

Question: What did Jesus mean when He said, “You ought to have deposited my money with the bankers”?

Answer:

This phrase is part of the *Parable of the Talents*, found in Matthew 25:14–30. In the parable, Jesus tells a story about a master who entrusts his servants with different amounts of money (“talents”) before going on a journey. One receives five talents and gains five more, another receives two and gains two more, but one receives a single talent and hides it in the ground.

When the master returns, he praises the first two servants for being “*good and faithful*” (Matthew 25:21, 23, NKJV) because they were productive with what was entrusted to them. But he rebukes the third servant for doing nothing, calling him “*wicked and lazy*” (Matthew 25:26, NKJV). He says:

“So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.”

(Matthew 25:27, NKJV)

Theological Meaning:

In biblical context, this parable is not primarily about financial

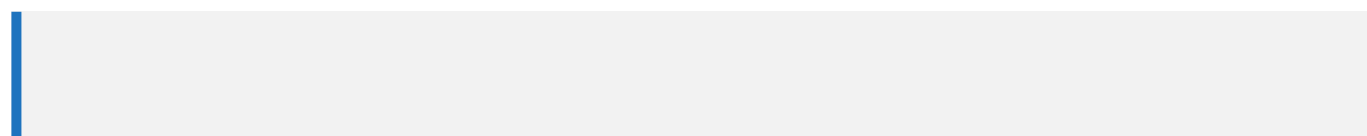
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investment—it is about faithfulness in stewardship. The “talents” symbolize any gift or resource God entrusts to us: abilities, time, influence, opportunities, or finances. The servants represent believers, and the master represents Christ, who will return and hold each person accountable.

Jesus is emphasizing that doing nothing with what God has given you is unacceptable. The third servant could have at least entrusted the money to “the bankers” (i.e., people who could use it productively), meaning that even indirect action is better than passivity. This reflects a broader principle in Scripture: God expects us to bear fruit with what He’s given us (John 15:2).

In spiritual terms, the “bankers” can be seen as those actively engaged in ministry or gospel work. If someone is not a preacher, teacher, or evangelist, but has been blessed financially, they can still contribute to God’s kingdom by supporting those who are. By investing in gospel work, they become partners in the mission and share in the eternal reward.

As Paul wrote to the Philippians:



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“Not that I seek the gift, but I seek the fruit that abounds to your account.”

(Philippians 4:17, NKJV)

Practical Application:

- If God has given you talents—spiritual gifts, skills, or resources—He expects you to use them for His glory.
- If you cannot serve on the frontlines, you can support those who do. Financial support for missions, pastors, or Christian media can be like putting your “talent” with the “bankers.”
- Those who faithfully support God’s work become partners in the harvest (1 Corinthians 3:6–9).

Jesus expands on this idea in Luke 16:9 (NKJV):

“And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home.”

Here, “unrighteous mammon” refers to earthly wealth. Jesus urges us to use material possessions in a way that leads to eternal reward—by investing in people and ministries that lead

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souls to Christ.

Final Thought:

This parable is a call to stewardship. Whether your gift is preaching or giving, hospitality or business, God expects you to put it to work for His kingdom. Wasting or hiding your gift leads to judgment—not because of what you did wrong, but because of what you failed to do.

“For everyone to whom much is given, from him much will be required.”

(Luke 12:48, NKJV)

May the Lord help us to use our talents—great or small—for His glory and for the advancement of the gospel.
God bless you.

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