered traders, prepared accounting documents for each registered traders and used *işurtum* tablet as a book of account.

2.2.2. Wabartum Stations

In Anatolia, *Karum* organization did not exist in each city where Assyrian traders settled. *Karum* colonies were established in big cities however *wabartum* stations were established in small cities. *Wabartum* station was moreover an organization which was founded to solve all problems of traders. They solved disputes between the traders, acted as guarantor for traders, collected traders' credit and store their goods. Because of the limited number of traders in *wabartums*, there was not an assembly consisted of "big" and "small" men members. In every colony city, big or small there was an appointed official to protect the rights of the traders. It can be said that these officials acted like *karum* in big colonies (Şahin, 2004:86). There were more than 40 *karum* and *wabartum* established by Assyrian traders in Anatolia (Akbaş et al., 2018: 96).

2.3. Commercial Partnerships

Assyrian traders combined their capitals and they set up companies to make trade between Assur and Anatolia. There were various rules set up for the formation of the trade partnership. These terms included investors' participation in profit & loss, and investors' participation in profit.

2.3.1. Types of Trade Partnerships

Trade partnerships were called as "*beulatum*", "*hubullum*", "*quiptum*", "*tadmiqtum*", "*tapputum*" and "*naruqqum*". These various trade partnerships are explained in the following (Şahin, 2004:86-91):

2.3.1.1. Beulatum

Beulatum was a capital given to those employees or representatives who did not pay interest however especially conducted in commercial activities on behalf of investors. According to the documents, 2 *seqel* silver or 1 *mana* silver were given as *beulatum*. In a Kültepe text, 10 ½ *seqel*, refined silver, was given as *beulatum*. Some documents moreover mentioned that the fabrics given as *beulatum*.

2.3.1.2. Hubullum

In Kültepe texts, *hubullum* was a term used in three different meanings. First, it referred to debt interest rates when it was borrowed. Second, it referred to the debt that the interest rates would have been charged if the debt was not paid in due time. Third, it referred to a debt which was free of interest (Bilgiç, 1947:429). Assyrian traders usually sold the goods, they shipped to Anatolia, on the basis of monthly payment and they arranged a promissory note. According to filed promissory notes, interest rates were charged when the debt was not paid in due time.

2.3.1.3. *Qiptum*

Qiptum means “entrusted good”. Assyrian traders had representatives in Anatolia. They sent goods by caravans to these representatives that they sell their goods in Anatolia. If the traders did not have representatives in Anatolia they usually appointed a man to trade on behalf of themselves. In Kültepe documents kt h/k 18; “Entrusted goods were shipped to Anatolia by the caravan of *Assur-malik*”.

Qiptum was an expression to contain commercial debt for income and interests (Bilgiç, 1947:434).

2.3.1.4. *Tadmiqtum*

Tadmiqtum was interpreted as interest-free debt. In AKT II, 29, *Su-Belum said to Usur-si-Istar* “I had given you 30 *mana* tin as interest-free (*tadmiqtum*). Send me the value of tin”.

In old Assyrian documents, *Tadmiqtum* was expressed as the goods to be sold by entrusted men on their value or money given as capital. In Kültepe documents, *tadmiqtum* expressed a kind of debt given to a person, in which investors stipulated to yield a profit, however not participate in loss (Bilgiç, 1947:432-441).

2.3.1.5. *Tapputum (joint enterprise)*

Tapputum agreements were usually arranged for a short period of time. According to some documents, whenever investor (a partner) wanted to break the *tappatum* agreements, his invested money was required to pay back. In some documents, to escape from the difficulties of broken agreement return period was definitely determined.

In Kültepe texts, on a *tapputum* agreement, there was a commercial partnership formed by four people. And this *tappatum* bought *amutum* mine (it is not clear for historians) paying by 20 *mana* silver. According to this agreement, partners were forbidden to work for themselves. However, at the end of the document, it is pointed out that none of the partners complied with this term (Bilgiç, 1947:442). Moreover in a Kültepe text Kt. h/k 282; Uzua named Assyrian trader declared that Ennam-Asur’s son Hanunu was his partner.

2.3.1.6. *Naruqqum*

Wealthy Assyrian investors (*ummeanum*) conducted their business with Anatolia via their trade agents in Anatolia. The traders who used their agents or they conducted their business for themselves, they arranged all trade activities such endorsement, profit, debt and credit etc. according to *naruqqum* convention (Bilgiç, 1947:588). *Naruqqum* is called as the trading capital invested by shareholders (Veenhof, 1987: 45). Its all records were done in Assyria (Akbaş et al.,2018:119)

It is stated that each Assyrian traded in Anatolia had a *naruqqum* account in Assur. In a Kültepe text, there were some different versions of the *naruqqum* act. For example, some

merchants used other's *naruqqum*, when it was allowed by *naruqqum* owner (Şahin, 2004: 89). According to Larsen (1977:124) active traders were financed by this contract. This contract regulated relations between investors in Assur and traders in Anatolia. However in some cases, it is pointed out that *naruqqum* agreements could be managed by both active traders and traders who stayed in Assur.

This agreement could be run for a whole life time with periodic renewals. In addition to that the shares in a *naruqqum* agreement could be sold and inherited after the death of the investor (Larsen, 1977: 125).

2.4. Relations Of Assyrian Traders With Both Native Rulers And Natives

Assyrian traders concluded sworn treatments with native rulers to have some privileges in trade. When the goods shipped to Anatolia by caravans, it had to be cleared in the local palaces; afterwards, the native rulers levied taxes and had the right of preemption before the goods were sold on the market (Veenhof, 1984: 6).

2.4.1. Relation between Assyrian Traders and Native Rulers

As mentioned before, Assyrian traders concluded sworn agreements with native rulers. When native ruler had been changed, Assyrian traders went and swore to remain loyal to some matters in the presence of The King.

Formal institutions were demanding Assyrian traders to swear to be loyal in some matters. Moreover probably the king was taking money from them by force only once. Rules which Assyrian traders had to conform in trading were as follows (Bayram, 1993: 3; Sever, 1995a:6; Sever, 1992: 249);

- To pay tax to each Anatolian palaces according to the type and quantity of goods. They especially paid *nashatum* tax (a kind of duty). It was taken 5% of fabrics, 3% of tin and 2 mina for each load. There was no tax on goods of Assur temples,
- To accept the palaces' right of preemption on some or all of quality fabrics brought and give 10% discount on the value of goods,
- To accept the commercial monopoly of palaces on some special goods and not trade these goods,
- To pay share on the iron and other metals especially valuable ones.

Native rulers provided assurance on some matters to Assyrian traders. These were as follows (Bayram, 1993: 3; Sever, 1995a:6; Ebling and Meissner, 1993:371);

- To grant residence rights in *karum* and *wabartum*
- To assure their protection and to protect their legal rights in their formal organization called *karum*,
- To protect all rights of colonies which depend on Assur in political and judicial matters in free zone,

- To take preventive measures to hinder robbery and to protect roads against brigandry and robbery in region protected by The King.

Native rulers ensured the trader's life and commodity security in response to taxes paid by them (Şahin, 2004:80). In some texts, it is apparent that Anatolian rulers considered traders's free mobility (movement) important especially for their own benefit and they set a kind of police station for this purpose. Moreover in some texts, there were expressions related with payment made to armed escorts (*radi.um*), guides and guards (Bayram, 1993: 4; Sever, 1995a: 3). At the same time, Anatolian authorities supplied the service of rental wagons (Dercksen, 2000:150) and making storage facilities at a price. Therefore, they got additional income (fringe benefit) (Bayram, 1993: 5). In addition to that, the Assyrian authorities had the right and power to put murderers and thieves to death, and probably they had some kind of prison of their own (Dercksen, 2000:150).

If traders did not conform to above rules, they were penalized and even were put in prison (Bayram, 1993: 4). According to a Kültepe tablet kt.n/k-1318; "Native ruler wanted to control some businesses done by traders, however traders were not given permission before to be instructed by *karum*, native rulers (*rubu'um*) confiscated, stored and sealed traders' goods" (Sever,1995a: 12). The regulations of Assyrian trade mentioned above demonstrate the application of commercial law in that period. One of the ruler's duties was to solve the disagreements between natives and traders (Şahin, 2004:86).

2.4.2. Relations between Assyrian Traders and Natives

Assyrian traders conducted business actively in Anatolia; however natives in Anatolia did not participate in these commercial activities extensively. Their participation was especially related to daily needs rather than commercial goals (Bilgiç, 1947:589). Some were customers and suppliers of the Assyrians, some apparently local merchants (dealing in grain) and money-lenders (Ebling and Meissner, 1993:370). By having the advantage of dominating trade, Assyrian traders made natives economically depend on them.

Assyrian traders and natives had different calendar, time scale and weight measures (Sever, 1995a: 4-6). For example, in old Assyrian texts, it is stated that interest was calculated based on the time. First, it was calculated for a time period (from a week to a year) belonged to Assyrians as '*hamustum*', '*sapattum*', '*uharhum*', '*limum*', '*sattum*' or for a week or a year at the beginning. At the same time, it was calculated for a period of time (according to a month or a year) belong to Anatolians as '*sa Ana*', '*sa Nipas*', '*sa Parka*', '*sa Harihari*' or for harvest (depending on agricultural time span) on a total number (Bilgiç, 1951:342).

It was noticed that Assyrian traders charged interest, when they lend money to Assyrian traders and natives. Interest rates were always high if there was a debt relation among natives or between natives and Assyrians (when natives borrowed money from Assyrian traders) (Bilgiç, 1951:343). Annual interest rate applied to silver trade among Assyrian traders was 30%, which was set by *karum* and it was valid among traders registered to *karum* (Şahin, 2004: 87).

There was different interest rates applied, when Assyrians gave natives a loan; applied annual interest rate ranged from 60% to 240%. Assyrian traders made disproportional profit by this application (Şahin, 2004: 87). At the same time, in texts, it is pointed out that Assyrian traders made a profit 100% by tin, 200% by some quality fabrics (Bayram, 1993: 1).

According to old Assyrian credit system, when debt was given, interest was calculated and added on debt. If debtor could not pay in due time, interest calculated at the beginning was added on debt and monthly interest was applied on total debt. Therefore, interest on interest was charged (Şahin, 2004:81). In a tablet, there was expression of compound interest; “.... For money, interest, interest on interestcharged” (Sever, 1990:256).

In the colony period, firewood, barley, wheat, sheep and etc were given as interest. According to a Kültepe tablet kt v/k 1884, “four sack wheat, four sack barley, 2 carriage load of firewood were charged as interest and $\frac{1}{2}$ mina amount (sum of money) was going to be paid in Anna festival”. According to Şahin (2004: 82), the application of interest was described as the arrangements of law of contracts. Moreover, according to Sever (1990:253), these interest-bearing lending procedures are assumed as the beginning of current banking procedures.

Native rulers let Assyrian traders to be free in commercial activities however they charged taxes and some payments in different names.

2.5. Taxes

Kültepe texts consist of Assyrian trader’s archive. Taxes mentioned in documents were comprised of taxes paid to native rulers, their private organization or their state (Şahin, 2004:86).

Assyrian rulers charged taxes on caravans based on the type of goods at different rates. Assyrian traders moreover paid taxes to the office of *tamkarum* (chamber of commerce) which was their private institution, and to Assur state when they arrived there (Şahin, 2004:86).

According to the TC III/2 165 text, all native rulers decided by themselves on the rate of tax to be charged on goods. Moreover taxes and payments in different names were charged on goods which were bought and sold in Anatolia (Bayram, 1993: 4). These taxes are called as “*nishatum*”, “*sadduatum*”, “*tatum*”, “*qaqqadatum*”, “*isratum*”, “*waşitum*”, “*eribtum*” and “*metum hamset*”.

2.5.1. Nishatum Tax

This tax was paid to native rulers, chamber of commerce (which was founded by an Assyrian banker), *karum* and state in Assur. In other words, this tax was taken where the caravan passed. It was levied 5% on textiles and wool, 2.5%-3% on tin and 4% (5/120) on silver (Bayram, 1993: 8).

2.5.2. *Sadduatum Tax*

This tax was paid to *karum-office* in Anatolia and in Assur. *Sadduatum* tax amounted to 1/60 e.g. in Kt b/k 495, Kt 88/k 73, Kt a/k 1056 Kt 88/k 419, Kt n/k 723, Kt a/k 1056, Kt n/k 723, Kt t/k 1 and Kt t/k 25

Assyrian traders paid this tax to *karum* office and they had some advantage and privilege in commerce, e.g. storage, setting up interest rate and so on (Şahin, 2004:91; Bayram, 1993:9). In most cases and in the text BIN 6, merchants who were charged a yearly contribution called *datum* were free in paying *sadduatum* tax to *karum Kanis* (Veenhof, 1972: 280). For example, on *amutum* metal *sadduatum* tax of 3 *seqel* for 1 mina was levied e.g. in Kt 92/200 (Çeçen, 1997: 225). Taxes were moreover levied on copper. When copper had obtained, a *sadduatum* tax was paid, e.g. in ATHE 37 or kt c/k 263 (Dercksen, 1996: 170). There were moreover some texts mentioned the payment of a *sadduatum* tax on a load of tin and /or textiles, shipped in Anatolia e.g. CCT 4 (Veenhof, 1972: 281).

2.5.3. *Tatum Tax*

It was a kind of road tax charged by Anatolian native rulers on caravans shipped from Assur. On caravan load *tatum* tax of a certain rate was levied. A part of income derived from tax was used to cover police station expenditures or to secure the road. According to a Kültepe tablet, kt 88/k 1025, *tatum* tax was paid everywhere the caravan passed (Bayram, 1993:10).

2.5.4. *Qaqqadatum Tax*

It was a kind of “head tax” that was levied on number of people on loaded caravans shipped from Assur to Anatolia. This tax was paid as 10 or 15 *seqel* per person (Bayram, 1993:11).

2.5.5. *Isratum Tax*

Isratum tax was levied 10% on fabrics by native rulers (Bayram, 1993:11). Moreover in the direction of Assur city assembly orders, according to the information given to other *karum* by *karum kanis*, Assyrian traders who engaged in *amutum* trade had to pay as 1/10 to Assur city state in the name of God Assur (Şahin, 2004:92). *Isratum* tax was levied 10% e.g. in Kt c/k 454, Kt 81/k 134, Kt 83/k 136 and Kt 84/k 236. However this tax was not paid at a certain rate every time, e.g. 9.5 fabrics for 125 fabrics in Kt c/k 452, 18.5 fabrics for 215 fabrics in Kt b/k 666 and 6 fabrics for 173 fabrics in Kt c/k 450 (Bayram, 1993:11).

2.5.6. *Waşitum Tax*

Waşitum tax was an export tax. It was a tax or a duty paid when caravan moved. It was paid as 1/120 to Assur. However there were moreover some documents in which caravan paid *waşitum* tax when it left *Kanis* (Bayram, 1993:12).

2.5.7. Eribtum Tax

Eribtum tax was paid to *karum* office (Bayram, 1993: 12). It was a kind of entrance tax (Şahin, 2004: 92).

2.5.8. Metum Hamsat Tax

This tax was paid as 5% to *karum* office by Assyrian traders (Bayram, 1993: 12).

Some goods were free of taxes. Duty free goods were blessing money (*ikribum*) sent to name of a person, sacrifice money (*niqum*), money sent to nuns as a present, few or unimportant amount of goods and goods left to trader after robbery (Bayram, 1993: 5)

Sometimes traders did not want to pay tax and decided to use illegal procedures and inappropriate roads in shipping goods to Anatolia.

2.6. Smuggling

Smuggling was done to bring goods to city without paying any tax (e.g. *nishatum* and *isratum* taxes) or getting duty permission from native rulers or paying various taxes or payments to each settlement (palace) on the route. For this purpose, caravan used shortcut roads and roads in bad conditions (Bayram, 1993: 4). Moreover buying and selling of illegal or restricted goods was another kind of smuggling (Bayram, 1993: 4). It was stated that trade of *amutum*, *asi'um*, *husarum* and *birtum* were forbidden to Assyrian traders (Çeçen, 1997:219).

A palace could arrest an Assyrian for smuggling, for indebtedness, however moreover for political reasons (Dercksen, 2000:149). In Kültepe texts, it was pointed out that Assyrians who committed a crime such as smuggling and similar crimes were sent to prison. For example, an Assyrian named Bazia was sent to prison because of a commercial matter between The King and him. On his letter, he explained that he had been at prison for 10 months, he was just about to die and he wanted *karum* to rescue him (Şahin, 2004:83).

Native kings took preventive measures for smuggling. In a text, the expression of '*massaratum danna*' meant that there were sentinels on the roads. Moreover in Kt n/k 32, it was stated that traders swore in a sacred place named as *hamrum* for not smuggling (Bayram, 1987:285).

2.7. Lawcourt

Assyrian organizations of *karum* and *wabartums* in Anatolia resolved the conflicts among Assyrian traders. If they did not solve the problem in *karum* and *wabartums*, the case (court law) was sent to *Kanis karum*, and solution was found there. If these arguments could not be solved in *Kanis karum*, it would send to Assur. In Assur, city assembly arrived to a decision. This decision was written down and put under seal. Then it was sent to Anatolia through a lawyer. In a document it was pointed out that a person applied to Assur City Assembly to get his father's blood-money. Then he sent a lawyer to *Kanis* to follow his matter in

accordance with court order (Şahin, 2002: 81). However the arguments among natives and Assyrian traders were solved by native rulers.

3. CONCLUSION

Information about commercial relations in colonial period is retrieved by excavations made especially in Kültepe *Kanis*, Alişar and Boğazköy and by the publications of excavated tablets. It is understood that this commerce was done directly with Assur and indirectly with other Mesopotamia city-states through Assur.

In the first quarter of B.C., private ownership system was begun to take place. Therefore, the number of commercial institutions in Assur increased and wealthy investors (*ummeanum*) founded big companies by uniting their capitals, and established commercial relations with Anatolian native rulers by means of agents.

To conduct trade in security, they concluded sworn agreements with the rulers of Anatolian city-states. For this purpose, they established trade settlements as *karum* colonies and *wabartum* stations. All *karum* and *wabartums* were dependent on *Kanis karum* (the most important and big one of them) which was moreover dependent on Assur City. *Kanis karum* regulated trade activities to protect Assyrian traders. *Karum* office served as commercial court, chamber of commerce, accounting office and municipality. Assyrian traders in Anatolia paid taxes and duties to *Karum* colony. In response to this, *Karum* stored traders' goods, and if it was necessary, *karum* gave traders a loan and acted as a guarantor for traders, and moreover it adjusted and checked the accuracy of scales and measurement. Moreover it set the interest rate to be applied in commercial activities among Assyrian traders.

Tradesmen could make deposits in order to participate in communal commercial activities of *karum* in *karum*-office. They paid substantial contributions in silver called *datum*, had some privileges (for instance, not paying *sadduatum* tax) and became a kind of shareholder of *karum*. Therefore their name was booked on the big tablet of *karum*-office named as *işurtum*. *Işurtum* was used as a book of account. Tradesmen were expected to deposit full amount of *datum* fixed for them. During the periodic settling of accounts, tradesmen who did not fulfill their obligation had to make a balance payment to *karum* or to another registered tradesmen.

Assyrian traders established different partnerships (*beulatum*, *naruqqum* etc) with agents, representatives and partners etc. to commerce in Anatolia. For example, in *naruqqum* partnership, there were *naruqqum* accounts of both the representatives and traders who conducted business for themselves in these companies which acted as a kind of bank in accordance with *naruqqum* procedures. In many documents, it is stated that procedures of endorsement and credit, and assignment of proceeds and debts were fulfilled in these companies.

The caravan trade was essential for the economic life of the Assur state and it provided an important stimulus for local craftsmen. There was a constant demand for donkeys which were bought in Assur city. Local leather workers manufactured shoes and boots for the caravan

personnel who largely traveling on foot, equipment for the donkeys, and bags for packing (Dercksen, 2000:138).

Native rulers ensured the trader's life and commodity security in response to taxes paid. They assisted Assyrian merchants by setting a kind of police station, providing them armed escorts guides and guards, making storage facilities and renting wagons.

Merchandise for export to Anatolia was purchased in Assur both by paying cash silver or on credit from wholesale dealers and probably moreover from the city-office. In Anatolia the most important feature was the sale of the imported merchandise; again, when possible, for cash, however usually on credit, either directly to customers, such as the local palaces, dignitaries and traders, or by consignment (*qiptum*) to middlemen, especially traveling agents called *tamkarum*. They both usually received credit, which resulted in debt claims (*hubullum*, "debt"). Traveling agents to whom lots of merchandise was given (*tadanum*) or entrusted (*qiapum*) as consignment, had to sign promissory notes payable in silver after a fixed number of months. The claims on them were protected primarily by default interest. This interest rate was usually thirty percent per year among Assyrians (Veenhof, 2001:95).

Using their skills, their network of communications and commercial settlements, and profiting from the considerable differences in the prices of tin, textiles and silver between Babylonia, Assyria, Anatolia and Iran, the Assyrians were able to carry on a very profitable trade for three generations between 1925 and 1850 B.C (Veenhof, 1984: 6). According to Sever (1990: 251), Assyrian trade in Anatolia was the first known documented "International Trade".

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